

Executive Summary

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

1. Introduction

The City of Gastonia and Gastonia-Gaston Consortium carry out federal programs funded by the U.S. Department of Housing and Urban Development (HUD), with the City of Gastonia serving as the lead agency. Program emphasis is placed on addressing the housing and community needs of low-to moderate-income households and persons with special needs. Funds received from the U.S. Department of Housing and Urban Development (HUD) include the Community Development Block Grant (CDBG) and the Home Investment Partnership Program (HOME).

2. Summarize the objectives and outcomes identified in the Plan

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

Objectives to address homelessness remain the same as listed in the 2015-2019 Consolidated Plan see SP-60 Homeless Strategy for full details:

Objective 1: Create new permanent housing beds for chronically homeless individuals.

Objective 2: Continue to strive for a percentage of homeless persons staying in permanent housing over six months to at least 77%.

Objective 3: Continue to reach a percentage of homeless persons moving from transitional housing to permanent housing to at least 65%.

Objective 4: Continue to reach a percentage of persons employed at program exit to at least 20%.

Objective 5: Decrease the number of homeless households with children.

Outcomes: These objectives and efforts should generate improved infrastructure, new construction, housing rehabilitation improvements, rental assistance, downpayment assistance, energy efficiency and capacity building within the community that all result in a stabilized community.

3. Evaluation of past performance

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

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

Evaluation of the Homeless Point In Time Count, and the amount of funding received by Continuum of Care agencies through HUD's Notice of Funding Availability (NOFA) and Emergency Solutions Grant (ESG) Awards continue to help show the amount of homeless persons assisted. The Continuum of Care has continued to implement various measures to collect and track data for more concise reporting and accuracy in determining persons assisted and goals reached. These measures include:

- Providing more HMIS licenses to homeless service providers,
- Continuing Housing Inventory Counts (HIC),
- Submission of System Performance Measures (SPM), and
- Completing the Annual Homeless Assessment Report.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Citizen Participation Process is part of the Citizens's Participation Plan (CPP), which describes the framework and process used to develop, implement and assess the City of Gastonia's programs as required by HUD. The plan's purpose is to involve citizens in the local planning of the program and how funds will be used to carryout objectives. The overall goal of the plan is to improve communities by providing decent housing, a suitable living environment and creating growth for economic opportunities that assist and potentially benefit low- and moderate-income households within the area.

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.

A public hearing(s) for the Annual Action Plan was conducted on :

- Monday, April 1, 2019 - 6:00 PM

The purpose of the public hearings were to involve the citizens of Gastonia and Gaston County and receive input on how federal funds received will best benefit the community. The public comment period was *March 11, 2019 through April 11, 2019. Notices were published in the local newspaper, at public facilities, the public library, the Gastonia Housing Authority and on the City's website. Citizens*

representing two agencies attended the hearing, and provided comments on budget allocation, Continuum of Care (CoC)/Human Management Information System (HMIS), Tenant Based Rental Assistance (TBRA), and Affordable Housing in relation to Landlord Participation, Fair Housing, and Opportunities of Future Development). The full public hearing comments and additional comments received via email are attached.

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

The public comment period span from March 11, 2019, to April 11, 2019. Citizen comments were received.

7. Summary

The City of Gastonia and the Gastonia-Gaston Consortium will continue to focus on addressing the needs of low-to moderate-income households and the special needs populace.

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	Housing and Neighborhoods Division
HOME Administrator	GASTONIA	Housing and Neighborhoods Division

Table 1 – Responsible Agencies

Narrative

The lead agency responsible for the development of the Gastonia/Gaston Consortium;s Annual Action Plan is the City of Gastonia-Housing and Neighborhoods Division. The local geographical jurisdiction of the Consolidated Plan includes the following entities:

Cities or townships that chose not to participate in the 2016-2018 Consortium include Spencer Mountain and High Shoals.

The City of Gastonia and the Gastonia Consortium carryout federal programs administered by the U.S. Department of Housing and Urban Development (HUD), whereverby the City of Gastonia is the Lead Entity. The City of Gastonia submitted its 2015-2020 Consolidated Plan in May 2015 as its five-year plan and application for funding to HUD for the following programs:

- Community Development Block Grant (CDBG)-administred within the City of Gastonia only.
- Home Investment Partnership Program (HOME)

Consolidated Plan Public Contact Information

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

1. Introduction

During the process of completing the 2015-2019 Consolidated Plan, consultations have occurred with each of the three Housing Authorities in Gaston County as well as Reinvestment in Communities of Gaston County, Inc., and other housing assistance providers to address the needs of the community. These groups provide the concentration of efforts in the county.

Other Continuum of Care members have been instrumental in providing information and input into the analysis of health issues. The Gaston County Health Department provided detailed information regarding Lead Based Paint issues.

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)).

In preparation of the 2015-2019 Consolidated Plan, meetings were held with individual members of the Continuum of Care to determine the magnitude of the homeless issue and the methods to address providing service.

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 following questions and responses detail the coordination with the Continuum of Care (CoC) and other community-based organizations.

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

The Gaston-Lincoln-Cleveland Continuum of Care receives ESG funding as a subrecipient of the State. Once the State makes the application available, the CoC sends out a notice for member non-profit service providers and agencies to submit applications on a competitive basis. Applications are reviewed and ranked by a grant review committee and the final application is then submitted to the State based upon the rankings.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	AS ONE MINISTRIES, INC
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
2	Agency/Group/Organization	SALVATION ARMY GASTONIA
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
3	Agency/Group/Organization	CLEVELAND COUNTY ABUSE PREVENTION COUNCIL
	Agency/Group/Organization Type	Services-homeless
	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.C

4	Agency/Group/Organization	Family Promise of Gaston County
	Agency/Group/Organization Type	Services-homeless
	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
5	Agency/Group/Organization	GASTONIA HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
6	Agency/Group/Organization	WITH FRIENDS
	Agency/Group/Organization Type	Services-homeless
	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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
7	Agency/Group/Organization	GASTON COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
8	Agency/Group/Organization	Catherine's House
	Agency/Group/Organization Type	Services-homeless
	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
9	Agency/Group/Organization	Dallas Bessemer City Christian Ministries
	Agency/Group/Organization Type	Services-homeless

	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
10	Agency/Group/Organization	The Shelter of Gaston County
	Agency/Group/Organization Type	Services-homeless
	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
11	Agency/Group/Organization	Potter's House
	Agency/Group/Organization Type	Services-homeless

	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
12	Agency/Group/Organization	Cramerton Ministerial Relief
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children 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?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
13	Agency/Group/Organization	Gaston Residential Services
	Agency/Group/Organization Type	Non-Homeless Special Needs
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.

14	Agency/Group/Organization	Crisis Assistance Ministry
	Agency/Group/Organization Type	Neighborhood Organization
	What section of the Plan was addressed by Consultation?	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?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
15	Agency/Group/Organization	Goodwill Industries of the Southern Piedmont
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
16	Agency/Group/Organization	Mental Health Association of Cleveland County
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	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?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
17	Agency/Group/Organization	HESED HOUSE OF HOPE
	Agency/Group/Organization Type	Services - Housing Services-homeless
	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
18	Agency/Group/Organization	Loray Girls Home, Inc
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless
	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 Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
19	Agency/Group/Organization	Cleveland County Social Services
	Agency/Group/Organization Type	Child Welfare Agency Other government - Local
	What section of the Plan was addressed by Consultation?	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?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
20	Agency/Group/Organization	Cleveland County Health Department
	Agency/Group/Organization Type	Services-Health Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.

21	Agency/Group/Organization	Interfaith Alliance of Shelby
	Agency/Group/Organization Type	Services-homeless
	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
22	Agency/Group/Organization	LINCOLN COUNTY COALITION AGAINST DOMESTIC VIOLENCE
	Agency/Group/Organization Type	Services-homeless Services - Victims
	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 Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.

23	Agency/Group/Organization	Gaston County Department of Social Services
	Agency/Group/Organization Type	Other government - County Child welfare agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
24	Agency/Group/Organization	Family Service, Inc
	Agency/Group/Organization Type	Services-Health Services-Education Counseling
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan.
25	Agency/Group/Organization	PARTNERS BEHAVIORAL HEALTH MANAGEMENT
	Agency/Group/Organization Type	Services-homeless

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 Non-Homeless Special Needs
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate and provided input in preparation of the 2015-2020 Consolidated Plan. All local agencies were contacted in this process and

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Gastonia	The goals were developed in coordination of the Continuum of Care (CoC).

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**

The citizen participation plan is used to determine the best use of available resources for the program year. Various methods are used to garner public input and comments on how to expend program funding for the specified areas. A public comment period, public hearings, dissemination and access of the proposed plan are all methods used to obtain comments.

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)
2	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A combined advertisement of public hearing and the public comment period was publicized on Thursday, February 28, 2019 and March 19, 2019.	Comments were received as a result of the meeting and comment period, and are attached.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The combined notice of public hearing and the public comment period were placed on the City of Gastonia website (http://cityofgastonia.com) on Thursday, February 28, 2019.</p>	<p>Comments were received as a result of the meeting and comment period, and are attached.</p>	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Gastonia anticipates to receive a total allocation for PY 2019-2020 of \$ 1,761,100 for both the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) block grants. In addition, prior year HOME activities generated \$330,000 program income; CDBG activities generated \$13,500 in program income.

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	671,841	13,500	0	685,341	0	Addressing targeted low-to moderate income neighborhoods to improve housing and employment opportunities.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	745,759	330,000	0	1,075,759	0	Assist low- to moderate-income households to obtain 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 matching requirements will be met through the following sources:

The City of Gastonia provides support and funding to RIC; The United Way of Gaston County provides funding; CoC member agencies provide funding; Habitat for Humanity - in kind services for new construction and rehabilitation; Local banks assist with the Homebuyers Assistance Program using the CRA products to provide affordable mortgages for low to moderate income families; Grant match funds for public facilities/public infrastructure projects.

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

The City has participated in acquiring the Loray Mill project. Public right-of-way will also be contributed.

Discussion

N/A

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Promote safe decent affordable housing	2015	2019	Affordable Housing	Central Gastonia	Homeless Assistance New Housing-Affordable Housing Tenant Assistance	CDBG: \$221,776 HOME: \$1,012,182	Homeowner Housing Added: 4 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit Direct Financial Assistance to Homebuyers: 65 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 60 Households Assisted
2	Homeless assistance	2015	2019	Homeless	Central Gastonia	Homeless Assistance	CDBG: \$87,860	Homelessness Prevention: 242 Persons Assisted
3	Fairhousing assistance	2015	2019	Fair housing	Central Gastonia	Homeless Assistance Rehabilitation Tenant Assistance	CDBG: \$9,321 HOME: \$0	Other: 400 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Maintaining Standards	2015	2019	Administration	Central Gastonia	Homeless Assistance New Housing-Affordable Housing Rehabilitation Tenant Assistance Non-Housing Community Development	CDBG: \$165,099 HOME: \$63,577	Other: 400 Other
5	Public Facilities	2015	2019	Non-Housing Community Development	Central Gastonia	Non-Housing Community Development	CDBG: \$201,285	Other: 7500 Other

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Promote safe decent affordable housing
	Goal Description	
2	Goal Name	Homeless assistance
	Goal Description	

3	Goal Name	Fairhousing assistance
	Goal Description	
4	Goal Name	Maintaining Standards
	Goal Description	
5	Goal Name	Public Facilities
	Goal Description	<p>Public Facilities projects as referenced in the amended 2015-2020 Consolidated Plan (see SP-45 GOIas and AP-20 Goals and Objectives) are multi-faceted and will cover a variety of community needs that will benefit low- to moderate-income citizens. Projects will be intermittent throughout the five-year (2015-2019) period as funds are available. As in prior fiscal years, various public facility projects are planned fore the 2017-18 program year.</p> <p>Start Year: *2015 End Year: *2019</p>

AP-35 Projects - 91.420, 91.220(d)

Introduction

The following activities are proposed by the City of Gastonia for Program Year 2018-2019 which spans from July 1, 2019 through June 30, 2020.

#	Project Name
1	CDBG-Administration
2	CDBG-Project Delivery
3	CDBG-Fair Housing
4	CDBG-Property Disposition & Maintenance
5	CDBG-Public Infrastructure
6	CDBG-Acquisition
7	CDBG- Continuum of Care
8	CDBG-NonProfit
9	CDBG-Hope4Gaston
10	CDBG-Housing Rehabilitation
11	CDBG-Demolition, Clearance and Remediation
12	CDBG-HMIS
13	HOME-Administration
14	HOME-CHDO Set-Aside
15	HOME-New Construction
16	HOME-Direct Homeownership Assistance
17	HOME-Tenant Based Rental Assistance
18	HOME-CHDO Operating

Table 4 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG-Administration
	Target Area	Central Gastonia
	Goals Supported	Homeless assistance
	Needs Addressed	Rehabilitation New Housing-Affordable Housing
	Funding	CDBG: \$129,255
	Description	Funds allocated for salaries, fringe benefits and general expenses
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	CDBG-Project Delivery
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing Fairhousing assistance Maintaining Standards
	Needs Addressed	Rehabilitation Tenant Assistance Homeless Assistance
	Funding	CDBG: \$40,778
	Description	Funds allocated for salaries, fringe benefits and general expenses in the execution of the rehab/new construction, affordable housing programs.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	Project Name	CDBG-Fair Housing

	Target Area	Central Gastonia
	Goals Supported	Fairhousing assistance
	Needs Addressed	Tenant Assistance New Housing-Affordable Housing
	Funding	CDBG: \$9,321
	Description	Funds allocated for general expenses for fair housing administration, fair housing activities, fair housing hotline and minority recruitment of contractors.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	CDBG-Property Disposition & Maintenance
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing Maintaining Standards
	Needs Addressed	New Housing-Affordable Housing
	Funding	CDBG: \$17,956
	Description	Promote safe, decent affordable housing
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	CDBG-Public Infrastructure
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing Public Facilities
	Needs Addressed	Non-Housing Community Development

	Funding	CDBG: \$201,285
	Description	Provide various public infrastructure/public facilities to areas with a high concentration of low- to moderate-income residents to provide the greatest derived community benefit.
	Target Date	6/3/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	Project Name	CDBG-Acquisition
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$8,909
	Description	Promote safe, decent affordable housnig
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
7	Project Name	CDBG- Continuum of Care
	Target Area	Central Gastonia
	Goals Supported	Homeless asistance
	Needs Addressed	Homeless Assistance
	Funding	CDBG: \$67,232
	Description	Funds allocated to provide technical assistance and build capacity for the homeless strategy
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
8	Project Name	CDBG-NonProfit
	Target Area	Central Gastonia
	Goals Supported	Homeless assistance
	Needs Addressed	Homeless Assistance
	Funding	CDBG: \$2,672
	Description	Designated to assist Continuum of Care and other service providers serving low- and moderate-income limited clientele.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
9	Project Name	CDBG-Hope4Gaston
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing
	Needs Addressed	Tenant Assistance
	Funding	CDBG: \$1,782
	Description	Promote safe, decent affordable housing
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
10	Project Name	CDBG-Housing Rehabilitation
	Target Area	Central Gastonia

	Goals Supported	Promote safe decent affordable housing
	Needs Addressed	Rehabilitation
	Funding	CDBG: \$179,217
	Description	Promote safe, decent affordable housing
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
11	Project Name	CDBG-Demolition, Clearance and Remediation
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing Maintaining Standards
	Needs Addressed	Rehabilitation
	Funding	CDBG: \$8,978
	Description	Promote safe, decent affordable housing
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
12	Project Name	CDBG-HMIS
	Target Area	Central Gastonia
	Goals Supported	Homeless assistance
	Needs Addressed	Tenant Assistance Homeless Assistance
	Funding	CDBG: \$17,956
	Description	Promote safe, decent affordable housing
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
13	Project Name	HOME-Administration
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing Homeless assistance Fairhousing assistance Maintaining Standards
	Needs Addressed	Tenant Assistance
	Funding	HOME: \$63,577
	Description	Funds to supplement salaries & general expenses for the administration of the HOME Program
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
14	Project Name	HOME-CHDO Set-Aside
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing
	Needs Addressed	Rehabilitation New Housing-Affordable Housing
	Funding	HOME: \$115,752
	Description	Funds to develop affordable housing for low- to moderate-income families and individuals with an emphasis on the special needs population.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
15	Project Name	HOME-New Construction
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing
	Needs Addressed	New Housing-Affordable Housing
	Funding	HOME: \$464,620
	Description	Produce four (4) single-family new construction units that will benefit four (4) low- to moderate-income households at or below 80% AMI.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
16	Project Name	HOME-Direct Homeownership Assistance
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing
	Needs Addressed	New Housing-Affordable Housing
	Funding	HOME: \$368,125
	Description	A program that provides down payment and closing cost assistance to approximately sixty-five (65) qualified low- to moderate-income homebuyers.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

17	Project Name	HOME-Tenant Based Rental Assistance
	Target Area	Central Gastonia
	Goals Supported	Homeless assistance
	Needs Addressed	Homeless Assistance
	Funding	HOME: \$36,791
	Description	A program designed to help individual households acquire permanent housing. Assistance is up to a maximum of 24 months.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
18	Project Name	HOME-CHDO Operating
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing
	Needs Addressed	Rehabilitation New Housing-Affordable Housing
	Funding	HOME: \$26,894
	Description	Promote safe, decent affordable housing
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	HOME-

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

There are presently four areas within the City/County with concentrations of racial/ethnic minorities and low income families. These areas/census tracts are:

- 318.00
- 319.00
- 320.00
- 332.01

*See the 2015-2019 Consolidated Plan, Table 6 Geographic Distribution
HOME Funding*

Applicant buyers for housing assistance must reside in the following areas:

100% of HOME Funding is targeted in the Gaston County/city limits of Gastonia.

CDBG Funding

Funding is used within the Gastonia. There is some concentration in the Highland area within census tract 320.00.

Geographic Distribution

Target Area	Percentage of Funds
Central Gastonia	100

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

These areas of concentration are priorities because each census tract is densely populated with low- to moderate-income households. Furthermore, each census tract has significant amounts of substandard housing and a lack of affordable housing.

Discussion

N/A

Affordable Housing

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

Introduction

Affordable housing goals for the 2019-2020 program year include:

- Increase the number of affordable housing units by four (4),
- Continue to work with developers to collaborate on increasing the number of affordable housing units available to the elderly,
- Continued efforts to provide housing resources and options for the homeless through collaborative efforts with housing agencies and service providers.
- Continued rental assistance available to very low-, low- and moderate-income households/individuals.

One Year Goals for the Number of Households to be Supported	
Homeless	242
Non-Homeless	1
Special-Needs	1
Total	244

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	60
The Production of New Units	4
Rehab of Existing Units	12
Acquisition of Existing Units	65
Total	141

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

Discussion

Need is for rental assistance for low to moderate income households, the elderly and special needs. The ability to support housing units is limited by the funds available.

Priority housing needs identified through the public participation process include:

1. Affordable and/or accessible housing;
2. Special needs supportive housing; and
3. Substandard Housing

Using these categories priorities shall be:

Highest Priority:

- Increase the supply of rental housing units for Very Low and Low Income households
- Increase in availability of units for the elderly

Medium Priority:

- Correct Substandard Housing

Lowest Priority:

- Housing for Disabled Community
- Housing for Large Families

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

Introduction

1- There are three PHAs in the Gastonia Consortium area: Gastonia, Belmont and Mount Holly; however, both Belmont and Mount Holly are considered to be within the State of North Carolina Consolidated Plan jurisdiction since CDBG entitlement is designated only for the City of Gastonia. Therefore, the responses to the Public Housing questions shall be confined to the Gastonia Housing Authority only.

The Gastonia Housing Authority is funded through the Office of Housing and Urban Development. Local housing authorities are funded on a calendar year basis and typically do not receive notification of award until several months into the new year. For that reason, the following are projections only: Public Housing subsidy- \$1.9 million / Section 8 housing assistance payment funding- \$6.5 million. These projections are based on past funding levels.

The Public Housing Program previously consisted of 400 apartments. Under the Rental Assistance Demonstration Program (RAD) Program, Gastonia PHA units are currently being converted to Section 8. The only units available taking applications are ones designated for the elderly and the disabled/independent living units. The waiting list is no longer existent.

The Section 8 Program has 1,280 vouchers under contract, but can only use the number of vouchers funding will support. There are currently 585 families on the waiting list.

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

The capital improvement budget for the GHA for the years 2010-2014 was allocated to projects that benefitted the residents. The types of projects that were undertaken were:

- Air conditioning improvements
- Roofing
- Asbestos tile abatement
- Replacement of cabinets
- Termite treatments
- Landscaping
- Smoke detectors
- Appliances
- Replacement of screen doors
- Garbage collection enclosure
- Drain line replacement
- Under slab plumbing upgrades
- Painting

The GHA is continuing to develop capital improvement plans for any outdated units.

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

The GHA has a public/resident involvement program that has been in existence for a number of years. That program is evaluated and changes are made to it in the event that one type of contact with residents is not up to par. This input program involves all the existing residents to the best of their ability. Meetings are held, advertised and posted on the properties in an area that is accessible to all. Announcements are made during other community gatherings, and the individual staff make sure that the residents are aware of the meetings and different ways that they can become more involved in the management and ownership.

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

N/A

Discussion

Public Housing has a shortage of affordable housing for all eligible populations including; households at or below 30% of AMI, at or below 50% of AMI, units for the elderly, disabled individuals, families with special needs. There is a shortage of one bed room and efficiency units.

The consortium (COC) will continue its ongoing strong relationships with the area public housing agencies. The individual public housing agencies also will continue to have a seat at the COC.

Those agencies currently on the active list/roster of the COC are:

- USDA Rural Development
- Gastonia Housing Authority (GHA)

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

Introduction

The Gaston-Lincoln-Cleveland Continuum of Care conducted the 2019 Point In Time Count (PIT) on January 24, 2019. The purpose of the count was to establish a snapshot of homeless within the designated service area. The following discoveries were documented during the January 2018 count:

- 331 homeless persons were surveyed
- Out of the 331 persons, 15 or 4.5% were Chronically Homeless.
- 53.3% of the Chronic Homeless were Unsheltered.

Every effort is made to address the needs of this group to break the cycle of homelessness. Lack of employment impedes the progress for the chronic homeless.

A Continuum of Care System is in place and active to address the multi-needs of Individuals and families who become homeless. The Strategic Plan of the COC is listed below and specifics are addressed in the adopted Ten Year Plan to End Chronic Homelessness – Gastonia.

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

Priorities for addressing the homeless population are:

- Better utilization of existing sheltered beds
- Victims of Domestic Violence and their children
- Chronic Homeless
- Adults with Serious Mental Illness
- Adults with Substance Abuse Disorder

Addressing the emergency shelter and transitional housing needs of homeless persons

There are a total of 459 beds within the Gaston-Lincoln-Cleveland Continuum of Care service area. The breakdown of beds are as follows:

- 214 Emergency Shelter (ES) beds
- 29 Rapid Rehousing (RRH) beds and
- 65 Transitional Housing (TH) beds
- 151 Permanent Supportive Housing (PSH) beds in the area.

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

Continue to reach a percentage of homeless persons moving from transitional housing to permanent housing to at least 65%. COC members and stakeholders maintain open dialogues, working as a team to refine existing programs. As a long term goal, COC members have considered transitioning to all permanent supportive housing for disabled homeless individuals in lieu of transitional housing programs.

Continue to reach a percentage of persons employed at program exit to at least 20%. COC member agencies that house homeless participants are challenging the participants with certain requirements that should be accomplished as part of the program criteria including job readiness training and job search. COC member agencies provide participants receiving disability with information on SSA Ticket to Work program.

Decrease the number of homeless households with children. As a main tool to address homeless households with children, the Gastonia PHA gives preference to families. Additionally, because of the extensive local community supported programs that provide funds for homeless prevention, the number of homeless families have been minimal. During the 2015 PIT Count there was 1 homeless family with children.

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.

Coordinated through the Continuum of Care partnerships with the public school system, local non-profit homeless prevention programs, hospitals, jail systems, local government code enforcement divisions, Partners Behavioral Health Management, United Way, local churches and the Department of Social Services identifications are made on individuals and families at risk of becoming homeless. Often, homeless prevention is as simple as individual agencies providing funds to prevent eviction or utility cut-offs. The COC lead agency, Reinvestment in Communities, make housing referrals based upon the specific need of the individual or family identified.

The jurisdiction will continue to include non-profit agencies, churches, local government agencies,

Partners Behavioral Health Management, stakeholders, Employment Security Commission/jobs, local school system and private individuals that work together to address ongoing and emerging issues in order to address needs and coordinate the systems of care.

It should be noted that effective July 1, 2019, a new lead agency/collaborative applicant was named: *HealthNet Gaston*. The previous lead agency/collaborative applicant, The United Way of Gaston County, ceased it's role in this capacity effective June 30, 2019.

Discussion

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

Introduction

Upon examination of all current documents, policies and other jurisdictional rules, there does not appear to be any public policies that present barriers to affordable housing.

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

Discussion

N/A

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

Introduction

N/A

Actions planned to address obstacles to meeting underserved needs

In order to meet the needs of the underserved residents of the Consortium area, the entire community must come together to:

- Recruit private citizens that are not targeted stakeholders to take an active participant's role in addressing housing needs at a community level;
- Solicit and develop public/private partnerships to leverage private community dollars that will address the greatest needs of housing;
- Solicit and develop resource availability of private non-profit agencies to work in partnership with the Gastonia Consortium to address the goals of affordable housing;
- Seek possible available funding, grants, partnerships that can be leveraged in order to obtain new dollars into the community;

Actions planned to foster and maintain affordable housing

Action that will continue to further the goals of affordable housing in the area will be:

- The continuation of the promotion of safe, decent affordable housing in the COC area by the Involved public and private agencies and entities;
- Public Housing has a shortage of affordable housing for all eligible populations including; households at or below 30% of AMI, at or below 50% of AMI, units for the elderly, disabled individuals, families with special needs. The COC will undertake a course of action to expand the affordable housing market by the continued development of the *Loray Mill* Site. After numerous failed attempts, the *Art Space* project is no longer active; however, the City is actively pursuing the FUSE (*Franklin Urban Sports & Entertainment*) District Project and will likely incorporate affordable housing. The *Loray Mill* and FUSE projects are the most visible and will take a number of years to come to capacity.
- Gastonia Housing Authority may partner with for-profits and not-for-profit developers when possible to provide developments that are awarded Low Income Housing Tax Credits that are developed based on market studies that reflect affordable housing needs in Gaston County.
- The City of Gastonia will continue to attract a diverse range of new investments to establish the center city as a dominant economic, social and cultural center of Gastonia. By the use of self-financing bonds to support infrastructure improvement activities, and other activities related to the re-use of abandoned or vacant facilities, creation of affordable housing, and infill commercial development.

- Encouragement of stable neighborhoods by increasing the number of affordable units that will be available.

Actions planned to reduce lead-based paint hazards

In July 2011 through June 2012 the Gaston County Health Department had only one reported case of lead poisoning. Since June 2012 the Health Department reports that there have been no reported cases.

Given the above background information, it is the intent that the City of Gastonia continue with the current programs that are in effect. Those programs and services included an “on-call” contract with a professional lead-paint and mold testing firm. The services that are outlined include: testing and major and minor rehabilitation of sites that contain the above mentioned hazards, and asbestos.

The Housing and Neighborhoods Division of the City of Gastonia in partnership with the Gastonia Housing Authority, works to ensure that all public housing choice voucher units, TBRA units and units that are eligible for security deposit assistance are free of lead-hazard paint exposure.

Additionally the following procedures are integrated into housing programs and policies:

1. All adults that attend homebuyer education classes provided through the City of Gastonia’s Housing and Neighborhood Division receive a booklet on the hazards of lead-based paint;
2. All homebuyers receive a free inspection of the proposed housing unit to be purchased. The inspection ensures no peeling or chipping paint hazards.
3. Homebuyers requesting rehabilitation or emergency repair receive a booklet on the hazards of lead-based paint;
4. Subrecipients ensure that anyone receiving funds for Tenant-Based Rental Assistance chooses a unit that does not contain lead-based paint hazards as certified by the landlord. These tenants also receive a booklet on the hazards of lead based paint.
5. The City of Gastonia provides area non-profits and the local Health Department with booklets on lead-paint hazards as a community education tool.

Actions planned to reduce the number of poverty-level families

Employment opportunities are addressed through the development of two projects (Loray Mill and Art Space) that are designed to increase commercial activity and employment.

Actions planned to develop institutional structure

The lead agency responsible for the development of the Gastonia/Gastonia Consortium's Annual Action Plan and Consolidated Plan is the City of Gastonia's Housing and Neighborhoods Division.

The City of Gastonia's Housing and Neighborhoods Division, is responsible for implementation of the Annual Action Plan. The Housing and Neighborhoods Division works in partnership with other organizations, partnerships, sub-recipients and contractors. The partnerships currently include:

- Continuum of Care Members (over 50 member organizations)
- Faith based groups (11 members)
- Citizens Advisory Board
- Lenders/Banks
- County/Municipal Entities
- Property Management Companies
- Real Estate firms

Among the agencies is Reinvestment in Communities of Gaston County (RIC) which operates as a CHDO. Additionally, RIC conducts training for staff of various community agencies to help them understand the process of obtaining SSA benefits for homeless individuals who are disabled. Reinvestment in Communities / RIC Management Services is responsible for administering the Tenant-Based Rental Assistance program in Gaston County.

The City of Gastonia partners with Habitat for Humanity of Gaston County to increase the stock of homeownership opportunities for low-income families by providing property and/or site preparation work for new housing construction.

Private for-profit partners include multiple financial institution, contractors and other corporations, as well as public and private community organizations that can contribute to the development of beneficial public resources.

The City and its Housing and Neighborhood Division is constantly conducting outreach to existing and new community resource agencies and individuals so that all facets of the community are represented. Member agencies and partners are encouraged to assist in the development of these resources.

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

service agencies

The City of Gastonia Housing and Neighborhood Division and the COC will continue their efforts to enhance the established inter-agency dialog and communication. These lines of communication will embrace both the public and private sector organizations. On-going means of communication will be in the form of e-mails, conferences and meetings with all entities invited to contribute. It should be noted that effective July 1, 2019, a new lead agency/collaborative applicant was named: *HealthNet Gaston*. The previous lead agency/collaborative applicant, The United Way of Gaston County, ceased it's role in this capacity effective June 30, 2019.

Discussion

N/A

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

Community Development

The City is progressing with two projects that include affordable housing and employment opportunities. These projects have received funding from several State and local sources including:

Loray Mill:

- Preservation North Carolina (non-profit organization)
- City of Gastonia (infrastructure and other funding)
- FHA loan
- Private Developers

Glenwood Gardens Multi-family Senior Housing:

- City of Gastonia (federal funding)
- North Carolina Housing Finance Agency (NCHFA): Rental Production Program (RPP)
- North Carolina Low Income Housing Tax Credits (LIHTC)
- Private Lender Financing

Housing

- City of Gastonia
- United Way
- CoC member agencies
- Habitat for Humanity
- 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:

Refer to Appendix A: Recapture and Resale 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:

Refer to Appendix A: Recapture and Resale 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:

None

N/A

Attachments

**AFFIDAVIT OF INSERTION OF ADVERTISEMENT
The Gaston Gazette**

**Gastonia, N.C.
Gaston County**

The Gaston Gazette does certify that the advertisement for:

NOTICE OF PUBLIC HEARING

FY2019-2020 ANNUAL ACTION PLAN

Measuring 30.00 column inches appeared in The Gaston Gazette, a newspaper published in Gaston County, Gastonia, N.C., in issue(s):

February 28, 2019 March 19, 2019

Name of Account: City of Gastonia

Customer Number: 84

Insert Order Number: 117240

Sworn to and subscribed before me this 17th day of August, 2018.

Brandi Eggleton

Print Name (Classified Representative)

Brandi Eggleton

Signature (Classified Representative)

Stephanie B. Sisk

Stephanie B. Sisk, Notary Public
My Commission Expires March 23, 2020

**CITY OF GASTONIA
FY2019-2020 ANNUAL ACTION PLAN
Notice of Public Hearing
Notice of Public Comment Period**

SUMMARY: The City of Gastonia is developing its Annual Action Plan (AP) for Fiscal Year (FY) 2019-2020 which begins July 1, 2019 and ends June 30, 2020. The Annual Action Plan determines the use of federal funds received from the U.S. Department of Housing and Urban Development. Funds include the Community Development Block Grant Entitlement Funds (CDBG) and HOME Investment Partnership Entitlement Funds (HOME). The proposed funding will address the economic, physical, social, and human development needs of low- to moderate-income residents of Gastonia, the HOME Consortium Area and the Gaston/Lincoln/Cleveland County Continuum of Care.

PUBLIC HEARING(S): A public hearing will be conducted on:

- **Monday, April 1, 2019, at 6:00 p.m.** at the Garland Municipal Business Center, 150 S. York Street, Gastonia, NC 28052

All Neighborhood/Community Organizations, Non-profit Organizations, Public and Private Housing Providers, and Citizens of Gastonia and Gaston County are invited to attend and voice concerns on the needs of the area. Persons with disabilities or who otherwise need assistance should contact Vincent C. Wong, (704) 866-6756 in advance of the public hearing.

COMMENT PERIOD: Under HUD regulations, the Annual Action Plan requires a 30-day comment period to receive citizen input on the proposed plan. The comment period is **Monday, March 11, 2019 through Thursday, April 11, 2019.**

WRITTEN COMMENTS: The City of Gastonia will receive written comments until **5:00 p.m., Thursday, April 11, 2019.** Written comments regarding the City's proposed plan may be submitted as follows:

HAND DELIVERY

City of Gastonia
Attn: Vincent C. Wong, Director of Community Services
City of Gastonia
150 S. York Street
Garland Municipal Business Ctr, 2nd floor
Gastonia, NC 28052

MAIL

City of Gastonia
Attn: Vincent C. Wong,
Director of Community Services
City of Gastonia
PO Box 1748
Gastonia, NC 28053-1748

EMAIL

danetted@cityofgastonia.com

All mailed comments must be received in the Housing and Neighborhoods Division office by **5:00 PM on Thursday, April 11, 2019.**

AVAILABILITY OF REVIEW MATERIALS: Copies of the draft Annual Action Plan will be available for public review beginning **Monday, March 11, 2019**. The document is also accessible on the City's website at www.cityofgastonia.com or may be viewed at the following locations:

T Jeffers Center Whitener Street Gastonia, NC 28052	Phillips Center 2031 Echo Lane Gastonia, NC 28052	Erwin Center 913 N. Pryor Street Gastonia, NC 28052	Bradley Center N. Modena Street Gastonia, NC 28054
City of Gastonia Housing and Neighborhoods Division Garland Municipal Business Center 150 S. York Street, 2 nd floor Gastonia, NC 28052		Gastonia Housing Authority 340 W. Long Avenue Gastonia, NC 28052	Gaston County Public Library 1555 E. Garrison Blvd. Gastonia, NC 28054

At the close of the public comment period on **Thursday, April 11, 2019, at 5:00 pm**, the City of Gastonia will move forward with formal approval of the application and submission to HUD.

Este informacion esta disponible en espanol o en cualquier otro idioma bajo peticion. Por favor, pongase en contacto con Vincent C. Wong al 704-866-6756 o en 150 South York Street, Gastonia, NC de alojamiento para esta solicitud.

1C- February 28, 2019

1C- March 25, 2019

Obituaries | Obituaries.com | North America, P.M. '19

PHOTOS

From Page 2

APRIL 18, 2019. STAFF PHOTOGRAPHERS CAPTURED A MOMENT DURING A PUBLIC MEETING HELD AT THE GASTON COUNTY PUBLIC LIBRARY IN GASTON. (PHOTO COURTESY OF THE GASTON COUNTY PUBLIC LIBRARY)



STAFF PHOTOGRAPHERS CAPTURED A MOMENT DURING A PUBLIC MEETING HELD AT THE GASTON COUNTY PUBLIC LIBRARY IN GASTON. (PHOTO COURTESY OF THE GASTON COUNTY PUBLIC LIBRARY)

SEE MORE OBITUARIES ON 32



Barbara Sargent

BARBARA SARGENT SARGENT, 73, of 206 Smith Wood Court in Huntersville, formerly of Huntersville, died Monday, Feb. 26, 2019, at the hospice care facility in Huntersville. She was a resident at Comfort Home.

She was born in Huntersville, N.C., and was a member of the First Baptist Church in Huntersville. She was a member of the First Baptist Church in Huntersville. She was a member of the First Baptist Church in Huntersville.

Barbara Sargent was a member of the First Baptist Church in Huntersville. She was a member of the First Baptist Church in Huntersville. She was a member of the First Baptist Church in Huntersville.

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**CITY OF GASTONIA
FY2019-2020 ANNUAL ACTION PLAN**

Notice of Public Hearing
Notice of Public Hearing
The City of Gastonia is holding a public hearing on the FY2019-2020 Annual Action Plan. The hearing will be held on Monday, March 11, 2019, at 7:00 p.m. at the City of Gastonia, 100 N. Main St., Gastonia, NC 28040.

Public Hearing
The City of Gastonia is holding a public hearing on the FY2019-2020 Annual Action Plan. The hearing will be held on Monday, March 11, 2019, at 7:00 p.m. at the City of Gastonia, 100 N. Main St., Gastonia, NC 28040.

DEPARTMENT	PALE
City of Gastonia 100 N. Main St. Gastonia, NC 28040	City of Gastonia 100 N. Main St. Gastonia, NC 28040

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AROUND THE COUNCILMAN

DR. CAROL HUNTER

DR. CAROL HUNTER, the senior vice president of the Gastonia Chamber of Commerce, is the...

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The new playground at Gastonia Park, Gastonia, N.C.

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Advertisement for 'Happy 60th Birthday Debra Leeper!' featuring a photo of Debra Leeper and text celebrating her 60th birthday.

CITY OF GASTONIA FY2018-2020 ANNUAL ACTION PLAN

...the City of Gastonia is developing its Annual Action Plan for FY2018-2020...

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City of Gastonia/Gastonia Consortium
 ANNUAL ACTION PLAN
 CITIZEN PARTICIPATION COMMENTS
 July 1, 2019 – June 30, 2020
 YEAR 5

The City of Gastonia, in preparation of its Annual Action Plan for Program Year 2019-20, advertised and held a public hearing as follows:

MEETING TYPE	DATE/TIME	LOCATION
Public hearing advertisement #1	Thursday, February 28, 2019	Gaston Gazette publication City of Gastonia website https://www.cityofgastonia.com City of Gastonia recreational facilities Gastonia Housing Authority Gaston Public Library
Public hearing advertisement #2	Tuesday, March 19, 2019	Gaston Gazette publication City of Gastonia website https://www.cityofgastonia.com City of Gastonia recreational facilities Gastonia Housing Authority Gaston Public Library
PY2019-20 AAP Public Hearing	Monday, April 1, 2019	Garland Municipal Business Center Room 131 150 S. York Street Gastonia, NC 28052

The combined notice of the public hearing and the notice of the public comment period were published in the local newspaper, *The Gaston Gazette*, and placed on the City's website and public meeting boards. Publication dates are February 28, and March 19, 2019.

There were attendees at the public hearing on Monday, April 1, 2019, and comments are attached as part of the record. Copies of the proposed plan were available for review at various public recreational facilities, the public library, local housing authority and City offices.

AAP Public Meeting 4/1/2019 6pm

<u>Name</u>	<u>Organization</u>	<u>Contact info</u>
Terri Sanford	Gastonia Housing Authority	t.h. Sanford@gham.org 704-344-5120
Stephen Crane	RIC	reinvestmentincommunities@gmail.com

PUBLIC HEARING
Annual Action Plan FY 2019-20
Monday, April 1, 2019 – 6:00 PM
Garland Municipal Business Center – Rm 131

ATTENDEES:

Staff	Vincent Wong, Director of Community Services	Danette Dyc, HUD Compliance Officer
Citizens/Agency Representatives:	Stephen Crane, Director Reinvestment in Communities of Gaston County, Inc. (RIC)	Terri Sanford, Director Gastonia Housing Authority (GHA)

I. Call to order

The public hearing opened for comments.

II. Annual Action Plan FY 2019-2020 – Budget allocation

QUESTION 1 (*Stephen Crane*): What is driving the formula grant increase?

ANSWER (*Vincent Wong*): The amounts listed on the FY2019-20 Annual Action Plan draft are the current year funding levels. These figures are placeholders until the U.S. Department of Housing and Urban Development (HUD) releases the actual allocation amounts which typically occurs within the upcoming weeks.

QUESTION 2 (*Stephen Crane*): What is the source of the program income funds listed in the budget?

ANSWER (*Vincent Wong*): In the prior year's budget, funds were allocated for the construction of three to four homes. Three (3) single-family houses were constructed, and the program income was derived from the sale of the homes.

Program income may be used for administration; however, the City chooses not to do so. Federal funding is limited, and therefore two staff persons' (Vincent Wong and Tyler Davis) salaries are funded with City funds. Additional program income funds are derived from small loans the City has provided to citizens for housing-related costs.

QUESTION 3 (*Stephen Crane*): Are housing construction costs running about \$133 to \$135 per square foot?

ANSWER (*Vincent Wong*): Roughly, yes.

III. Human Management Information System (HMIS) and the Gaston-Lincoln-Cleveland Continuum of Care (G/L/C CoC)

QUESTION 4 (*Stephen Crane*):

- a. Because of the Gastonia-Gaston Consortium, are other cities involved with CDBG?
- b. Is it the plan of the City to continue to continue to invest in HMIS to help further expand and development new and expanding agency involvement?

ANSWER (*Vincent Wong*):

- a. Potentially.

- b. HOME Investment Partnership Program (HOME) funds may be used anywhere within Gaston County. Community Development Block Grant (CDBG) funds are limited to the corporate limits of Gastonia. Lowell is a new CDBG recipient through the State of North Carolina CDBG Small Cities Program.

QUESTION 5 (*Stephen Crane*): What is the reason for the increase in funding for the Continuum of Care Funding?

ANSWER (*Vincent Wong*): The United Way of Gaston County currently leads the Continuum of Care. Effective July 1, 2019, the Continuum of Care will have a new Lead Agency/Collaborative Applicant, **Healthnet Gaston**. Because of the new agency and to better develop capacity for the leadership role, additional funding was incorporated within the proposed budget to provide for consulting services as needed.

IV. Tenant Based Rental Assistance Funding

QUESTION 6 (*Stephen Crane*): What are the City's focal points? (*Note: Stephen Crane provided three (3) handouts to Vincent Wong, and documents are attached for reference*):

1. Publication: Evidence Matters (Winter 2019); www.huduser.gov/portal/evidence.html
2. Article: Healthcare is Housing! In Oakland and elsewhere, healthcare is investing in affordable housing!; Author: Dillon, Raquel Maria (<https://www.marketplace.org/people/raquel-maria-dillon>), and
3. Article: The Need for an Affordable Housing Reboot; Authors: Burns, Richard F and Friant, Robert (*Affordable Housing Finance*), https://www.housingfinance.com/news/the-need-for-an-affordable-housing-reboot_o

RIC is currently managing the City of Gastonia's TBRA contract, Continuum of Care funding agreements, and agreements with both Pathways and Partners Behavior Health Management (PBHM). Based upon the HUD Research publication (*document # 1 referenced above*), the article focuses on employment and housing.

V. Affordable Housing: Fair Housing and Impediments/Availability and Funding/Rental Requirements/Supply and Demand Imbalance

Mr. Crane requested Terri Sanford to share issues from the Gastonia Housing Authority's perspective and experience regarding people with vouchers and their approach to landlords. (*Terri Sanford*): Throughout Gastonia there is a struggle to find and acquire affordable housing. Section 8 voucher holders are no exception; Voucher holders are finding it increasingly difficult to find and acquire available affordable housing. Based upon these conditions, affordability comes down to economics and funding. Voucher funders cannot fund competitive rates in comparison to what the private market expects and requires to receive for rental housing.

The Charlotte Housing Authority (CHA) conducted a marketing plan to landlords; Marketing plan results revealed that the plan does not support the need for the population that relies on housing assistance. It has caused a trickle-up effect. The trickle-up effect is when the population making 30 percent of area median income is required to expend 50% or more of

income on housing. When new housing is constructed, tenants of the current housing migrate to the new housing development. The existing housing development is left with vacancies and still requires more funding than the voucher holder's available allocation of funding. Even though available housing units have increased in the area, voucher holders still have a limited supply of available, affordable housing stock. This issue is occurring across the country, and Gastonia is no exception. Currently GHA is trying to encourage landlord participation.

QUESTION 7 (Stephen Crane): Are Fair Market Rents (FMR) having an impact on the relationship between GHA and landlords?

ANSWER (Terri Sanford): The problem with FMR is to justify the rents on paper, in other words justification of rent reasonableness through the private market.

QUESTION 8 (Stephen Crane): What is the issue with rent reasonableness?

ANSWER (Terri Sanford): The issue of rent reasonableness is exacerbated when perspective tenants move to a different community because rents may be substantially higher in the new community. A lot of these issues go to fair housing impediments. GHA has barriers in meeting the federal requirements while providing funding for housing to prospective tenants. The same affordability scenarios are a common occurrence.

GHA can go up to 40% of the individual's income. This action is becoming more of the norm and increasingly problematic. As a result, voucher holders suffer. An example is TBRA applicants who have transitioned to Section 8, found housing for \$1200 a month, and the comparables obtained just happened to work out in allowing the tenant to obtain housing. This scenario continues to occur daily, however the supporting comparables most often don't justify the rental accommodation amount requested.

QUESTION (Vincent Wang): So 3-bedroom units in Gastonia are being marketed for \$1200/month?

ANSWER (Terri Sanford): Yes. With the Laray Mill Village and the forthcoming FUSE District, landlords are asking for increased rents. Another issue with the increased unit costs in the area is the quality of housing. The units pass the Housing Quality Standards (HQS) inspection, however the units are not energy efficient. Tenants often have absorbent electric and/or water bills each month, further creating a strain on their housing budget. Currently, there are not any parameters in place to cause landlords to implement or maintain energy efficient units.

An increasingly common and recurring problem is by the second or third month of tenancy, voucher holder(s) get behind on expenses due to the combined costs of rent, electricity and water. At this pivotal point, often times many landlords immediately issue a notice of eviction. Landlords anticipating tenant complaints of the unit's condition, use a savvy approach by contacting the appropriate City departments when an eviction is imminent, or immediately upon filing the notice. By taking this course of action, the landlord attempts to circumvent or limit the repercussive actions of the tenant. These

types of landlord actions may be a fair housing issue or an impediment, and it may be beneficial to convene a community or collaborative discussion concerning this matter.

- VI. Affordable Housing: Collaborative efforts concerning affordable housing and healthcare
The Gastonia Housing Authority recognizes its largest segments of the population it serves are aging adults, minorities and families with children. These segments are more susceptible to vulnerability and being intimidated. The primary barriers are affordable housing and healthcare. Knowing that healthcare and housing are related, it would be beneficial to collaborate with healthcare officials such as Chris Dobbins (Director, Gaston County Department of Health and Human Services), Chris Peake (Chief Executive Officer, Caromont Health), and Bob Dalton to discuss how the two issues are inter-related and develop potential project that would address the issues and be of benefit to the area.
- VII. Affordable Housing: Current Initiatives
(Stephen Crane): Reinvestment in Communities (RIC) is pursuing a project with small homes. The pursuit type changed from tiny homes to small homes based upon the current political climate that does not render the concept of tiny homes as conducive. In the pursuit to implement small homes, there has been some pushback from the City's zoning officials on lot sizes even though some City lot sizes are smaller than the required 8,000 sf minimum. There is an increasing need for 1-bedroom or studio units for current voucher holders. There has been more recent feedback from 1-bedroom voucher holders.

(Terri Sanford): For Housing Choice Vouchers (HCV), voucher size does not have an impact upon the unit rental size; in other words, voucher size merely provides a maximum amount of subsidy which equates to no more than 40% of the prospective tenant's monthly income. Project-Based Vouchers are different in that the prospective tenant must be placed in the appropriate-sized unit.
- VIII. Affordable Housing: Landlord Participation
(Terri Sanford): Landlord participation impacts program design. Currently there are barriers on the development side.
- IX. Affordable Housing: Fair Housing
(Stephen Crane): One issue or impediment to fair housing may be the City's current ordinance on density reduction. Currently, the City of Belmont allows for greater density with smaller structured lot sizes. The City of Gastonia slows down small organizations such as RIC and any help from CDBG and HOME funding is appreciated.
- X. Affordable Housing: Opportunities for future development and other information
(Terri Sanford): The Gastonia Housing Authority has a non-profit corporation, *Gaston Housing Initiative (GHI)*. The non-profit affiliate was developed to act as the publicly owned interest in the Rental Assistance Demonstration (RAD) development and established as a development organization. GHI is poised to create future developments potentially in the near future. Ms. Sanford stated that she serves and an executive officer and not as a board member.

(Stephen Crane): The last handout refers to the healthcare firms Kaiser Permanente and Carolinas Healthcare System (CHS) which both laid out several priorities about moving forward on affordable housing.

XI. Closing Remarks

(Stephen Crane): RIC appreciates the City of Gastonia's support over the past 16 years. Vincent Wong recapped the main concepts of the hearing to ensure his understanding was clear concerning the information conveyed. Participants agreed to the recapped information.

(Vincent Wong): Comments made during this hearing become public record, and are documented as part of the FY2019-20 Annual Action Plan. Comments will be accepted through the end of the comment period on Thursday, April 11, 2019.

The Analysis of Impediments (AI) is in the drafting phase. The AI will need an adaptive strategy. It is also a conduit for change, and will require engagement at all levels.

(Stephen Crane): Bessemer City has a CDBG project in the works. The Cities of Lowell, Belmont, and Mt Holly are all doing their own thing, but there is opportunity for collaboration.

The public hearing concluded at 7:07 PM.

Submitted and transcribed by:



Donette Dye, HUD Compliance Officer

Dye, Danette

From: Kim Maguire <kmaguire@partnersbhm.org>
Sent: Monday, April 08, 2019 3:19 PM
To: Dye, Danette
Subject: RE: feedback on Annual Action Plan draft decrypt

Thank you-very helpful! So many rules-hard to keep up with them all.

Kim Maguire
Partners Behavioral Health Management
Consumer Relations Director
901 South New Hope Road
Gastonia, NC 28054
704-884-2504
Fax 704-884-2630
kmaguire@partnersbhm.org
Website: www.partnersbhm.org
Facebook: www.facebook.com/partnersbhm/

From: Dye, Danette <danetted@cityofgastonia.com>
Sent: Monday, April 08, 2019 1:47 PM
To: Kim Maguire <kmaguire@partnersbhm.org>
Subject: RE: feedback on Annual Action Plan draft decrypt

Good afternoon Kim,

Yes and thank you, I am doing well; I hope you are as well. Concerning your feedback and inquiry of the FY2019-2020 Annual Action Plan, listed below are the responses:

QUESTION 1

#13-New Construction-has \$505,000 for 4 homes and #14 CHDO Set aside has \$126,000 for 6 homes – Why are the amounts for new home construction different for these 2 categories? It seems a new home should cost the same for both situations. I would think all homes or a percentage must be accessible to disabled since it is federal funding.

ANSWER

The number listed within each category is the proposed number of households to be served within the program year. Actual households served may vary, and are contingent upon actual construction costs and other varying factors.

Although both projects are funded through the HOME Investment Partnership Program (HOME), there is some variation between the two categories:

Item #13 New Construction is from general HOME funds and HOME Program Income (PI) received from the construction and sale of housing during the past program year. In years past, City staff has managed the development, construction and sale of these properties. Funding for this category is reflective of *projected* not *actual* construction costs, and thus the amount budgeted was derived during administrative planning.

Item #14 (Community Housing Development Organization (CHDO) Set aside is a special category that requires a 15% reservation of the total HOME allocation. Funds are *set-aside* for eligible organizations to either construct or rehabilitate housing, and funds are typically layered with other sources. Proposals are accepted from organizations that meet the CHDO criterion. The project proposal drives the number of HOME units

(beneficiaries) that will be derived from the project. As specified by the conditions of the proposal and approval by City staff, the number of actual beneficiaries is subject to change.

All federally-assisted housing developments, whether new construction or rehabilitation, require accessibility modifications. This requirement applies to both multi- and single-family units. The requirement is triggered and subject to the total number of units constructed.

QUESTION 2

#16 Housing Rehab For the 12 individuals served, are these units occupied and they are being updated? Or are these newly acquired units that are rehabbed to be put back on the market?

ANSWER

Item #16 – Housing Rehabilitation is specified for single-family, owner-occupied units. The program in place allows homeowners that meet specified criteria to apply for housing repairs. Because the cost and type of repairs may vary by project, the anticipated number of households served are *estimates*. These funds *are not* currently being used for rehabilitation/resale projects.

If additional clarification or details are needed, or if there are other questions, please feel free to respond.

Respectfully,

Danette Dye | HUD Compliance Officer

City of Gastonia | Housing & Neighborhoods Division
PO Box 1748 (28053-1748) | 150 S. York Street, Suite 214 (28052) | Gastonia, NC
p. 704.866.6758 | f. 704.866.6067 | danetted@cityofgastonia.com

From: Kim Maguire [<mailto:kmaguire@partnersbhm.org>]

Sent: Monday, April 08, 2019 10:57 AM

To: Dye, Danette <danetted@cityofgastonia.com>

Subject: feedback on Annual Action Plan draft decrypt

Hope you're doing well!

Sorry I couldn't make the meeting Monday but I do have some feedback I'd like to give on the plan.

#13 - New Construction has \$505,000 for 4 homes and #14-CHDO Set aside has \$126,000 for 6 homes – Why are the amounts for new home construction different for these 2 categories? It seems a new home should cost the same for both situations. I would think all homes or a percentage must be accessible to disabled since it is federal funding.

#16 Housing Rehab For the 12 individuals served, are these units occupied and they are being updated? Or are these newly acquired units that are rehabbed to be put back on the market?

Thanks! Let me know if you need further clarification.

Kim Maguire

Partners Behavioral Health Management

Consumer Relations Director

901 South New Hope Road

Gastonia, NC 28054

704-884-2504

Fax 704-884-2630

kmaguire@partnersbhm.org

Website: www.partnersbhm.org

Facebook: www.facebook.com/partnersbhm/

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2016-2019 Gastonia-Gaston HOME Consortia Members

MUNICIPALITY	ADDRESS	CITY	STATE	ZIP
City of Belmont	PO Box 431	Belmont	NC	28012
City of Bessemer City	132 W. Virginia Avenue	Bessemer City	NC	28016
City of Cherryville	116 S. Mountain Street	Cherryville	NC	28021
City of Gastonia	PO Box 1748	Gastonia	NC	28053-1748
City of Kings Mountain	PO Box 429	Kings Mountain	NC	28086
City of Lowell	106 W. First Street	Lowell	NC	28098
City of Mount Holly	PO Box 406	Mount Holly	NC	28120
Town of Cramerton	155 N. Main Street	Cramerton	NC	28032
Town of Dallas	131 North Gaston Street	Dallas	NC	28034
Town of McAdenville	PO Box 9	McAdenville	NC	28101
Town of Randle	1624 Spencer Mountain Road	Gastonia	NC	28054
Town of Stanley	PO Box 279	Stanley	NC	28164
Gaston County	PO Box 1578	Gastonia	NC	28053-1578

Grantee Unique Appendices

Appendix A: City of Gastonia Resale and Recapture Provisions

CITY OF GASTONIA RESALE AND RECAPTURE PROVISIONS

The City of Gastonia utilizes HOME Investment Partnership Program funds for homebuyer down payment assistance and homebuyer acquisition activities. These activities dictated the use of either the resale or recapture provisions as outlined below.

I. DEFINITION OF TERMS

The following definition of terms are related to both the resale and recapture provisions:

- A. *Income-eligible person or family* shall mean a person or family having an income at or less than 80% of Area Median Income (AMI) according to the Charlotte-Gastonia-Rock Hill Metropolitan Area HUD Income Limits for family size.
- B. *Original Homebuyer* means the person or family to whom Subrecipient/Developer conveys the property after construction. The term shall not include any subsequent purchaser.
- C. *Original Investment* means funds provided by the Original Homebuyer for the purchase of the Property.
- D. *Net Proceeds* means the sales price minus superior loan repayment (other than HOME funds) and any closing costs. *(Note: The City will limit the amount subject to recapture to the net proceeds available from the sale.)*
- E. *Direct HOME subsidy* means the amount of HOME assistance including any program income that enabled the homebuyer to buy the unit. The direct subsidy includes down payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homeowner (beneficiary). *(Note: Only direct subsidy to the homebuyer is subject to recapture.)*
- F. *Period of Affordability* means the period which begins on the date the project is closed out in IDIS with a qualified beneficiary and ends on the date after the number of years prescribed in the chart found in 24 CFR 92.253(a)(4).
- G. *Fair Return on Investment* means the homebuyer's original investment in the property and the increase in the market value attributable to homebuyer investments in or capital improvements to the property.

II. RECAPTURE PROVISIONS

A. Program Summary

The City of Gastonia has adopted the recapture provision for its HOME-assisted Down Payment Assistance Program. The City of Gastonia is the grantee and direct recipient of entitlement funds, and administers the homebuyer down payment and closing cost assistance program. The program is available to residents of eligible member township agencies. Each consortia-participating member agrees to abide by all applicable provisions of recapture. All provisions of recapture will be incorporated in a legally adopted written agreement.

B. Down Payment Assistance

The Down payment Assistance Program is a *direct subsidy* to the beneficiary to assist with down payment and closing cost, and is subject to recapture if any clause of default is triggered. Only direct subsidy to the homebuyer is subject to recapture. Default occurs when the beneficiary fails to use the property as the primary residence for the duration of the affordability period.

C. Forgivable Loan

All homeowner assistance funds shall be provided as a forgiven loan amortized over the affordability period as evidenced by a note secured by a deed of trust on the property and a legally adopted written agreement.

D. Default Trigger(s)

If the homebuyer does not continue to occupy the property as the principal residence for the duration of the period of affordability, a pro-rated amount of the unsatisfied affordability period of the HOME homeowner assistance funds shall be due and payable. The written agreement with the homebuyer should state *"the homebuyer agrees to provide staff with a written certificate of residence status each year or allow staff to verify principle residence status annually. Subletting or renting is not permitted."*

E. Recapture and Net Proceeds

Net sales proceeds on a pro-rated basis occurs when the original homebuyer sells the property during the affordability period. Net proceeds are the funds remaining from the sale of the property by the original homebuyer less the repayment of the outstanding balance on any superior mortgage and any closing costs. To the extent that net proceeds are available at closing, all or a portion of the HOME funds are due and payable.

1. Foreclosure Recapture

In the event of foreclosure, the Lender or the City may not require the Borrower to repay an amount greater than the net proceeds available after the foreclosure sale.

Appendix A: City of Gastonia Resale and Recapture Provisions

F. Recapture Revocation

The recapture provision shall be revoked, if an ownership interest is terminated during the period of affordability by foreclosure, transfer in lieu of foreclosure, or assignment of a FHA-insured mortgage to HUD. If the owner thereafter obtained a redemptive interest in the property, the original affordability period resumes and continues until its term expires. The amount due to the City may also be forgiven to the extent allowed in the HOME regulations.

G. Affordability Period

The period of affordability shall be determined by the recapture schedule below, established in accordance with 24 CFR 92.253 (a)(4):

HOME FUNDS	PERIOD OF AFFORDABILITY
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
More than \$40,000	15 years

1. Refinance

During the period of affordability, the homebuyer shall only be permitted to refinance the property when the new interest rate is a savings of at least 1 ½ % (one and a half percent) interest rate savings over the life of the loan to the home owner and there is no cash out at closing.

H. Refinancing of Debt: Multi-Family Housing

The PJ will not use HOME funds to refinance multi-family housing or single family housing for rehabilitation.

I. American Dream Down Payment Initiative (ADDI)

The PJ will not receive ADDI funds.

III. RESALE PROVISIONS

A. Program Summary

The City of Gastonia has adopted the *resale* provision for its HOME-assisted homeownership housing when a development subsidy is provided to a subrecipient/developer and there is no direct subsidy to the homebuyer. All development subsidy funds shall be provided as a grant to the subrecipient/developer over the affordability period as evidenced by a note secured by a deed of trust on the property and in a legally adopted written agreement.

B. Resale Agreement

The Agreement provides, among other things, for the City to provide one or more grants to the Subrecipient to construct improvements on the Property. The source of funding for said grant is a grant to the City from the United States Department of Housing and Urban Development (hereinafter "HUD") under the HOME Investments Partnership Program as set forth in 24 C.F.R. Part 92 (hereinafter "HOME Program"). The HOME program requires that the affordability of properties receiving subsidies from the program be preserved.

The Agreement further provides that as a condition of making said grants, the Subrecipient has agreed to restrict the property as follows to meet the requirement of the HOME Program.

When drafting agreements, the City incorporates the resale provisions when providing HOME funds in the form of a development subsidy to a subrecipient/developer of homebuyer affordable single family projects.

1. Covenants, Restrictions and Requirements

Concerning the resale provision, and agreement between the applicable parties will adhere to the following terms:

- i. The subrecipient agrees that if the property is sold during the period of affordability, the property shall be sold to and occupied by a low income individual and/or family, and the property will serve as individual and/or family's the principal residence. The determination of whether a purchaser is income-eligible shall be determined as of the date the property is sold or transferred to such next (subsequent) purchaser.
- ii. If the Original Purchaser sells the Property during the Period of Affordability, the Original Purchaser shall be eligible to receive a fair return on investment. Fair Market Return shall be established by determining the amount of Original Purchaser's Original Investment plus any Capital Improvements made by the Original Purchaser and multiplying that amount

Appendix A: City of Gastonia Resale and Recapture Provisions

by average annual percentage change in the Consumer Price Index – All Urban Consumers (CPI-U) for the South Region (base period-1982-84=100) between the date of conveyance to the Original Purchaser and the date of sale by the Original Purchaser to the next (subsequent) purchaser.

- iii. If the Original Purchaser does not continue to occupy the property as the principal residence, the Original Purchaser will be responsible for repaying the full amount of HOME investment in a lump sum immediately.
- iv. If the Original Purchaser does not continue to occupy the property as the principal residence, the subrecipient may assist in finding a subsequent purchaser. The subsequent purchaser may only purchase the property if qualified as low-income.
- v. The Period of Affordability and the provisions of this Declaration shall be suspended upon foreclosure by a lender or other transfer in lieu of foreclosure, if the foreclosure or transfer recognizes any contractual or legal rights of the City or other eligible persons to take actions that would avoid the termination of low-income affordability. If, however, at any time thereafter during the Period of Affordability the owner of record prior to such foreclosure or transfer in lieu of foreclosure or any entity that includes the former owner or those with whom the former owner has family or business ties, obtains an ownership interest in the Property, then the Period of Affordability and provisions of this declaration shall be revived according to their original terms.
- vi. The written agreement with the homebuyer should state "the homebuyer agrees to provide staff with a written certificate of residence status each year or allow staff to verify principle residence status annually. Subletting or renting is not permitted."
- vii. The Subrecipient acknowledges and agrees that at all times during the Period of Affordability, the Property shall qualify and be maintained as affordable housing as described in the HOME Program regulations (24 C.F.R. Part 92, as it may be amended).
- viii. This Declaration is made for the benefit of the City and HUD, and confers upon the City, HUD, and their respective successors and assigns the right, without limitations to enforce the provisions of this Declaration.
- ix. This Declaration shall not be amended, revised, or terminated except by a written instrument, without the prior written consent of the City and HUD and any such amendment shall be duly recorded in the office of the Register of Deeds for Gaston County, North Carolina.

Appendix A: City of Gastonia Resale and Recapture Provisions

- x. The covenants and restrictions set forth shall be deemed covenants running with the land and, except as provided in Paragraph 2, shall pass to and be binding upon the Subrecipient's heirs, assigns and successors in title to the Property or any Property or any part thereof; provided, however, that upon the termination of this Declaration in accordance with the terms hereof, said covenants, reservations, and restrictions shall automatically expire. Each and every contract, deed or other instrument hereafter executed covering or conveying the Property or any portion thereof shall conclusively be held to have been executed, delivered, and accepted subject to the covenants, reservations, and restrictions set forth herein whether or not said covenants, reservations, and restrictions are set forth in such contract, deed, or other instruments. If a portion or portions of the Property are conveyed, all of such covenants, reservations, and restrictions shall run with and apply to each and every portion of the Property.

- xi. Upon expiration of the Period of Affordability, this Declaration shall automatically terminate and be of no further force and effect. The Subrecipient may, with the prior written consent of the City, record with the Gaston County Register of Deeds a written instrument further evidencing the termination of this Declaration.

- xii. If a violation of any of the provisions hereof occurs or is threatened, the City and its successors and assigns may institute and prosecute any proceeding at law or in equity to abate, prevent, or enjoin any such violation or threatened violation, to compel specific performance hereunder, or to recover monetary damages caused by such violation or threatened violation. The provisions hereof are imposed upon and made applicable to the Land and shall run with the Land and shall be enforceable against the Owner or any other person or entity that has or shall have an ownership interest in any residential unit included in the Development at the time of such violation or threatened violation. No delay in enforcing any provision hereof as to any breach or violation shall impair, damage, or waive the right of any party entitled to enforce the provisions hereof or to obtain relief against or recover for the continuation or repetition of such breach or violation or any similar breach or violation hereof at any later time or times.

- xiii. If any provision hereof shall be invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining portions hereof shall not in any way be affected or impaired thereby.

2. Affordability Period

The period of affordability shall be determined by the recapture schedule below, established in accordance with 24 CFR 92.253 (a)(4):

E

Appendix A: City of Gastonia Resale and Recapture Provisions

HOME FUNDS	PERIOD OF AFFORDABILITY
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
More than \$40,000	15 years

3. Refinance

During the period of affordability, the homebuyer shall only be permitted to refinance the property when the new interest rate is a savings of at least 1 ½ % (one and a half percent) interest rate savings over the life of the loan to the home owner and there is no cash out at closing.

C. Refinancing Guidelines for Multi-Family Housing

As referenced in the 2015-2020 City of Gastonia Consolidated Plan, the City of Gastonia/Participating Jurisdiction (PJ) will not use HOME funds to refinance multi-family housing or single family housing during this Consolidated Plan period. This section specifically applies to multi-family housing refinance. In the event the City decides to amend its current or future Consolidated Plan and Annual Action Plan to allow for this activity, the following provisions would apply:

1. If the City determines it will use its HOME Investment Partnership Program funds for refinancing of multi-family housing, these guidelines describe the conditions under which the City will refinance existing debts.

i. Affordability Period

The minimum period of affordability shall be fifteen (15) years. Affordability will be based upon the amount of HOME funds invested or other mitigating factors as required. Once the period of affordability is determined, it will be specified in all contractual agreements.

ii. Deeming the Activity Eligible

Any multi-family housing project seeking refinance assistance must demonstrate that rehabilitation is the primary objective of the refinance request when determining the eligible activity. The City will evaluate the per unit cost of rehabilitation in relation to the overall refinancing costs. File records will denote the purpose of the rehabilitation, which are listed as follows:

- iii. maintain current affordable units,
- iv. to create additional affordable units or
- v. both

vi. Management Review

The City will review the overall management practices to ensure divestment has not occurred; furthermore it must be determined that the long-term needs, affordability, and feasibility of the project are met to prevent future need for refinancing the project. The review must also ensure that the target population served can be documented for the remaining affordability period of the project.

vii. Service Area

The City or Participating Jurisdiction (PJ) determines the geographic service area of projects to be within the Gastonia-Gaston Consortium area, *however* the geographic service area may be changed based upon an annual review conducted by the Community Development Director, at which time this document will be amended to reflect such change.

viii. Prohibited Assistance

The City or PJ cannot use HOME Investment Partnership Program loans to refinance *any* multi-family loans made, funded or insured by any federal program, inclusive of the Community Development Block Grant (CDBG) Program.

D. American Dream Down Payment Initiative (ADDI)

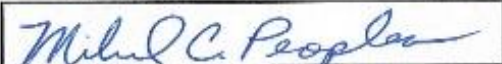
The PJ will not receive ADDI funds.

Grantee SF-424's and Certification(s)

OMB Number: 4040-0034
Expiration Date: 12/31/2019

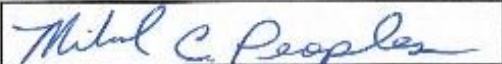
Application for Federal Assistance SF-424		
<p>* 1. Type of Submission:</p> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
<p>* 2. Type of Application:</p> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision		
<p>* If Revision, enter appropriate letter(s):</p> <input type="text"/>		
<p>* Other (Specify):</p> <input type="text"/>		
<p>* 3. Date Received:</p> <input type="text" value="07/01/2019"/>		<p>4. Applicant Identifier:</p> <input type="text" value="B-19-00-37-0009"/>
<p>5a. Federal Entity Identifier:</p> <input type="text" value="56-6000227"/>		<p>5b. Federal Award Identifier:</p> <input type="text" value="56-6000227"/>
<p>State Use Only:</p>		
<p>6. Date Received by State:</p> <input type="text"/>		<p>7. State Application Identifier:</p> <input type="text"/>
<p>8. APPLICANT INFORMATION:</p>		
<p>* a. Legal Name: <input type="text" value="City of Gastonia"/></p>		
<p>* b. Employer/Taxpayer Identification Number (EIN/TIN):</p> <input type="text" value="56-6000227"/>		<p>* c. Organization's DUNS:</p> <input type="text" value="9746972490090"/>
<p>d. Address:</p>		
<p>* Street1: <input type="text" value="PO Box 1748"/></p>		
<p>* Street2: <input type="text" value="181 S. South Street"/></p>		
<p>* City: <input type="text" value="Gastonia"/></p>		
<p>* County/Parish: <input type="text" value="Gaston"/></p>		
<p>* State: <input type="text" value="NC: North Carolina"/></p>		
<p>* Province: <input type="text"/></p>		
<p>* Country: <input type="text" value="USA: UNITED STATES"/></p>		
<p>* Zip / Postal Code: <input type="text" value="28053-1748"/></p>		
<p>e. Organizational Unit:</p>		
<p>Department Name:</p> <input type="text" value="Community Services"/>		<p>Division Name:</p> <input type="text" value="Housing and Neighborhoods"/>
<p>f. Name and contact information of person to be contacted on matters involving this application:</p>		
<p>* Prefix: <input type="text" value="Mr."/> * First Name: <input type="text" value="Vincent"/></p>		
<p>* Middle Name: <input type="text" value="C"/></p>		
<p>* Last Name: <input type="text" value="None"/></p>		
<p>* Suffix: <input type="text"/></p>		
<p>* Title: <input type="text" value="Director of Community Services"/></p>		
<p>Organizational Affiliation:</p> <input type="text" value="City of Gastonia"/>		
<p>* Telephone Number: <input type="text" value="704-656-6556"/></p>		<p>* Fax Number: <input type="text" value="704-656-6557"/></p>
<p>* Email: <input type="text" value="vincent.v@cityofgastonia.com"/></p>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type:	City or Township Government
Type of Applicant 2: Select Applicant Type:	
Type of Applicant 3: Select Applicant Type:	
* Other (specify):	
* 10. Name of Federal Agency:	U.S. Department of Housing & Urban Development
11. Catalog of Federal Domestic Assistance Number:	14-216
CFDA Title:	CDBG-Entitlement
* 12. Funding Opportunity Number:	N/A
* Title:	CDBG-Entitlement
13. Competition Identification Number:	
Title:	CDBG for Entitlement Communities
14. Areas Affected by Project (Cities, Counties, States, etc.):	<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
* 15. Descriptive Title of Applicant's Project:	Administration, Acquisition, Year Housing, Partnerships w/ Faith-based Initiatives, Housing Rehab (Homeowner and Rental), Public Infrastructure, and supporting non-profits ending homelessness.
Attach supporting documents as specified in agency instructions.	<input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="9/21/12"/>	* b. Program/Project: <input type="text" value="9/21/12"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2019"/>	* b. End Date: <input type="text" value="06/30/2020"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="670,841"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text" value="13,500"/>
* g. TOTAL	<input type="text" value="685,341"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1004)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Michael"/>
Middle Name: <input type="text" value="C."/>	
* Last Name: <input type="text" value="Peoples"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="City Manager"/>	
* Telephone Number: <input type="text" value="704-866-6719"/>	* Fax Number: <input type="text" value="704-864-6607"/>
* Email: <input type="text" value="michael.peoples@ncactoria.com"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="05/01/2019"/>

Application for Federal Assistance SF-424		
* 1. Type of Submission:		* 2. Type of Application:
<input type="checkbox"/> Pre-application <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		<input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision
		* If New, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received:	4. Applicant Identifier:	
07/01/2019		
5a. Federal Entity Identifier:		5b. Federal Award Identifier:
56-600227		55-19-DC170202
State Use Only:		
6. Date Received by State:	7. State Application Identifier:	
B. APPLICANT INFORMATION:		
* a. Legal Name: City of Gastonia		
* b. Employer/taxpayer identification number (EIN/TIN):		* c. Organizational DUNS:
56-600227		0764972090003
d. Address:		
* Street1:	PO Box 1748	
Street2:	281 S. South Street	
* City:	Gastonia	
County/Parish:		
* State:	NC: North Carolina	
Province:		
* Country:	USA: UNITED STATES	
* Zip / Postal Code:	28053 1748	
e. Organizational Unit:		
Department Name:		Division Name:
Community Services		Housing and Neighborhoods
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix:	Mr.	* First Name: Vincent
Middle Name:	C.	
* Last Name:	Wong	
Suffix:		
Title:	Director of Community Services	
Organizational Affiliation:		
City of Gastonia		
* Telephone Number:	704-866-6756	Fax Number: 704-866-6767
* Email:	vincentw@cityofgastonia.com	

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing & Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14 239"/>	
CFDA Title: <input type="text" value="HOME Investment Partnership Program"/>	
* 12. Funding Opportunity Number: <input type="text" value="N/A"/>	
* Title: <input type="text" value="HOME Investment Partnership Program"/>	
13. Competition Identification Number: <input type="text"/>	
Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="Administration, Acquisition, Affordable Housing Development (rental & ownership), CRDC Activity & Execution, Education/Counseling, Housing Rehabilitation (homeowner & rental), New Construction & REBA."/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="9th/12"/>	* b. Program/Project: <input type="text" value="9th/12"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2019"/>	* b. End Date: <input type="text" value="06/30/2020"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="145,759"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text" value="200,000"/>
* g. TOTAL	<input type="text" value="1,075,759"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach:	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="Michael"/>
Middle Name: <input type="text" value="C."/>	
* Last Name: <input type="text" value="Peoples"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="City Manager"/>	
* Telephone Number: <input type="text" value="704-865-6719"/>	Fax Number: <input type="text" value="704-854-6607"/>
* Email: <input type="text" value="michaelp@cityofgastonia.com"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="05/01/2019"/>

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701a) and implementing regulations at 24 CFR Part 135.

 05/01/2019
Signature of Authorized Official Date

Michael C. Peoples,
City Manager
Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2018, 2019, 2020 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subjects A, B, I, K and R.

Compliance with Laws -- It will comply with applicable laws.

 05/01/2019
Signature of Authorized Official Date

Michael C. Peoples,
City Manager
Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature of Authorized Official _____

Date _____

Title _____

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;


Signature of Authorized Official

05/01/2019
Date

Michael G. Peoples,
City Manager _____
Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Signature of Authorized Official

Date

Title

Housing Opportunities for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature of Authorized Official

Date

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

ASSURANCES - CONSTRUCTION PROGRAMS

Public reporting burden for this collection of information is estimated to average 16 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of the project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title, or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal interest in the title of real property in accordance with awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progress reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§1728-1763) relating to prescribed standards for merit systems for programs funded under one of the 18 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 903, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4001 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1851-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§8101-8107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-516), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and, (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-648) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11890; (d) evaluation of flood hazards in floodplains in accordance with EO 11905; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 108 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§460a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL 		TITLE Michael C. Peoples, City Manager	
APPLICANT ORGANIZATION City of Gastonia		DATE SUBMITTED 05/23/2019	

SF-424U (Rev. 7-97) Back