

The purpose of this amendment is to add a project, Section 108 Loan Repayment to the FY2019-20 Annual Action Plan. This project would be funded with funds from Public Infrastructure.

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
2	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
3	Homeless assistance	2015	2019	Homeless	Central Gastonia	Homeless Assistance	CDBG: \$87,860	Homelessness Prevention: 242 Persons Assisted
4	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
5	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
6	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

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

4	Goal Name	Fairhousing assistance
	Goal Description	
5	Goal Name	Maintaining Standards
	Goal Description	
6	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
19	108 Loan Repayment-Unplanned

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: \$16,285
	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-
19	Project Name	108 Loan Repayment-Unplanned
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$185,000

Description	Repayment of Section 108 Loan
Target Date	6/30/2020
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	

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

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

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 of 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 its 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

