



Draft

City Council 05/04/2021

**City of Salisbury, North Carolina
Community Development Block Grant (CDBG) &
HOME Investment Partnerships**

Action Plan

FY 2021-2022

Planned investments in community & neighborhood development projects and related efforts toward achieving the objectives described in Salisbury's 2020- 2024 Consolidated Plan.

The FY 2021-2022 Action Plan is presented to you in a format that is prescribed by HUD. Data and narrative are entered into a federal database system called the Integrated Disbursement and Information System (IDIS) and the Action Plan report is then downloaded into a Word format. The Action Plan template in IDIS has a series of prescribed questions that align with the CDBG, HOME, ESG, and Consolidated Plan program requirements. The report you are reviewing is the result of that data entry process and is the prescribed and recommended format by HUD.



Copies of this document and related information may be accessed online at:

www.salisburync.gov/housing



Pictured: Example of owner occupied rehabilitation completed by Salisbury Community Development Corporation.

Executive Summary

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

1. Introduction

The City of Salisbury receives federal formula funds annually from the U.S. Department of Housing & Urban Development (HUD). As a condition of receiving these funds, the City is required to develop an annual Action Plan that outlines the community development goals on which it will focus these funds. This Action Plan covers the period between July 1, 2021 and June 30, 2022. During this period, the City will receive the following Federal formula funds:

- Community Development Block Grant (CDBG) \$285,158.00
- Community Development Block Grant (CDBG) Projected Program Income\$ 25,000.00
- HOME Investment Partnerships Program (HOME) \$146,510.00

TOTAL: \$456,668.00

These funds will be used to meet goals and objectives established and approved by the Salisbury City Council and articulated in the City’s 2020-2024 Consolidated Plan. The Consolidated Plan describes community needs and determines local priorities for using public resources to assist low- and moderate-income (LMI) residents of Salisbury over a five-year period.

The Consolidated Plan is augmented by Annual Action Plans, which identify how jurisdictions will spend limited public resources each year to meet the goals and priorities of the 2020-2024 Consolidated Plan. This CDBG & HOME Action Plan is a document which identifies government action that will be taken in FY 2021-2022 to develop and strengthen viable urban communities by ensuring the provision of decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons in Salisbury.

The City of Salisbury recognizes the importance of developing this plan using input from citizens who are most likely to be impacted by the goals and objectives set forth in the plan. The strategy to gather input and participate in consultation activities is outlined by the framework provided by the U.S. Department of Housing and Urban Development (HUD). Citizen participation is incorporated within each step of the process through public outreach and engagement activities by City planning staff and partnering agencies. The City of Salisbury and the Salisbury Community Development Corporation are responsible for plan coordination and reporting.

More information about the CDBG Program is available online at:
<https://www.hudexchange.info/programs/cdbg-entitlement/>

More information about the HOME Program is available online at:
<https://www.hudexchange.info/programs/home/>

2. Summarize the objectives and outcomes identified in the Plan

The FY 2020-2024 Consolidated Plan will be used as a framework to guide this Annual Action Plan’s programs and activities that are funded by federal CDBG and HOME program dollars. Therefore, the following goals have been developed to both respond to current needs, but will allow the City to be nimble in responding to challenges as we evolve due to COVID-19.

1	Goal Name	Increase supply of decent, affordable housing
	Goal Description	<p>Create a suitable, decent living environment that is safe, affordable and sustainable for low to moderate income residents through programs such as, but not limited to, an owner-occupied rehabilitation program or an acquisition/rehab/resale program.</p> <ul style="list-style-type: none"> • Objective: Complete at least three rehabilitations of owner-occupied housing for low-income families. • Objective: Through new construction, add at least one unit of housing affordable to a low or moderate income family
2	Goal Name	Improve public facilities and infrastructure
	Goal Description	<p>Undertake capital improvements to community facilities and other public infrastructure such as sidewalks in areas that serve low and moderate income people.</p> <ul style="list-style-type: none"> • Objective: Complete a sidewalk project on Lash Drive, connecting housing to a bus route and commercial center.
3	Goal Name	Provide opportunities for home ownership
	Goal Description	<p>Provide education and assistance to either allow people to maintain homeownership or to become home buyers for the first time through programs such as, but not limited to, down-payment assistance, home buyers counseling, or foreclosure prevention.</p> <ul style="list-style-type: none"> • Objective: Offer down payment assistance and counseling to at least three low-income first time home buyers.

4	Goal Name	Provide assistance to public service agencies
	Goal Description	Partner with public service agencies that assist and meeting specific needs have low and moderate income people. <ul style="list-style-type: none"> • Objective: Provide funding to agencies providing services to low-income individuals and families.
5	Goal Name	Affirmatively further Fair Housing
	Goal Description	Continue the City's commitment to removing and ameliorating barriers to affordable housing choice. <ul style="list-style-type: none"> • Objective: Raise awareness of Fair Housing laws through educational campaigns targeted at landlords, tenants and lenders.
6	Goal Name	Effectively plan and administer programs
	Goal Description	Implement a well-managed community development program with effective progress toward five-year goals. <ul style="list-style-type: none"> • Objective: Maintain comprehensive, accurate, and timely records in accordance with HUD guidelines.

3. Evaluation of past performance

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

4. Summary of Citizen Participation Process and consultation process

The City of Salisbury – Community Planning Services (CPS), in coordination with the Salisbury Community Development Corporation (CDC), developed this 2021-2022 Action Plan with consultation from a diverse group of individuals and organizations.

Planning staff collaborated closely with the City’s Communications department to develop an outreach strategy to reach a broad audience and to encourage public participation in a COVID era. To that end, a Citizen Participation & Consultation Plan guided plan development at each stage of the process.

FY 2021-2022 Action Plan: Citizen Participation & Consultation Plan

Thursday, March 4, 2021	Published Public Hearing notice in Salisbury Post for formal public hearing
Tuesday, March 16, 2021	Public Hearing, City Council meeting
Monday, March 29, 2021	Community Input Session
Thursday, April 29, 2021	Published Public Hearing notice in Salisbury Post for formal public hearing
Tuesday, May 4, 2021	Public Hearing, Presentation of Draft Annual Action Plan at City Council, public comments accepted
May 4, 2021- June 1, 2021	Opportunities for additional public input and stakeholder meetings and informational sessions. These meetings should be duly-noticed and promoted with Communications.
Tuesday June 1, 2021	City Council Meeting. Final presentation of Draft Action Plan and Budget to Council. Encourage citizens to submit comments by this date
Wednesday, June 2, 2021	Update Adopted Action Plan to submit to HUD

A public hearing for the use of these funds was held on March 16, 2021 at a meeting of the Salisbury City Council. No one signed up to speak at the public hearing. A virtual public information and input session on the use of federal formula funds from the CDBG & HOME programs were held on March 29, 2021. No members of the public attended the meeting, however, one comment was received via email.

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March 27, 2021

Hannah Jacobson
Planning Director
Community Planning Services
City of Salisbury
132 North Main Street
Salisbury, NC 28144

RE: Public Input for Use of City of Salisbury’s CDBG and HOME Program Funds Fiscal Year 2021-2022 for March 29, 2021 Public Input Session

Dear Hannah:

Because I will not be able to attend the March 29, 2021 Public Input Session, I wanted to formally submit my citizen input as to how the City of Salisbury should expend CDBG/HOME federal dollars in the upcoming 2021-2022 fiscal year (which I assume is to start July 1, 2021 like the NC state fiscal year).

To start, while the COVID-19 pandemic has been a quite trying time for all Americans, the pandemic has provided some new opportunities for municipalities seeking to ensure ‘the development of viable communities by the provision of decent housing, a suitable living environment, and expanded economic opportunities, primarily for persons of low and moderate income’ in the form of increased CDBG funding from the federal government (two rounds of CDBG allotments in 2020 of approximately \$370,000.00).

Specifically, the focus of my public input/comment is upon the use of the \$200,221 available in the CDBG-CV 2nd Round allotment that may be spent on housing activities. As you are well aware, the City of Salisbury has an ‘insufficient supply of adequate and affordable housing to meet the growing needs of low-and-moderate income residents including members of protected classes.’¹ Additionally, the real estate activity in Salisbury has been ‘heating up’ because of

¹ This is taken from Impediment 2 from the City of Salisbury’s 2019 Analysis of Impediments to Fair Housing Choice.

COVID-19² and that has been increasing the prices of housing throughout Salisbury and Rowan County. While interest rates are still very low, we also know that ‘mortgage lending practices reduce homeownership opportunities for racial and ethnic minorities.’³ Hence, for low-and-moderate income residents (disproportionately racial and ethnic minorities), both the ability to both obtain suitable housing and moreover build wealth as a homeowner is clearly a problem in the City of Salisbury.

While there are great programs in the City of Salisbury that are trying to increase homeownership for low-and-moderate income residents⁴ the supply created by these programs is far outpaced by the demand and need. Additionally, all of these programs rely very heavily on multiple outlays of public subsidies to work. While the use of subsidies to assist a low-income homeowner access to housing is critical, the market forces of economic growth and increasing housing sales will result in the lost utility of said subsidy.

What do I mean? If the Salisbury CDC assists a low-income homeowner with homebuyer education, down payment assistance and closing cost assistance (let’s say that’s about \$25,000) to get into a house that’s sold for \$100,000.00 that seems like a pretty good use of a public subsidy investment. However, as market forces increase, that house that was \$100,000 (with \$25,000 public money investment) will appreciate in value (which is normally good). That said, when this once \$100,000 house is eventually sold for \$250,000, the public subsidy’s utility is gone and the community has lost a house that was once considered ‘affordable.’⁵

While there are a lot of ways that the planning and community development function within the City of Salisbury can address these problems, my public input and proposal for the use of CDBG-CV 2nd Round money is:

Set Aside \$50,000 of the CDBG-CV 2nd Round Money and Develop an Request for Proposal (RFP) for the creation of a City of Salisbury Focused Community Land Trust

Why a Community Land Trust for the City of Salisbury?

Community land trusts (CLTs) are typically private, non-profit organizations that purchase (or receive) land to lease to residents with low and middle incomes for housing use. CLTs separate ownership of the home from the land it occupies. The land is leased to homeowners as part of a long-term ground lease (typically for 99 years). Homeowners on CLT-owned land are required to sell the home back to the CLT or to another resident with low income at an affordable price. Additionally, CLTs may also purchase and hold land to support community development, open space efforts, community gardens, and similar initiatives.

² Pandemic accompanied by fever for home buying in Rowan County, Salisbury Post September 15, 2020

³ This is taken from Impediment 5, City of Salisbury 2019 Analysis of Impediments to Fair Housing Choice

⁴ The Salisbury CDC’s new construction/rehab and Habitat for Humanity’s sweat equity program come to mind.

⁵ Some argue that the use of ‘soft second mortgages’ can disincentive early sale of houses, however, most of the time housing prices appreciate so much that home owners can easily satisfy ‘soft second mortgages’ at closing.

By restricting sales to families who meet income requirements, CLTs increase access to affordable housing for households with low and moderate incomes. CLTs may also preserve affordable housing options for homebuyers with low incomes when current homeowners sell and retain affordable multi-unit housing options for renters. CLTs can retain affordable housing in perpetuity, often beyond the duration of inclusionary zoning ordinances.⁶

Many CLT owners go on to purchase market-rate homes after participating in a CLT, often leveraging wealth and assets accumulated through CLT home ownership.⁷ Hence, CLT homeownership can help low-income residents build wealth but also the community avoids the problem of losing affordable housing units at the same time (because the land is always owned by a nonprofit). One Durham, NC-based study indicates that CLTs have successfully helped minority individuals and families purchase homes.⁸ Hence, a successful CLT program in the City of Salisbury could be a tangible response to current impediments to Fair Housing Choice.

Why an RFP? And if so, who can apply for this money?

The City of Salisbury, while an entitlement city for both CDBG and HOME money does not conduct community development activities as a 'line' department. Historically, the City of Salisbury has 'outsourced' much of this activity to the Salisbury CDC, a private 501c3 tax exempt not for profit corporation via transfer of the bulk of CDBG monies on an annual basis. As we know, the CDC leverages the transferred CDBG monies with other monies derived as a tax-exempt entity to conduct new construction and rehab projects (usually layering subsidy to benefit qualified low-and-moderate income home buyers). To date, the Salisbury CDC has not utilized any of its operations towards starting or operating a community land trust (nor any other nonprofit dedicated to housing in Salisbury).

One may ask 'Why not just condition continued annual receipt of CDBG money by the CDC upon establishing a CLT program?' Honestly, this would be the easiest means of accomplishing a CLT program in Salisbury given the huge leverage the City of Salisbury has over the CDC based upon funding position. However, while it may be easier, it may not necessarily be a fair or wise demand.

CLT programming is 'niche' and needs some expertise in the area. For one, operators of the CLT model must educate potential CLT homebuyers that they are not buying these homes (while quite affordable compared to other housing options) in traditional 'fee simple' and that while they are building wealth with a CLT home, they will not be able to walk away with all the equity upon the sale of the home. This means a CLT operator needs experience with marketing the

⁶ There would be a lot less state legislature problems with a robust CLT program versus proposing an inclusionary zoning ordinance for sure.

⁷ CLT homes may not build wealth like a 'fee simple' home but can be a 'stepping stone' to a new house by helping build wealth in the CLT homes. This is much better than being a renter in regards to wealth building for low income and moderate income residents.

⁸ Gray KA, Miller-Cribbs JE. The Durham community land trustees. Journal of Community Practice. 2012

CLT model and educating homebuyers about the CLT model. Additionally, there is the administrative work related to maintaining the CLT ground lease payments (though these are typically 'de minimis' monthly payments) and providing support to and communication with the CLT homeowner. I do believe the City of Salisbury needs a community land trust program, but I also believe that if public monies are used to "seed" a Salisbury CLT, these dollars need to go to an outfit that knows how (or at least willing to hire technical assistance if no experience) to operate a CLT program.

Hence, **my proposal for the use of this COVID CDBG money is that the City issue a Request for Proposal (RFP) to any 501(c)(3) organization locally, regionally, and nationally that can take the \$50,000 and start a community land trust pilot program in Salisbury by the end of FY 2021.** An RFP would not preclude the Salisbury CDC from applying for the CLT money, but here the City is not 'forcing' the CDC to operate a CLT program. Additionally, there are a number of nonprofits statewide that are operating community land trusts and could be enticed by an RFP to operate in Salisbury with CLT operational staff and established program design already in tow. An RFP could attract an established community land trust like the Durham Land Trust (Durham NC) or the Westside Community Land Trust (Charlotte NC) to come to Salisbury and start a community land trust immediately. That said, I could also see local operations like Habitat for Humanity or the Salisbury Housing Authority interested in this opportunity (and with proper technical assistance could probably be quite successful).

Obviously, there are a lot specifics that would need to be 'ironed out' with such an RFP (deadlines, criteria, etc.). That said, the risk of issuing this RFP is low and the benefit is high. If nobody meets the criteria for the award, the award is not issued, and it can be returned to be used for other 'proven' housing programming. However, if a suitable awardee responds, then Salisbury has taken a huge step towards addressing the impediments to fair housing. I do believe that there should be some possibility that if CLT related deliverables are met during the initial 'pilot' funding year, then the notion of continued CDBG or HOME support should be available into future fiscal years.⁹

In short, the City of Salisbury has this new COVID CDBG money, I think it should take this opportunity and try to seed a community land trust program to benefit our low and moderate income residents via an RFP process.

⁹ As a side note, there would also need to be a lot of partnership between the Salisbury CLT program (hence, a local outfit would be an ideal operator), the City of Salisbury and other landowners in Salisbury. The CLT model is fueled on the nonprofit owning the land. The key to this program's success is facilitating transfers of land to the CLT to manage. Great sources of land for the CLT would be properties already owned by the City (or properties encumbered by liens or poised for demolition per zoning for example) and land owned by churches, colleges or individual landowners (seeking a tax deduction by donating land at Fair Market Value to a CLT 501c3).

Sincerely,

Rocky M. Cabagnet

Rocky M. Cabagnet
Chair of City of Salisbury's Fair Housing Committee
Resident of Salisbury, NC

Page 5 of 5

Section will be finished after 30-day public comment period is complete.

Annual Action Plan
2021

9

5. Summary of public comments

Public comments are still being collected as of April 27, 2021. This section will be updated upon completion of the 30-day comment period.

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

All comments are accepted and will be incorporated into this Action Plan, and will be used to inform Community Development planning moving forward.

7. Summary

The City of Salisbury's 2021-2022 Action Plan identifies government action that will be taken in FY 2021-2022 to develop and strengthen viable urban communities by ensuring the provision of decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.

This plan advances goals and outcomes outlined in the 2020-2024 Consolidated Plan. This year's plan prioritizes owner-occupied rehabilitation activities, public infrastructure improvements, continuing the provision of public services to address the needs of low- and moderate- income residents, continuing the City's commitment to affirmatively furthering fair housing, and administering these programs effectively.

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

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

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

Consolidated Plan Public Contact Information

For comments, questions and additional information about this plan contact:

Candace Edwards, Housing Planner

City of Salisbury, Community Planning Services

704-638-5324

candace.edwards@salisburync.gov

DRAFT

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

1. Introduction

It's the goal of the City of Salisbury to develop the Action Plan with input from those most likely to be affected by the goals and objectives set forth in the plan. The strategy to gather input and participate in consultation activities is outlined by the framework provided by the U.S. Department of Housing and Urban Development. Citizen participation is incorporated within each step of the process through public outreach and engagement activities by City planning staff and partnering agencies.

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

The City of Salisbury makes effective use of federal funds through many partnerships and collaboration, and by providing in-kind assistance and technical resources to other agencies in support of mutual goals. Federal funding allocation priorities are based on the City's intent to focus funds in order to achieve the greatest possible impact in areas with the greatest need. The City of Salisbury works closely with the Salisbury Housing Authority (SHA) to raise awareness and distribute media about the housing programs available through the Salisbury Community Development Corporation (CDC). The CDC is a non-profit, Community Housing Development Organization that helps to administer the City's CDBG and HOME grants. The organization offers homeownership and housing counseling to eligible first-time home buyers, as well as homeowners in need of mortgage refinancing or facing foreclosure. The City helps address the needs of public housing residents by coordinating with the Family Self-Sufficiency Program (Salisbury Housing Authority) to encourage participation in financial literacy classes and to provide an advisory role at the program board meetings. Homeless prevention activities include foreclosure prevention programs offered by the Salisbury CDC, as well as emergency and owner-occupied rehab to help owners stay in their existing homes. These activities particularly benefit elderly homeowners. City planning staff regularly attends meetings with local housing, Continuum of Care and other health and human services organizations to share information and coordinate strategies to address poverty, health and housing challenges in our community.

Staff provides updates on City planning and Community Development Block Grant and HOME funding activities, as well as updates on planning, development and housing activities.

The City will continue efforts to improve service coordination. Some activities will include:

- Continue to participate in the Piedmont Regional Continuum of Care which strives to meet the housing needs of the homeless through regional partnerships;
- Regularly communicate with homeless service providers to stay attuned to periodic fluctuations in the homeless population and better understand the priority needs;

- Continue to engage public housing residents through community policing efforts and providing information about public transportation, recreation and other city services;
- Continue to participate in the Self-Sufficiency Programs (Salisbury Public Housing Authority) and encourage residents to attend classes at the Salisbury CDC on budgeting, home financial management, insurance needs and related topics;
- Continue to be responsive to requests from community service providers for GIS services, technical assistance or other assistance that the city is able to provide;
- Continue to support the efforts of the Human Relations Council and the Hispanic Coalition to engage diverse populations and encourage their participation in civic affairs.

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

The City does not directly administer programs providing support or care to homeless individuals and families however, the City provides annual public service funding for emergency shelters for persons at risk of homelessness that are administered by Rowan Helping Ministries and the Family Crisis Council. Through allocation of CDBG-CV funds, the City has helped to fund a homelessness coordinator at Rowan Helping Ministries, who is both providing direct outreach and assistance to homeless individuals and coordinating meetings among a variety of service providers, City departments, County departments and the business community.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards 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

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	ROWAN HELPING MINISTRIES
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Organization is in regular, face-to-face, email and telephone contact with the City of Salisbury. The City will continue efforts to improve service coordination through: Regularly communicate with homeless service providers to stay attuned to periodic fluctuations in the homeless population and better understand the priority needs: Staff will continue to participate in Neighbor to Neighbor meetings to coordinate efforts and strategies to address poverty
2	Agency/Group/Organization	Housing Authority of the City of Salisbury
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Anti-poverty Strategy

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Organization is in regular, face-to-face, email and telephone contact with the City of Salisbury. The City will continue efforts to improve service coordination through: Continuing to engage public housing residents through community policing efforts and providing information about public transportation, recreation and other city services; Continuing to participate in the Self-Sufficiency Programs (Salisbury Public Housing Authority) and encourage residents to attend classes at the Salisbury CDC on budgeting, home financial management, insurance needs and related topics.</p>
3	<p>Agency/Group/Organization</p>	<p>ROWAN COUNTY</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Health Agency</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy</p>

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Face to face, telephone and email interviews with Rowan County Department of Social Services, Health Department and Senior Services. Anticipate continued partnership to better the lives of residents.
4	Agency/Group/Organization	SALISBURY COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Fair Housing Education
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
5	Agency/Group/Organization	ROWAN COUNTY UNITED WAY
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Services-Employment Foundation

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Rowan County United Way supports 15 agencies that serve the county and produced a 2012 County Needs Assessment that provides valuable input into the Consolidated & Action Plans and to better coordinate service efforts.
6	Agency/Group/Organization	CENTRALINA COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	Housing Land Planning & Governmental Admin Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Salisbury Planning Staff collaborated with the Centralina Council of Governments to develop a local housing stabilization program.

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		

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

Salisbury Community Development Corporation is a non-profit, Community Housing Development Organization (CHDO) The organization oversees the day-to-day administration of the City's CDBG and HOME funding. The City is in regular, face-to-face, email and telephone contact with the City of Salisbury and local residents. The City will continue efforts to improve service coordination. The organization provides valuable input into the City's Consolidated Plan, Action Plans and end of year CAPER documents.

DRAFT

AP-12 Participation – 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

Citizens are encouraged to become involved in the community development process, particularly low to moderate income residents and those living in areas characterized by blighted conditions. Minority residents, persons with disabilities, elderly and frail residents, public service agencies, and civic groups are also encouraged to participate.

As required by law, a public hearing was held on March 16, 2021 to gather ideas and input for community development priorities. Advance notice was given through publication in the Salisbury Post on March 5, 2021. Additionally, advertisement of the meeting was on ACCESS16 Local Government Channel and the City's website homepage. Due to the spread of COVID-19 during the development of this plan and the declared State of Emergency, the Salisbury City Council met virtually via Zoom on March 16th. The meeting was streamed live via webcast and on the City's Twitter account. Members of the public were invited to participate either by joining the meetings virtually or submitting written comments.

Apart from the official public hearing, a public input session was scheduled for March 29, 2021. The meeting was advertised on the City's website and Facebook page, and was held virtually via Zoom.

More information will be added regarding the 30-day public input period and a subsequent meeting to collect comments on the draft on May 7.

In addition to meeting requirements of the Citizen Participation Plan, the City is in the midst of two projects that inform housing and community development: 1) The City is updating the Comprehensive Plan, a guide for how Salisbury will grow and change during the next 20 years. Significant outreach efforts including pop-up events, online surveys, and small group meetings have helped to inform citizen priorities for housing and revitalization areas, 2) The Planning Department hosted a Housing Retreat of the Housing Advocacy Commission, the Fair Housing Committee and the Human Relations Council to discuss roles and priorities. Input and feedback regarding community development programs was received at that retreat held on February 23, 2021.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The post on the City's website garner over 500 views	No one signed up for public comment, please see written comment that was received below.	No comments were rejected. All comments are being considered for future projects.	www.salisburync.gov/housing

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	Public Meeting	Non-targeted/broad community		No one signed up for public comment, please see written comment that was received below.	No comments were rejected. All comments are being considered for future projects.	Meeting was held via Zoom meeting link. http://https://us02web.zoom.us/j/6hpjkhHnc8EPzbo7HVBzyhUFPXqFWG
3	Public Hearing	Non-targeted/broad community		No one signed up for public comment.		
4	email list serve	Non-targeted/broad community	Sent to list public service organizations throughout the city and county	No public comments received.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Social Media Outreach	Non-targeted/broad community	Shared on Facebook, Twitter, WSRG and Nextdoor; no way of knowing how many citizens reached	No public comments received		

Table 4 – Citizen Participation Outreach



City Looking For Public Input On 2021 CDBG Funds

Community Planning Services / Wednesday, March 24, 2021 0 501

The City of Salisbury is currently accepting applications for the CDBG grant program, and will have a virtual public input meeting on March 29 at 4:00 p.m. The primary objective of the program is the development of viable communities by the provision of decent housing, a suitable living environment, and expanded economic opportunities, principally for persons of low- and moderate-income.

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Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	285,158	25,000	0	310,158	0	Funds will be used to aid low- and moderate-income residents of the City of Salisbury.

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	146,510	0	0	146,510	0	HOME allocation is \$146,510.00 that is disbursed and reported by the City of Concord.

Table 5 - Expected Resources – Priority Table

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

Federal funds will leverage in-kind support from the city related to infrastructure improvements with new housing development, park maintenance and future upgrades, and other state and federal grants that can be secured through the efforts of city staff. For the past three years the City has allocated \$600,000 to a housing program in the West End and Park Avenue neighborhoods to assist with exterior rehabilitations to homes. Roofs, gutters, porches, windows, doors and paint are among eligible projects. A portion of these funds are used as the required match for HOME program, allowing owner-occupied rehabs to be completed.

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

The City owns a 12-acre site in the Park Avenue neighborhood that was recently awarded an EPA Brownfields Cleanup grant. After cleanup has been completed, the City will be developing an RFP which could include stipulations or requirements for the creation of new affordable housing in the future redevelopment of the site.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase supply of decent, affordable housing	2020	2024	Affordable Housing	Park Avenue Neighborhood West End Neighborhood Jersey City Neighborhood East End Neighborhood North Main Neighborhood	Rehabilitation	CDBG: \$157,000 HOME: \$108,217	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Provide opportunities for home ownership	2020	2024	Affordable Housing	Park Avenue Neighborhood West End Neighborhood Jersey City Neighborhood East End Neighborhood North Main Neighborhood		HOME: \$30,000	Direct Financial Assistance to Homebuyers: 3 Households Assisted
3	Improve public facilities and infrastructure	2020	2024	Non-Housing Community Development		Public Facilities and Improvements	CDBG: \$53,308	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 200 Households Assisted
4	Provide assistance to public service agencies	2020	2024	Homeless Non-Homeless Special Needs		Public Services	CDBG: \$42,773	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted Homeless Person Overnight Shelter: 150 Persons Assisted
5	Effectively plan and administer programs	2020	2024	Administration			CDBG: \$57,032 HOME: \$8,293	
6	Affirmatively further Fair Housing	2020	2024	Fair Housing				Other: 100 Other

Table 6 – Goals Summary

Annual Action Plan
2021

Goal Descriptions

1	Goal Name	Increase supply of decent, affordable housing
	Goal Description	Create a suitable, decent living environment that is safe, affordable and sustainable for low- and moderate-income residents of the City of Salisbury. Activities that may be undertaken include, but are not limited to rehabilitation of owner occupied unit, acquisition, rehabilitation, and resale for residential purposes; energy efficiency improvements, testing and abating of lead-based paint; and accommodations for the elderly and persons with disabilities.
2	Goal Name	Provide opportunities for home ownership
	Goal Description	Provide education and assistance to either allow people to maintain homeownership or to become home buyers for the first time through programs such as down-payment assistance program.
3	Goal Name	Improve public facilities and infrastructure
	Goal Description	Provide improvements and upgrades to aging infrastructure and community assets, including but not limited to streets, sidewalks, lighting, water and sewer lines, parks, and community facilities. In 2021-2022 these funds will be used to pay down debt service on the Park Avenue Community Center and to fill a funding gap in the construction of a sidewalk on Lash Drive, connecting several Low Income Housing Tax Credit apartment complexes to bus routes.
4	Goal Name	Provide assistance to public service agencies
	Goal Description	Public services are needed to help address the needs of the homeless population and victims of domestic abuse, as well as those at risk of becoming homeless. Services include shelter, meals, food programs, utility assistance, referrals and legal aid, counseling, education services and transportation.
5	Goal Name	Effectively plan and administer programs
	Goal Description	Implement a well-managed Community Development program with effective progress toward five-year goals.

6	Goal Name	Affirmatively further Fair Housing
	Goal Description	Following the adoption by City Council of the Analysis of Impediments to Fair Housing Choice (AI) Update in FY 2018-19, the City will strengthen its fair housing planning activities in partnership with the Fair Housing Committee (FHC) and begin implementation of the AI Report Action Plan.

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Projects

AP-35 Projects – 91.220(d)

Introduction

Salisbury’s community development projects are centered on stabilizing existing housing stock. This year’s activities will focus predominantly on owner-occupied rehabilitation, sidewalk construction, public service funding, fair housing activities, and debt service repayments. Owner-occupied rehabilitation is a primary focus because of the weak housing market in Salisbury.

Projects

#	Project Name
1	2021-2022 Owner-Occupied Rehabilitation
2	2020-2021 Public Improvements & Infrastructure
4	2021-2022 Public Service
5	2021-2022 Fair Housing
6	2021-2022 Debt Service
7	2021-2022 Planning & Administration

Table 7 - Project Information

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

AP-38 Project Summary
Project Summary Information

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1	Project Name	2021-2022 Owner-Occupied Rehabilitation
	Target Area	Park Avenue Neighborhood West End Neighborhood Jersey City Neighborhood East End Neighborhood North Main Neighborhood
	Goals Supported	Increase supply of decent, affordable housing
	Needs Addressed	Rehabilitation
	Funding	CDBG: \$125,000 HOME: \$108,217
	Description	
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	3 units of homeowner housing rehabilitated
	Location Description	
	Planned Activities	Create a suitable, decent living environment that is safe, affordable, and sustainable for low- and moderate-income residents of the City of Salisbury. Rehabilitation activities that may be undertaken include, but are not limited to, acquisition for rehabilitation and rehabilitation for residential purposes; energy improvements; water efficiency improvements; connection to water and sewer lines; testing for and abatement of lead-based paint; and accommodations for the elderly and persons with disabilities.
2	Project Name	2020-2021 Public Improvements & Infrastructure
	Target Area	
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Facilities and Improvements
	Funding	CDBG: \$17,569
	Description	Construct approximately 1,838 linear feet of concrete sidewalk (5 ft. width) on Lash Drive
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	200 households assisted through the creation or improvement of public infrastructure – specifically, new sidewalk construction in the Lash Road area of the city, nestled in a neighborhood of apartment communities, many income-based rental units serving LMI individuals and families.
	Location Description	Lash Drive
	Planned Activities	
3	Project Name	2021-2022 Public Service
	Target Area	
	Goals Supported	Provide assistance to public service agencies
	Needs Addressed	Public Services
	Funding	CDBG: \$42,774
	Description	Partner with public service agencies assisting low-moderate income populations
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than low- and moderate-income housing benefit: 150 persons assisted; homeless prevention: 150 persons assisted
	Location Description	City-wide
	Planned Activities	Public services are needed to help address the needs of the homeless population and victims of domestic abuse as well as those at risk of becoming homeless. Services include shelter, meals, food programs, utility assistance, referrals and legal aid, counseling, childcare, education services, transportation, etc
4	Project Name	2021-2022 Fair Housing
	Target Area	City-wide
	Goals Supported	Affirmatively Further Fair Housing
	Needs Addressed	
	Funding	
	Description	Raise awareness of Fair Housing laws through educational campaigns targeted at landlords, tenants and lenders.
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City-wide
	Planned Activities	<ul style="list-style-type: none"> ○ Host an educational and informational series to take place weekly during Fair Housing month (April); ○ A proclamation announced commemorating April as Fair Housing month; ○ Prepare for launch of new one-stop housing resources website; ○ Regular meetings of the Salisbury Fair Housing Committee will continue to focus on action items identified in the 2019 Analysis of Impediments to Fair Housing. ○ Hold monthly meetings of the Housing Advocacy Commission will continue to focus on housing conditions and public education about landlord/tenant rights and responsibilities.
5	Project Name	2021-2022 Debt Service
	Target Area	Park Avenue
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Facilities and Improvements
	Funding	CDBG: \$35,740
	Description	Section 108 Loan Debt Service Payment
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Park Avenue
	Planned Activities	Section 108 Loan Debt Service Payment
6	Project Name	2021-2022 Planning & Administration
	Target Area	
	Goals Supported	Effectively plan and administer programs
	Needs Addressed	

Funding	CDBG: \$57,032
Description	
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	City-wide
Planned Activities	Effectively plan, administer and monitor housing activities and non-housing community development activities.

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AP-50 Geographic Distribution – 91.220(f)

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

Geographic Distribution

Target Area	Percentage of Funds
Park Avenue Neighborhood	10
West End Neighborhood	10
Jersey City Neighborhood	10
East End Neighborhood	10
North Main Neighborhood	10

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Housing revitalization efforts will be focused in neighborhoods near the center of the city, including West End, Park Avenue, East End, Jersey City and North Main. Abandoned and deteriorated housing and aging infrastructure have been persistent issues in these areas where the age of housing, lower income levels, high percentages of rental property and other factors have contributed to the decline in conditions. These areas also have a higher concentration of minority residents compared to other areas. Housing will be the primary focus in order to preserve existing housing stock, provide assistance to homeowners, create more affordable housing and boost property values.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	3
Special-Needs	0
Total	3

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	3
Acquisition of Existing Units	0
Total	3

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

To complete 3 substantial rehabilitation to owner occupied units for City of Salisbury residents that will bring the properties up to HUD housing and building code standards

AP-60 Public Housing – 91.220(h)

Introduction

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

Participation by public housing residents in Salisbury CDC classes on financial literacy will continue to be encouraged. Classes offered on budgeting, how to purchase insurance, purchasing a car and similar topics. These classes are offered by the CDC at no charge, except for course materials.

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

The City has a community partner in the Salisbury Housing Authority which offers the Self Sufficiency program. Tenants have the benefit of creating a viable self-sufficiency plan with a certified self-sufficiency case manager who assists tenants in reaching home ownership goals with housing counseling through another community partner, the Salisbury Community Development Corporation. Additionally, the down payment assistance program is available to help LMI individuals and families become home owners.

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

N/A

Discussion

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

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The City of Salisbury will fund a public service activity this year to help offset costs of the overnight shelter manager position for Rowan Helping Ministries. Also this year the City will help support the overnight shelter manager for Family Crisis Council which provides emergency assistance for victims of domestic abuse. This assistance will help ensure that these facilities are adequately staffed to meet the individual needs of shelter guests.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

The City of Salisbury partners with the Salisbury CDC to offer classes in budgeting, purchasing insurance, and related topics that help public housing residents become self-sufficient. Rowan Helping Ministries offers counseling services to individuals to address obstacles that may be contributing to their homelessness.

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.

The City will assist elderly and small family households through emergency and owner-occupied rehabilitation. Improvements such as roof repairs, HVAC systems, plumbing, electrical and modifications to assist with mobility will help these families remain in their home or to age in place. While the City does not have a specific strategy to help individuals avoid becoming homeless upon discharge from mental health institutions or other types of facilities, the public services funding it allocates to Rowan Helping Ministries helps provide shelter and supportive services for the general homeless population where these individuals can receive other supportive services that may help them assimilate back into the community.

Discussion

DRAFT

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

As identified in the Consolidated Plan Needs Assessment, demand for affordable housing surpasses the supply. Lack of supply of housing means that rents can increase and waitlists for subsidized housing grow longer. The City's zoning and land development policies, ordinance and zoning are generally favorable and provide opportunity for development of "missing middle" and multi-family residential. However, in some instances public opposition (NIMBYism) has created an unfavorable climate at public hearings and thwarted plans of developers to push forward with projects. The City has been supportive by providing financial assistance to several Low Income Housing Tax Credit projects, including Westridge Village and Brenner Crossing.

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

The City of Salisbury will focus on implementing the Action Plan developed as part of its 2019 Analysis of Impediments to Fair Housing Choice (AI) Report Update. Activities plan for 2021-2022 are below:

- Host an educational and informational series to take place weekly during Fair Housing month (April);
- A proclamation announced commemorating April as Fair Housing month;
- Prepare for launch of new one-stop housing resources website;
- Regular meetings of the Salisbury Fair Housing Committee will continue to focus on action items identified in the 2019 Analysis of Impediments to Fair Housing.
- Hold monthly meetings of the Housing Advocacy Commission will continue to focus on housing conditions and public education about landlord/tenant rights and responsibilities.

The City is also currently updating the Comprehensive Plan and Future Land Use Map, Forward 2040, which will guide where growth and development occur over the next twenty years. Goals and policies are being created to encourage housing choices at a range of price points across the City.

The City is also initiating several text amendments to the Land Development Ordinance that are intended to streamline the development process by setting clear standards under which more development approvals can be approved "by right" at the staff level without seeking legislative approval.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The City will continue to pursue grant funding to bolster existing resources. The City recently received a brownfield's cleanup grant from the EPA to remediate a 12 acre former textile mill site in the Park Avenue neighborhood. The City will continue to pursue grant funding to bolster CDBG and other resources to address underserved needs.

Actions planned to foster and maintain affordable housing

Efforts this year will focus on the rehabilitation of existing units to preserve housing stock and ensure quality living environments for homeowners.

The City intends to begin work on a comprehensive Housing Strategy that will take stock of federal, local and other resources to address housing challenges.

Actions planned to reduce lead-based paint hazards

For all rehab work, the Salisbury Community Development Corp. will conduct lead inspections and include abatement as part of the project if needed.

Actions planned to reduce the number of poverty-level families

The Salisbury CDC, in partnership with the city, will offer classes in budgeting and related topics to help families become more financially stable. Owner-occupied rehab projects will include weatherization components if this is an identified need to reduce energy costs for the family.

Actions planned to develop institutional structure

The city will continue its long-standing partnership with Salisbury CDC to manage its housing programs and homeowner education courses. City staff will continue to manage the public input and budget development process. City staff will attend monthly CDC board meetings to stay apprised of current activities and rehab work being conducted

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

City staff will coordinate with the Continuum of Care, Salisbury Housing Authority, homeless providers

and public service agencies to identify issues where the city can provide assistance.

Discussion:

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Program Specific Requirements

AP-90 Program Specific Requirements – 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. | 0.00% |

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
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:

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:
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:

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