
AGENDA
CUMBERLAND COUNTY BOARD OF COMMISSIONERS
JUDGE E. MAURICE BRASWELL
CUMBERLAND COUNTY COURTHOUSE - ROOM 564
MAY 4, 2020
9:00 AM

INVOCATION - Commissioner Glenn Adams, Vice Chairman

PLEDGE OF ALLEGIANCE -

1. APPROVAL OF AGENDA
2. PRESENTATIONS
 - A. Update on COVID-19 (Coronavirus) Local Activities by Dr. Jennifer Green, Public Health Director and Gene Booth, Emergency Services Director
3. CONSENT AGENDA
 - A. Approval of April 20, 2020 Regular Meeting Minutes
 - B. Approval to Pay Prior Year Invoices
 - C. Approval of Proposed Additions to the State Secondary Road System
 - D. Approval of Settlement of the Claim of Mohammed Imam
 - E. Approval of Budget Ordinance Amendments for the May 4, 2020 Board of Commissioner's Agenda
4. ITEMS OF BUSINESS
 - A. Consideration of Submission of the 2020-2024 Consolidated Plan, 2020 Annual Action Plan, and Neighborhood Revitalization Strategy Area Plan
 - B. Consideration of the Small Business Resiliency Program Guidelines
5. NOMINATIONS
 - A. ABC Board (2 Vacancies)
6. APPOINTMENTS
 - A. Board of Health (1 Vacancy)
 - B. Fayetteville Technical Community College (FTCC) Board of Trustees (1 Vacancy)
7. CLOSED SESSION: If Needed

ADJOURN

WATCH THE MEETING LIVE

THIS MEETING WILL BE STREAMED LIVE THROUGH THE COUNTY'S WEBSITE, CO.CUMBERLAND.NC.US. LOOK FOR THE LINK AT THE TOP OF THE HOMEPAGE.

THE MEETING WILL ALSO BE BROADCAST LIVE ON FAYETTEVILLE/CUMBERLAND EDUCATIONAL TV (FCETV), SPECTRUM CHANNEL 5.

IT WILL BE REBROADCAST ON WEDNESDAY, MAY 6, AT 7:00 PM AND FRIDAY, MAY 8, AT 10:30 AM.

REGULAR BOARD MEETINGS:

May 18, 2020 (Monday) - 6:45 PM

June 1, 2020 (Monday) - 9:00 AM

June 15, 2020 (Monday) - 6:45 PM



FINANCE OFFICE

MEMORANDUM FOR BOARD OF COMMISSIONERS AGENDA OF MAY 4, 2020

TO: BOARD OF COUNTY COMMISSIONERS

FROM: VICKI EVANS, FINANCE DIRECTOR

DATE: 4/21/2020

SUBJECT: APPROVAL TO PAY PRIOR YEAR INVOICES

BACKGROUND

There is a period of time after June 30th of fiscal year-end in which transactions of the prior fiscal year will continue to be processed, which is typically until the third week in August. After that cutoff date has passed, a department may still receive a vendor invoice that is payable for services that were rendered, or goods that were received in the prior fiscal year. When that occurs, approval by the Board of Commissioners is required for payment. The following department has invoices that meet that criteria:

Community Development
Vendor: BelFlex Staffing Network
Two Invoices dated August 11, 2019
Total Invoice Amounts: \$338.00

Staff have verified these invoices have not been paid. There are sufficient funds within the fiscal year 2020 departmental budget to cover these expenses.

RECOMMENDATION / PROPOSED ACTION

Management is requesting approval to pay prior year invoices for Community Development totaling \$338.00.

ATTACHMENTS:



Description	Type
Prior Year Invoice Requests-Com Dev	Backup Material



**CUMBERLAND
★ COUNTY ★**
NORTH CAROLINA

COMMUNITY DEVELOPMENT

Memorandum

TO: Vicki Evans, Finance Director
FROM: Delores Taylor, Community Development Director 
CC: Rayshonia Manuel, Business Manager 
DATE: March 13, 2020
RE: Request to pay FY19 Invoices-BelFlex Staffing Network

The Community Development Department is requesting to pay fiscal year 19 invoices for BelFlex Staffing Network. Two invoices are outstanding with a total amount of \$338.00 as follows:

Invoice #	Invoice Date	\$ Amount
93666-1	8/11/2019	\$ 130.00
97864_1	8/11/2019	\$ 208.00

The Community Development Department pays temporary staffing costs for the Human Relations Department as part of the Memorandum of Understanding with City of Fayetteville. The Community Development Department did not receive the invoices for this staff person/position because the invoices were sent to the wrong department.

This will not have a significant impact on Community Developments FY20 budget and there is enough funding available in the current budget to cover these expenditures. This payment does not require a budget revision.

In the future, we will review all open purchase orders and conduct an account audit with the temporary staffing vendors to ensure that all invoices are paid before fiscal year end. The invoices and supporting documentation are attached.

Thank you.



OFFICE OF THE COUNTY MANAGER

MEMORANDUM FOR BOARD OF COMMISSIONERS AGENDA OF MAY 4, 2020

TO: BOARD OF COUNTY COMMISSIONERS

FROM: AMY H. CANNON, COUNTY MANAGER

DATE: 4/27/2020

SUBJECT: APPROVAL OF PROPOSED ADDITIONS TO THE STATE SECONDARY ROAD SYSTEM

BACKGROUND

The North Carolina Department of Transportation has received petitions requesting the following streets be placed on the State Secondary Road System for maintenance (see attached):

- Ritson Lane (SR 4184 Ext.)
- N. Kilchattan Drive
- S. Kilchattan Drive

Cedar Grove Subdivision Section 2:

- Argentine Circle
- Cabretto Circle

RECOMMENDATION / PROPOSED ACTION

NCDOT recommends that the above named streets be added to the State Secondary Road System. County Management concurs.

Approve the above listed streets for addition to the State Secondary Road System.

ATTACHMENTS:

Description	Type
Department of Transportation-Secondary Road Addition	Backup Material
Department of Transportation-Secondary Road Addition	Backup Material



STATE OF NORTH CAROLINA
DEPARTMENT OF TRANSPORTATION

ROY COOPER

J. Eric Boyette

GOVERNOR

SECRETARY

March 19, 2020

Mr. W. Marshall Faircloth
Chairman
Cumberland County Board of Commissioners
Post Office Box 1829
Fayetteville, North Carolina 28302

Subject: Secondary Road Addition

To Whom It May Concern:

This is in reference to a petition submitted to this office requesting street(s) in Cumberland County be placed on the State's Secondary Road System. Please be advised that these street(s) have been investigated and our findings are that the below listed street(s) are eligible for addition to the State System.

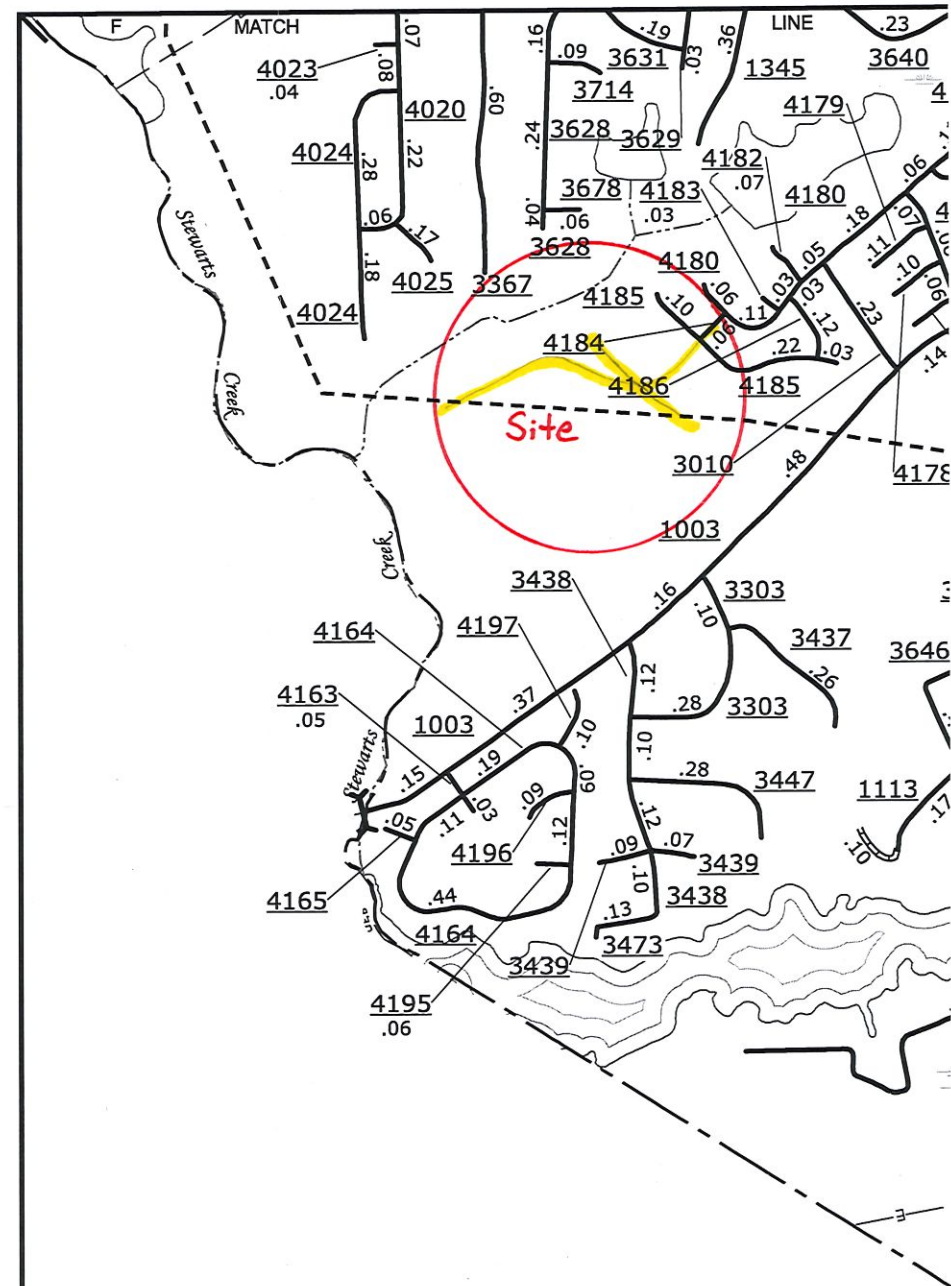
- Ritson Lane (SR 4184 Ext.)
- N. Kilchattan Drive
- S. Kilchattan Drive

It is our recommendation that the above-named street(s) be placed on the State's Secondary Road System. If you and your Board concur in our recommendation, please submit a resolution to this office.

Sincerely,

A handwritten signature in black ink, appearing to read "Chris Jones".

Christopher Jones
Engineering Technician





STATE OF NORTH CAROLINA
DEPARTMENT OF TRANSPORTATION

ROY COOPER

J. Eric Boyette

GOVERNOR

SECRETARY

April 15, 2020

Mr. W. Marshall Faircloth
Chairman
Cumberland County Board of Commissioners
Post Office Box 1829
Fayetteville, North Carolina 28302

Subject: Secondary Road Addition


To Whom It May Concern:

This is in reference to a petition submitted to this office requesting street(s) in Cumberland County be placed on the State's Secondary Road System. Please be advised that these street(s) have been investigated and our findings are that the below listed street(s) are eligible for addition to the State System.

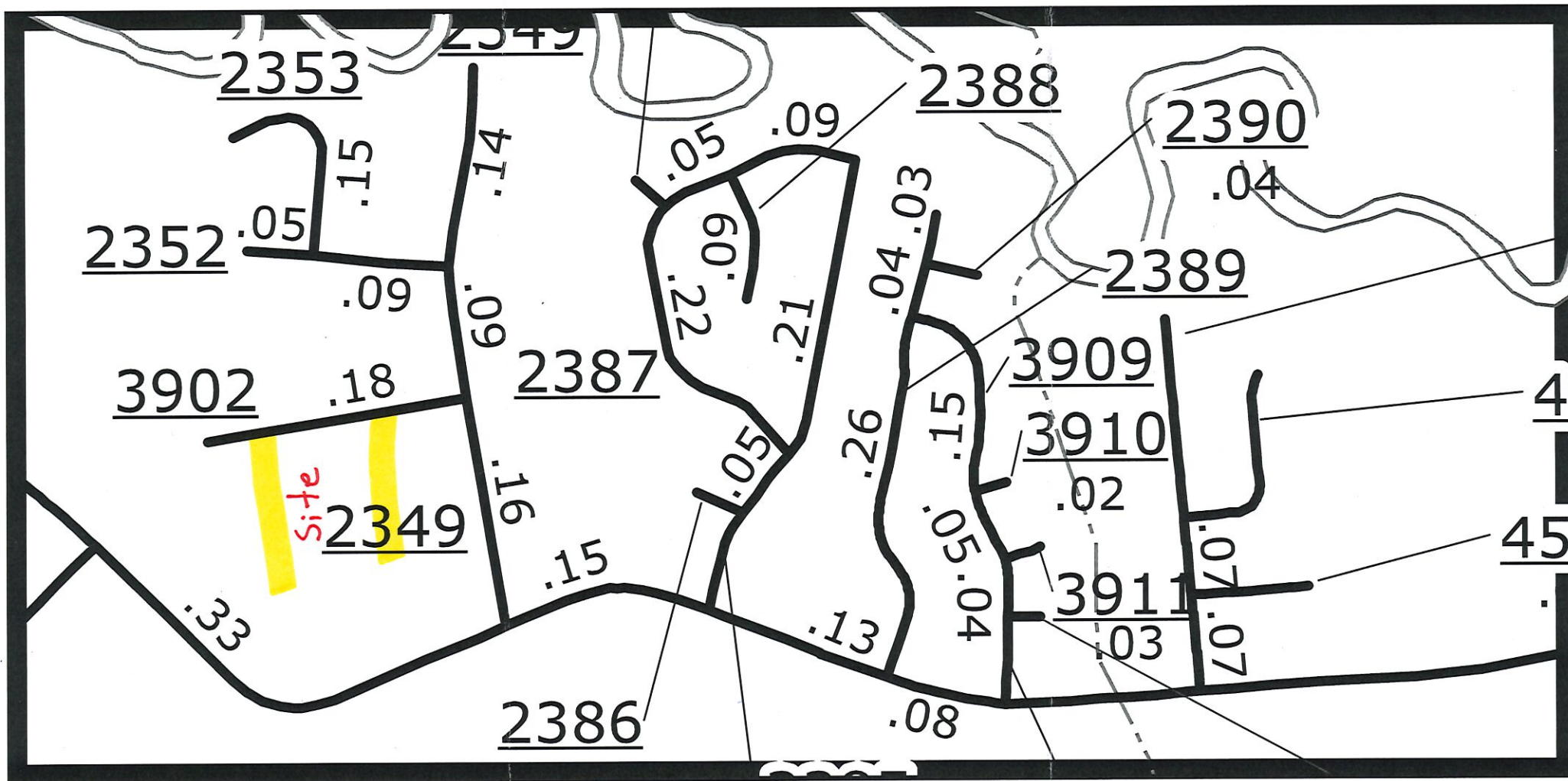
Cedar Grove Subdivision Section 2

- Argentine Circle
- Cabretto Circle

It is our recommendation that the above-named street(s) be placed on the State's Secondary Road System. If you and your Board concur in our recommendation, please submit a resolution to this office.

Sincerely, 

Christopher Jones
Engineering Technician





OFFICE OF THE COUNTY ATTORNEY

MEMORANDUM FOR BOARD OF COMMISSIONERS AGENDA OF MAY 4, 2020

TO: BOARD OF COUNTY COMMISSIONERS

FROM: COUNTY ATTORNEY

DATE: 4/27/2020

SUBJECT: APPROVAL OF SETTLEMENT OF THE CLAIM OF MOHAMMED IMAM

BACKGROUND

Mohammed Imam filed suit against Cumberland County seeking monetary damages for allegations of violations of federal law incident to his separation from employment. The Board indicated its consent to settle this matter in closed session at the February 17, 2020, meeting. A settlement was reached with Imam in which the County paid \$87,500 in exchange for a release of all claims and the filing of a voluntary dismissal with prejudice. The Settlement Agreement and Release have been fully executed, the monies paid, and the dismissal filed. County Attorney recommended this settlement to avoid further litigation costs, including the expenses associated with a trial scheduled to take place in Elizabeth City with numerous county employees attending. The open meetings law requires that settlements be disclosed and set forth in the minutes.

RECOMMENDATION / PROPOSED ACTION

County attorney recommends the Board to take action on the Consent Agenda to formally approve settlement in *Mohammed Imam v. Cumberland County*, Case file number 5:17-CV-621, United States District Court for the Eastern District of North Carolina, for \$87,500 with Imam releasing all claims against the County and dismissing the lawsuit with prejudice.



BUDGET DIVISION

MEMORANDUM FOR BOARD OF COMMISSIONERS AGENDA OF MAY 4, 2020

TO: BOARD OF COUNTY COMMISSIONERS

FROM: MELISSA CARDINALI, ASSISTANT COUNTY MANAGER

DATE: 4/29/2020

SUBJECT: APPROVAL OF BUDGET ORDINANCE AMENDMENTS FOR THE MAY 4, 2020 BOARD OF COMMISSIONER'S AGENDA

BACKGROUND

General Fund 101

- 1) Sheriff's Office – Budget Ordinance Amendment 200516 to accept Bureau of Justice Assistance funds in the amount of \$45,520.**

The Board is requested to approve Budget Ordinance Amendment B200516 to accept Bureau of Justice Assistance funds in the amount of \$45,520. These funds are designated for supplies and equipment for the Cumberland County Sheriff's Office to respond to COVID-19.

Please note this amendment requires no additional county funds.

- 2) Economic Incentives – Budget Ordinance Amendment 200797 to recognize Department of Commerce Economic Development Incentive funding in the amount of \$27,780.**

The Board is requested to approve Budget Ordinance Amendment 200797 to recognize Department of Commerce Economic Development Incentive funding in the amount of \$27,780. This funding will be used to fulfill an economic development agreement with Cambridge Lee Industries, LLC.

Please note this amendment requires no additional county funds.

- 3) Carpentry Shop, Facilities Management, Public Buildings Janitorial, Central Maintenance, Engineering – Budget Ordinance Amendment 200606 to appropriate fund balance to cover overtime expenses related to COVID- 19 in the amount of \$188,026.**

The Board is requested to approve Budget Ordinance Amendment 200606 to appropriate fund balance in the amount of \$188,026 to cover overtime expenses in the Carpentry Shop, Facilities Management, Public Buildings Janitorial, Central Maintenance, and Engineering departments related to COVID-19.

Please note this amendment requires appropriation of County fund balance.

4) Department of Social Services and Public Health – Budget Ordinance Amendment 200735 to appropriate fund balance for the construction of protective barriers at Public Health and the Department of Social Services in the amount of \$91,772.

The Board is requested to approve Budget Ordinance Amendment 200735 to appropriate fund balance for the construction of protective barriers at Public Health and the Department of Social Services in the amount of \$91,772 due to COVID-19.

Please note this amendment requires appropriation of County fund balance.

Community Development Fund 265

5) Community Development – Budget Ordinance Amendment 200512 to accept Department of Housing and Urban Development Community Development Block Grant Coronavirus (CDBG-CV) funds in the amount of \$509,194.

The Board is requested to approve Budget Ordinance Amendment B200512 to accept Community Development Block Grant Coronavirus (CDBG-CV) funds made available by the CARES Act in the amount of \$509,194. These funds will provide the Community Development department with resources to respond to the needs of Cumberland County residents that have been impacted by COVID-19. It should be noted that as of this agenda, the U.S. Department of Housing and Urban Development (HUD) has not provided guidance for the use of the funds.

Please note this amendment requires no additional county funds.

Crown Center Fund 600

6) Crown Center – Budget Ordinance Amendment B200225 to recognize Insurance funds from the Travelers Indemnity Company in the amount of \$1,605 to make necessary repairs to the Crown Center.

The Board is requested to approve Budget Ordinance Amendment B200225 to recognize insurance funds from the Travelers Indemnity Company in the amount of \$1,605. Insurance proceeds of \$4,380 were originally recognized by the Board of Commissioners on the April 6, 2020 agenda for fire damage at the Crown Complex. However, the insurance company has increased the proceeds by \$1,605 to further cover repairs.

Please note this amendment requires no additional county funds.

RECOMMENDATION / PROPOSED ACTION

Approve Budget Ordinance Amendments



COMMUNITY DEVELOPMENT

MEMORANDUM FOR BOARD OF COMMISSIONERS AGENDA OF MAY 4, 2020

TO: BOARD OF COUNTY COMMISSIONERS

FROM: DEE TAYLOR, DIRECTOR OF COMMUNITY DEVELOPMENT

DATE: 4/23/2020

SUBJECT: CONSIDERATION OF SUBMISSION OF THE 2020-2024 CONSOLIDATED PLAN, 2020 ANNUAL ACTION PLAN, AND NEIGHBORHOOD REVITALIZATION STRATEGY AREA PLAN

BACKGROUND

As an entitlement of Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) funds, the U.S. Department of Housing and Urban Development (HUD) requires the grantee to submit a Consolidated Plan (along with an Analysis of Impediments to Fair Housing Choice) every five years and an Annual Action Plan within the five-year period. Cumberland County (through the Community Development Department) secured the services of Urban Design Ventures, Inc. to assist in the preparation of the 2020 – 2024 Consolidated Plan for the period July 1, 2020 through June 30, 2025 and the 2020 Annual Action Plan for the period July 1, 2020 – June 30, 2021. The planning process consisted of facilitating consultations with various stakeholders in the community to assess the priority needs and define goals and objectives to address the needs. A Neighborhood Revitalization Strategy Area Plan (targeting the Shaw Heights neighborhood) will also be submitted in conjunction with the Consolidated Plan. The purpose of the Neighborhood Revitalization Strategy Area Plan is to allow the County to target resources within an economically disadvantaged community. The estimated entitlement funding for the 2020 Annual Action Plan year will be \$865,583 from CDBG funds and \$398,574 for HOME funds. The proposed competitive funding awards for programs administered and managed by Community Development this year is the Continuum of Care (CoC) in an estimated amount of \$141,850.

The draft plans were presented and a public hearing was held at the April 20, 2020 Board of Commissioners virtual meeting. The documents were made available for review on the Cumberland County Community Development's website and at the office location for a 30-day public review and comment period from April 2, 2020 through May 1, 2020. Comments received in reference to the plans will be included with the final copy of the plans. Final copies of the plan will be available at the Community Development Office after May 15, 2020.

RECOMMENDATION / PROPOSED ACTION

Community Development recommends that the Board of County Commissioners approve submission of the Consolidated Plan, Annual Action Plan, Analysis of Impediments to Fair Housing Choice, and the Neighborhood Revitalization Strategy Area Plan to HUD.

ATTACHMENTS:

Description	Type
2020-2024 Consolidated Plan and 2020 Annual Action Plan	Backup Material
Analysis of Impediments to Fair Housing Choice	Backup Material
Neighborhood Revitalization Strategy Area Plan	Backup Material

CUMBERLAND COUNTY, NC

707 Executive Place, Fayetteville, NC 28305

FY 2020-2024 Five Year Consolidated Plan and FY 2020 Annual Action Plan

*For Submission to HUD for the
Community Development Block Grant Program*

May 4, 2020

W. Marshall Faircloth
Chairman, Board of
Commissioners
Cumberland County, NC



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Executive Summary

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

1. Introduction

Cumberland County, North Carolina is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) Community Development Block Grant (CDBG) Program. In compliance with the HUD regulations, Cumberland County has prepared this FY 2020-2024 Five Year Consolidated Plan for the period of July 1, 2020 through June 30, 2025, and its Annual Action Plan for the period of July 1, 2020 through June 30, 2021. This Five Year Consolidated Plan is a strategic plan for the implementation of the County's Federal Programs for housing, community, and economic development within Cumberland County.

The Five Year Consolidated Plan establishes the County's goals for the next five (5) year period and outlines the specific initiatives the County will undertake to address its needs and objectives by promoting: the rehabilitation and construction of decent, safe, sanitary, and affordable housing; creating a suitable living environment; removing slums and blighting conditions; affirmatively furthering fair housing; improving public services; expanding economic opportunities; and principally benefitting low- and moderate-income persons.

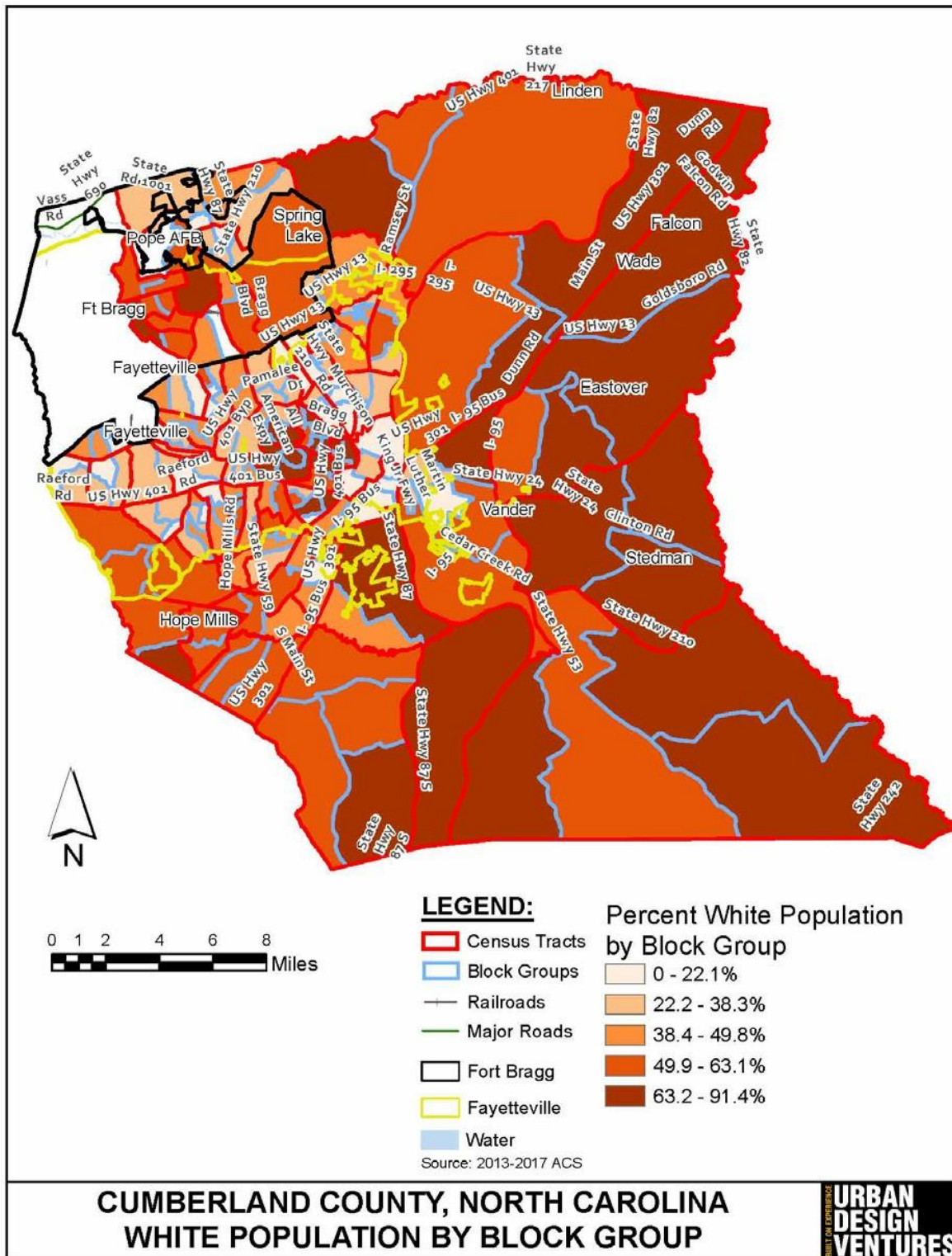
This Five Year Consolidated Plan is a collaborative effort of Cumberland County, the community at large, social service agencies, housing providers, community development agencies, economic development groups, and other stakeholders. The planning process was accomplished through a series of public meetings, stakeholder interviews, resident surveys, statistical data, and review of the County's Comprehensive Plan and other community plans.

Maps:

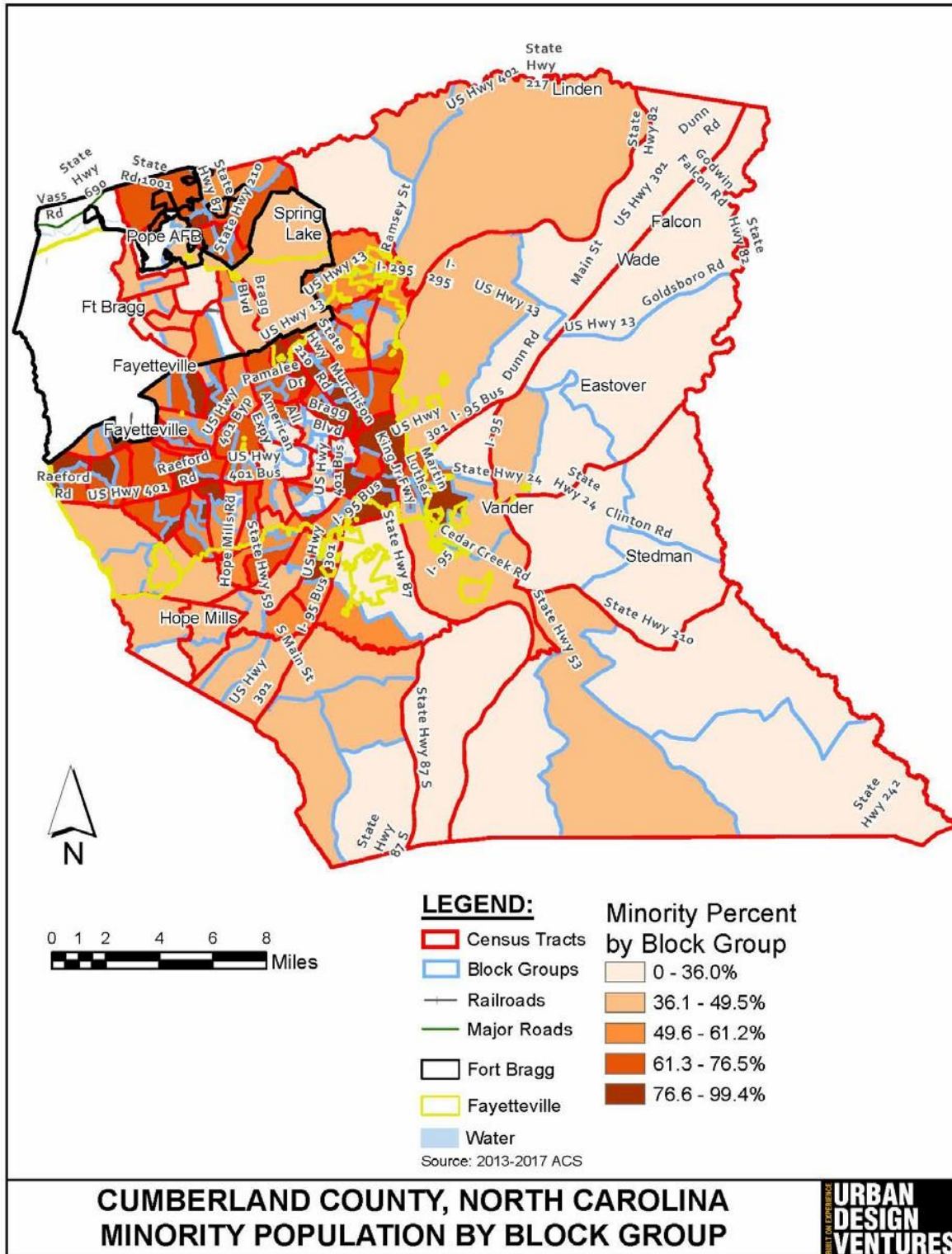
The following maps which illustrate the demographic characteristics of Cumberland County:

- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Number of People Aged 65+ by Block Group
- Percent Population Age 65+ by Block Group
- Population Density by Block Group
- Housing Density by Block Group
- Percent Owner-Occupied Housing Units by Block Group
- Percent Renter-Occupied Housing Units by Block Group
- Percent Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income and High Minority Concentration by Block Group

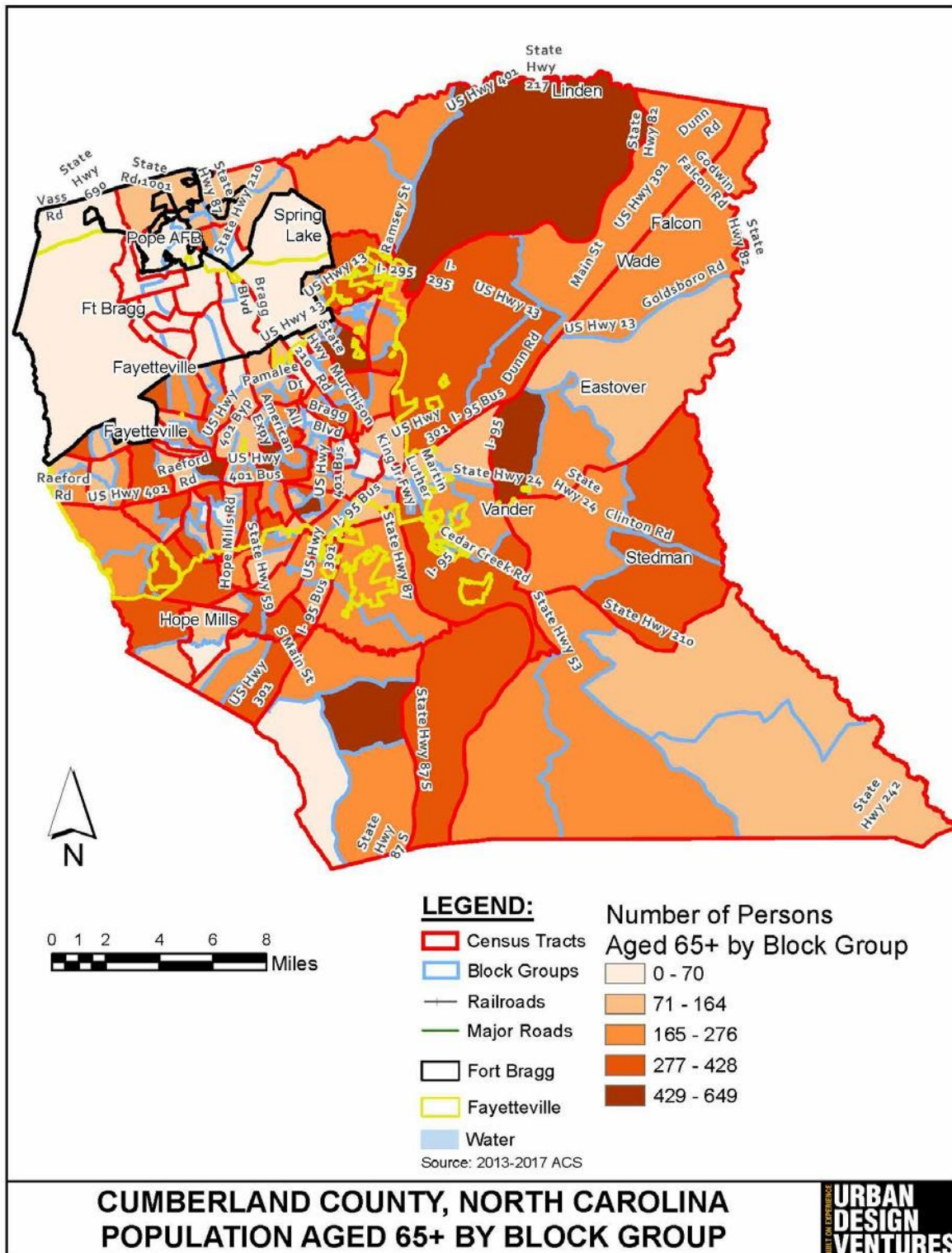
Percent White Population by Block Group



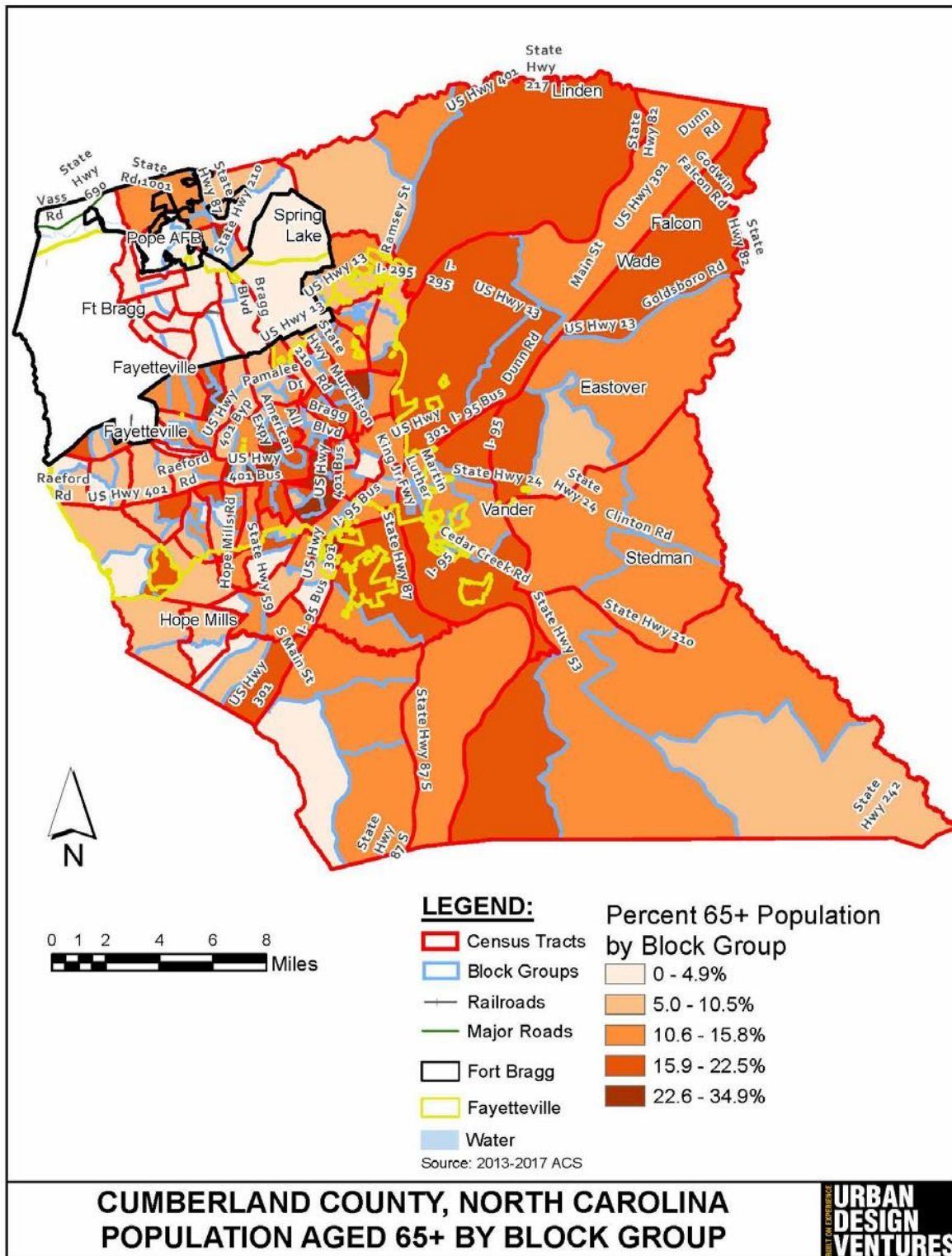
Percent Minority Population by Block Group



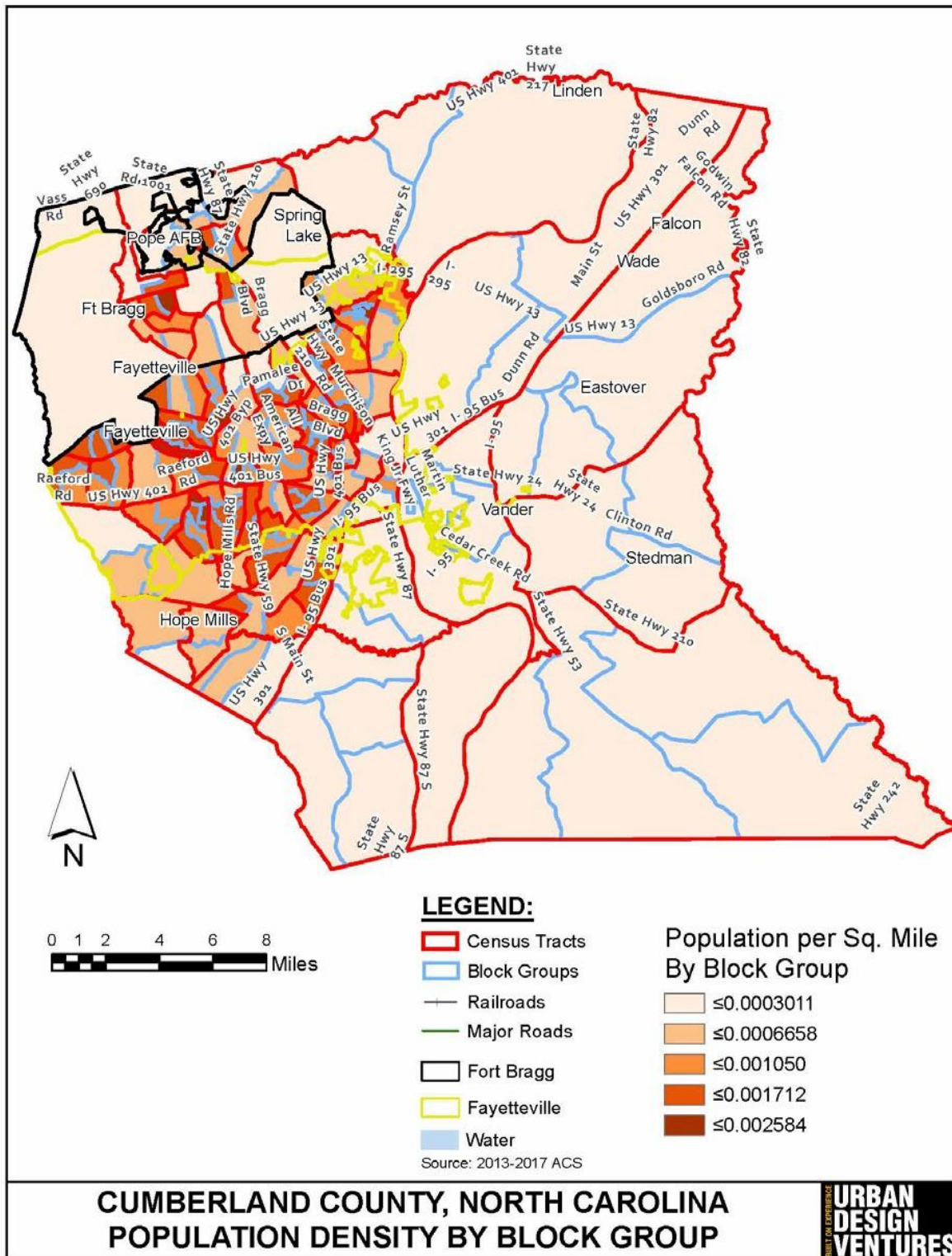
Number of People Aged 65+ by Block Group



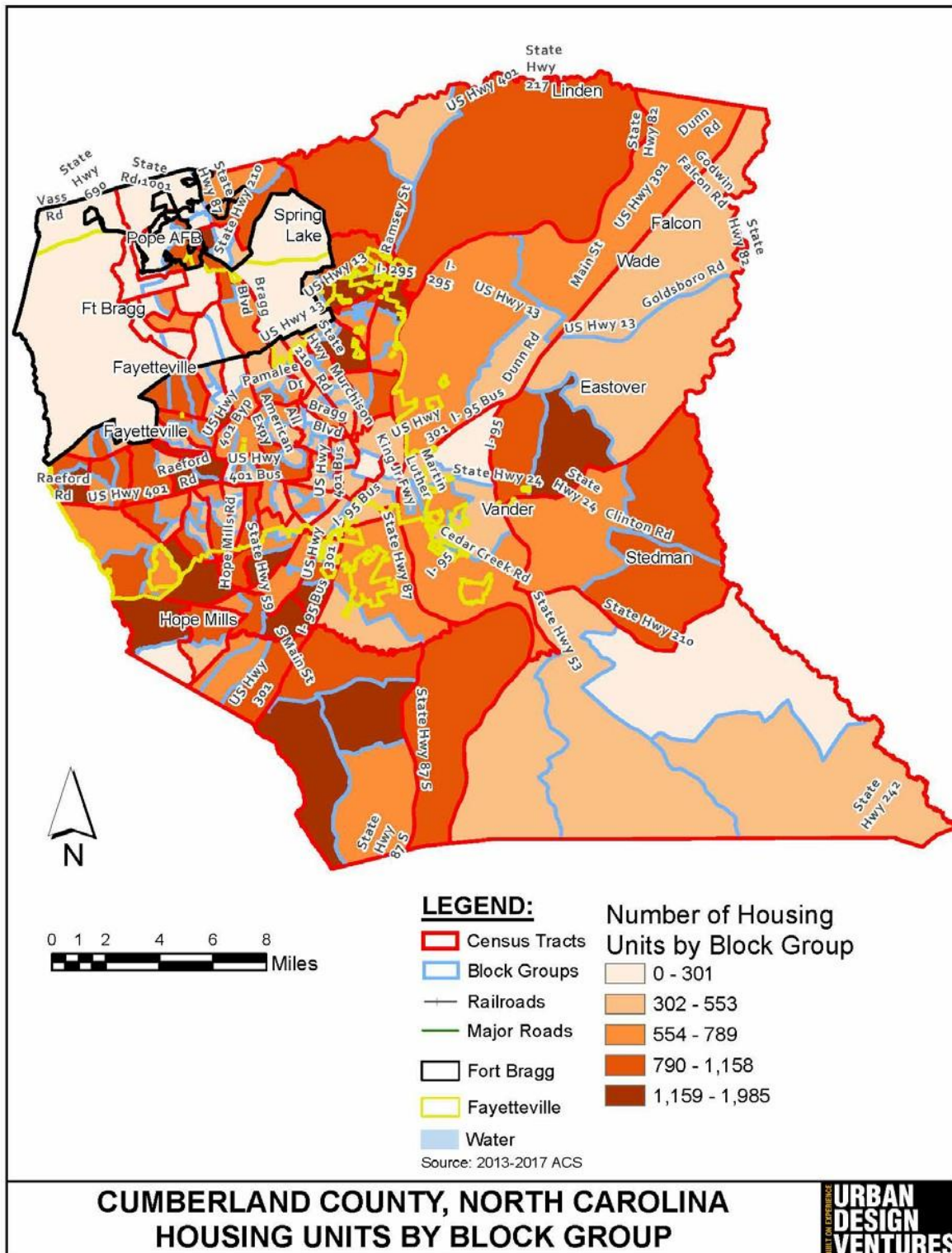
Percent Population Age 65+ by Block Group



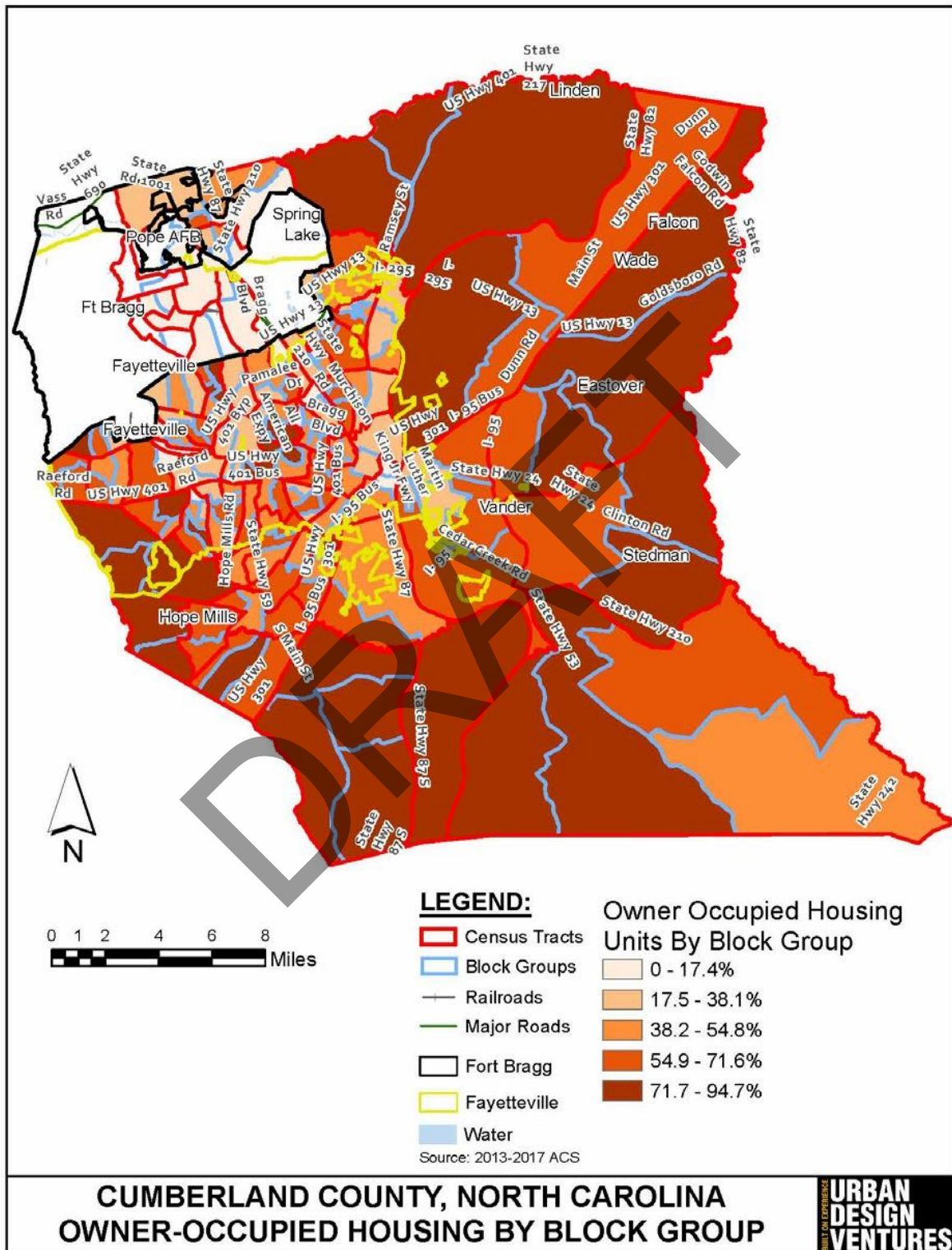
Population Density by Block Group



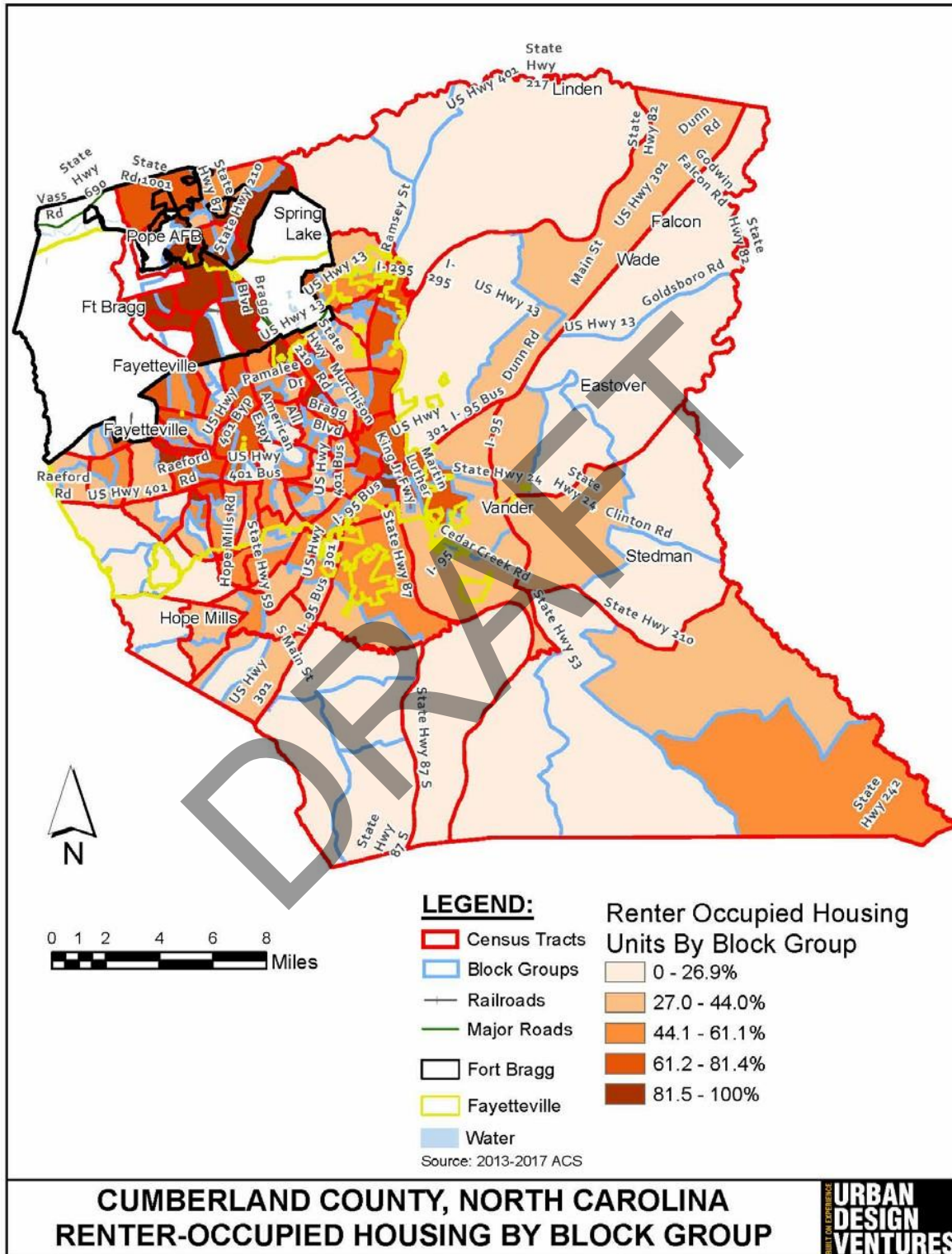
Housing Density by Block Group



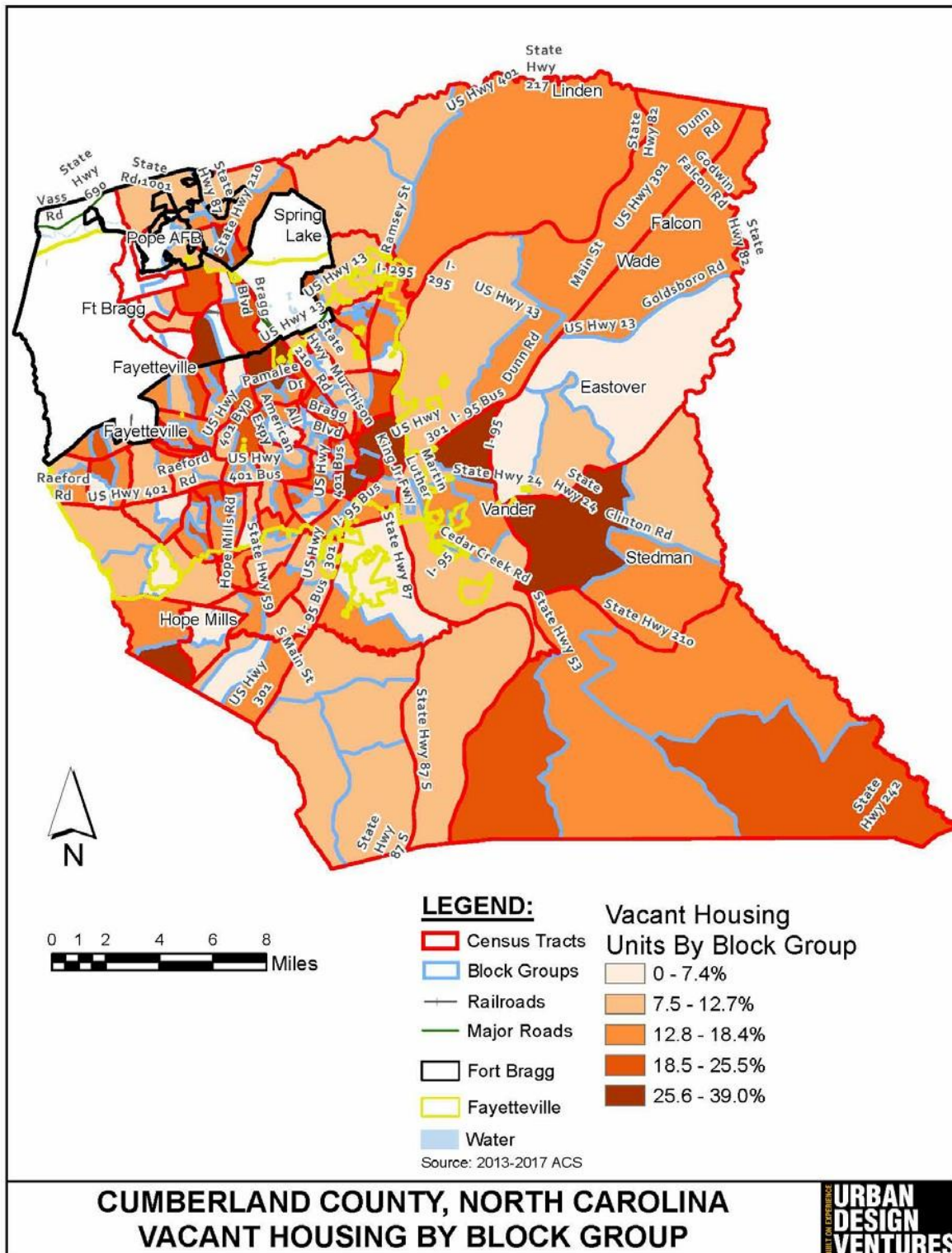
Percent Owner-Occupied Housing Units by Block Group



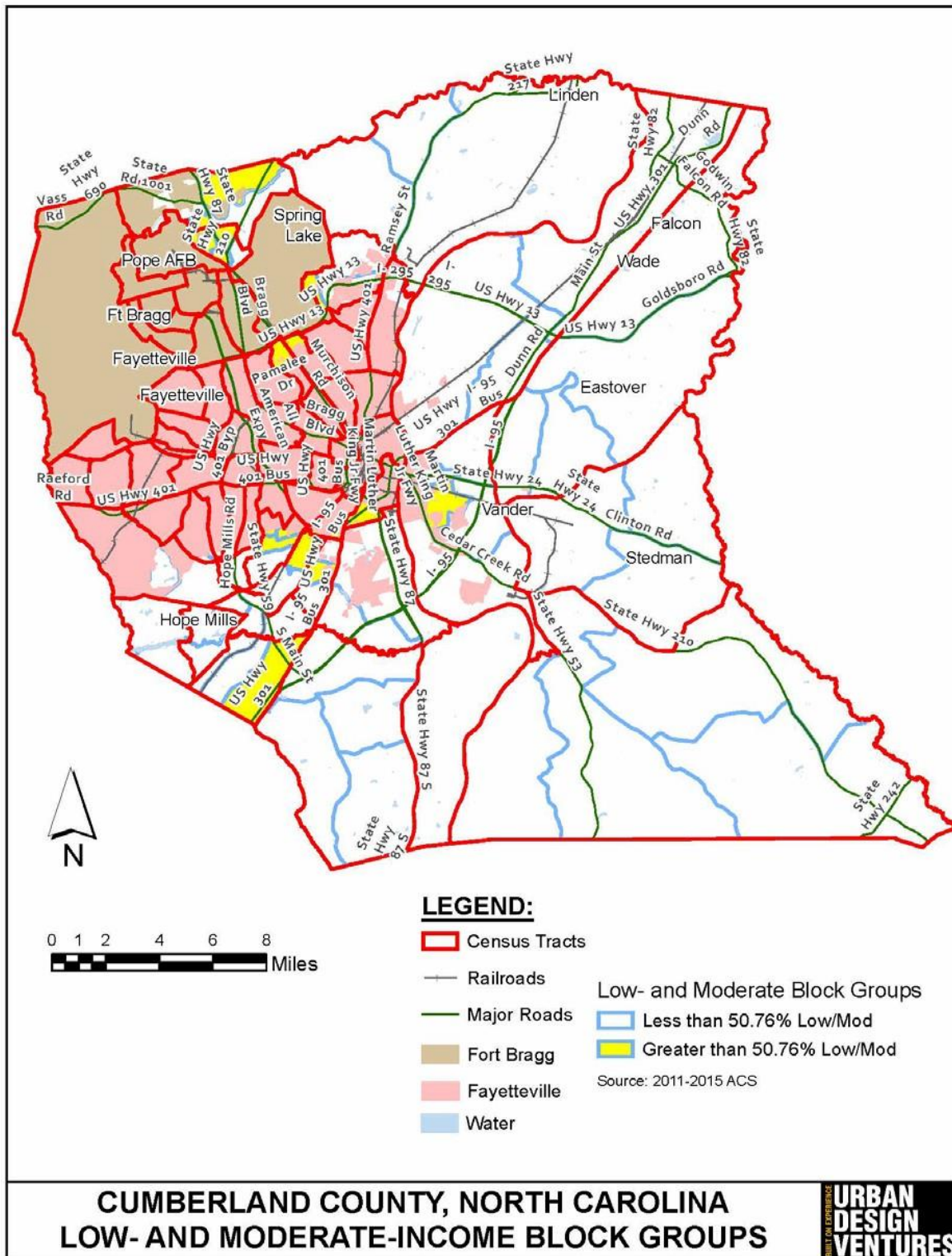
Percent Renter-Occupied Housing Units by Block Group



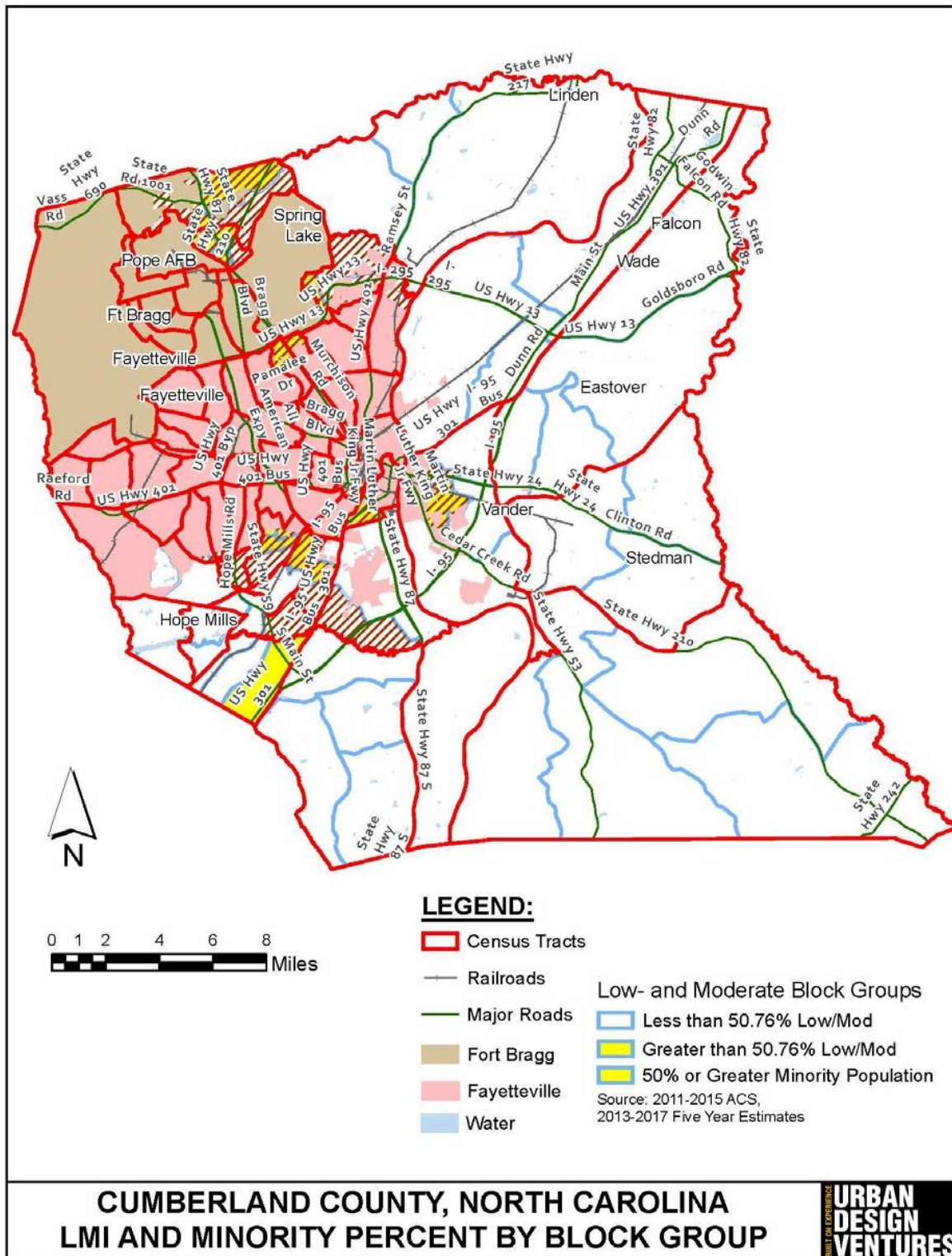
Percent Vacant Housing Units by Block Group



Low/Moderate Income Percentage by Block Group



Low/Moderate Income and High Minority Concentration by Block Group



2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The "Vision" of this Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the Cumberland County. As part of the Five Year Consolidated Plan, the community must develop goals and objectives. The following strategies with subsequent goals and priorities have been identified for Cumberland County for the period of FY 2020 through FY 2024 for the use of Community Development Block Grant (CDBG) and HOME Investment Partnership Grant (HOME) funds:

HOUSING STRATEGY - HSS

Goal:

Improve, preserve, and expand the inventory of affordable housing for low- and moderate-income persons and families living in Cumberland County.

Objectives:

- **HSS-1 Homeownership Assistance** - Promote and assist in developing homeownership opportunities for low- and moderate-income households.
- **HSS-2 Housing Construction** - Promote and assist in the development of new affordable housing inventory for both rental and sales housing.
- **HSS-3 Housing Rehabilitation** - Promote and assist in the preservation of existing owner and renter occupied housing inventory in Cumberland County.
- **HSS-4 Fair Housing** - Affirmatively further fair housing by promoting fair housing choice throughout Cumberland County.
- **HSS-5 Housing Education** - Promote and assist in educating homeowners, tenants, landlords, and new homebuyers in best practices for purchase and maintenance of affordable housing rentals, including foreclosure and eviction prevention.
- **HSS-6 Housing Purchase** - Provide funds for downpayment assistance and acquisition for rehabilitation to make housing affordable to low- and moderate-income persons and families.

HOMELESS STRATEGY - HOM

Goal:

Improve the living conditions and support services and increase the availability of housing for homeless persons and families in Cumberland County and eliminate unfair housing practices that may lead to homelessness.

Objectives:

- **HOM-1 Housing** - Promote and assist in developing housing opportunities for persons and families experiencing homelessness, and those who are at-risk of becoming homeless.
- **HOM-2 Operations/Support** - Promote and assist in program support services for the homeless.
- **HOM-3 Homeless Prevention** - Promote and assist in anti-eviction and prevention of unfair housing practices which may contribute to homelessness.
- **HOM-4 Permanent Supportive Housing** - Promote and assist in the development of permanent supportive housing and services.
- **HOM-5 Shelter Housing** - Support and assist in the development and operations of shelters for persons who are homeless or victims of domestic violence.

SPECIAL NEEDS STRATEGY - SNS**Goal:**

Improve, preserve, and expand opportunities and services for persons with special needs and the disabled in Cumberland County.

Objectives:

- **SNS-1 Housing** - Promote and assist to increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs through rehabilitation of existing housing and construction of new accessible housing.
- **SNS-2 Social Services** - Promote and assist in supporting social service programs and facilities for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs.
- **SNS-3 Accessibility** - Promote and assist in making accessibility improvements to owner occupied housing through rehabilitation and improve renter occupied housing by promoting reasonable accommodations for the physically disabled.
- **SNS-4 Reasonable Accommodations** - Promote, support, and advocate for reasonable accommodations that should be made to assist the physically disabled to live in accessible housing.

COMMUNITY DEVELOPMENT STRATEGY - CDS**Goal:**

Improve, preserve, and create new public and community facilities, infrastructure, and public services to ensure the quality of life for all residents of Cumberland County.

Objectives:

- **CDS-1 Infrastructure** - Improve the County's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, retaining walls, sewer, linear lines, water, flood control, storm water management and separation, bridges, bike trails, green infrastructure, etc.
- **CDS-2 Community Facilities** - Improve the County's parks, recreational centers, and public and community facilities through rehabilitation, preservation, and new construction.
- **CDS-3 Public Services** - Improve and increase public service programs for the youth, the elderly, developmentally delayed, disabled, and target income population, including nutrition programs and social/welfare programs throughout the County.
- **CDS-4 Public Transit** - Promote the expansion and development of additional bus routes and improvements to the public transportation system for low- and moderate-income persons, and special needs.
- **CDS-5 Clearance** - Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the County.
- **CDS-6 Architectural Barriers** - Remove architectural barriers and make public and community facilities accessible to all residents.
- **CDS-7 Public Safety** - Improve public safety through upgrades to facilities, purchase of new equipment, crime prevention, community policing, and ability to respond to emergency situations.
- **CDS-8 Revitalization** - Promote and assist in the stabilization of residential neighborhoods by removing slums and blight, assembling sites for new housing, rehabilitation of existing housing, code enforcement, and designation of an NRSA project area.

ECONOMIC DEVELOPMENT STRATEGY - EDS

Goal:

Increase and promote job creation, job retention, self-sufficiency, education, job training, technical assistance, and economic empowerment of low- and moderate-income residents of Cumberland County.

Objectives:

- **EDS-1 Employment** - Support and encourage new job creation, job retention, workforce development, employment, and job training services.

- **EDS-2 Financial Assistance** - Support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans.
- **EDS-3 Financial Incentives** - Support and encourage new economic development through local, state and Federal tax incentives and programs.

ADMINISTRATION, PLANNING, AND MANAGEMENT STRATEGY - APM

Goal:

Provide sound and professional planning, administration, oversight and management of Federal, state, and local funded programs.

Objectives:

- **APM-1 Management** - Continue to provide sound and professional planning, program management and oversight for the successful administration of Federal programs.
- **APM-2 Planning** - Continue to develop and plan for special studies, environmental clearance, fair housing, Section 108 Loan Application, NRSA Plans, and compliance with all Federal, state, and local laws and regulations.
- **APM-3 NRSA** - Prepare a Neighborhood Revitalization Strategy Area (NRSA) Plan for the Shaw Heights Neighborhood.

3. Evaluation of past performance

Cumberland County has a good performance record with HUD. The County regularly meets the performance standards established by HUD. Each year the County prepares its Consolidated Annual Performance and Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the Cumberland County's Department of Community Development and online at the County's website.

The FY 2018 CAPER, which was the fourth CAPER for the FY 2015-2019 Five-Year Consolidated Plan, was approved by HUD on February 4, 2020. In the FY 2018 CAPER, Cumberland County expended 100% of its CDBG funds to benefit low- and moderate-income persons. The County expended 9.31% of its funds during the FY 2018 CAPER period on public service, which is below the statutory maximum of 15%. The County's drawdown ratio was 1.31 as of March 1, 2020, which met HUD's drawdown ratio requirement of 1.5.

4. Summary of citizen participation process and consultation process

Cumberland County has followed its Citizen Participation Plan in the planning and preparation of the Five Year Consolidated Plan. The County held its first public hearing on the needs of the community and its residents on October 15, 2019. This provided the residents, agencies and organizations with the opportunity to discuss the County's CDBG and HOME programs and to provide suggestions for future CDBG and HOME Program priorities and activities.

The County emailed and contacted agencies, organizations, and stakeholders as part of the planning process for their input, suggestions, and unmet needs in the County. They were later informed that the Five Year Consolidated Plan and FY 2020 Annual Action Plan were on public display. This information was provided prior to the second public hearing.

A copy of the "Draft Five Year Consolidated Plan and the FY 2020 Annual Action Plan" was placed on public display for review by the general public, agencies, organizations, and stakeholders in the community. A newspaper notice announcing that these documents were placed on public display was published in a newspaper of general circulation in the area. The "Draft Five Year Consolidated Plan and the FY 2020 Annual Action Plan" were on public display at the Cumberland County Community Development office and on the Cumberland County's website at:

http://www.co.cumberland.nc.us/departments/community-development-group/community_development

A citizen survey was prepared and sent out to residents. A link was placed on the County's website and advertised through a press release. The results of the survey were used to help determine the goals and objectives. A more detailed analysis and description of the citizen participation process is contained in Section PR-15 Citizen Participation.

5. Summary of public comments

Cumberland County held its First Public Hearing on Tuesday, October 15, 2019 at 7:00 PM. Comments received at that public hearing are included in the attachments at the end of the Five Year Consolidated Plan.

The FY 2020-2024 Five Year Consolidated Plan and FY 2020 Annual Action Plan were placed on public display and the Public Hearings were scheduled for Monday, April 20, 2020.

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

All comments and suggestions that were received to date, have been accepted and incorporated into the planning document.

7. Summary

Cumberland County followed its Citizen Participation Plan. The County provided residents and stakeholders with the opportunity to participate in the planning process, which they did. Based on that input, the County has prepared and developed a thorough and comprehensive Five Year Consolidated Plan.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Cumberland County	Department of Community Development
HOME Administrator	Cumberland County	Department of Community Development

Table 1 – Responsible Agencies

Narrative

The administering lead agency is Cumberland County's Department of Community Development for the CDBG and HOME Programs. The Community Development Department of Cumberland County prepares the Five Year Consolidated Plan, Annual Action Plans, ERR's, and the Consolidated Annual and Evaluation Reports (CAPER), processes pay requests, and performs contracting, monitoring, and oversight of the program on a day to day basis. In addition, the County has a private planning consulting firm available to assist the County on an as needed basis.

Consolidated Plan Public Contact Information

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Cumberland County

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**1. Introduction**

Cumberland County held a series of meetings and interviews with non-profits, the Fayetteville Metropolitan Housing Authority, local housing providers, social service agencies, community and economic development organizations, members of the faith-based community, the local Continuum of Care members, County department representatives, the County Management team, County Commission members, and City of Fayetteville department representatives. An online survey was created for stakeholders and residents to complete which identified needs, gaps in the system, and programmatic goals for the next five years. Input from the meetings and surveys were used in the development of specific strategies and priorities for the Five Year Consolidated Plan.

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

Cumberland County works with the following agencies to enhance coordination:

- **Fayetteville Metropolitan Housing Authority** – Improvements to public housing communities and Section 8 Housing Choice Vouchers.
- **Social Services Agencies** – funds to improve services to low and moderate income persons.
- **Housing Providers** – funds to rehabilitate and develop affordable housing and provide housing options for low- and moderate-income households.
- **Community and Economic Development Agencies** – funds to improve services to low and moderate income persons.

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

Cumberland County is the lead entity for the Fayetteville-Cumberland County Continuum of Care. The CoC has begun implementing a Coordinated Entry strategy through Cumberland Healthnet to conduct intake and referrals for homeless persons and persons at risk of becoming homeless within Cumberland County. During the intake process, a person is evaluated with the VI-SPDAT, scored and ranked in terms of services needed, and referred to an available bed. Available beds are coordinated in a by-name list every Tuesday afternoon at a CoC meeting. Since the system began in April of 2019, there have been over 172 assessments conducted and over 142 families and 80 individuals placed in housing.

The Point-in-Time Counts for Sheltered and Unsheltered homeless persons are conducted on a specific date twice a year in the months of January and July. The results of the counts are made available to the public on the Fayetteville-Cumberland County CoC website.

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

- **ESG** – Cumberland County is the lead agency for ESG programs in the region. Cumberland County works closely with ESG recipients to determine project funding and ensure that standards are adopted and projects align with the Consolidated Plan. The CoC's Housing and Services Delivery Committee and the CoC's Performance Evaluation and Grant Review Committee meet with the lead agency to update its performance standards and consider any needs and gaps in housing and services. Standards apply to homeless service providers, Community Action Partnerships (CAPs), local/county/state governments, Housing & Redevelopment Authorities, and domestic violence, area agency on aging, mental health, and faith-based organizations.
- **Develop Performance Standards and Evaluate Outcomes** – The Fayetteville-Cumberland County CoC's written standards focus on a Housing First Model and follow the best practices of that model. The written standards utilize several strategies to increase the number of people who exit Emergency Shelter, Transitional Housing, and Rapid Re-housing to Permanent Housing destinations. Evaluations of these standards will be based on the length-of-time homeless measure of an individual or family who resides in emergency shelter, transitional housing, or rapid re-housing. The CoC seeks to make progress on the turnover rate of individuals and families, the targeting of individuals and families based on risk, and the number of positive exits into Permanent Housing.
- **HMIS** – Participating agencies within the Fayetteville-Cumberland County Continuum of Care on Homelessness utilize an electronic database call the Homeless Management Information System (HMIS) to better track client level data and the housing status and mainstream resources that the clients receive. HMIS is mandated by HUD which requires that all HUD-funded programs within a geographic service area to share the same HMIS system. Currently, all of the CoC's within North Carolina uses a statewide HMIS system managed by the North Carolina Housing Coalition / Carolina Homeless Information Network. The HMIS Lead supports users through the staffing of a Help Desk and ongoing training opportunities. Agency users are able to run self-reports to assess their program's data quality. CoC-funded organizations are motivated to provide good data quality, because the CoC has moved toward a data-driven project review and ranking system. Projects with poor data quality are more likely to show poor outcomes, which can impact their funding.

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

1	Agency/Group/Organization	Cumberland County
	Agency/Group/Organization Type	Other government - County Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cumberland County was the lead entity on the Five Year Consolidated Plan. The County reviewed its program and funded activities that met the goals and objectives as outlined in the County's Five Year Consolidated Plan.
2	Agency/Group/Organization	Fayetteville Metropolitan Housing Authority
	Agency/Group/Organization Type	Housing PHA

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Fayetteville Metropolitan Housing Authority was contacted to determine the housing needs of its very low-income clients. The County reviewed its program and funded activities that met the goals and objectives as outlined in the County's Five Year Consolidated Plan to address these housing needs.
3	Agency/Group/Organization	CUMBERLAND COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Other government - County Regional organization Planning organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cumberland County is the lead entity in the Fayetteville-Cumberland County Continuum of Care. The County reviewed the CoC's program and funded activities that met the goals and objectives as outlined in the County's Five Year Consolidated Plan to address these housing needs.
4	Agency/Group/Organization	COORDINATING COUNCIL ON OLDER ADULTS
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Regional organization Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
5	Agency/Group/Organization	Center for Economic Empowerment & Dev.
	Agency/Group/Organization Type	Services - Housing Services-Employment Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
6	Agency/Group/Organization	City of Fayetteville Planning/Development Services
	Agency/Group/Organization Type	Other government - Local Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

7	Agency/Group/Organization	Cumberland County Department of Social Services
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Services-Education Services-Employment Services - Victims Health Agency Child Welfare Agency Other government - County Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

8	Agency/Group/Organization	NCWorks Career Center
	Agency/Group/Organization Type	Services-Education Services-Employment Other government - State Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
9	Agency/Group/Organization	Cumberland County Schools
	Agency/Group/Organization Type	Services-Children Services-Education Child Welfare Agency Other government - County Regional organization Digital Divide

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Digital Divide
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
10	Agency/Group/Organization	KINGDOM COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing CHDO Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
11	Agency/Group/Organization	United Management II
	Agency/Group/Organization Type	Housing Services - Housing Business Leaders Low-Income Housing Tax Credits

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
12	Agency/Group/Organization	North Carolina Legal Aid
	Agency/Group/Organization Type	Service-Fair Housing Regional organization Re-Entry
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
13	Agency/Group/Organization	Fayetteville Area Habitat for Humanity
	Agency/Group/Organization Type	Housing Services - Housing Regional organization CHDO
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
14	Agency/Group/Organization	Pathways 4 Prosperity
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization Business Leaders Business and Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
15	Agency/Group/Organization	Fayetteville Area Operation Inasmuch
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Regional organization Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
16	Agency/Group/Organization	Fayetteville VA Medical Center
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Health Agency Publicly Funded Institution/System of Care Other government - Federal Veterans

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
17	Agency/Group/Organization	Alliance Health
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims Health Agency

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
18	Agency/Group/Organization	Salvation Army Fayetteville
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless Services - Victims Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
19	Agency/Group/Organization	Cumberland Healthnet
	Agency/Group/Organization Type	Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
20	Agency/Group/Organization	Family Promise
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
21	Agency/Group/Organization	Veterans Empowering Veterans
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Veterans
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
22	Agency/Group/Organization	Designing Station
	Agency/Group/Organization Type	Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
23	Agency/Group/Organization	Seth's Wish
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
24	Agency/Group/Organization	Volunteers of America - Carolinas
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Services - Victims Veterans

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
25	Agency/Group/Organization	Genesis Grace Ministry
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

26	Agency/Group/Organization	Hope Center - True Vine Ministries
	Agency/Group/Organization Type	Services - Housing Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
27	Agency/Group/Organization	United Way of Cumberland County
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
28	Agency/Group/Organization	Hope 4 NC
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Health Agency Other government - State

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
29	Agency/Group/Organization	Stedman-Wade Health Services, Inc.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
30	Agency/Group/Organization	Endeavors
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
31	Agency/Group/Organization	Cumberland County Fire Marshal
	Agency/Group/Organization Type	Other government - County Emergency Management

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Emergency Management Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
32	Agency/Group/Organization	FAYETTEVILLE URBAN MINISTRY
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
33	Agency/Group/Organization	Cumberland County Department of Public Health
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Child Welfare Agency Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

34	Agency/Group/Organization	Covenant Love Church
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.
35	Agency/Group/Organization	Rivers of Life Christian Church
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held, phone calls; housing and community development priorities; social service and economic development needs.

Table 2 – Agencies, groups, organizations who participated**Identify any Agency Types not consulted and provide rationale for not consulting**

All agency types were consulted and contacted during the planning process.

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?
CoC Consolidated Application	Fayetteville/Cumberland County Continuum of Care	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.

Annual and Five Year Capital Plans	Fayetteville Metropolitan Housing Authority	The Fayetteville Metropolitan Housing Authority is the lead agency providing public housing assistance in Cumberland County. The goals of the County and the Housing Authority are complementary.
Emergency Management Plan	Cumberland Emergency Manager	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
Connecting North Carolina State Broadband Plan	North Carolina DIT Broadband Infrastructure Office	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
North Carolina Lead Surveillance System (NC LEAD)	North Carolina Department of Health and Human Services	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
Analysis of Impediments to Fair Housing Choice	City of Fayetteville & Cumberland County	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Cumberland County's Community Development Department is the administrating agency for the CDBG and HOME programs. Close coordination is maintained with other County Departments such as, Code Enforcement, Department of Social Services, Cumberland County Schools, Administration, Police and Fire Departments, Fayetteville Metropolitan Housing Authority, and the County Management team, as well as City departments such as the City of Fayetteville Departments such as the Department of Economic & Community Development, and Planning & Zoning. Coordination with various non-profit organizations, such as Alliance Health, the Salvation Army, Cumberland Healthnet, Family Promise, Veterans Empowering Veterans, Kingdom Community Development Corporation, Designing Station, Seth's Wish, and NCWorks helped aid the planning process and develop priorities. The City works closely with the Cumberland County Commissioners and County staff to address projects and activities that extend beyond the City limits. The City and the County agencies have a good working relationship.

Cumberland County is also the lead entity for the Fayetteville-Cumberland County CoC. The Fayetteville-Cumberland County CoC coordinates Con Planning, CoC strategic planning and ESG policies/priorities/allocations. This updated process will result in greater statewide input in identifying unmet needs, priority populations, and ESG performance standards.

Narrative (optional):

The following agencies were consulted during the preparation of the Five Year Consolidated Plan:

- Cumberland County Manager
- Cumberland County Department of Social Services
- Cumberland County Public Health Department
- Coordinating Council on Older Adults
- City of Fayetteville Department of Economic & Community Development
- Fayetteville Metropolitan Housing Authority
- Fayetteville City Manager
- City of Fayetteville Planning & Zoning
- City of Fayetteville Parks & Recreation
- City of Fayetteville Code Enforcement
- Center for Economic Empowerment & Development (CEED)
- City of Fayetteville Planning & Development Services
- NCWorks Career Center
- Cumberland County Schools
- Kingdom Community Development Corporation
- United Management II
- North Carolina Legal Aid
- Fayetteville Area Habitat for Humanity
- Pathways 4 Prosperity
- Fayetteville Area Operation Inasmuch
- Fayetteville VA Medical Center
- Alliance Health

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- Salvation Army Fayetteville
 - Cumberland Healthnet
 - Family Promise
 - Veterans Empowering Veterans
 - Designing Station
 - Seth's Wish
 - Volunteers of America – Carolinas
 - Gensis Grace Ministry
 - Hope Center – True Vine Ministries
 - United Way of Cumberland County
 - Hope 4 NC
 - Stedman-Wade Health Services, Inc.
 - Endeavors
 - Cumberland County Fire Marshal
 - Fayetteville Urban Ministry
 - Covenant Love Church
 - Rivers of Life Christian Church
 - NAACP
 - First Baptist Church – Moore Street
 - Greater Life Church Fayetteville
 - Manna Church
 - Hay Street United Methodist Church

PR-15 Citizen Participation**1. Summary of citizen participation process/Efforts made to broaden citizen participation**
Summarize citizen participation process and how it impacted goal-setting

Cumberland County has followed its adopted Citizens Participation Plan to develop its Five Year Consolidated Plan.

The FY 2020-2024 Five Year Consolidated Plan and FY 2020 Annual Action Plan have many components that require and encourage citizen participation. These components are the following: interviews and roundtable discussions with various stakeholders; a public needs hearing; and a public hearing to gather comments on the draft plan on public display. The County also developed a survey to obtain resident input. The Survey was made available in an online version on the County's website and in a hard copy version available in the County Municipal Building, the County's Department of Community Development Offices, and other public facilities. The survey was advertised to the public in a press release. The County received 170 completed surveys in English and 2 in Spanish. All of these comments are included in the Consolidated and Annual Action Plan in the Exhibit Section. Through the citizen participation process, the County uses citizen input to develop how the plan will serve the low- and moderate-income population to reach the goals set forth in the Five Year Consolidated Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	Public Meeting	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Agencies/ Organizations	See Needs Public Hearing sign-in sheets in the Exhibit Section of the Five Consolidated Plan.	See Needs Public Hearing comments in the Exhibits Section of the Five Consolidated Plan.	None.	Not Applicable.

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 Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Agencies/ Organizations	None.	None.	None.	Not Applicable.

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.	Resident Surveys	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/ broad community</p> <p>Residents of Public and Assisted Housing</p> <p>County wide</p>	Placed the Resident Survey on the County's website and emailed surveys to agencies/ organizations. In addition, they were passed out at public hearing and agencies/ organizations meetings.	The County received back 170 resident surveys in English and 2 in Spanish. The tabulations of the Resident Surveys are in the Exhibit Section of this Consolidated Plan.	All comments were accepted.	<p>https://www.surveymonkey.com/r/CumberlandFayettevilleENG</p> <p>https://www.surveymonkey.com/r/CumberlandFayettevilleESP</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4.	Agency/ Organization Surveys	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Agencies/ Organizations	The agency/ organization surveys were sent out to agencies/ organizations in the County.	A summary of the survey responses and meeting minutes can be found in the Exhibit Section of this Consolidated Plan.	All comments were accepted.	Not Applicable.

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.	Newspaper Ad	Minorities Persons with disabilities Non-targeted/ broad community Residents of Public and Assisted Housing Agencies/ Organizations	None.	None.	None.	Not Applicable.

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)
6.	Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/ broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Agencies/ Organizations</p>	See Second Public Hearing sign-in sheets in the Exhibit Section of the Five Year Consolidated Plan.	See Second Public Hearing comments in the Exhibits Section of the Five Year Consolidated Plan.	None.	Not Applicable.

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Cumberland County used the HUD Comprehensive Housing Affordability Strategy (CHAS) data, which provides statistical data on housing needs, to prepare its estimates and projections. The tables in this section have been prepopulated with HUD data sets, based on the American Community Survey (ACS) 2012-2016 Five Year Estimates, and the 2010 U.S. Census. This data is the most current information available to assess housing needs, homeless needs, special needs, social service needs, economic development needs, etc.

Cumberland County is the lead entity of the Fayetteville-Cumberland County Continuum of Care. The Fayetteville-Cumberland County CoC covers all of Cumberland County, including the City of Fayetteville. Data for the development for the homeless needs section was obtained from consultation with the CoC and member agencies that serve the City of Fayetteville, as well as the CoC Board.

Additional needs for Cumberland County were obtained from input and interviews with various social service agencies, housing providers, County staff, and survey responses.

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

Summary of Housing Needs

Based on a comparison of the population between the 2010 and 2016, Cumberland County had a 4% increase in its population. The population increase was 12,847 persons, of which 4,795 persons were in Cumberland County, while at the same time the housing supply increased by 5,867 households, of which 4,196 households were in Cumberland County. Thus, the population of Cumberland County outside Fayetteville increased by 8,052 persons, and households increased by 1,671. Cumberland County is experiencing in-migration both from within and outside the United States, including military retirees. The County has attempted to add housing in conjunction with the population increase, but it has not kept pace. This data does not reflect the flooding from Hurricane Florence, which occurred in 2018, and further accelerated the trend of demolishing uninhabitable properties. The median income of the area increased by 2% from \$43,834 to \$44,180. This increase in median income represents a change in nominal dollars and not a change in real dollars. In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2010 and 2016, the cumulative inflation rate was approximately 17.96%, meaning that the \$43,834.00 median income in 2010 would be \$47,926 if it were expressed in terms of 2016 dollars. By taking into consideration the rate of inflation, the median income in Cumberland County has not kept up with the rate of inflation.

Demographics	Base Year: 2010	Most Recent Year: 2016	% Change
Population	312,994	325,841	4%
Households	117,311	123,178	5%
Median Income	\$43,834	\$44,810	2%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010 Census (Base Year), 2012-2016 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households *	26,530	24,350	41,875	26,655	126,975
Small Family Households *	10,865	10,105	17,295	12,415	64,385
Large Family Households *	2,065	1,440	3,310	2,000	9,045
Household contains at least one person 62-74 years of age	1,840	2,455	3,255	2,260	11,285
Household contains at least one person age 75 or older	1,100	1,390	2,180	970	4,710
Households with one or more children 6 years old or younger *	3,395	2,644	4,925	2,970	9,055
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2012-2016 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	140	90	40	30	340	20	15	65	70	225
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	0	25	25	205	15	25	100	30	260
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	210	230	315	150	1,160	145	25	65	75	635
Housing cost burden greater than 50% of income (and none of the above problems)	5,630	3,935	1,530	85	11,205	2,480	1,340	1,380	500	6,015
Housing cost burden greater than 30% of income (and none of the above problems)	620	2,860	7,450	2,405	14,580	420	1,220	2,335	2,145	9,030

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	1,550	0	0	0	1,550	795	0	0	0	795

Table 7 – Housing Problems Table

Data 2012-2016 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	12,070	8,510	3,825	580	12,905	5,330	2,805	3,220	1,343	7,135
Having none of four housing problems	3,105	7,620	22,320	13,305	44,825	1,339	5,400	12,495	11,415	55,965
Household has negative income, but none of the other housing problems	3,095	0	0	0	1,550	1,595	0	0	0	795

Table 8 – Housing Problems 2

Data 2012-2016 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	145	1,405	4,025	7,575	135	360	815	3,760
Large Related	35	365	400	900	25	35	255	650
Elderly	215	365	285	975	125	505	445	1,635
Other	255	770	2,960	5,105	85	210	525	1,845
Total need by income	650	2,905	7,400	14,555	370	1,110	2,040	7,890

Table 9 – Cost Burden > 30%

Data Source: 2012-2016 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,875	2,020	675	5,585	855	500	455	2,200
Large Related	570	185	120	875	195	40	90	385
Elderly	635	600	120	1,370	700	430	280	1,470
Other	1,730	1,200	595	3,585	665	235	400	1,470
Total need by income	5,810	4,005	1,510	11,415	2,415	1,205	1,225	5,525

Table 10 – Cost Burden > 50%

Data Source: 2012-2016 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	225	150	320	140	1,085	95	40	54	35	444
Multiple, unrelated family households	45	85	25	35	250	70	10	110	65	425

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	35	0	10	0	0	30
Total need by income	270	235	345	175	1,370	165	60	164	100	899

Table 21 – Crowding Information – 1/2

Data Source: 2012-2016 CHAS

6. Households with Children Present

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Households with Children Present	2,590	2,300	3,790	1,945	14,670	805	344	1,135	1,025	8,319

Table 12 – Crowding Information – 2/2

Data Source: 2012-2016 CHAS

Describe the number and type of single person households in need of housing assistance.

According to the 2012-2016 American Community Survey (ACS), there were 123,178 households in 2016 in Cumberland County. Based on this number of households, 37,006 (30.4%) of all households were single person households living alone. Single person households aged 65 and over comprised 10,101 households or (8.2%) of all households. Based on the ACS estimates, 27.0% of all persons living alone are seniors, and it is presumed that as they age in place, additional accommodations and supportive services will be necessary for this portion of the County's population. The County will need to assist in obtaining funding and collaborating with housing services and elderly support agencies to provide programs, activities, and accommodations for its growing elderly population.

Of the 354 families/individuals on the public housing waiting list according to the Fayetteville Metropolitan Housing Authority as of January 9, 2020 (last waiting list available), 213, or 62%, are single-person households. This shows that there is a shortage of subsidized, affordable housing for single-person households, many of whom are elderly, disabled, and living on fixed-incomes.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disabled Population – Based on the 2012-2016 CHAS Data and the 2012-2016 ACS Data, it is estimated that the disabled population of Cumberland County is 16.6%, and about 44.9% of the elderly in the County are disabled. Based on these percentages, it is estimated that approximately 1,088 disabled renters have a housing problem that includes cost overburdened by 30% or another type of housing problem, and approximately 555 disabled homeowners have a housing problem that includes cost overburdened by 30% or another type of housing problem. A breakdown of the types of disability (of the total civilian noninstitutionalized population in Cumberland County) is as follows: hearing difficulty = 4.0%; vision difficulty = 3.4%; cognitive difficulty = 7.7%; ambulatory difficulty = 9.6%; self-care difficulty = 3.6%; and independent living difficulty = 7.3%.

Victims of Domestic Violence, Dating Violence, sexual assault, and stalking – The Hope Center and the Salvation Army serve victims of domestic violence, dating violence, sexual assault, and stalking in the City of Fayetteville and Cumberland County. They serve over 200 people yearly. The Salvation Army has completed over 172 assessments of survivors, and as a result has housed over 142 families and 80 individuals.

The women's shelter at the Hope Center has 21 beds and serves people by referral through Coordinated Entry only. Additionally, a center will be opening with six beds for adult female victims of human trafficking. The shelter will be operated by Life Matters Centers.

Domestic violence survivors have additional service needs beyond housing. These services include transportation, employment, and job training. Additionally, those displaced by domestic violence issues with children are forced to move their children to other schools, which is a disruption in their education.

What are the most common housing problems?

The largest housing problem in Cumberland County is affordability of decent, safe, and sound housing. According to the 2013-2017 ACS data, an estimated 52.0% of all renter households are cost overburdened by 30% or more, and an estimated 25.6% of all owner households are cost overburdened by 30% or more. Approximately 31.5% of owner occupied households with a mortgage are cost overburdened by 30% or more, compared to only 14.4% of owner occupied households without a mortgage.

In consultations, interviews and surveys, the lack of affordable, decent, safe, and accessible housing for the residents of the area is a problem. Much of the housing stock in the County is older, deteriorating rental housing. Though this is the housing that many residents with lower incomes can afford, it is not truly affordable housing because of its poor condition.

Much of the existing housing in the County is old and inefficient. Utility costs are high because of poor insulation, faulty windows and doors, and inefficient HVAC systems. In some portions of the County, these issues were increased because of Hurricane Florence. Houses in need of rehabilitation also require repairs from flood and wind damage.

Many stakeholders discussed social problems that contribute to this lack of affordable housing. There are many renters and homeowners that have poor credit or rental histories, or can only access low-wage service industry jobs that serve the population residing at Fort Bragg. There is a need for additional affordable housing units, as well as housing services, such as counseling, that can assist lower income residents of the County.

Are any populations/household types more affected than others by these problems?

Single-person households, such as the elderly and disabled, Black or African American households, and immigrant family households in Cumberland County are the most affected by the lack of affordable, accessible housing. The elderly and disabled are often on fixed or limited incomes. The lack of affordable housing that is decent, safe, sound, and accessible, forces tenants into housing that does not meet these standards. Cumberland County is preparing a Neighborhood Revitalization Strategy Area for Shaw Heights, which is a part of the County that is a majority Black or African American community with a high number of mobile homes, with the intent of assisting low- and moderate-income people to attain decent, safe, sound, affordable, and accessible housing and services. Cumberland County intends to improve the infrastructure in the area to develop more high quality affordable housing for the residents.

Other sub-groups affected by the lack of affordable housing are the homeless, persons at-risk of becoming homeless, and persons who are victims of domestic violence. According to the CoC, much of the population that is at-risk of becoming homeless is facing a cost overburden housing problem, and would benefit from emergency housing assistance for rent, emergency rehabilitations, and/or mortgage payments and utilities to help them avoid eviction or foreclosures. There are short term assistance options available, but these are scarce and hard to come by, especially if it is needed by the same person more than once. Disabled persons that do not meet the HUD definition of “disabled” will often struggle to gain employment in order to afford housing in the area. The SOAR program has a gap between the application time and when disabled people begin receiving benefits. These individuals may lose their housing during that time period. People transitioning from shelter care, prison, or a health care facility are also affected by the cost overburden housing problem, particularly when trying to secure a source of income to maintain housing.

Additionally, there were some individuals and families that were displaced by Hurricane Florence. Volunteers of America is currently contracted to assist in rehousing these people.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

According to the area homeless service providers, the characteristics and needs of both low-income individuals and families with children who receive services in Cumberland County are as follows:

Individuals: Mental Health issues; criminal histories which severely limit job opportunities; lack of sustainable living wages and skills for available jobs; a lack of transportation; a lack of quality affordable medical care; substance abuse issues; and those that formerly had housing, but were displaced by Hurricane Florence.

Families with Children: Single mothers with an average of 2.5 children; no means of transportation; lack of affordable childcare; a lack of education; a lack of job skills; evictions; unemployed, or underemployed in a low paying job that cannot sustain a family with one income; a lack of quality affordable medical care; substance abuse issues; and those that formerly had housing but were displaced by Hurricane Florence.

Formerly Homeless Individuals / Families Receiving Rapid Re-Housing Assistance Nearing Termination: The CoC encourages these individuals to contribute to the CoC decision-making process through events such as Project Connect to develop strategies to target this group. The CoC increased its funding and state ESG funding of Rapid Rehousing programs and homeless prevention programs to target these groups.

Specific needs of former homeless individuals and families receiving rapid re-housing include: affordable and decent housing; job training; affordable medical care; and case management services.

According to the Fayetteville-Cumberland County CoC Application for 2019, membership in the CoC is open to any stakeholder in the community, and membership is ultimately determined by the CoC Board. The Board sets priorities and strategies and is organized into work groups to provide feedback on the goals and strategies of the CoC. The Board encourages individuals who are homeless or formerly homeless to provide input at public CoC meetings that are held quarterly. The CoC has adopted Coordinated Entry, which is administered by Cumberland HealthNet, and has required all ESG recipients to adopt a Housing First model.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The McKinney-Vento Act established categories in the Homeless Definition Final Rule for the At Risk Group. The Act was amended to include assistance to those at risk of becoming homeless who did not meet the definition in the Final Rule. These include: 1) individuals and families; 2) unaccompanied children and youth and; 3) families with children and youth.

According to the CoC, the methodology used to generate estimates is based on historical incidence, such as the yearly Point In Time (PIT) Counts and Homeless Management Information System (HMIS) data, which is a local information technology system used to collect client-level data on the provision of housing and services to homeless individuals and families and persons at risk of becoming homeless. The Fayetteville-Cumberland County CoC has adopted the HUD definitions of homelessness. Included in these definitions are two types of at-risk groups: persons that are imminently in danger of losing their housing; and those who are housed in unstable units and are at risk of losing their housing.

Imminent Risk of Homelessness - Persons who are housed but are at imminent risk of losing housing include people who at program entry or program exit are experiencing one of the following:

- Individual or family who will imminently lose their primary nighttime residence, provided that:
- Resident will be lost within 14 days of the date of application for homeless assistance;
- No subsequent residence has been identified; AND
- The individual or family lacks the resources or support networks needed to obtain other permanent housing.

At-Risk of Homelessness - persons who are housed and are at-risk of losing housing including persons who are at program entry or program exit:

- Has an income below 30% of Area Median Income (AMI), and
- Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the “homeless” definition, and
- Meets at least one of the following conditions:
 - Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; or
 - Is living in the home of another because of economic hardship; or
 - Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; or
 - Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; or

- Lives in an SRO or efficiency apartment unit in which there resides more than 2 persons or lives in a larger housing unit in which there resides more than one and a half persons per room; or
- Is exiting a publicly funded institution or system of care; or
- Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved Consolidated Plan.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The high cost of decent, safe, sound, and affordable housing in the County creates instability and an increased risk of homelessness for lower income families in the area. Many families are living from paycheck to paycheck and are paying over 30% of their income for housing, which may or may not be decent, safe, sound, and affordable. Furthermore, wages in the County are generally low, as the primary jobs in the region are service industry type jobs. Residents do not make enough money in these positions to save for emergencies.

Housing characteristics which contribute to instability and increased risk of homelessness include: untreated/undiagnosed mental health issues; substance abuse issues; physical disabilities, rendering a person unable to work, but who do not receive Social Security Disability benefits; single and unemployed mothers expecting another child; poor rental history and credit issues; criminal histories that can prevent employment; and the unemployed, often troubled, young adults aging out of foster care, who are made to leave the home by the foster parents.

In Cumberland County, natural disasters such as flooding pose an additional threat to stability for those at an increased risk of homelessness. Many of the neighborhoods with the highest concentrations of low- and moderate-income persons are most likely cost overburdened, and live in the 100-year or 500-year floodplain. Hurricane Florence caused many people who were already at risk of becoming homeless to lose their homes.

Discussion**Broadband Access Plan:**

Broadband access is controlled at the state level in the State of North Carolina. Cities within North Carolina to encourage competition between Internet Service Providers and undertake public-private partnerships to narrow the digital divide and provide broadband access to all County residents. The State of North Carolina has developed a Broadband Access Plan to increase the percentage of households with access to fiber optic cable, increase the percentage of households with access to broadband, increase adoption rates, bring affordable internet access to K-12 students outside of schools, and to create a state-wide model of digital literacy education.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

During the planning process for the preparation of Cumberland County's Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group has a greater disproportionate need in the County. The total number of White Households in the Cumberland County, North Carolina is 60,040 households (48.7%); the number of Black/African American Households is 45,035 households (36.6%); the number of American Indian and Alaska Native is 1,394 households (1.1%), the number of Asian Households is 2,460 households (2%); the number of Native Hawaiian and Other Pacific Islander is 295 households (0.2%), and the number of Hispanic Households is 10,900 households (8.8%).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,745	1,184	2,345
White	3,055	445	995
Black / African American	5,125	640	805
Asian	225	0	20
American Indian, Alaska Native	175	24	70
Pacific Islander	15	0	0
Hispanic	825	60	325

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2012-2016 CHAS

**The four housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,745	2,434	0
White	3,325	1,110	0
Black / African American	4,680	985	0
Asian	85	70	0
American Indian, Alaska Native	115	35	0
Pacific Islander	30	0	0
Hispanic	1,155	180	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2012-2016 CHAS

**The four housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,310	7,620	0
White	5,375	3,665	0
Black / African American	5,575	2,785	0
Asian	280	190	0
American Indian, Alaska Native	160	110	0
Pacific Islander	45	35	0
Hispanic	1,550	725	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2012-2016 CHAS

**The four housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,515	7,805	0
White	2,845	3,955	0
Black / African American	1,945	2,570	0
Asian	85	240	0
American Indian, Alaska Native	55	150	0
Pacific Islander	30	0	0
Hispanic	445	795	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2012-2016 CHAS

**The four housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

The racial composition of households in Cumberland County, according to the 2013-2017 American Community Survey, was 51.9% White; 35.9% African American/Black; 2.3% Asian; 1.0% American Indian and Alaska Native; and 0.3% Native Hawaiian or Pacific Islander. 9.5% of the population identified as Hispanic or Latino. In the 0-30% Area Median Income category, African American/Black households had one or more housing problems, with a disproportionate need at 52.6%. In the 30-50% Area Median Income category, African American/Black households have disproportionate need at 48%. There are no other racial or ethnic groups with disproportionate need at other income levels.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

During the planning process for the preparation of Cumberland County's Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by severe housing problems in the County. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. Severe housing problems are distinguished from housing problems by a threshold of more than 1.5 persons per room as opposed to more than 1 persons per room for overcrowding, as well as a cost burden threshold of over 50% of income as opposed to over 30% of income. Data detailing information by racial group and Hispanic origin has been compiled from the 2012-2016 CHAS data and the 2012-2016 American Community Survey Five Year Estimates. The following tables illustrate the disproportionate needs of specific groups living in the Cumberland County.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,700	2,224	2,345
White	2,740	760	995
Black / African American	4,600	1,165	805
Asian	155	65	20
American Indian, Alaska Native	175	24	70
Pacific Islander	15	0	0
Hispanic	755	125	325

Table 36 – Severe Housing Problems 0 - 30% AMI

Data Source: 2012-2016 CHAS

**The four severe housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,565	6,510	0
White	1,915	2,515	0
Black / African American	2,800	2,865	0
Asian	60	95	0
American Indian, Alaska Native	60	90	0
Pacific Islander	15	15	0
Hispanic	630	700	0

Table 47 – Severe Housing Problems 30 - 50% AMI

Data Source: 2012-2016 CHAS

**The four severe housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,520	17,405	0
White	1,300	7,735	0
Black / African American	1,500	6,860	0
Asian	105	365	0
American Indian, Alaska Native	80	190	0
Pacific Islander	0	80	0
Hispanic	410	1,860	0

Table 58 – Severe Housing Problems 50 - 80% AMI

Data Source: 2012-2016 CHAS

**The four severe housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	958	12,360	0
White	470	6,325	0
Black / African American	350	4,165	0
Asian	4	320	0
American Indian, Alaska Native	4	200	0
Pacific Islander	0	30	0
Hispanic	95	1,150	0

Table 69 – Severe Housing Problems 80 - 100% AMI

Data Source: 2012-2016 CHAS

**The four severe housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The racial composition of households in Cumberland, according to the 2012-2016 American Community Survey, was 54.3% White; 37.4% African American/Black; 2.1% Asian; and 1.2% American Indian. The Hispanic or Latino population was 8.9%.

At the two lowest Median Income levels, the African American/Black ethnic group has a disproportionate need in terms of severe housing problems. The disproportionate need is 52.9% at 0-30% AMI, 49.5% at 50-30% AMI. There were no other racial or ethnic groups that disproportionately experience severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

During the planning process for the preparation of Cumberland County's Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the County. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

The greatest housing problem facing the Cumberland County, North Carolina is the lack of affordable housing and the fact that many of the County's lower income households are paying more than 30% of their total household income on housing related costs. The following information was noted: 10,225 White households were cost overburdened by 30% to 50%, and 42,560 White households were severely cost overburdened by greater than 50%; 9,810 Black/African American households were cost overburdened by 30% to 50%, and 25,580 Black/African American households were severely cost overburdened by greater than 50%; and lastly, 2,650 Hispanic households were cost overburdened by 30% to 50%, and 6,260 Hispanic households were severely cost overburdened by greater than 50%.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	78,835	24,035	17,930	2,375
White	42,560	10,225	6,220	1,025
Black / African American	25,580	9,810	8,840	805
Asian	1,680	425	335	20
American Indian, Alaska Native	795	245	280	70
Pacific Islander	185	85	30	0
Hispanic	6,260	2,650	1,670	325

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2012-2016 CHAS

Discussion:

Black/African American households were disproportionately affected by a housing cost overburdened in Cumberland County, North Carolina. Black/African American households were considered to be severely cost overburdened, where they were 49.3% of the total cases of households that were considered cost

overburdened by greater than 50%. This is more than 12.7 percentage points higher than the 36.6% of the total number of households that the Black/African American category comprises.

A total of 10,225 White households were considered cost overburdened by between 30% and 50%, which is 42.5% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is below the 48.7% of the total number of households which the White category comprises. Additionally, a total of 2,650 Hispanic households were considered cost overburdened by between 30% and 50%, which is 11% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly higher than the 8.8% of the total number of households that the Hispanic category comprises. A total of 9,810 Black/African American households were considered cost overburdened by between 30% and 50%, which is 40.8% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly above the 36.6% of the total number of households that the Black/African American category comprises. No other racial or ethnic group has a disproportionately higher instance of being cost overburdened than its household population.

A total of 8,840 White households were considered severely cost overburdened by greater than 50%, which is 49.3% of the total cases of households that were considered cost overburdened by greater than 50%. This number is below the 48.7% of the total number of households that the White category comprises. A total of 1,670 Hispanic households were considered severely cost overburdened by greater than 50%, which is 9.3% of the total number of households that were considered cost overburdened by greater than 50%. This number is slightly higher than the 8.8% of the total number of households that the Hispanic category comprises.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The racial composition of households in Cumberland, according to the 2012-2016 American Community Survey, was 54.3% White; 37.4% African American/Black; 2.1% Asian; and 1.2% American Indian. The Hispanic or Latino population was 8.9%. People who identify as Black/African American are the only disproportionately impacted group in terms of having a housing problem or a severe housing problem in Cumberland County.

When examining the percentage of each racial or ethnic group that have a housing problem, severe housing problem, or are housing cost overburdened, compared to that racial or ethnic group overall, a different picture presents itself. According to the 2012-2016 CHAS data, 17% of all White households, 21.8% of Black/African American households, 17.6% of American Indian and Alaska Native households, 17.3% of Asian households, and 24.3% of Hispanic households are cost-overburdened by 30%-50%, while 10.4% of White households, 0.2% of Black households, 20.1% of American Indian and Alaska Native households, 0.1% of Asian households, and 15.3% of Hispanic households were cost overburdened by over 50%. When examining housing problems, 24.3% of White households, 38.5% of Black/African American households, 36.2% of American Indian and Alaska Native households, 27.4% of Asian households, and 36.5% of Hispanic households have a housing problem. The numbers are lower for severe housing problems. 10.7% of White households, 20.5% of Black/African American households, 22.9% of American Indian and Alaska Native households, 13.2% of Asian households, and 17.3% of Hispanic households are experiencing a severe housing problem. Overall, these numbers show that African American/Black households in Cumberland County, North Carolina are much more likely to experience a housing problem than to be cost overburdened, and that minority households in general are more likely to be cost-overburdened and have a housing problem than White households.

If they have needs not identified above, what are those needs?

When comparing the housing problem numbers to the cost-overburdened numbers, it seems that cost overburdens affect all minorities, but African American/Black families are most likely to be cost overburdened or severely cost overburdened. 20.1% of African American/Black households are considered severely cost overburdened. African American/Black populations also have a disproportionate amount of housing problems and severe housing problems, such as overcrowding or incomplete kitchen or plumbing facilities. 52.6% of this population at 0%-30% area median income has at least one housing problem, and 52.9% of this population at 0%-30% area median income has at least one severe housing problem. Consultations with social service providers and housing providers support this theory, as these organizations have described the poor housing conditions in the largely Black/African American neighborhoods. Furthermore, renting is more common for the residents in the majority Black/African American neighborhoods. Rents in those areas have increased significantly while

incomes have not. Thus, there is a need to provide assistance for the Black/African American neighborhoods in Cumberland County, North Carolina.

Hispanic households were also more likely to be cost overburdened. 24.3% of Hispanic households faced cost overburdens of 30-50% over their income, and 15.3% of these households faced cost overburdens over 50% of their household income.

American Indian or Alaska Native households were more likely to face housing problems such as overcrowding or incomplete kitchen or plumbing facilities and cost overburden, with 36.2% of households experiencing at least one housing problem, and 22.9% of households experiencing at least one severe housing problem.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The following Census Tracts and Block Groups have a Black or African American population of 50 percent or more.

C.T. 000200 B.G. 1	C.T. 001500 B.G. 2	C.T. 002401 B.G. 1	C.T. 002503 B.G. 1	C.T. 003310 B.G. 4	C.T. 003500 B.G. 3	C.T. 000200 B.G. 1	C.T. 001500 B.G. 2
C.T. 000600 B.G. 1	C.T. 001604 B.G. 2	C.T. 002401 B.G. 2	C.T. 003204 B.G. 2	C.T. 003312 B.G. 4	C.T. 003600 B.G. 2	C.T. 000600 B.G. 1	C.T. 001604 B.G. 2
C.T. 001000 B.G. 1	C.T. 002002 B.G. 1	C.T. 002402 B.G. 1	C.T. 003302 B.G. 2	C.T. 003313 B.G. 2	C.T. 003800 B.G. 1	C.T. 001000 B.G. 1	C.T. 002002 B.G. 1
C.T. 001100 B.G. 2	C.T. 002100 B.G. 1	C.T. 002402 B.G. 2	C.T. 003304 B.G. 2	C.T. 003314 B.G. 1	C.T. 003800 B.G. 3	C.T. 001100 B.G. 2	C.T. 002100 B.G. 1
C.T. 001100 B.G. 3	C.T. 002300 B.G. 2	C.T. 002402 B.G. 3	C.T. 003305 B.G. 3	C.T. 003314 B.G. 3	C.T. 001100 B.G. 3	C.T. 002300 B.G. 2	
C.T. 001200 B.G. 3	C.T. 002300 B.G. 3	C.T. 002502 B.G. 3	C.T. 003307 B.G. 2	C.T. 003500 B.G. 2	C.T. 001200 B.G. 3	C.T. 002300 B.G. 3	

The following Census Tracts and Block Groups have a higher Hispanic or Latino population that is 20 percent higher than the County's Hispanic or Latino population as a whole, which meets the HUD definition of a "Minority Area."

- C.T. 001400 B.G. 2

- C.T. 002002 B.G. 2
- C.T. 003201 B.G. 1
- C.T. 003205 B.G. 2
- C.T. 003304 B.G. 4
- C.T. 003305 B.G. 2
- C.T. 003310 B.G. 3
- C.T. 003314 B.G. 2
- C.T. 003403 B.G. 1

Attached to this Plan are maps which illustrate Cumberland County's demographics which are included in the Executive Summary section of the Five Year Consolidated Plan.

NA-35 Public Housing – 91.205(b)

Introduction

Fayetteville Metropolitan Housing Authority's mission is to meet its community's housing needs by providing decent, safe and affordable housing. It is the goal of the Housing Authority to promote self-sufficiency, personal growth and neighborhood revitalization by maximizing its resources and maintaining the fiscal veracity of the agency. It is FMHA's belief that housing is a basic right and the substance for a successful life. The Housing Authority staff are committed to serving the Fayetteville community in a manner that demonstrates professionalism, care and consideration. Because the Fayetteville Metropolitan Housing Authority receives applications from all over the United States (due to the presence of Fort Bragg and the large number of people moving to the area for military service), FMHA rarely accepts applications.

Fayetteville Metropolitan Housing Authority is rated as a "high performer" by HUD.

Fayetteville Metropolitan Housing Authority owns and professionally manages ten (10) family communities and elderly/disabled rental apartments. Within these communities are 1,045 public housing units. The Housing Authority is currently working on the development of a 272 unit public housing community on Grove Street. Additionally, one 52 unit structure is undergoing the RAD conversion process, and an additional 32 unit structure has gone through RAD conversion.

The waiting list for public housing is currently open, and is open indefinitely. The breakdown of the waiting list is 61.3% single-person households, 34.7% two-person households, 3.5% three-person households, 0.8% four-person households, and 0.5% five-person or greater households, for a total of 354 households on the waiting list as of January 9, 2020 (the last waiting list available). With public housing occupancy is at 98%, there is a greater demand than supply. However, public housing residents have been converting to Section 8, and demand for public housing has decreased among households who qualify for Section 8.

Fayetteville Metropolitan Housing Authority does not have any homebuyer programs for residents. FHMA has a Family Self-Sufficiency program, a resident services program, and a Step Up to Work program where they average two (2) participants per year. FMHA also has a pilot program for tax forgiveness.

The Fayetteville Metropolitan Housing Authority administers 1,749 Section 8 Housing Choice Vouchers as of October 15, 2019, as well as an additional 223 VASH vouchers. A total of 1,714 of these vouchers are living in Section 8 Housing. Demand for a quality Section 8 Housing rental

exceeds the supply of decent, affordable rental units. Section 8 Housing is currently at 98% occupancy. There were 218 families/individuals on the Housing Choice Voucher waiting list as of January 9, 2020 (the last waiting list available). The waiting list is currently closed.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	784	1,678	0	1,639	39	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	8,705	9,305	0	9,341	7,767		0
Average Length of Stay	0	0	5	8	0	9	0		0
Average Household Size	0	0	2	2	0	2	2		0
# Homeless at admission	0	0	0	0	0	0	0		0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	86	215	0	214	1	0
# of Disabled Families	0	0	121	374	0	370	4	0
# of Families requesting accessibility features	0	0	784	N/A	N/A	N/A	N/A	N/A
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	61	139	0	133	6	0	0
Black/African American	0	0	710	1,519	0	1,487	32	0	0
Asian	0	0	5	2	0	2	0	0	0
American Indian/Alaska Native	0	0	7	15	0	14	1	0	0
Pacific Islander	0	0	1	3	0	3	0	0	0

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	0	0	0	0	0	0	0
* includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	33	67	0	67	0	0	0
Not Hispanic	0	0	751	1,611	0	1,572	39	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

FMHA asks in writing for all applicants and resident families if they require any type of special accommodations, on their intake application. FMHA asks for reasonable accommodations or modifications through an agency form and evaluates the resident that has requested the modification or accommodation. Previously, FMHA had 24 accessible units, largely because there were exemptions in certain sites. They have now met the 5% accessible unit minimum.

The Housing Authority has been working to make reasonable accommodations to its public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility, visual, and hearing impairments. There are currently no requests for Section 504 accommodations to the FMHA's public housing communities. FMHA is committed to meeting requests for reasonable modifications or accommodations quickly. The Housing Authority is committed to providing accommodations for any resident who is in need and requests them.

According to FMHA's 2019 Five Year and Annual Plan, there are 21,242 renter and owner occupied households with mobility and self-care limitation in Cumberland County. Of these, there were 3,855 households with less than or equal to 30% of the Area Median Income and 2,763 households that were between 30% and 50% of Area Median Income income that had a housing problem. A lack of accessible housing can be assumed to contribute to these housing problems.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders:

The most immediate needs of Public Housing residents is for employment, training, and transportation for shopping and medical services. The immediate needs of Housing Choice voucher holders is similar, but there is a lack of safe, sound, and affordable housing units that are available for rent and within the HUD-FMR rent allowance. FMHA will work with Kingdom CDC, the Cumberland County's CHDO, to place Section 8 Voucher holders in newly constructed housing.

According to FMHA's 2019 Annual Plan, the Housing Authority had the following goals and strategies:

- Goal: Expand the supply of assisted housing.
 - Apply for additional rental vouchers if they become available.
 - Reduce public housing vacancies.
 - Leverage private or other public funds to create additional housing opportunities.
 - Acquire or build units or developments.
- Goal: Improve the quality of assisted housing.
 - The most recent PHAS score was 90. Strive to maintain a high performer status under the existing PHAS regulations.
 - The most recent SEMAP score was 100. Strive to maintain high performer status under the existing SEMAP regulations.
 - Concentrate on efforts to improvement management functions.

-
- Continue to modernize public housing units using available CFP funds.
 - Increase assisted housing choices.
 - Provide voucher mobility counseling.
 - Conduct outreach efforts to potential voucher landlords.
 - Implement voucher homeownership program.
 - Implement public housing or other homeownership programs.
 - Promote self-sufficiency and asset development of assisted households.
 - Increase the number and percentage of employed persons in assisted families.
 - Provide or attract supportive services to improve assistance recipients' employability.
 - Provide or attract supportive services to increase independence for the elderly or families with disabilities.
 - Continue compliance with provisions of the Violence Against Women Act (VAWA).
 - Continue to fully comply with the Violence Against Women Act (VAWA). Continue to work with others to prevent offenses covered by VAWA to the degree we can.
 - Ensure equal opportunity and affirmatively further fair housing.
 - Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability.
 - Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability.

FMHA operates a Family Self-Sufficiency Program for its residents and Section 8 Voucher Holders. The program gives them the opportunity to establish and reach goals that they set for themselves and their families, as well as save a significant amount of money. The program provides participants with the opportunity to work toward and meet goals that they set for their families as well as save money that will become theirs when they have completed their goals.

How do these needs compare to the housing needs of the population at large

The needs of public housing residents are similar to the population at large, which is based on the fact that there is a shortage of decent, safe, sanitary, and affordable housing in the County. The Fayetteville Metropolitan Housing Authority's waiting list for public housing is composed of 15.5% white households, 80.0% black or African American households, 1.3% Native American households, 3.2% households identifying as "Other" race or ethnicity, and 6.7% households that identify as Hispanic. These percentages are disproportionate to the population of the County, which is composed of 54.3% white households, 37.4% black or African American households, 2.1% Asian households, 1.2% American Indian or Alaska Native households, 1.9% of households that identify as "Other" race or ethnicity, and 8.9% of households that identify as Hispanic.

Due to their overall similar needs but racial disparities, there is the need for Cumberland County to partner with the Fayetteville Metropolitan Housing Authority and the City of Fayetteville to deconcentrate areas of minority concentration in the County.

Discussion

Cumberland County has identified the need for affordable housing that is decent, safe, sanitary, and accessible. Fayetteville Metropolitan Housing Authority is a valuable resource in addressing that need. FMHA's strategy to continue addressing housing needs is the following:

- Continue to affirmatively market the public housing units and the Section 8 program to elderly families, disabled families and all other families.
- Continue to affirmatively market our public housing units and the Section 8 program to all race and ethnic groups residing within our jurisdiction and the surrounding area.
- Continue to partner with other Fayetteville City and Cumberland County agencies, as well as state agencies, that help provide additional housing and/or rehabilitation of housing.
- Continue to refer voucher holders to various local advocacy groups for assistance with needed supportive services that the Housing Authority does not provide.
- Continue to make reasonable on-demand accessible modifications as a reasonable accommodation to disabled families in our public housing units.
- Apply for Housing Choice Vouchers if NOFAs are posted and it is determined that additional vouchers could be utilized.
- Investigate ways to seek alternative funding sources through non-HUD grants opportunities.
- Continue to maintain low vacancy rate and turnaround time so that affordable housing remains readily available.

Funding and staffing constraints will impact some of the above strategies.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The lead agency for the Fayetteville-Cumberland County Continuum of Care is Cumberland County. Membership in the CoC is open to any stakeholder in the community, and membership is ultimately determined by the CoC Board. The Board sets priorities and strategies and is organized into work groups to provide feedback on the goals and strategies of the CoC. The Board encourages individuals who are homeless or formerly homeless to provide input at public CoC meetings that are held quarterly. The CoC solicits projects in an annual Program Competition NOFA and ranks and prioritizes projects for funding. Trainings are conducted by the CoC during the NOFA period to encourage high quality applications. ESG funding is also funded through a competitive application for State ESG funds.

The CoC has approved written standards that conform to best practices for Street Outreach, Emergency Shelter, Transitional Housing, Prevention and Rapid Rehousing, Permanent Supportive Housing, and Coordinated Entry Programs. The established standards prioritize projects that serve target populations, including the chronically homeless, disabled persons, victims of domestic violence, persons with substance use disorders who suffer from significant health or behavioral health challenges, veterans, youth, and the LGBTQ community.

Indicate if the homeless population is:	Has No Rural Homeless
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Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	91	16	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	12	210	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Individuals	2	120	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	9	48	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	2	0	0	0	0

Table 76 - Homeless Needs Assessment

Data Source Comments: Fayetteville/Cumberland County 2018 Point-in-Time Count

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

- Chronically homeless individuals and families** – The Chronically Homeless are defined as an individual or family that is homeless and lives or resides in a place not meant for human habitation, a safe haven or in an emergency shelter; has been homeless and living there continually for at least one year or on at least four separate occasions in the last three years; and has an adult head of household (or a minor head of household if no adult is present in the household) with a diagnosable substance use disorder, serious mental illness, developmental disability (as defined in Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 (42 U.S.C 15002)), post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability, including the co-occurrence or two or more to those conditions. According to Point In Time count data, one in 5 homeless individuals in Cumberland County were chronically homeless in 2018, and there were 70 chronically homeless individuals. In 2019, this population increased to 122 chronically homeless individuals. There appears to be a need in the area for outreach and services for the chronically homeless adult population.
- Families with children** – The Point-in-Time count for 2016 identified 19 homeless households with children in Cumberland County, for a total of 29 persons. Numbers were lower in 2017 at 8 homeless households with 14 persons. The homeless households increased in

2018, including 21 homeless households for a total of 37 persons. In 2019, there were 34 homeless households with children, and 107 homeless individuals. This could potentially be attributable to Hurricane Florence and flood damage forcing families out of their homes.

- **Veterans and their families** – There are large numbers of Veterans and support systems in place because of the adjacent military base in Fort Bragg. There are multiple organizations that serve Homeless Veterans in Fayetteville and Cumberland County, including the Salvation Army, Veteran Services of the Carolinas, and Volunteers of America. Homeless Veterans often require additional services, with mental health services being the most commonly cited need. The number of homeless Veterans in Cumberland County has increased from 68 in 2016 to 72 in 2017. This population was counted at 71 individuals in 2018. FMHA has 223 VASH vouchers.
- **Unaccompanied youth** – Teens aging out of foster care, and young adults in the 18-24 age transition stage are difficult to locate. Many of them are staying with friends and family temporarily, but are technically homeless. Unaccompanied youth may also move between different shelters. There were 20 unaccompanied youth counted in the 2016 Point-In-Time Count; 10 unaccompanied youth counted in 2017; and 25 unaccompanied youth counted in 2018. There were no unaccompanied youth counted in 2019 for Cumberland County.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	22	82
Black or African American	84	131
Asian	0	0
American Indian or Alaska Native	3	6
Pacific Islander	0	2
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	8	11
Not Hispanic	95	215

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The 2019 Point-in-Time Count has not been tallied, but it can be expected that there is an increase in the number of homeless families due to Hurricane Florence. The Cumberland Disaster Recovery Coalition has convened multiple organizations to assist in housing those displaced by Hurricane Florence, including Volunteers of America and Designing Station. It remains a challenge to rapidly re-house families. It is estimated that the greatest needs for this population, as well as the homeless population throughout Cumberland County, are rapid re-housing and housing first services, as only about 20% of the homeless population requires more substantive services. The Point-in-Time Count for 2018 counted 73 homeless households with children in Cumberland County, for a total of 230 persons. Homeless households with children are three times more likely to be sheltered than households without children. In 2019, there were 34 homeless households with children, and 107 homeless individuals. This could potentially be attributable to Hurricane Florence and flood damage forcing families out of their homes.

The number of homeless Veterans in Cumberland County has increased from 68 in 2016, to 72 in 2017, and remained stable at 71 2018. In addition to housing, there is a need for wrap around services for veterans. These services largely include mental health care and recovery systems for those with addictions. There are a number of instances of PTSD in the area due to the presence of the military base. Volunteers of America currently provides job training for homeless female veterans and serves all types of veterans with case management. They administer the SSVF grant and serve approximately 400 individuals per year with prevention, case management, and rapid rehousing. The Salvation Army has an emergency shelter targeted toward veterans, and Veteran Services of the Carolinas has an HPRP grant through which they serve approximately 40 veterans per year. Additionally, the Fayetteville Metropolitan Housing Authority has 223 VASH vouchers, though these are administered by the VA and, as a result, are utilized only at a rate of 80%.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to the 2018 and 2019 Point-in-Time Counts, there are disproportionately more homeless people in all categories who are Black or African American than there are homeless people who are White. There are twice as many homeless veterans who are Black or African American as there are homeless people who are White, and four times as many homeless families with children who are Black or African American than there are who are White. In all categories, the majority of persons counted are Not Hispanic or Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Unsheltered Homelessness would refer to the segment of the homeless community who do not have ordinary lawful access to buildings in which to sleep, as referred to in the HUD definition as persons occupying "place not meant for human habitation", (examples: bus stop, beach, riverbed, van, RV, sidewalk). Many of the unsheltered homeless suffer from substance abuse and/or mental illness, and are reluctant to abide by the rules of the shelter.

Sheltered Homelessness would refer to those in an emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided lacking a fixed nighttime residence. People will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days). People who are losing their primary nighttime residence, which may be a motel, hotel or a doubled-up situation within 14 days and lack resources or support networks to remain in housing are considered sheltered homeless as well. The sheltered homeless typically do not have a steady source of income, or any source of income.

The Point-in-Time Count for Cumberland County in 2018 counted a total of 372 homeless persons and 212 homeless households. Of these, 225 persons, or 60.4%, were unsheltered. There were 86 persons in transitional housing, and 61 persons that were housed in an emergency shelter. Of the total number of unsheltered homeless individuals, 65 (28.9%) were chronically homeless. In 2019, there were a total of 253 homeless households, or 329 homeless persons. Of these, 226 (68.7%) were unsheltered. Of the unsheltered homeless, 120 (53.1%) were chronically homeless.

Discussion:

Though the number of homeless people in Cumberland County remains high, the per capita homeless rate continues to decrease, and is at 1.1 homeless person to every 1,000 residents. The growing numbers of homeless persons in the County can be attributable to growth in the number of chronically homeless individuals, as well as an increase in the number of homeless families. To serve the current homeless population, there have been discussions of increasing access to mental health care in the area. Additionally, there is a need for more rapid rehousing and permanent supportive housing. There is also a need for services that target people who are capable of working, but do not necessarily need permanent supportive housing. This population is at risk of losing housing, but could be assisted with improved transportation to 2nd and 3rd shift employment, daycare, and job training.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The assessment of non-homeless special needs includes the following:

- Elderly persons (age 65 years and older)
- Frail elderly
- Persons with mental, physical and/or developmental disabilities
- Persons with alcohol or other drug additions
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

The housing need of each of these groups were determined by consultation with social service providers and statistical information provided by these agencies.

Describe the characteristics of special needs populations in your community:

- **Elderly Persons** are defined as persons who are age 65 years and older. According to the 2012-2016 American Community Survey, elderly persons represent 10.8% of the County's total population. Approximately 40.6% of the elderly population are age 75 years and older. In addition, roughly 28.6% of total households in the County are occupied by an elderly person living alone. Of this population, 69.6% are elderly females.
- **Frail Elderly** are those persons who are elderly and have a form of disability, ranging from a hearing loss, vision difficulty, cognitive difficulty, ambulatory problems, and lack of self-help skills. It is estimated that approximately 47.1% of the total elderly population are frail elderly.
- **Persons with mental, physical and development disabilities**, according to the ACS data for 2012-2016, persons with a disability comprise 16.2% (48,378 persons) of Cumberland County's total population. Many of the Social Services agencies that serve the County acknowledge that there is a gap in services for persons with mental disabilities, which is approximately 18.2% of the disabled population.
- **Persons with HIV/AIDS and their families** comprise a small percentage of the County's overall population. According to the Robert Wood Johnson Foundation's County Health Rankings for 2017, Cumberland County has the fifth highest HIV prevalence rate in North Carolina. In 2017, there were 1,334 people diagnosed with HIV/AIDS living in Cumberland County, and the County's HIV prevalence rate was 507. This is above the overall prevalence rate in North Carolina of 326. Males are disproportionately affected and the HIV/AIDS population is still growing in numbers.
- **Victims of Domestic Violence, dating violence, sexual assault and stalking** are increasingly seeking shelter. Multiple organizations in the Fayetteville-Cumberland County CoC work with these populations to provide them with temporary shelter, support services, and potentially a

more permanent housing situation. In 2016 in Cumberland County, there were 6,393 calls from 439 people experiencing domestic violence. Of these individuals served, 384 were female, 204 were Black or African American, and 121 were White.

What are the housing and supportive service needs of these populations and how are these needs determined?

Cumberland County is a Tier 1 County due to its level of poverty. As a result, the Cumberland County Department of Social Services provides a wide variety of services to assist the population, and assesses the gaps in the County's network of services.

There is a severe need for supportive services associated with mental health care in both the City Fayetteville and Cumberland County. Cumberland County's Department of Social Services provides counseling for substance abuse and other mental health issues, however the system is not large enough to meet the need. Many people with mental health issues live in assisted living facilities or find themselves incarcerated because of this lack of services. There is no continuum of services for people seeking mental health care and addiction treatment as there would be for other services, and this prevents people from continuing in treatment.

Cumberland County has a sexually transmitted disease department. The Department diagnoses and refers patients for medication, and assists them in enrolling in programs that provide discounts for medication.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the Robert Wood Johnson Foundation's County Health Rankings for 2017, Cumberland County has the fifth highest HIV prevalence rate in North Carolina. In 2017, there were 1,334 people diagnosed with HIV/AIDS living in Cumberland County, and the County's HIV prevalence rate was 507. This is above the overall prevalence rate in North Carolina of 326. Males are disproportionately affected and the HIV/AIDS population is still growing in numbers. Persons living with HIV/AIDS and their families need supportive services, such as access to treatment and health care, insurance, medications, counselors or life coaches, support groups, job training and education, and transportation.

Discussion:

The needs for these various groups of the Special Needs Population are only estimates, based on HUD data, U.S. Census Data, ACS data and interviews with housing providers and social service agencies. Accurate statistics are not available for all of these groups, so therefore "best estimates" are presented.

While many providers of supportive service for the special needs population serve all of Cumberland County, they are located in the City of Fayetteville. Given the growth of the population in the City and the County, there is a need to increase these services as their geographic scope increase along with the needs of residents.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

- There are no parks or recreation opportunities in Shaw Heights.
- Parks always require infrastructure upgrades.
- There is a continued need for programming at the senior centers in the County.
- There is some interest in developing the riverfront of the Cape Fear River.
- There is a need for services and amenities to be delivered to the low-income populations of the County, primarily those concentrated in Spring Lake, Hope Mills, and Shaw Heights.

How were these needs determined?

These needs for public facilities were determined through: the resident surveys; agency needs surveys; interviews with County staff, County Manager, City of Fayetteville Economic & Community Development staff, and other City and County agencies; public hearing comments on needs; the area's Faith-Based community; and the County's Comprehensive Plan.

Describe the jurisdiction's need for Public Improvements:

- There is a need to improve infrastructure throughout the County.
- There is a need to address the lack of paved roadways in the County, including in Shaw Heights.
- There is a need to clean up litter in low- and moderate-income areas of the County, including Shaw Heights.
- There are still dirt roads in portions of Cumberland County that require paving.
- There is the need to construct sewer and septic systems in undeveloped areas of the County, including Shaw Heights.
- There are many cul de sacs in the County, which disincentivizes street paving.
- Hurricane resilience and mitigation have been top priorities of the State of North Carolina. There is a need to resilience to hurricanes and flood prevention throughout the County.
- There is a need for road improvements to include bike lanes, trees, and gateways. This could potentially slow down traffic.
- There are few sidewalks along main corridors.

How were these needs determined?

These needs for public facilities were determined through: the resident surveys; agency needs surveys; interviews with County staff, County Manager, City of Fayetteville Economic & Community Development staff, and other City and County agencies; public hearing comments on needs; the area's Faith-Based community; and the County's Comprehensive Plan.

Describe the jurisdiction's need for Public Services:

- Public transit is provided by FAST in the City and County. There is a need to expand FAST's service throughout all County neighborhoods and increase services.
- Paratransit requires a lot of lead time, and the options are limited.
- There are many people who require treatment for drug addiction, particularly as a result of the opioid epidemic.
- There is a substantial need for mental health care in the County. There are high rates of PTSD, addiction to drugs and alcohol, and other mental health issues in Fayetteville and Cumberland County.
- Wraparound services for drug addicts, Veterans, homeless people, and those with mental health issues are uncommon. Counseling and legal assistance are the most needed of these services.
- All social services are centrally located in Fayetteville. There is a need to disperse more social services in satellite locations throughout the region.
- Persons with criminal histories have trouble finding housing and employment. Services to assist ex-offenders are in place, but they are not common and they are at capacity.
- Survivors of domestic violence are increasing in the area. There is a need for more shelter space for victims.
- There is a need for child care, particularly for those who are seeking jobs or job training.
- Children in the region require assistance getting to school, services, or feeding programs. There is a need to provide reduced-cost bus passes to students.
- There is a need for additional feeding programs for students. Many students go hungry, especially over the summer.

How were these needs determined?

These needs for public facilities were determined through: the resident surveys; agency needs surveys; interviews with County staff, County Manager, City of Fayetteville Economic & Community Development staff, and other City and County agencies; public hearing comments on needs; the area's Faith-Based community; and the County's Comprehensive Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Cumberland County is the largest county in the Fayetteville, NC Metropolitan Statistical Area. In the northernmost part of the County bordering the City of Fayetteville is Fort Bragg, which is one of the largest military installations in the United States. As a result, much of the County's employment is tied to Fort Bragg and the United States Military. New residents frequently move to the area, either for work at the military base, to retire, or to take advantage of the amenities which serve military personnel and civilians alike. International immigration to Cumberland County has also increased, creating a multi-cultural community. An average of 6.4% of the residents of Cumberland County moved to the County from out-of-state every year, and an average of 1.6% moved to Cumberland County from abroad. Cumberland County has a large amount of unincorporated land, which ranges from unincorporated towns with modern infrastructure to developments connected to State Highways by dirt roads.

Only a small portion (3%) of all the owner-occupied housing units were built before 1950, some of the owner-occupied housing stock (37%) was built between 1950-1979, but the majority (55%) of the owner-occupied housing stock was built from 1980-2009. The majority (54%) of the renter-occupied housing was built in the same time period. The construction of both owner-occupied housing and renter-occupied housing has slowed since 2010, with 4% of owner-occupied housing built in 2010 or later, and 6% of renter-occupied housing built in 2010 or later.

According to 2012-2016 American Community Survey Data, the County now has 63,899 owner-occupied housing units (51.9% of all occupied housing units) and 59,279 renter-occupied housing units (48.1% of all occupied housing units). This is almost a 50/50 ratio.

The overall condition of the housing stock is adequate, but a small percentage of the housing stock is either neglected or not adequately maintained. According to the ACS data for 2012-2016, there are 20,234 vacant housing units in the County, which is approximately 14.1% of all the housing units. This is comparable to the statewide housing vacancy rate which is 14.3.

The median home value as of 2016 was \$129,000 and the median contract rent was \$687/month for the same time period.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2012-2016 ACS data, there are 143,412 total housing units. There are 123,178 occupied housing units (63,899 owner-occupied and 59,279 renter-occupied), which leaves 20,234 vacant housing units. The majority of both owner-occupied and renter-occupied housing units are 3 or more bedrooms (90% and 55%, respectively). Single-family homes make up the majority of the housing stock (63%), followed by midsize apartments of 5-19 units (65%), and mobile homes comprise the second largest proportion of housing units (21%).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	32,655	65%
1-unit, attached structure	1,356	3%
2-4 units	2,299	5%
5-19 units	2,399	5%
20 or more units	910	2%
Mobile Home, boat, RV, van, etc	10,503	21%
Total	50,122	100%

Table 31 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	124	0%	95	1%
1 bedroom	132	0%	1,299	8%
2 bedrooms	2,357	9%	6,286	37%
3 or more bedrooms	24,534	90%	9,394	55%
Total	27,147	99%	17,074	101%

Table 32 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The following number of units in Cumberland County that are assisted with Federal, State and Local Programs is as follows:

- **Public Housing** - There are 1,045 public housing units in Cumberland County.

- **Low Income Housing Tax Credit (LIHTC)** – According to HUD’s Low-Income Housing Tax Credit Database, there are a total of 2,178 Low Income Housing Tax Cred units in Cumberland County, of which 1,762 units are in the City of Fayetteville, as of the year 2000, all of which are considered low-income units.
- **Housing Choice Vouchers** – Fayetteville Metropolitan Housing Authority administers 1,745 vouchers that are tenant based.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

FMHA anticipates losing 212 units to RAD conversion. These units will be replaced with a new public housing development with 272 units.

Does the availability of housing units meet the needs of the population?

There is a sufficient supply of housing units of various types within Cumberland County. There are 63,899 owner-occupied housing units, 59,279 renter-occupied housing units, and approximately 20,234 vacant units. Of the vacant units, more than half are available, or approximately 7,589 are for rent and 4,792 are for sale. The problem is not the “availability” of units in Cumberland County, it is the “affordability” and the “quality” of some units in the County, as well as the units’ proximity to employment opportunities. The need for affordable housing for singles is evidenced by the Housing Authority’s public housing waiting lists.

The majority of applicants on the public housing waiting list (62%) are waiting for a one bedroom unit and are extremely low income. The second largest group of applicants most likely to be on the public housing waiting list are those with a disability.

Describe the need for specific types of housing:

Cumberland County is a large, diverse County with a large City at its core, and has a wide variety of housing needs as a result. The greatest need in Cumberland County is for affordable, safe, quality rental housing. Renters in Cumberland County are frequently cost overburdened, and portions of the homeowner housing stock are older and of lower quality. There are many residents of Cumberland County that are at 0-30% AMI or 30-50% AMI and require higher quality housing to achieve stability. Cumberland County works with housing providers such as United Management II to meet the need for more quality rental housing through their LIHTC project development. A to-be-completed low-income housing development in the City of Fayetteville already has 600 applicants, and a previous development received 1,200 applications within five (5) days of opening its application portal. United Management would like to develop affordable housing in unincorporated parts of the County, such as Shaw Heights, due to the need in those areas.

There is also a need for additional single family homeowner housing, and single family homeowner housing rehabilitation. Homeowners in the County are cost overburdened as well, and senior homeowners who are on a fixed income, which prevents them from rehabilitating their own home.

There is are a large number of mobile homes in Cumberland County, many of which are not decent, safe, or sound. There is a need to provide replacement housing to households living in these low-quality housing types, particularly in neighborhoods like Shaw Heights.

There is a need for affordable senior housing in Cumberland County. Affordable Senior Housing Developments that have been financed through tax credits are completely full, and the demand continues to rise as more seniors move to the area. There is an additional need for supportive housing, as no supportive housing has been built using tax credits in the County since 2008, but the need continues to rise.

Discussion

The ratio of owner occupied to renter occupied housing units is balanced at about 50% each. The goal of Cumberland County is to develop affordable rental housing in larger numbers while also encouraging renters to pursue home ownership. The County has been using its limited financial resources to encourage home ownership and help owner-occupied households rehabilitate their homes.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The cost of housing has increased from \$110,300 to \$129,300 in the last 11 years for a 3 bedroom home. According to Zillow.com, the median list price for a home in Cumberland County in Winter 2019 was \$162,000, which is 25.6% higher than the median sale price in Cumberland County of \$129,000.

The cost of rent has increased by 15% during the period from 2010 to 2016, and the rental vacancy rate is at 8.7%, which is higher than the homeowner vacancy rate of 3.6%. These numbers seem to a higher demand for homeownership than for rental units.

The County needs to continue its efforts to increase homeownership among residents of Cumberland County and maintain affordable rental housing, including options for the elderly and disabled.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2016	% Change
Median Home Value	\$110,300	\$129,300	17%
Median Contract Rent	\$592	\$678	15%

Table 33 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	6,226	36%
\$500-999	7,801	46%
\$1,000-1,499	2,763	16%
\$1,500-1,999	269	2%
\$2,000 or more	33	0%
Total	17,092	100%

Table 34 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	626	No Data
50% HAMFI	2,609	2,044
80% HAMFI	8,280	5,934
100% HAMFI	No Data	8,918
Total	11,515	16,896

Table 35 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	745	749	893	1,246	1,529
High HOME Rent	626	673	809	926	1,014
Low HOME Rent	483	518	621	718	801

Table 36 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the HUD - CHAS data in the chart above, approximately 68.7% of housing is affordable for low-income families and individuals with incomes at or below 80% of Area Median Income. This is based on the HUD-FMR which is lower than the average rent on the private market. Slightly more than half (47.2%) of housing for homeowners is affordable for those at 100% or below of Area Median Income. However, this information from the ACS data is not consistent with the actual sales prices in the private market. According to CHAS data, there is not sufficient housing for all income levels due to the cost overburden criteria for the following groups:

The following households have housing costs that are 30% to 50% of their AMI:

- White households = 10,225 or 17% of households
- Black/African American households = 9,810 or 21.8% of households
- Asian households = 425 or 17.3% of households
- American Indian/Alaska Native households = 245 or 17.6% of households
- Hispanic households = 2,650 or 24.3% of households

The following households have housing costs that are greater than 50% of their AMI:

- White households = 6,220 or 10.4% of households
- Black/African American households = 8,840 or 19.6% of households
- Asian households = 335 or 13.6% of households
- American Indian/Alaska Native households = 280 or 20.1% of households
- Hispanic households = 1,670 or 15.3% of households

When examining the percentage of each racial or ethnic group that have a housing problem, severe housing problem, or are housing cost overburdened, compared to that racial or ethnic group overall, a different picture presents itself. According to the 2012-2016 CHAS data, 17% of all White households, 21.8% of Black/African American households, 17.6% of American Indian and Alaska Native households, 17.3% of Asian households, and 24.3% of Hispanic households are cost-overburdened by 30%-50%,

while 10.4% of White households, 0.2% of Black households, 20.1% of American Indian and Alaska Native households, 0.1% of Asian households, and 15.3% of Hispanic households were cost overburdened by over 50%. When examining housing problems, 24.3% of White households, 38.5% of Black/African American households, 36.2% of American Indian and Alaska Native households, 27.4% of Asian households, and 36.5% of Hispanic households have a housing problem. The numbers are lower for severe housing problems. 10.7% of White households, 20.5% of Black/African American households, 22.9% of American Indian and Alaska Native households, 13.2% of Asian households, and 17.3% of Hispanic households are experiencing a severe housing problem. Overall, these numbers show that many residents of Cumberland County, North Carolina have a severe housing problem, African American/Black households in Cumberland County, North Carolina are much more likely to experience a housing severe housing problem than to be cost overburdened, and that minority households in general are more likely to be cost-overburdened and have a housing problem than White households.

How is affordability of housing likely to change considering changes to home values and/or rents?

Due to Fort Bragg and the constant stream of new recruits entering the United States Military, Cumberland County can always expect demand for housing and a populace with the income to afford it. However, wages for the civilian populations remain stagnant, creating housing affordability problems for civilians, particularly those at 0-30% Area Median Income. Additionally, the increase of retirees in the area leads to increased demand for affordable housing, both in the form of rentals for seniors and homeowner housing that can be modified as the homeowners age in place.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to Zillow (www.zillow.com), it is estimated that the Area Median Rent is for a one bedroom apartment is \$690 per month, for a two bedroom apartment is \$770 per month, for a three bedroom apartment \$950 per month, and for a four bedroom apartment \$1,350 per month. These estimates are higher than the HOME rents for all bedroom apartment types listed in Cumberland County but lower than Fair Market Rents. Although market rents appear to be slightly higher than the HOME rents for Cumberland County, housing affordability is still the biggest housing problem for low-income families and individuals according to the CHAS data, indicating a need for housing subsidies and assistance.

Discussion

The housing market is strong in Cumberland County, but affordability and housing quality are becoming a critical problem for the lower income residents.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Cumberland County contains 6,171 housing units that were constructed prior to 1950, which is 4.3% of all the total housing units in the County. Approximately 22.8% of the housing units were built within the last fifteen (15) years. Of all the 143,412 total housing units, 123,178 are occupied. It is estimated that over 33% of the housing units are in need of housing rehabilitation work, from minor work to major rehabilitation work.

Definitions

The following definitions are used in the table below:

“Selected Housing Conditions:”

- Over-crowding (1.01 or more persons per room)
- Lacking a complete kitchen
- Lack of plumbing facilities and/or other utilities
- Cost overburden

“**Substandard Condition:**” Does not meet code standards, or contains one of the selected housing conditions.

“**Suitable for Rehabilitation:**” The amount of work required to bring the unit up to minimum code standards, and the existing debt on the property, together are less than the fair market value of the property.

“**Not Suitable for Rehabilitation:**” The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,359	23%	7,773	45%
With two selected Conditions	58	0%	345	2%
With three selected Conditions	15	0%	29	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	20,695	76%	8,896	52%
Total	27,127	99%	17,043	99%

Table 37 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,053	30%	4,510	26%
1980-1999	11,322	42%	7,068	41%
1950-1979	7,070	26%	4,739	28%
Before 1950	689	3%	808	5%
Total	27,134	101%	17,125	100%

Table 38 – Year Unit Built

Data Source: 2011-2015 ACS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,759	29%	5,547	32%
Housing Units built before 1980 with children present	7,371	27%	3,816	22%

Table 39 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	12,393	7,841	20,234
Abandoned Vacant Units	329	208	537
REO Properties	119	76	195
Abandoned REO Properties	17	11	28

Table 40 - Vacant Units**Need for Owner and Rental Rehabilitation**

Based on consultation with the Cumberland County's Housing providers, there is substantial need for both rental rehabilitation and owner-occupied housing rehabilitation. Many renters in the area live in low-quality rental housing, and landlords are unwilling to do the necessary rehabilitation work. The County has addressed this problem utilizing an investor-owned housing rehabilitation program.

Additionally, the owner-occupied housing stock is older than the renter-occupied housing stock. As this housing stock and the people living in it age, the need for housing rehabilitation in older neighborhoods and neighborhoods with older residents increases. There is a need for more substantial rehabilitation projects in Cumberland County. Cumberland County has addressed this need by allocating a large portion of its funding to its homeowner rehabilitation programs.

Based on stakeholder interviews, it has been determined that a number of houses in the areas with the greatest need for rehabilitation have been converted into rentals. The houses in these areas had previously been homeowner-occupied, but many estates of the former owners converted these houses into rentals. Many of these houses have a need for rehabilitation and are rented to the residents in the lowest income categories. Evictions are common for this group of renters, and it is very easy for a landlord to evict a tenant in the County. Foreclosures are often common in the County, and tangled titles can make it difficult for the County to convey properties to investors that will rehabilitate them.

There are a number of trailer parks in Cumberland County. The trailers in these parks are often in poor condition and also require rehabilitation. This type of housing is typically occupied by the lowest-income groups in the County, and these households have the least amount of funding to rehabilitate their homes. The Shaw Heights Neighborhood has a high concentration of these trailer parks. Cumberland County has designated the neighborhood as an NRSA to address the needs of residents of the neighborhood, including those living in mobile homes.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

There are approximately 7,759 (29%) owner-occupied and 5,547 (32%) renter-occupied housing units that were built prior to 1980 within Cumberland County's jurisdiction, and a total of 58,441 in Cumberland County overall. Based on that, there are approximately 13,306 older homes that contain LBP hazards that are eligible for the County to address.

Discussion

The County needs to access funds to rehabilitate homes and to construct new housing to replace the vacant and dilapidated units. The County also needs to continue to support rehabilitation and new construction efforts in low- and moderate-income areas of the County. Unincorporated areas of the County require infrastructure development to encourage affordable housing development in the future. Cumberland County is designating Shaw Heights as an NRSA for the purpose of creating sewer and septic infrastructure to pursue future affordable housing development in the neighborhood.

Emergency Management:

The Cumberland County Emergency Management Plan was created by the Cumberland County Fire Marshal. Cumberland County issued a mandatory evacuation during Hurricane Florence and rescued 134 people, compared to the previous hurricane (Hurricane Matthew) where they had rescued 1,254 people. The Emergency Management Plan is anticipating a Category 4 or 5 Storm. They have constructed a baseball stadium in the floodway to prevent flooding of housing. Additionally, the Hazard Mitigation Plan is anticipating tornadoes and disasters related to I-95 and the amount of shipping that takes place on that major corridor. Cumberland County will be creating a new Hazard Mitigation Plan in 2021.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Fayetteville Metropolitan Housing Authority is the public housing authority that owns and professionally manages family communities and elderly/disabled rental apartments, and administers the Section 8 Housing Choice Vouchers throughout the City of Fayetteville and Cumberland County. The Housing Authority is considered a “high performer” by HUD. The apartments are located in the City of Fayetteville, as well as scattered sites located throughout Cumberland County. FMHA has 1,045 public housing units. The Housing Authority administers 1,749 Section 8 Vouchers and has a 98% utilization for Section 8. FMHA has also been an integral partner in the construction of Low Income Housing Tax Credit projects.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	38	0	796	1,798	0	1,798	361	0	0
# of accessible units	N/A	N/A	24	N/A	N/A	N/A	N/A	N/A	N/A
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

- Grove View Terrace I – 56 units
- Grove View Terrace II – 156 units
- Hillside Manor – 32 elderly units
- Melvin Place – 58 units
- Point Place – 52 units
- Murchison Townhouses – 60 units
- Blueberry Place – 48 units
- Holland Homes – 60 units
- Lewis Heights – 48 units
- Stanton Arms – 52 units
- McNeill Apartments – 50 units

- Scattered Site Housing – 124 single-family dwellings

FMHA has twenty-four (24) units that are considered accessible. The number is low because of exemptions from the 5% requirement at certain sites. The Housing Authority has been working to increase its supply of accessible housing to the 5% amount.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There is a total of 1,045 public housing units in Cumberland County. In addition, the Housing Authority is constructing 272 new units to replace 212 units that were lost through RAD conversion. An additional 52 units structure is undergoing RAD conversion.

Public Housing Condition

Public Housing Development	Average Inspection Score
Fayetteville Metropolitan Housing Authority	91

Table 86 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Fayetteville Metropolitan Housing Authority has determined the needs for its properties through interviews with its Resident Advisory Board. The FMHA recently submitted its Five Year Plan Update for its FY 2019 through FY 2023 Public Housing Capital Fund Program Grant, and submitted its complete Five Year Plan for FY 2019-2023 in Summer of 2019. The Capital Fund Grant award for FY 2020 was \$1,707,832.

The Housing Authority has applied to HUD for 216 units in Grove View Terrace and 32 units in Hillside Manor for RAD conversion. In addition to the RAD conversion, the Housing Authority will replace the units with 56 tax credit units in conjunction with the 216 RAD units.

The major work items for the Fayetteville Metropolitan Housing Authority's properties are as follows: sidewalk repair, grounds work, parking improvements, street improvements, UPCS code compliance, floor improvements, roof repairs and replacement, interior painting, pest control, and plumbing improvements across all public housing properties, as well as administration activities.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

According to the Five Year and Annual Plan for 2019-2023, FMHA's progress in meeting their mission and goals states that FMHA set the goal of cooperating with Cumberland County, the City of Fayetteville, and other neighborhood partners to promote neighborhood revitalization and economic development in designated areas of the City. FMHA has an active resident council that expresses needs for all public housing communities under the Fayetteville Metropolitan Housing Authority. The Resident Advisory Board has actively contributed to the FMHA's 2019-2023 Five Year and Annual Plans.

Section 8 Voucher Holders have the opportunity to plan and reach goals that they set for themselves and their families, as well as save a significant amount of money. This opportunity is available to Section 8 holders who choose to become participants in Section 8's Family Self-Sufficiency Program. There are two parts to the program. The first part of the program is the Self-Sufficiency program where participants have the opportunity to work toward meeting its goals that they set for their families, as well as save money that will become theirs when they have completed their goals. The second part of the program is the Homeownership Program. In this part of the program, a Section 8 participant can choose to use his or her Section 8 voucher to assist with the purchase and payment of a home. Each part of the Self-Sufficiency program is detailed below.

Family Self-Sufficiency (FSS) is a voluntary HUD program that encourages and assists families to become self-sufficient. Anyone currently on the Section 8 Housing Choice Voucher program is eligible for this program. FSS offers a financial incentive to families through an escrow account, which is based on an increase in a families earned income. An example of an increase in earned income would be when a family member has a pay raise, obtains employment or has an increase in his or her working hours that results in an increase in the portion of rent that the family pays each month. For example, if a family member begins working 40 hours per week, and the families rent increase \$25.00 dollars per month, that \$25.00 dollars goes into an escrow account that the Housing Authority establishes for the family. This account becomes available to the family when the family successfully completes their FSS Contract of Participation. Depending upon each participant's situation, the FSS Program can connect tenants with job training, resource planning, credit repair resources, basic skills education, high school equivalency (GED) programs, post-secondary education, and assistance with securing meaningful employment. Advisors provide emotional support, case management, and personalized assistance.

Discussion:

The Fayetteville Metropolitan Housing Authority has been the primary provider of housing for the very low- and extremely low-income residents of the Cumberland County and the City of Fayetteville. The Fayetteville Metropolitan Housing Authority assists individuals and families through its Public Housing Communities and Low Income Housing Tax Credit Communities and Section 8 Housing Choice Voucher program.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Serving with accountability and teamwork, Cumberland Interfaith Hospitality Network, the Life Matters Center, Endeavors, the Hope Center, the Salvation Army, True Vine Ministries, and Urban Ministries provide beds for homeless persons and families in Cumberland County. There are a total of 368 beds in Cumberland County and the City of Fayetteville.

Of the facilities supported by the Fayetteville-Cumberland County CoC, the Care Center is targeted toward Domestic Violence Victims and Endeavors-Bonanza Permanent Housing is targeted toward individuals with HIV/AIDS. Facility-based beds include the Care Center, with twenty-one (21) beds, the Myrover Reese Fellowship Home Supervised Living Facility, with nine (9) beds, and the Salvation Army with fifty-four (54) beds.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	56	
Households with Only Adults	72	0	0	0	
Chronically Homeless Households	6	0	0	6	
Veterans	9	0	0	118	
Unaccompanied Youth	2	0	0	0	

Table 43 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Fayetteville-Cumberland County CoC acts as the lead for the SSI/SSDI Outreach, Access, and Recovery (SOAR) program to address the issues of people experiencing homelessness and assisting them in accessing Social Security Administration programs. Caseworkers meet with people experiencing homelessness to provide a direct connection to social service and disability programs and improve positive outcomes. The CoC also maintains partnerships with health care navigators, managed care organizations, free clinics, legal aid, and the Department of Social Services. CoC providers assist clients with applying for benefits such as Medicaid, Medicare, Veteran benefits, TANF, and SNAP.

The CoC Board includes a member that is an employee of the Cumberland County Department of Social Services (DSS). The CoC is informed of the mainstream resources available through the department. Most providers within the CoC network are knowledgeable of available resources offered through DSS and other agencies. Some agencies have SOAR Benefit Specialists on staff to assist clients in obtaining benefits.

The CoC partners with workforce development to assist in providing job opportunities for targeted populations. Local providers help clientele access mainstream health and mental health services along with job training and education. Cumberland HealthNet supports people at less than 200% of the poverty level with health evaluations, and also conducts Coordinated Entry for the CoC. Alliance Health is also a member of the CoC that provides health services. Volunteers for America provides job training targeted to homeless female veterans. Connections of Cumberland County has partnered with Fayetteville Technical Community College to provide case management and job training to women and children experiencing homelessness or at risk of homelessness.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The largest facility serving homeless individuals and families in the region is the Salvation Army, which serves approximately 200 people annually. The Salvation Army has an additional emergency shelter serving veterans. The Salvation Army partners with True Vine Ministries' Hope Center to operate a "white flag" shelter during inclement weather, which increases the number of beds at the Salvation Army by 22, and allows the Hope Center to serve 80-100 more people. The Salvation Army also works with individuals that are victims of domestic violence and human trafficking.

Additional shelters include Operation Inasmuch, which is a men's shelter serving the region, and the Life Matters Center which serves women. Services are also available in the form of day centers, including Seth's Wish and the Day Resource Center.

NCWorks Career Center works with the Continuum of Care to provide job training and outreach. There are multiple job training programs that are members of the CoC, including Volunteers of America, which targets veterans, and Connections of Cumberland County targets women with families that require jobs, often including those fleeing domestic violence.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Cumberland County has identified the priorities for services and facilities for the special needs population. This includes the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The following needs and objectives are established under this Five Year Consolidated Plan:

- **Elderly** - rehabilitation of existing owner-occupied housing units, and construction of new affordable and accessible apartments
- **Frail Elderly** - construction of new affordable and accessible apartments with supportive services
- **Persons with Disabilities** - rehabilitation of existing housing units for accessible improvements, reasonable accommodations to rental housing units, and supportive employment opportunities
- **Alcohol and Other Drug Addictions** - supportive services to end addictions, and training to re-enter the work force
- **Public Housing Residents** - housing down payment assistance, job training and job opportunities, housing counseling for home ownership, and assistance in finding affordable housing
- **Victims of Domestic Violence** - additional temporary shelters, supportive services and training programs, and permanent supportive housing options
- **Persons with HIV/AIDS** - permanent supportive housing and health care services

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

Hospitals must have written discharge policies for "appropriate referral and transfer plans" including evaluation of a patient's capacity for self-care and possibility of being cared for in "the environment from which s/he entered the hospital." The actual discharge varies with the individual being discharged,

their primary and behavioral health needs, and resources and supports available. While health care facilities try to send individuals home or to family, sometimes they are discharged to a nursing home, rehab hospital or as last resort, a non-HUD funded shelter. Though all discharge plans contain provisions to avoid discharging individuals into a situation where they are literally homeless, shelters are often full and individuals who are discharged will have no choice but to live on the street. Some shelters have protocols against accepting certain individuals directly from a hospital. Populations that are discharged from hospitals and correctional facilities are sent to particular shelters, such as the Hope Center for women discharged from hospitals and Family Promise for individuals exiting incarceration, but these shelters do not contract with these institutions and individuals arriving at these places will be unplanned for and, as a result, turned away.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Cumberland County proposes as its "Vision" for the Five Year Consolidated Plan the following under "Other Special Needs Strategy":

Goal: Improve, preserve, and expand opportunities and services for persons with special needs and the disabled in Cumberland County.

Objectives:

- **SNS-1 Housing** - Promote and assist to increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs through rehabilitation of existing housing and new construction of accessible housing.
- **SNS-2 Social Services** - Promote and assist in supporting social service programs and facilities for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs.
- **SNS-3 Accessibility** - Promote and assist in making accessibility improvements to owner occupied housing through rehabilitation and improve renter occupied housing by promoting reasonable accommodations for the physically disabled.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Not Applicable.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Fayetteville's and Cumberland County's 2020 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and affirmatively further fair housing in the City and County:

Impediment 1: Fair Housing Education and Outreach - There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities, and the disabled population.

Goal: Improve the public's and local officials' knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing throughout the City of Fayetteville and Cumberland County.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **1-A:** Continue to promote Fair Housing awareness through the media, hosting seminars, and training to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act and Americans with Disabilities Act.
- **1-B:** Continue to prepare and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and a landlord's responsibilities to comply with the Fair Housing Act by making reasonable accommodations.
- **1-C:** Educate residents that they have the right to live outside concentrated areas of poverty.
- **1-D:** Work with the local Board of Realtors to educate and promote fair housing.
- **1-E:** Strive for better intergovernmental cooperation between state and local partners, as well as community groups, to effectively identify and address potential barriers to affordable housing choice.
- **1-F:** Publish forms, informational material, etc. in both English and Spanish.

Impediment 2: Quality of Rental Housing vs. Affordability - The City of Fayetteville and Cumberland County have a large supply of rental housing that does not meet the minimum property standards and 35.9% of all households are cost overburdened and spend 30% or more of their monthly income on housing.

Goal: Increase the supply of decent, safe, sound and affordable rental housing through new construction and rehabilitation.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **2-A:** Provide funding and incentives for the rehabilitation of rental housing for low- and moderate-income renters.
- **2-B:** Continue to enforce local codes and ordinances, and develop a Rental Registry Program in the City of Fayetteville and Cumberland County.
- **2-C:** Promote and encourage the Public Housing Authority to offer Section 8 Housing Choice Voucher holders the option to convert to homeownership.
- **2-D:** Continue to support Low Income Housing Tax Credit applications to develop decent, safe, sound and affordable rental housing.
- **2-E:** Target and rehabilitate rental housing in the Murchison Road Corridor and Shaw Heights Neighborhood Revitalization Strategy Areas.

Impediment 3: Lack of Quality Affordable Homeowner Housing - There is a lack of housing resources for low- and moderate-income households to purchase a home. Many houses that are available for purchase are in need of substantial rehabilitation work.

Goal: Increase the supply of various types of affordable housing for sale through new construction and rehabilitation activities.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **3-A:** Financially support and assist low- and moderate-income households to purchase homes at affordable prices throughout Cumberland County.
- **3-B:** Support and promote the development of affordable infill housing on vacant land.
- **3-C:** Continue to fund and support homeowner rehabilitation and emergency repair programs.
- **3-D:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.
- **3-E:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in areas that are not low-moderate income.
- **3-F:** Target and rehabilitate homeowner-occupied housing in the Murchison Road Corridor in Fayetteville and the Shaw Heights Neighborhood in Cumberland County.

Impediment 4: Continuing Need for Accessible Housing Units - As an older built-up environment, there is a lack of accessible housing units in the City of Fayetteville and Cumberland County. 21.9% of the County's housing units (including the City of Fayetteville) were built over 60 years ago and do not have accessibility features, while 16.6% of the County's population is classified as disabled.

Goal: Increase the number of accessible units for the physically disabled and developmentally delayed through new construction and rehabilitation of existing housing.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **4-A:** Promote programs to increase the amount of accessible housing through rehabilitation of existing housing stock by homeowners and landlords.
- **4-B:** Encourage the development of new construction of accessible and visitable housing through financial or development incentives.
- **4-C:** Continue to enforce ADA and Fair Housing requirements for landlords to make “reasonable accommodations” for tenants who are disabled.
- **4-D:** Continue to promote programs to assist elderly homeowners with accessibility improvements to their properties so they may remain in their own homes.

Impediment 5: Economic Issues Affecting Housing Choice - There is a lack of economic opportunities in the City of Fayetteville and Cumberland County which prevents low-income households from increasing their financial resources to be able to choose to live outside areas of concentrated poverty.

Goal: The local economy will continue to improve by providing new job opportunities, which will increase household income, and will promote fair housing choice.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **5-A:** Strengthen partnerships that enhance local businesses, expand the tax base, and create a more sustainable economy for residents and businesses.
- **5-B:** Support and enhance workforce development and skills training that results in increased job opportunities and a living wage.
- **5-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income, and minority neighborhoods.
- **5-D:** Continue to promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **5-E:** Support and enhance entrepreneurship training programs, with a particularly focus on programs that assist women, minority, and veteran-owned businesses.

Impediment 6: Impacted Areas of Concentration - There are specific high poverty, racially segregated areas throughout the City of Fayetteville and Cumberland County where the concentration of low-income minority persons exceeds 70% of the area’s corresponding population.

Goal: Promote the de-concentration of minorities outside the Central and Northern sections of the City of Fayetteville and areas of the County bordering Fort Bragg in order to reduce minority concentration.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **6-A:** Support, promote, and plan for affordable housing developments outside areas of minority concentration.

- **6-B:** Market and promote housing opportunities for minorities outside areas of minority concentration.
- **6-C:** Provide assistance to minority households to locate their residences outside areas of high minority concentration.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Cumberland County's Community Development Department is committed to providing quality service and opportunities to citizens in need of decent, safe and affordable housing; supporting entrepreneurship through loans, grants and programs that result in job opportunities for low to moderate-income citizens and the expansion of the County's tax base. The Community Development Department is the administrator of the Community Development Block Grant and HOME Investment Partnership Grant. The office is also the lead entity for the Continuum of Care, which provides employment training initiatives for the homeless, with a particular focus on homeless veterans.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	289	315	1	1	0
Arts, Entertainment, Accommodations	4,939	3,096	17	14	-3
Construction	1,969	1,775	7	8	1
Education and Health Care Services	4,876	1,563	17	7	-10
Finance, Insurance, and Real Estate	1,289	562	4	3	-1
Information	484	167	2	1	-1
Manufacturing	3,649	5,317	13	24	11
Other Services	1,009	607	4	3	-1
Professional, Scientific, Management Services	2,257	998	8	5	-3
Public Administration	6	0	0	0	0
Retail Trade	5,445	3,605	19	16	-3
Transportation and Warehousing	1,398	3,116	5	14	9
Wholesale Trade	1,144	783	4	4	0
Total	28,754	21,904	--	--	--

Table 45 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	53,032
Civilian Employed Population 16 years and over	46,865
Unemployment Rate	11.59
Unemployment Rate for Ages 16-24	33.97
Unemployment Rate for Ages 25-65	5.92

Table 46 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	8,420
Farming, fisheries and forestry occupations	1,996
Service	5,162
Sales and office	11,546
Construction, extraction, maintenance and repair	4,517
Production, transportation and material moving	3,903

Table 47 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	34,891	69%
30-59 Minutes	13,226	26%
60 or More Minutes	2,260	4%
Total	50,377	100%

Table 48 - Travel Time

Data Source: 2011-2015 ACS

Education:**Educational Attainment by Employment Status (Population 16 and Older)**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,792	538	2,662
High school graduate (includes equivalency)	10,739	1,086	5,152
Some college or Associate's degree	15,420	1,797	5,812

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	10,199	316	1,826

Table 49 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	184	403	291	881	1,224
9th to 12th grade, no diploma	1,841	1,166	1,076	2,187	1,679
High school graduate, GED, or alternative	4,409	4,423	3,628	9,568	4,383
Some college, no degree	5,065	5,964	4,661	7,527	2,550
Associate's degree	335	1,834	2,289	2,986	716
Bachelor's degree	659	2,848	2,740	3,690	852
Graduate or professional degree	135	883	1,387	2,248	576

Table 50 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	304,279
High school graduate (includes equivalency)	607,000
Some college or Associate's degree	678,825
Bachelor's degree	783,917
Graduate or professional degree	934,574

Table 51 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Though it is unmentioned on the tables above, the largest employment sector in the County is the military due to the presence of Fort Bragg. For civilians, the largest employment sector is Sales and Office professions at 11,546 people, followed by Management Business and Financial professions at 8,420 people, and Service Industry professions at 5,162. The largest deficit between jobs available and jobs filled is in the Manufacturing sector, where 68.6% of jobs are filled, followed by Transportation and Warehousing at 44.9% of jobs filled. Conversely, there are many more employees than jobs in the

sectors of Education and Healthcare Services, and more employees than jobs in Arts, Entertainment, and Accommodations; Professional, Scientific, and Managements Services; and Retail Trade. It is important to note that in the City of Fayetteville, there are 34.9% more Manufacturing workers than there are Manufacturing jobs, and individuals working in those professions likely commute into the County.

Describe the workforce and infrastructure needs of the business community:

- Public transportation is inadequate for lower income wage earners that need to get to jobs. Transportation takes too long and the routes are inefficient when it comes to connecting the places where people live to job centers.
- Much of the employment for people without post-secondary education is available in low-wage retail and service industry positions.
- There is a need for increased wages. Many of the jobs that pay more to people without advanced degrees are more competitive and are quickly filled.
- There are not many large private businesses that are headquartered in Fayetteville and Cumberland County. To address this need, there are a variety of youth employment programs, including a cyber security entrepreneurship program.
- Residents of the area have expressed an interest in additional restaurant options. There is a need for an incubator to assist individuals looking to own and run restaurants.
- There is a need to create business incubators for businesses that are looking to increase capacity.
- North Carolina is a “right to work” state. Workers on the military base have unionized and there are job training programs. However, there are no unions nor training programs outside the base.
- There is a need for programs that specifically target women, minorities, and veterans that are trying to start a business.
- Finding employment is a particular challenge for single mothers and the re-entry population.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Two communities in Cumberland County have experienced significant growth in population and, as a result, business development. Spring Lake and Hope Mills have both developed commercial districts to serve their respective populations, as well as commuters from the City of Fayetteville and Fort Bragg. Neighborhood Plans for Stedman and Eastover have updated their zoning to allow for large commercial development.

The City of Fayetteville is investing heavily in the economic development of Downtown Fayetteville and the Murchison Road Corridor. A strong core in the City of Fayetteville can potentially provide jobs for residents outside of the City in Cumberland County.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The unemployment rate for persons aged 18-24, at 33.97%, is twice the overall County's unemployment rate at 11.59%. Local job opportunities are largely low-paying, and individuals with lower education levels are left out of the local economy. Additionally, the jobs in the area are dependent on Fort Bragg and serving the individuals that come to Fayetteville to work at Fort Bragg. There is a need to develop independent industries that can sustain high-paying jobs in the unlikely event that Fort Bragg were to close.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

NCWorks trains and retrain individuals that have left the workforce, and works with youth, adults, and dislocated workers. NCWorks attempts to prepare its clients for employment at jobs that will require no subsidies. The Center for Economic Empowerment and Development (CEED) specifically targets women business owners and is working to create incubators for women-owned businesses in the food industry.

Other organizations partner with the Continuum of Care to assist the populations that are homeless, recently homeless, or at-risk of becoming homeless, in gaining employment. Volunteers of America, Designing Furniture, and Connections of Cumberland County in partnership with Fayetteville Technical Community College all offer programs of this nature.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

To bolster economic resilience in Cumberland County, the Southeastern Economic Development Commission (SEDC) proposed in their 2017-2022 CEDS to improve the infrastructure in the County with flood protection and backup power, and to support economic development with a qualified local contractor program for reconstruction. More generally, the SEDC would like to leverage the region's strengths, including Cumberland County's strength in attracting defense contracts, maintain a robust infrastructure, revitalize commercial corridors and downtowns, promote STEM and technology training, and engage entrepreneurs across the region.

Discussion

There is a need for job training for residents of Cumberland County. The County continues to partner with NCWorks to provide job training to individuals that may be seeking training. Additionally, the County has the potential to partner with CEED to encourage entrepreneurship among low- and moderate-income persons.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Areas with multiple housing problems are concentrated in the block groups that are greater than 51% Low- and Moderate-Income. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 001400 B.G. 1
- C.T. 001603 B.G. 1
- C.T. 001604 B.G. 2
- C.T. 001700 B.G. 1
- C.T. 001700 B.G. 3
- C.T. 000200 B.G. 3
- C.T. 002401 B.G. 1
- C.T. 002402 B.G. 1
- C.T. 002504 B.G. 1
- C.T. 003500 B.G. 1
- C.T. 003500 B.G. 2
- C.T. 003500 B.G. 3
- C.T. 003500 B.G. 2
- C.T. 003600 B.G. 3

Additionally, Cumberland County is designated as an “exception” community by HUD. Any Block Groups below the County’s designated “exception” level of 50.76% low- and moderate-income is also eligible for the use of CDBG funds. The following Census Tracts and Block Groups are eligible based on exception criteria:

- C.T. 001100 B.G. 1
- C.T. 001700 B.G. 2
- C.T. 003104 B.G. 3

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The following Census Tracts and Block Groups have a Black or African American population of 50 percent or more.

C.T. 000200	C.T. 001500	C.T. 002401	C.T. 002503	C.T. 003310	C.T. 003500	C.T. 000200	C.T. 001500
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B.G. 1	B.G. 2	B.G. 1	B.G. 1	B.G. 4	B.G. 3	B.G. 1	B.G. 2
C.T. 000600 B.G. 1	C.T. 001604 B.G. 2	C.T. 002401 B.G. 2	C.T. 003204 B.G. 2	C.T. 003312 B.G. 4	C.T. 003600 B.G. 2	C.T. 000600 B.G. 1	C.T. 001604 B.G. 2
C.T. 001000 B.G. 1	C.T. 002002 B.G. 1	C.T. 002402 B.G. 1	C.T. 003302 B.G. 2	C.T. 003313 B.G. 2	C.T. 003800 B.G. 1	C.T. 001000 B.G. 1	C.T. 002002 B.G. 1
C.T. 001100 B.G. 2	C.T. 002100 B.G. 1	C.T. 002402 B.G. 2	C.T. 003304 B.G. 2	C.T. 003314 B.G. 1	C.T. 003800 B.G. 3	C.T. 001100 B.G. 2	C.T. 002100 B.G. 1
C.T. 001100 B.G. 3	C.T. 002300 B.G. 2	C.T. 002402 B.G. 3	C.T. 003305 B.G. 3	C.T. 003314 B.G. 3	C.T. 001100 B.G. 3	C.T. 002300 B.G. 2	
C.T. 001200 B.G. 3	C.T. 002300 B.G. 3	C.T. 002502 B.G. 3	C.T. 003307 B.G. 2	C.T. 003500 B.G. 2	C.T. 001200 B.G. 3	C.T. 002300 B.G. 3	

The following Census Tracts and Block Groups have a higher Hispanic or Latino population that is 20 percent higher than the County's Hispanic or Latino population as a whole, which meets the HUD definition of a "Minority Area."

- C.T. 001400 B.G. 2
- C.T. 002002 B.G. 2
- C.T. 003201 B.G. 1
- C.T. 003205 B.G. 2
- C.T. 003304 B.G. 4
- C.T. 003305 B.G. 2
- C.T. 003310 B.G. 3
- C.T. 003314 B.G. 2
- C.T. 003403 B.G. 1

What are the characteristics of the market in these areas/neighborhoods?

There are multiple neighborhoods in Cumberland County where the majority of the residents identify themselves as racial or ethnic minorities. These neighborhoods vary, from the growing middle class in Spring Lake, to the distressed market and mobile home parks of Shaw Heights, which is adjacent to the historic Black or African American business district on Murchison Road. The eastern portions of Hope Mills, which has been increasing in population and wealth, also have high minority concentrations. As such, the market conditions vary between these neighborhoods, and each requires a different programmatic intervention by the County. Shaw Heights is particularly noteworthy as it is a portion of the gateway to Fort Bragg, and can grow with the coming investment along Murchison Road. The

County is proposing to develop a Neighborhood Revitalization Strategy Area (NRSA) for the area, with the goal of improving the infrastructure and housing to ultimately capitalize on the City of Fayetteville's investments on the Murchison Road Corridor.

Are there any community assets in these areas/neighborhoods?

Many of these neighborhoods and areas in Cumberland County are strong communities with a high concentration of churches to serve the population. Increased investment in Spring Lake and Hope Mills is transforming these communities into communities of choice.

Are there other strategic opportunities in any of these areas?

Cumberland County is in the process of creating a Neighborhood Revitalization Strategy Area in the Shaw Heights Neighborhood. This plan will strategically address issues in the region, including the need for rental and homeowner housing rehabilitation, the need for employment training, and the need for infrastructure development, including paved roads and sanitary sewer construction.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households – 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

There is a need to provide broadband access to low-income neighborhoods and households. Throughout the County, public buildings such as schools and libraries are older and require retrofitting to provide broadband and wi-fi access for residents.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Broadband access is controlled at the State level in the State of North Carolina. Cities within North Carolina are encouraged to seek competition between Internet Service Providers or to undertake public-private partnerships to narrow the digital divide and provide broadband access to all County residents. The State of North Carolina has developed a Broadband Access Plan to increase the percentage of households with access to fiber optic cable, increase the percentage of households with access to broadband, increase adoption rates, bring affordable internet access to K-12 students outside of schools, and to create a state-wide model of digital literacy education.

MA-65 Hazard Mitigation – 91.210(a)(5), 91.310(a)(3)**Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Cumberland County's Emergency Management Plan was created in cooperation with the Cumberland County Fire Marshal. Cumberland County issued a mandatory evacuation during Hurricane Florence and rescued 134 people, compared to the previous hurricane (Hurricane Matthew) where they had rescued 1,254 people. The Emergency Management Plan anticipates a Category 4 or 5 Storm. The City has constructed a baseball stadium in the floodway to prevent flooding of housing. Additionally, the Hazard Mitigation Plan is anticipating tornadoes and disasters related to I-95 and the amount of shipping that takes place on that major corridor. Cumberland County will be creating an update to the Hazard Mitigation Plan in 2021.

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

Some low-income neighborhoods of Cumberland County are located near bodies of water that flood. Due to the previous flooding, Cumberland County has worked with the City of Fayetteville has worked to clear the housing that surrounds the low-lying, flood prone areas. Low-income neighborhoods near Fort Bragg run the risk of any shipping-based disaster that may occur, particularly unincorporated properties along Murchison Road like Shaw Heights.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This is Cumberland County's first year of its new Five Year Consolidated Plan for FY 2020-2024. The "Vision" of the Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for Cumberland County. As part of the Five Year Consolidated Plan, the community has developed goals and objectives. The following strategies with subsequent goals and priorities have been identified for the Cumberland County for the period of FY 2020 through FY 2024 for the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs:

HOUSING STRATEGY - HSS

Goal:

Improve, preserve, and expand the inventory of affordable housing for low- and moderate-income persons and families living in Cumberland County.

Objectives:

- **HSS-1 Homeownership Assistance** - Promote and assist in developing homeownership opportunities for low- and moderate-income households.
- **HSS-2 Housing Construction** - Promote and assist in the development of new affordable housing inventory for both rental and sales housing.
- **HSS-3 Housing Rehabilitation** - Promote and assist in the preservation of existing owner and renter occupied housing inventory in Cumberland County.
- **HSS-4 Fair Housing** - Affirmatively further fair housing by promoting fair housing choice throughout Cumberland County.
- **HSS-5 Housing Education** - Promote and assist in educating homeowners, tenants, landlords, and new homebuyers in best practices for purchase and maintenance of affordable housing rentals, including foreclosure and eviction prevention.
- **HSS-6 Housing Purchase** - Provide funds for downpayment assistance and acquisition for rehabilitation to make housing affordable to low- and moderate-income persons and families.

HOMELESS STRATEGY - HOM**Goal:**

Improve the living conditions and support services and increase the availability of housing for homeless persons and families in Cumberland County and eliminate unfair housing practices that may lead to homelessness.

Objectives:

- **HOM-1 Housing** - Promote and assist in developing housing opportunities for persons and families experiencing homelessness, and those who are at-risk of becoming homeless.
- **HOM-2 Operations/Support** - Promote and assist in program support services for the homeless.
- **HOM-3 Homeless Prevention** - Promote and assist in anti-eviction and prevention of unfair housing practices which may contribute to homelessness.
- **HOM-4 Permanent Supportive Housing** - Promote and assist in the development of permanent supportive housing and services.
- **HOM-5 Shelter Housing** - Support and assist in the development and operations of shelters for persons who are homeless or victims of domestic violence

SPECIAL NEEDS STRATEGY - SNS**Goal:**

Improve, preserve, and expand opportunities and services for persons with special needs and the disabled in Cumberland County.

Objectives:

- **SNS-1 Housing** - Promote and assist to increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs through rehabilitation of existing housing and construction of new accessible housing.
- **SNS-2 Social Services** - Promote and assist in supporting social service programs and facilities for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs.
- **SNS-3 Accessibility** - Promote and assist in making accessibility improvements to owner occupied housing through rehabilitation and improve renter occupied housing by promoting reasonable accommodations for the physically disabled.
- **SNS-4 Reasonable Accommodations** - Promote, support, and advocate for reasonable accommodations that should be made to assist the physically disabled to live in accessible housing.

COMMUNITY DEVELOPMENT STRATEGY - CDS**Goal:**

Improve, preserve, and create new public and community facilities, infrastructure, and public services to ensure the quality of life for all residents of Cumberland County.

Objectives:

- **CDS-1 Infrastructure** - Improve the County's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, retaining walls, sewer, linear lines, water, flood control, storm water management and separation, bridges, bike trails, green infrastructure, etc.
- **CDS-2 Community Facilities** - Improve the County's parks, recreational centers, and public and community facilities through rehabilitation, preservation, and new construction.
- **CDS-3 Public Services** - Improve and increase public service programs for the youth, the elderly, developmentally delayed, disabled, and target income population, including nutrition programs and social/welfare programs throughout the County.
- **CDS-4 Public Transit** - Promote the expansion and development of additional bus routes and improvements to the public transportation system for low- and moderate-income persons, and special needs.
- **CDS-5 Clearance** - Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the County.
- **CDS-6 Architectural Barriers** - Remove architectural barriers and make public and community facilities accessible to all residents.
- **CDS-7 Public Safety** - Improve public safety through upgrades to facilities, purchase of new equipment, crime prevention, community policing, and ability to respond to emergency situations.
- **CDS-8 Revitalization** - Promote and assist in the stabilization of residential neighborhoods by removing slums and blight, assembling sites for new housing, rehabilitation of existing housing, code enforcement, and designation of an NRSA project area.

ECONOMIC DEVELOPMENT STRATEGY - EDS**Goal:**

Increase and promote job creation, job retention, self-sufficiency, education, job training, technical assistance, and economic empowerment of low- and moderate-income residents of Cumberland County.

Objectives:

- **EDS-1 Employment** - Support and encourage new job creation, job retention, workforce development, employment, and job training services.
- **EDS-2 Financial Assistance** - Support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans.
- **EDS-3 Financial Incentives** - Support and encourage new economic development through local, state and Federal tax incentives and programs.

ADMINISTRATION, PLANNING, AND MANAGEMENT STRATEGY - APM**Goal:**

Provide sound and professional planning, administration, oversight and management of Federal, state, and local funded programs.

Objectives:

- **APM-1 Management** - Continue to provide sound and professional planning, program management and oversight for the successful administration of Federal programs.
- **APM-2 Planning** - Continue to develop and plan for special studies, environmental clearance, fair housing, Section 108 Loan Application, NRSA Plans, and compliance with all Federal, state, and local laws and regulations.
- **APM-3 NRSA** - Prepare a Neighborhood Revitalization Strategy Area (NRSA) Plan for the Shaw Heights Neighborhood.

SP-10 Geographic Priorities – 91.215 (a)(1)**Geographic Area**

1	Area Name:	Low- and Moderate-Income Areas
	Area Type:	Local Target area
	Other Target Area Description:	Low- and Moderate-Income Areas
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Census Tracts and Block Groups in Cumberland County that have a Low- and Moderate-Income population above 50.76%.
	Include specific housing and commercial characteristics of this target area.	Housing in these areas is older and requires rehabilitation, both for renters and homeowners. Some of these block groups lie in the flood plain. There are some commercial districts composed mostly of vacant buildings in these areas. Additional infrastructure needs to be developed to address lack of roads and sewer.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Residents of Cumberland County identified these areas as areas in need of housing rehabilitation and economic development.

	Identify the needs in this target area.	There is a need for housing rehabilitation. Many of the houses are in poor condition, and some are highly inefficient and require extensive upgrades of the core systems. Many commercial districts in these areas are vacant, and there is high demand for economic development from residents. Additional infrastructure needs to be developed to address lack of roads and sewer.
	What are the opportunities for improvement in this target area?	The housing stock requires rehabilitation. Although houses in the area are older, they are often economically feasible to rehabilitate. There are vacant commercial districts with potential job opportunities for entrepreneurs.
	Are there barriers to improvement in this target area?	Funding is limited for improvements in these areas and the County must decide where to prioritize the use of its funding.
2	Area Name:	Countywide-Other
	Area Type:	Other
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Services provided to low- and moderate-income clientele at any location throughout the County.
	Include specific housing and commercial characteristics of this target area.	Low- and moderate-income individuals and families reside throughout the County, and require services for shelter, healthcare, educational activities, job training, economic development, etc.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Local stakeholders expressed concern for the homeless, youth in the County, elderly in the County, and disabled people in the County.
	Identify the needs in this target area.	There is a need to provide social services including but not limited to: economic development, job training, outreach and advocacy, food programs, shelter programs, youth programs, elderly programs, disabled programs, etc.

	What are the opportunities for improvement in this target area?	There is a large network of nonprofit organizations in the area dedicated to meeting the needs of residents.
	Are there barriers to improvement in this target area?	Funding is limited economic development, community development, and social service provision, and the County must decide where to prioritize the use of its funding.
3	Area Name:	Shaw Heights NRSA
	Area Type:	Strategy Area
	Other Target Area Description:	Neighborhood Revitalization Strategy Area
	HUD Approval Date:	TBD

% of Low/ Mod:	56.48%
Revital Type:	Comprehensive
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	C.T. 24.01, B.G. 1
Include specific housing and commercial characteristics of this target area.	There are a large number of mobile homes. These mobile homes are often in poor condition. Infrastructure for housing is undeveloped. There are some single-family homes that are well maintained. There are perceptions of crime in the area. There is no substantial commercial district. The area is a food desert.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Many stakeholders discussed both the need and opportunity present in Shaw Heights.
Identify the needs in this target area.	The greatest needs in the Neighborhood are for affordable housing and infrastructure. Much of the housing stock is composed of mobile homes, and these mobile homes are in poor condition. The area features many vacant lots and infill housing is required. There are few sidewalks and the area is not walkable. The area lacks a grocery store and a commercial district.
What are the opportunities for improvement in this target area?	Shaw Heights borders Fort Bragg, which is the biggest job center in the region. The eastern border of Shaw Heights is Murchison Road, which is the main entrance to Fort Bragg.
Are there barriers to improvement in this target area?	The proposed NRSA is administered by the County, and it is an unincorporated enclave of the County located in the City of Fayetteville. Administrative difficulties can create challenges for code enforcement and police presence.

Table 52 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Cumberland County has allocated its CDBG funds for FY 2020 to principally benefit low- and moderate-income persons.

- The infrastructure improvement activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 50.76% low- and moderate-income.
- The Public Facilities activities are either located in a low- and moderate-income census area or have a low- and moderate-income service area benefit or clientele.

Areas with multiple housing problems are concentrated in the block groups that are greater than 51% Low- and Moderate-Income. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 001400 B.G. 1
- C.T. 001603 B.G. 1
- C.T. 001604 B.G. 2
- C.T. 001700 B.G. 1
- C.T. 001700 B.G. 3
- C.T. 000200 B.G. 3
- C.T. 002401 B.G. 1
- C.T. 002402 B.G. 1
- C.T. 002504 B.G. 1
- C.T. 003500 B.G. 1
- C.T. 003500 B.G. 2
- C.T. 003500 B.G. 3
- C.T. 003500 B.G. 2
- C.T. 003600 B.G. 3

Additionally, Cumberland County is designated as an “exception” community by HUD. Any Block Groups below the County’s designated “exception” level of 50.76% low- and moderate-income is also eligible for the use of CDBG funds. The following Census Tracts and Block Groups are eligible based on exception criteria:

- C.T. 001100 B.G. 1
- C.T. 001700 B.G. 2
- C.T. 003104 B.G. 3

1	Priority Need Name	Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Low- and Moderate-Income Areas Countywide-Other Shaw Heights

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 52 – Priority Needs Summary

	Associated Goals	HSS-1 Homeownership Assistance HSS-2 Housing Construction HSS-3 Housing Rehabilitation HSS-4 Fair Housing HSS-5 Housing Education HSS-6 Housing Purchase
	Description	Improve, preserve, and expand the inventory of affordable housing for low- and moderate-income persons and families living in Cumberland County.
	Basis for Relative Priority	There is a need for affordable, accessible, decent housing in Cumberland County. There is a need to increase the quality of the housing stock in the County for renters, homeowners, and homebuyers.
2	Priority Need Name	Homeless Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Low- and Moderate-Income Areas Countywide-Other
	Associated Goals	HOM-1 Housing HOM-2 Operations/Support HOM-3 Homeless Prevention HOM-4 Permanent Supportive Housing HOM-5 Shelter Housing

	Description	Improve the living conditions and services and increase the availability of housing for homeless persons and families in Cumberland County and eliminate unfair housing practices that may lead to homelessness.
	Basis for Relative Priority	There is a need to assist the homeless by providing housing, counseling, and other services in Cumberland County.
3	Priority Need Name	Other Special Needs Priority
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Low- and Moderate-Income Areas Countywide-Other
	Associated Goals	SNS-1 Housing SNS-2 Social Services SNS-3 Accessibility SNS-4 Reasonable Accommodations
	Description	Improve, preserve, and expand opportunities and services for persons with special needs and the disabled in Cumberland County.
	Basis for Relative Priority	There is a need to assist persons with special needs by expanding facilities and services for individuals with disabilities, the elderly, and other persons who have special needs.

4	Priority Need Name	Community Development Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Low- and Moderate-Income Areas Countywide-Other Shaw Heights
	Associated Goals	CDS-1 Infrastructure CDS-2 Community Facilities CDS-3 Public Services CDS-4 Public Transit CDS-5 Clearance CDS-6 Architectural Barriers CDS-7 Public Safety CDS-8 Revitalization
	Description	Improve, preserve, and create new public and community facilities, infrastructure, and public services to ensure the quality of life for all residents of Cumberland County.
	Basis for Relative Priority	There is a need to improve public and community facilities, infrastructure, public transit, public services, public safety, and the quality of life in Cumberland County.

5	Priority Need Name	Economic Development Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Non-housing Community Development
	Geographic Areas Affected	Low- and Moderate-Income Areas Countywide-Other Shaw Heights
	Associated Goals	EDS-1 Employment EDS-2 Financial Assistance EDS-3 Financial Incentives
	Description	Increase and promote job creation, job retention, self-sufficiency, education, job training, technical assistance, and economic empowerment of low- and moderate-income residents of Cumberland County.
	Basis for Relative Priority	There is a need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of the residents of Cumberland County.

6	Priority Need Name	Administration, Planning, and Management Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Low- and Moderate-Income Areas Countywide-Other Shaw Heights
	Associated Goals	APM-1 Management APM-2 Planning APM-3 NRSA
	Description	Provide sound and professional planning, administration, oversight and management of Federal, state, and local funded programs.

Basis for Relative Priority	There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs, and the need to provide staffing for NRSA Plan.
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Narrative (Optional)

The priority ranking of needs for housing; homelessness; other special needs; community development; economic development; and administration, planning, and management are as follows:

- **High Priority** - Activities are assigned a high priority if the County expects to fund them during the Five Year Consolidated Plan period.
- **Low Priority** - Activities are assigned a low priority if the activity may not be funded by the County during the Five Year Consolidated Plan period. The County may support applications for other funding if those activities are consistent with the needs identified in the Five Year Consolidated Plan.

SP-30 Influence of Market Conditions – 91.215 (b)**Influence of Market Conditions**

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	There is a need to provide Tenant Based Rental Assistance (TBRA) to individuals and families in Cumberland County who are at risk of homelessness.
TBRA for Non-Homeless Special Needs	There is a need to provide Tenant Based Rental Assistance (TBRA) to special needs populations in Cumberland County who are elderly, disabled, suffering from a mental health issue, victims of domestic violence, or affected by HIV/AIDS.
New Unit Production	There is a great need for infill housing in the County, both for renters and for homeowners. There is a particular need for new affordable rental units to replace mobile homes in trailer parks throughout the County, including the Shaw Heights Neighborhood. The County needs affordable, accessible, decent, safe, and sanitary housing.
Rehabilitation	There is a high demand in Cumberland County to provide rehabilitation assistance for both homeowners and landlords. The County needs affordable, accessible, decent, safe, and sanitary housing that could be accomplished through rehabilitation.
Acquisition, including preservation	There is a need for Cumberland County to demolish vacant, blighted properties in the Shaw Heights Neighborhood Revitalization Strategy Area (NRSA), as well as a need to acquire vacant land in the neighborhood for infrastructure development and sanitary sewer construction.

Table 53 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**Introduction**

Cumberland County is receiving \$865,583 in CDBG entitlement funds and \$398,574 in HOME entitlement funds for FY 2020. The County will receive \$254,517 in CDBG program income and \$202,426 in HOME Program income. The program year goes from July 1, 2020 through June 30, 2021. These funds will be used to address the following priority needs:

- Housing
- Community Development
- Public Services
- Economic Development
- Planning & Administration

The accomplishments of these projects/activities will be reported in the FY 2019 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$865,583.00	\$254,517.00	\$0.00	\$1,120,100.00	\$4,327,915.00	Five Years of funding at the FY 2020 level. 8 projects/activities were funded based on FY 2020 CDBG allocations.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$398,574.00	\$202,426.00	\$0.00	\$601,000.00	\$1,992,870.00	Five Years of funding at the FY 2020 level. 5 projects/activities were funded based on FY 2020 HOME allocations.

Table 54 - Expected Resources – Priority Table

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

In addition to the entitlement funds, Cumberland County anticipates the following Federal resources may be available to local non-profit organizations to undertake the housing strategies identified in the Five Year Consolidated Plan.

- Supportive Housing Program
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Public Housing Capital Fund Program
- Rental Assistance Demonstration (RAD)

Private and non-Federal resources that may be available to Cumberland County in FY 2020 to address needs identified in the FY 2020-2024 Five Year Consolidated Plan are listed below.

- **Cumberland Community Foundation, Inc.** – The Cumberland Community Foundation provides grants from its endowment in six areas considered to be of great need: growing philanthropy and local giving; growing sustainable support for local nonprofit organizations; increasing college access and affordability; improving education outcomes; improving quality of life for all; and strengthening local nonprofit organizations.
- **Golden LEAF Funding** – This North Carolina grant supports workforce development and disaster recovery in areas of the state of North Carolina that were once dependent on agriculture and tobacco farming.
- **Low-Income Housing Tax Credits** – The North Carolina Housing and Finance Agency administers this program for the State. The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation of affordable housing.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** – Congress has mandated that ten (10%) of the Federal Home Loan Bank's profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible.

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

Not Applicable.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Cumberland County	Government	Planning	Jurisdiction
Fayetteville Metropolitan Housing Authority	PHA	LIHTC Public Housing Rental	Jurisdiction
Fayetteville-Cumberland County CoC	Continuum of Care	Homelessness Non-homeless special needs Planning public services Rental	Region

Table 55 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Persons with HIV/AIDS and their families comprise a small percentage of the County's overall population. According to the Robert Wood Johnson Foundation's County Health Rankings for 2017, Cumberland County has the fifth highest HIV prevalence rate in North Carolina. In 2017, there were 1,334 people diagnosed with HIV/AIDS living in Cumberland County, and the County's HIV prevalence rate was 507. This is above the overall prevalence rate in North Carolina of 326. Males are disproportionately affected and the HIV/AIDS population is still growing in numbers.

The Cumberland County Department of Social Services has a sexually transmitted disease department. The department will see patients, refer them for medication, and get patients involved in programs and studies so that they can qualify for discounted medication.

Though all homeless organizations serve individuals with HIV/AIDS, there are no particular housing services targeted toward this population. Endeavors offers Permanent Supportive Housing for people with HIV/AIDS and individuals with disabilities. All previous attempts to target individuals with HIV/AIDS in Cumberland County were opened up to additional clients due to the increase in demand.

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X		
HIV/AIDS	X		
Life Skills	X	X	
Mental Health Counseling	X		
Transportation			

Table 56 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction:

There are a wide variety of services targeted to homeless persons and persons with HIV in the Fayetteville—Cumberland County CoC:

Housing and shelters for the homeless are provided by: Salvation Army, Life Matters Centers, the Hope Center, Endeavors, Connections of Cumberland County, Operation Inasmuch, Urban Ministries, and Seth's Wish. Additional job and employment training is offered by Volunteers of America, which is targeted toward homeless veterans and homeless women, and Designing Furniture.

Cumberland County Social Services provides clinics for people with communicable diseases and STIs. Cumberland HealthNet provides free clinics as well for individuals at less than 200% of the poverty level, and is the lead for Coordinated Entry in the County.

There are also specific services targeted toward individuals and families that recently became homeless due to Hurricane Florence. These efforts are coordinated through the Cumberland Disaster Recovery Program.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

There is a growing special needs population in Cumberland County, especially for persons with mental health issues and persons with addictions/substance abuse issues. The growing opioid crisis has put a strain on healthcare facilities and local public services.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Cumberland County has partnered with various agencies, nonprofits, and service providers in the City of Fayetteville to carry out the services required by special needs populations. However, there are significant needs for mental health services and addiction counseling services in the region. The major gaps in the County's strategy include Rapid Rehousing and the gap between qualifications for Federal programs and the financial demands of individuals and families that are yet-to-qualify. The County will continue to partner with nonprofits that manage partnerships and assist persons with special needs to address these gaps and provide services to those that do not yet qualify for Federal assistance programs.

SP-45 Goals Summary – 91.215(a)(4)**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HSS-1 Homeownership Assistance	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Housing	CDBG: \$100,000.00 HOME: \$0.00	Direct Financial Assistance to Homebuyers: 50 Households Assisted
2.	HSS-2 Housing Construction	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Housing	CDBG: \$625,000.00 HOME: \$750,000.00	Rental units constructed: 35 Household Housing Unit Homeowner Housing Added: 25 Household Housing Unit
3.	HSS-3 Housing Rehabilitation	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Housing	CDBG: \$1,445,000.00 HOME: \$1,600,000.00	Homeowner Housing Rehabilitated: 250 Household Housing Unit Rental Units Rehabilitated: 155 Household Housing Unit Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4.	HSS-4 Fair Housing	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Housing	CDBG: \$0.00	Other: 0 Other
5.	HSS-5 Housing Education	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$0.00 HOME: \$0.00	Households Assisted: 0 Households Assisted
6.	HSS-6 Housing Purchase	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Housing	CDBG: \$100,000.00 HOME: \$500,000.00	Direct Financial Assistance to Homebuyers: 25 Households Assisted
7.	HOM-1 Housing	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless	CDBG: \$0.00	Housing for Homeless Added: 0 Household Housing Units
8.	HOM-2 Operations/Support	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless	CDBG: \$137,750.00	Public Service Activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9.	HOM-3 Homeless Prevention	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless	CDBG: \$137,750.00	Tenant-Based Rental Assistance/Rapid Rehousing: 750 Persons Assisted Homelessness Prevention: 250 Persons Assisted
10.	HOM-4 Permanent Supportive Housing	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless	CDBG: \$0.00	Housing for Homeless Added: 0 Household Housing Units
11.	HOM-5 Shelter Housing	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless	CDBG: \$0.00	Overnight/Emergency Shelter/Transitional Housing Beds Added: 0 Persons Assisted
12.	SNS-1 Housing	2020	2024	Non-Homeless Special Needs	Low- and Moderate-Income Areas Countywide-Other Murchison Road Corridor	Special Needs	CDBG: \$0.00	Rental units Constructed: 0 Household Housing Units Homeowner Housing Added: 0 Household Housing Units
13.	SNS-2 Social Services	2020	2024	Non-Homeless Special Needs	Low- and Moderate-Income Areas Countywide-Other	Special Needs	CDBG: \$0.00	Public Service Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14.	SNS-3 Accessibility	2020	2024	Non-Homeless Special Needs	Low- and Moderate-Income Areas Countywide-Other	Special Needs	CDBG: \$0.00	Rental Units Rehabilitated: 0 Household Housing Units Homeowner Housing Rehabilitated: 0 Household Housing Units
15.	SNS-4 Reasonable Accommodations	2020	2024	Non-Homeless Special Needs	Low- and Moderate-Income Areas Countywide-Other	Special Needs	CDBG: \$0.00	Rental Units Rehabilitated: 0 Household Housing Units Homeowner Housing Rehabilitated: 0 Household Housing Units
16.	CDS-1 Infrastructure	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Community Development	CDBG: \$1,000,000.00	Public Facility of Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17.	CDS-2 Community Facilities	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Community Development	CDBG: \$0.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
18.	CDS-3 Public Services	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development	CDBG: \$250,000.00	Public Service Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
19.	CDS-4 Public Transit	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Community Development	CDBG: \$0.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
20.	CDS-5 Clearance	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development	CDBG: \$0.00	Buildings Demolished: 0 Buildings
21.	CDS-6 Architectural Barriers	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development	CDBG: \$0.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
22.	CDS-7 Public Safety	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Community Development	CDBG: \$0.00	Public Service Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
23.	CDS-8 Revitalization	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Community Development	CDBG: \$0.00	Other: 0 Other
24.	EDS-1 Employment	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Economic Development	CDBG: \$0.00	Jobs Created/Retained: 0 Jobs
25.	EDS-2 Financial Assistance	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Economic Development	CDBG: \$1,000,000.00	Jobs Created/Retained: 0 Jobs Businesses Assisted: 5 Businesses Assisted
26.	EDS-3 Financial Incentives	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Economic Development	CDBG: \$0.00	Jobs Created/Retained: 0 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
27.	APM-1 Management	2020	2024	Administration	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Administration, Planning, and Management	CDBG: \$780,000.00 HOME: \$155,000.00	Other: 10 Other
28.	APM-2 Planning	2020	2024	Administration	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Administration, Planning, and Management	CDBG: \$780,000.00 HOME: \$155,000.00	Other: 10 Other
29.	APM-3 NRSA	2020	2024	Administration	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Administration, Planning, and Management	CDBG: \$0.00	Other: 1 Other

Table 57 – Goals Summary

Goal Descriptions

1.	Goal Name	HSS-1 Homeownership
	Goal Description	Promote and assist in developing homeownership opportunities for low- and moderate-income households.
2.	Goal Name	HSS-2 Housing Construction
	Goal Description	Promote and assist in the development of new affordable housing inventory for both rental and sales housing.

3.	Goal Name	HSS-3 Housing Rehabilitation
	Goal Description	Promote and assist in the preservation of existing owner and renter occupied housing inventory in Cumberland County.
4.	Goal Name	HSS-4 Fair Housing
	Goal Description	Affirmatively further fair housing by promoting fair housing choice throughout Cumberland County.
5.	Goal Name	HSS-5 Housing Construction
	Goal Description	Promote and assist in educating homeowners, tenants, landlords, and new homebuyers in best practices for purchase and maintenance of affordable housing rentals, including foreclosure and eviction prevention.
6.	Goal Name	HSS-6 Housing Purchase
	Goal Description	Provide funds for downpayment assistance and acquisition for rehabilitation to make housing affordable to low- and moderate-income persons and families.
7.	Goal Name	HOM-1 Housing
	Goal Description	Promote and assist in developing housing opportunities for persons and families experiencing homelessness, and those who are at-risk of becoming homeless.
8.	Goal Name	HOM-2 Operations/Support
	Goal Description	Promote and assist in program support services for the homeless.
9.	Goal Name	HOM-3 Homeless Prevention
	Goal Description	Promote and assist in anti-eviction and prevention of unfair housing practices which may contribute to homelessness.
10.	Goal Name	HOM-4 Permanent Supportive Housing
	Goal Description	Promote and assist in the development of permanent supportive housing and services.

11.	Goal Name	HOM-5 Shelter Housing
	Goal Description	Support and assist in the development and operations of shelters for persons who are homeless or victims of domestic violence.
12.	Goal Name	SNS-1 Housing
	Goal Description	Promote and assist to increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs through rehabilitation of existing housing and construction of new accessible housing.
13.	Goal Name	SNS-2 Social Services
	Goal Description	Promote and assist in supporting social service programs and facilities for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs.
14.	Goal Name	SNS-3 Accessibility
	Goal Description	Promote and assist in making accessibility improvements to owner occupied housing through rehabilitation and improve renter occupied housing by promoting reasonable accommodations for the physically disabled.
15.	Goal Name	SNS-4 Reasonable Accommodations
	Goal Description	Promote, support, and advocate for reasonable accommodations that should be made to assist the physically disabled to live in accessible housing.
16.	Goal Name	CDS-1 Infrastructure
	Goal Description	Improve the County's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, retaining walls, sewer, linear lines, water, flood control, storm water management and separation, bridges, bike trails, green infrastructure, etc.
17.	Goal Name	CDS-2 Community Facilities
	Goal Description	Improve the County's parks, recreational centers, and public and community facilities through rehabilitation, preservation, and new construction.

18.	Goal Name	CDS-3 Public Services
	Goal Description	Improve and increase public service programs for the youth, the elderly, developmentally delayed, disabled, and target income population, including nutrition programs and social/welfare programs throughout the County.
19.	Goal Name	CDS-4 Public Transit
	Goal Description	Promote the expansion and development of additional bus routes and improvements to the public transportation system for low- and moderate-income persons, and special needs.
20.	Goal Name	CDS-5 Clearance
	Goal Description	Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the County.
21.	Goal Name	CDS-6 Architectural Barriers
	Goal Description	Remove architectural barriers and make public and community facilities accessible to all residents.
22.	Goal Name	CDS-7 Public Safety
	Goal Description	Improve public safety through upgrades to facilities, purchase of new equipment, crime prevention, community policing, and ability to respond to emergency situations.
23.	Goal Name	CDS-8 Revitalization
	Goal Description	Promote and assist in the stabilization of residential neighborhoods by removing slums and blight, assembling sites for new housing, rehabilitation of existing housing, code enforcement, and designation of an NRSA project area.
24.	Goal Name	EDS-1 Employment
	Goal Description	Support and encourage new job creation, job retention, workforce development, employment, and job training services.
25.	Goal Name	EDS-2 Financial Assistance
	Goal Description	Support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans.

26.	Goal Name	EDS-3 Financial Incentives
	Goal Description	Support and encourage new economic development through local, state and Federal tax incentives and programs.
27.	Goal Name	APM-1 Management
	Goal Description	Continue to provide sound and professional planning, program management and oversight for the successful administration of Federal programs.
28.	Goal Name	APM-2 Planning
	Goal Description	Continue to develop and plan for special studies, environmental clearance, fair housing, Section 108 Loan Application, NRSA Plans, and compliance with all Federal, state, and local laws and regulations.
29.	Goal Name	APM-3 NRSA
	Goal Description	Prepare a Neighborhood Revitalization Strategy Area (NRSA) Plan for the Shaw Heights Neighborhood.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

- **Median Income** – 12 households
- **Low Income** – 91 households
- **Extremely Low Income** – 50 households

SP-50 Public Housing Accessibility and Involvement – 91.215(c)**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Fayetteville Metropolitan Housing Authority (FMHA) currently has no requests to make Section 504 accommodations. The Housing Authority has made these accommodations in the past, and is not under a Voluntary Compliance Agreement.

There are currently 252 people on the Section 8 waiting list for FMHA. There are 53 applicants on the waiting list that are elderly, 13 applicants on the waiting list that are disabled, and the balance of 186 are families and individuals.

Activities to Increase Resident Involvements

The Fayetteville Metropolitan Housing Authority takes comments from the Resident Advisory Board into consideration for the development of its Five Year and Annual Plans. Fayetteville Metropolitan Housing Authority has a resident council composed of a representative from every public housing community. These positions are consistently filled. A public housing community that had previously been represented will often continue to have representation without long gaps.

FMHA has a joint Neighborhood Resource Center at its offices. County staff and Housing Authority staff work at the center to provide assistance to tenants.

Is the public housing agency designated as troubled under 24 CFR part 902?

Fayetteville Metropolitan Housing Authority is not designated as troubled.

Plan to remove the ‘troubled’ designation

Not Applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Fayetteville's and Cumberland County's 2020 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and affirmatively further fair housing in the City and County:

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Impediment 1: Fair Housing Education and Outreach - There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities, and the disabled population.

Goal: Improve the public's and local officials' knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing throughout the City of Fayetteville and Cumberland County.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **1-A:** Continue to promote Fair Housing awareness through the media, hosting seminars, and training to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act and Americans with Disabilities Act.
- **1-B:** Continue to prepare and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and a landlord's responsibilities to comply with the Fair Housing Act by making reasonable accommodations.
- **1-C:** Educate residents that they have the right to live outside concentrated areas of poverty.
- **1-D:** Work with the local Board of Realtors to educate and promote fair housing.
- **1-E:** Strive for better intergovernmental cooperation between state and local partners, as well as community groups, to effectively identify and address potential barriers to affordable housing choice.
- **1-F:** Publish forms, informational material, etc. in both English and Spanish.

Impediment 2: Quality of Rental Housing vs. Affordability - The City of Fayetteville and Cumberland County have a large supply of rental housing that does not meet the minimum property standards and 35.9% of all households are cost overburdened and spend 30% or more of their monthly income on housing.

Goal: Increase the supply of decent, safe, sound and affordable rental housing through new construction and rehabilitation.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **2-A:** Provide funding and incentives for the rehabilitation of rental housing for low- and moderate-income renters.
- **2-B:** Continue to enforce local codes and ordinances, and develop a Rental Registry Program in the City of Fayetteville and Cumberland County.
- **2-C:** Promote and encourage the Public Housing Authority to offer Section 8 Housing Choice Voucher holders the option to convert to homeownership.
- **2-D:** Continue to support Low Income Housing Tax Credits to develop decent, safe, sound and affordable rental housing.
- **2-E:** Target and rehabilitate rental housing in the Murchison Road Corridor in Fayetteville and Shaw Heights Neighborhood in Cumberland County.

Impediment 3: Lack of Quality Affordable Homeowner Housing - There is a lack of housing resources for low- and moderate-income households to purchase a home. Many houses that are available for purchase are in need of substantial rehabilitation work.

Goal: Increase the supply of various types of affordable housing for sale through new construction and rehabilitation activities.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **3-A:** Financially support and assist low- and moderate-income households to purchase homes at affordable prices throughout Cumberland County.
- **3-B:** Support and promote the development of affordable infill housing on vacant land.
- **3-C:** Continue to fund and support homeowner rehabilitation and emergency repair programs.
- **3-D:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.
- **3-E:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in areas that are not low-moderate income.
- **3-F:** Target and rehabilitate homeowner-occupied housing in the Murchison Road Corridor and Shaw Heights Neighborhood Revitalization Strategy Areas.

Impediment 4: Continuing Need for Accessible Housing Units - As an older built-up environment, there is a lack of accessible housing units in the City of Fayetteville and Cumberland County. 21.9% of the County's housing units (including the City of Fayetteville) were built over 60 years ago and do not have accessibility features, while 16.6% of the County's population is classified as disabled.

Goal: Increase the number of accessible units for the physically disabled and developmentally delayed through new construction and rehabilitation of existing housing.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **4-A:** Promote programs to increase the amount of accessible housing through rehabilitation of existing housing stock by homeowners and landlords.
- **4-B:** Encourage the development of new construction of accessible and visitable housing through financial or development incentives.
- **4-C:** Continue to enforce ADA and Fair Housing requirements for landlords to make “reasonable accommodations” for tenants who are disabled.
- **4-D:** Continue to promote programs to assist elderly homeowners with accessibility improvements to their properties so they may remain in their own homes.

Impediment 5: Economic Issues Affecting Housing Choice - There is a lack of economic opportunities in the City of Fayetteville and Cumberland County which prevents low-income households from increasing their financial resources to be able to choose to live outside areas of concentrated poverty.

Goal: The local economy will continue to improve by providing new job opportunities, which will increase household income, and will promote fair housing choice.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **5-A:** Strengthen partnerships that enhance local businesses, expand the tax base, and create a more sustainable economy for residents and businesses.
- **5-B:** Support and enhance workforce development and skills training that results in increased job opportunities and a living wage.
- **5-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income, and minority neighborhoods.
- **5-D:** Continue to promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **5-E:** Support and enhance entrepreneurship training programs, with a particularly focus on programs that assist women, minority, and veteran-owned businesses.

Impediment 6: Impacted Areas of Concentration - There are specific high poverty, racially segregated areas throughout the City of Fayetteville and Cumberland County where the concentration of low-income minority persons exceeds 70% of the area’s corresponding population.

Goal: Promote the de-concentration of minorities outside the Central and Northern sections of the City of Fayetteville and areas of the County bordering Fort Bragg in order to reduce minority concentration.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **6-A:** Support, promote, and plan for affordable housing developments outside areas of minority concentration.
- **6-B:** Market and promote housing opportunities for minorities outside areas of minority concentration.
- **6-C:** Provide assistance to minority households to locate their residences outside areas of high minority concentration.

SP-60 Homelessness Strategy – 91.215(d)

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

The Point-in-Time Count for Cumberland County in 2019 counted a total of 329 homeless persons and 253 homeless households. Of these, 226 persons, or 68.6%, were unsheltered. There were 73 persons in transitional housing, and 30 persons that were housed in emergency shelter. There were 34 homeless families with children, totaling 107 people, none of which were chronically homeless. There were no unaccompanied youths that were homeless in 2019. Of the 329 homeless people counted, 122 (37.1%) were considered chronically homeless. There were 38 homeless Veterans in 2018, and 33 of the homeless Veterans were unsheltered. This indicates a need for greater outreach and shelter/housing options for these special needs groups.

Families with children – The past Point-in-Time count for 2016 identified 19 homeless households with children in Cumberland County, for a total of 29 persons. Numbers were lower in 2017 at 8 homeless households with 14 persons. The homeless households increased in 2018, including 21 homeless households for a total of 37 persons. In 2019, there were 34 homeless households with children, and 107 homeless individuals. This could potentially be attributable to Hurricane Florence and flood damage forcing families out of their home.

Veterans and their families – There are large numbers of Veterans and support systems in place because of the adjacent military base at Fort Bragg. There are multiple organizations that serve Homeless Veterans in Fayetteville and Cumberland County, including the Salvation Army, Veteran Services of the Carolinas, and Volunteers of America. Homeless Veterans often require additional services, with mental health services being the most commonly cited need. The number of homeless Veterans in Cumberland County has increased from 68 in 2016 to 72 in 2017. This population was counted at 71 individuals in 2018.

Unaccompanied youth – Teens aging out of foster care, and young adults in the 18-24 age transition stage are difficult to locate. Many of them are staying with friends and extended family temporarily, but are technically homeless. Unaccompanied youth may also move between different shelters. There were 20 unaccompanied youth counted in the 2016 Point In Time count; 10 unaccompanied youth counted in 2017; and 25 unaccompanied youth counted in 2018. There were no unaccompanied youth counted in 2019 for Cumberland County.

The lead agency for the Fayetteville-Cumberland County Continuum of Care is Cumberland County. Membership in the CoC is open to any stakeholder in the community, and membership is ultimately determined by the CoC Board. The Board sets priorities and strategies and is organized into work groups to provide feedback on the goals and strategies of the CoC. The Board encourages individuals who are homeless or formerly homeless to provide input at public CoC meetings that are held quarterly. The CoC has adopted Coordinated Entry, which is administered by Cumberland HealthNet, and has required all ESG recipients to adopt a Housing First model.

Addressing the emergency and transitional housing needs of homeless persons

The Point-in-Time count for 2018 counted 73 homeless households with children in Cumberland County, and 139 households without children. There were 34 households with 107 children in 2019. Of these households, 16 children were unsheltered.

Emergency Shelters for families are run by the Salvation Army, Hope Center, Life Matters, and Family Promise. There are additional emergency shelters targeted toward men (Operation Inasmuch) and women (Hope Center and Day Resource Center). Homeless shelters are often concentrated in low- and moderate-income areas and areas of minority concentration.

There are organizations in the region that target Veterans due to the large former military population. The Salvation Army has beds for Veterans alongside its family shelter beds. Volunteers of America conducts job and employment training for Veterans, targeted toward female homeless Veterans. Veteran Services of the Carolinas also serves 40 Veterans through an HPRP grant. The number of beds provided for homeless people in the area include:

- **Homeless Families** – 56 beds
- **Chronically Homeless** – 6 beds
- **Homeless Veterans** – 127 beds

Some additional emergency shelters and transitional housing programs are put in place for weather events. Members of the CoC, including Salvation Army and True Vine Ministries' Hope Center operate a "White Flag" shelter for weather amnesty in the cold. Additional programs have been created to address those displaced by Hurricane Florence, which is run through the Back at Home Program for disaster relief, which is administered by Volunteers of America.

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 Fayetteville-Cumberland County CoC has not yet included the housing first model in its written standards, though this change is being discussed. The CoC has implemented Coordinated Entry, with Cumberland Healthnet acting as the lead entity. The Coordinated Entry process evaluates individuals when they present themselves, and they are directed toward the emergency shelter, transitional housing, or permanent supportive housing facilities that will best meet their needs. There is a need for more rapid rehousing in the area, as care providers calculate that approximately 80% of the homeless population needs only to be rehoused and can quickly stabilize after being placed in housing.

Though the per capita rate of homelessness has decreased in Cumberland County since 2013, the number of chronically homeless individuals increased between 2018 and 2019 from 70 to 120. This underscores a need for additional permanent supportive housing. According to care providers, approximately 20% of the homeless people in the area require more substantial services. These services could be provided through additional permanent supportive housing.

Many of the organizations associated with the CoC focus on providing additional services to complement housing services. These services include job training, health services, and case management.

Cumberland County has approximately 1,000 children in foster care at any given time. Children who have become wards of the court are placed in foster care, even if they have parents that can support them. This practice overloads the system. Children aging out of this system are at-risk, but these children are largely supported through The Department of Social Services' programs upon release.

The number of homeless Veterans in Cumberland County has increased from 25 in 2016, to 31 in 2017, and 33 in 2018. This could be caused by a variety of factors, but there are many social services targeted toward job training for veterans and shelters for Veterans. Fayetteville Metropolitan Housing Authority has 223 VASH vouchers for Veterans, though their utilization rate is only 80% due to the VA's administration of the vouchers.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Hospitals must have written discharge policies for "appropriate referral and transfer plans" including evaluation of a patient's capacity for self-care and possibility of being cared for in "the environment from which s/he entered the hospital." The actual discharge varies with the individual being discharged, their primary and behavioral health needs, and resources and supports available. While health care facilities try to send individuals home or to family, sometimes they discharge to a nursing home, rehab hospital or as last resort, a non-HUD funded shelter. Though all discharge plans contain provisions to avoid discharging individuals into a situation where they are literally homeless, shelters are often full and individuals who are discharged will have no choice but to live on the street. Some shelters have protocols against accepting certain individuals directly from a hospital. Populations that are discharged from hospitals and correctional facilities are sent to particular shelters, such as the Hope Center for women discharged from hospitals and Family Promise for individuals exiting incarceration, but these shelters do not contract with these institutions and individuals arriving at these places will be unplanned for and, as a result, turned away.

Cumberland County Department of Social Services provides a variety of services to low-income people for support and helps them to maintain stability. These services target populations that have a significant amount of crossover with homeless populations, such as addiction and mental health issues.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG and HOME programs. Cumberland County will comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

For any housing rehabilitation program using Federal funds, Cumberland County will ensure that:

- A pre-test is conducted for rehabilitation activities in housing units built before 1978 with occupants with children.
- A post-test is conducted for rehabilitation activities in housing units built before 1978 without children.
- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- The contractor handbook includes guidelines prohibiting the use of lead-based paints in new construction and citing safety regulation 40 CFR Part 745 for housing rehabilitation.

Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

How are the actions listed above related to the extent of lead poisoning and hazards?

Though the housing stock in the Cumberland County was largely constructed after 1970, there are a number of homes that require rehabilitation that were built before 1970. According to the 2017 North Carolina Childhood Blood Lead Surveillance Data, 1.3 percent of children aged 1-2 years old tested positive for greater than 5 micrograms/deciliters blood-lead level.

Cumberland County is prioritizing new construction over housing rehabilitation to meet its housing needs. The construction of new housing will mitigate the risks of lead poisoning due to the use of paint that is not lead-based. The County will ensure that the aforementioned steps are taken for housing rehabilitation programs.

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

When accepting applicants for its housing program Cumberland County will ensure that:

- A pre-test is conducted for rehabilitation activities in housing units built before 1978 with occupants with children.
- A post-test is conducted for rehabilitation activities in housing units built before 1978 without children.
- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

Additionally, Cumberland County's contractor handbook includes guidelines prohibiting the use of lead-based paints in new construction and citing safety regulation 40 CFR Part 745 for housing rehabilitation. Contractors are required to disclose lead-based paint mitigation strategies in plans that require such processes.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Cumberland County is considered a “Tier 1” County by North Carolina due to its high poverty levels. Approximately 18.2% of Cumberland County’s residents live in poverty, which is higher than the State of North Carolina where 16.1% of residents live in poverty. Female-headed households with children are more affected by poverty at 45.4%. Youth poverty is an acute problem in Cumberland County, as 26.5% of all youth under the age of 18 were living in poverty. This information is taken from the U.S. Census "2013-2017 ACS Five-Year Estimates." The County’s goal is to reduce the extent of poverty by actions the County can control and through work with other agencies/organizations.

The resources and opportunities that the County has for reducing the number of families with incomes below the poverty line are limited. Since poverty is a function of income, its effect on housing opportunity and choice is apparent. Conversely, without adequate, stable housing, alleviating poverty is more difficult. Still, the means of addressing both issues are fragmented. Several structural barriers to poverty are addressed through different local policies. For example, the County has a policy that requires the employment of Section 3 households in construction contracts when possible.

More direct efforts to alleviate poverty by combining case management, social services job training, and housing assistance are becoming more common. County and county social service agencies have become more committed to the continuum of care models being introduced across the country. As these agencies become more proficient at providing services to the needy, the poverty rates will decline.

The County’s anti-poverty strategy is based on attracting a range of businesses and supporting workforce development including job-training services for low income residents. In addition, the County’s strategy is to provide supportive services for target income residents.

Planned economic development goals include:

- **EDS-1 Employment** - Support and encourage new job creation, job retention, workforce development, employment, and job training services.
- **EDS-2 Financial Assistance** - Support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans.
- **EDS-3 Financial Incentives** - Support and encourage new economic development through local, state and Federal tax incentives and programs.

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

Providing access and increasing the supply of affordable housing is integrally tied to the County's anti-poverty strategy. The most successful way to implement this is through job training/creation activities while providing affordable housing.

The County is addressing poverty among its poorest families by building more affordable rental housing, particularly in the areas where those families reside. Additionally, the County is working with organizations that provide job training to ensure that people can work and escape poverty. The County intends to partner with the City of Fayetteville to support economic development through CDBG funds. Cumberland County will also develop affordable housing with access to employment for low-income residents.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Cumberland County has standards in place to monitor activities for programmatic and contract compliance of the sub grantees. Projects and programs that are funded with CDBG, HOME, CoC, and other Federal and State funds are subject to monitoring. All sub grantees receiving CDBG Public Services funds are monitored on a regular basis through the submittal of either monthly, quarterly, or one-time reports to the County, as identified in their funding agreements. For agencies that receive HOME or CDBG funds for development of housing, long-term affordability controls are monitored in accordance with the funding agreements.

Sub grantee monitoring includes:

Pre-disbursement / pre-monitoring conferences are conducted to ensure that sub grantees understand the rules and requirements of the programs. During each conference, specific contract requirements, documentation and filing procedures, reporting requirements, and reimbursement procedures were explained to the sub grantee.

Desk reviews are conducted periodically as requests for reimbursements are submitted by the sub grantees on a monthly basis to ensure timely expenditure of funds. The County disburses its funds via a reimbursement process. The County reimburses sub grantees only when a request for reimbursement was accompanied with supporting documentation such as copies of invoices, cancelled checks, receipts, time sheets, etc. Sub grantees were also required to submit budget summary reports so that these reports can be compared for accuracy. Activity summary reports are required to be submitted on a regular basis to monitor the sub grantee's progress towards meeting their goals.

Onsite monitoring visits are performed during the program year on selected sub grantees. Some of the areas reviewed most often during onsite visits include:

- Compliance with participant eligibility, income certification requirements, and documentation guidelines; and reporting;
- Confidentiality procedures;
- Progress towards meeting projected goals and timely use of funds;
- Compliance with specific contractual requirements; and
- Review of audit report.

Expected Resources

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

Introduction

Cumberland County is receiving \$865,583 in CDBG entitlement funds and \$398,574 in HOME entitlement funds for FY 2020. The County will receive \$254,517 in CDBG program income and \$202,426 in HOME Program income. The program year goes from July 1, 2020 through June 30, 2021. These funds will be used to address the following priority needs:

- Housing
- Community Development
- Public Services
- Economic Development
- Planning & Administration

The accomplishments of these projects/activities will be reported in the FY 2019 Consolidated Annual Performance and Evaluation Report (CAPER).

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$865,583.00	\$254,517.00	\$0.00	\$1,120,100.00	\$4,327,915.00	Five Years of funding at the FY 2020 level. 8 projects/activities were funded based on FY 2020 CDBG allocations.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$398,574.00	\$202,426.00	\$0.00	\$601,000.00	\$1,992,870.00	Five Years of funding at the FY 2020 level. 5 projects/activities were funded based on FY 2020 HOME allocations.

Anticipated Resources**Table 57 - 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

In addition to the entitlement funds, Cumberland County anticipates the following Federal resources may be available to local non-profit organizations to undertake the housing strategies identified in the Five Year Consolidated Plan.

- Supportive Housing Program
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Public Housing Capital Fund Program
- Rental Assistance Demonstration (RAD)

Private and non-Federal resources that may be available to Cumberland County in FY 2020 to address needs identified in the FY 2020-2024 Five Year Consolidated Plan are listed below.

- **Cumberland Community Foundation, Inc.** – The Cumberland Community Foundation provides grants from its endowment in six areas considered to be of great need: growing philanthropy and local giving; growing sustainable support for local nonprofit organizations; increasing college access and affordability; improving education outcomes; improving quality of life for all; and strengthening local nonprofit organizations.
- **Golden LEAF Funding** – This North Carolina grant supports workforce development and disaster recovery in areas of the state of North Carolina that were once dependent on agriculture and tobacco farming.
- **Low-Income Housing Tax Credits** – The North Carolina Housing and Finance Agency administers this program for the State. The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation of affordable housing.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** – Congress has mandated that ten (10%) of the Federal Home Loan Bank's profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible.

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

Not Applicable.

Discussion

Not Applicable.

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.	HSS-1 Homeownership Assistance	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$20,000.00	Direct Financial Assistance to Homebuyers: 10 Households Assisted
2.	HSS-2 Housing Construction	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$125,000.00 HOME: \$150,000.00	Rental units constructed: 7 Household Housing Units Homeowner Housing Added: 5 Household Housing Unit
3.	HSS-3 Housing Rehabilitation	2020	2024	Affordable Housing	Countywide-Other	Housing	CDBG: \$289,000.00 HOME: \$320,000.00	Homeowner Housing Rehabilitated: 31 Household Housing Unit Rental Units Rehabilitated: 50 Household Housing Unit Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4.	HSS-6 Housing Purchase	2020	2024	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$25,000.00 HOME: \$100,000.00	Direct Financial Assistance to Homebuyers: 5 Households Assisted
5.	HOM-2 Operations/Support	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless	CDBG: \$27,750.00	Public Service Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
6.	HOM-3 Homeless Prevention	2020	2024	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless	CDBG: \$27,750.00	Tenant-Based Rental Assistance/Rapid Rehousing: 150 Persons Assisted Homelessness Prevention: 50 Households Assisted
7.	CDS-1 Infrastructure	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Community Development	CDBG: \$200,000.00	Public Facility of Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8.	CDS-3 Public Services	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development	CDBG: \$50,000.00	Public Service Activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
9.	EDS-2 Financial Assistance	2020	2024	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Economic Development	CDBG: \$200,000.00	Businesses Assisted: 1 Businesses Assisted
10.	APM-1 Management	2020	2024	Administration	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Administration, Planning, and Management	CDBG: \$156,000.00 HOME: \$31,000.00	Other: 2 Other
11.	APM-2 Planning	2020	2024	Administration	Low- and Moderate-Income Areas Countywide-Other Shaw Heights	Administration, Planning, and Management	CDBG: \$156,000.00 HOME: \$31,000.00	Other: 2 Other

Table 58 – Goals Summary

Goal Descriptions

1.	Goal Name	HSS-1 Homeownership
	Goal Description	Promote and assist in developing homeownership opportunities for low- and moderate-income households.

2.	Goal Name	HSS-2 Housing Construction
	Goal Description	Promote and assist in the development of new affordable housing inventory for both rental and sales housing.
3.	Goal Name	HSS-3 Housing Rehabilitation
	Goal Description	Promote and assist in the preservation of existing owner and renter occupied housing inventory in Cumberland County.
4.	Goal Name	HSS-5 Housing Purchase
	Goal Description	Provide funds for downpayment assistance and acquisition for rehabilitation to make housing affordable to low- and moderate-income persons and families.
5.	Goal Name	HOM-2 Operations/Support
	Goal Description	Promote and assist in program support services for the homeless.
6.	Goal Name	HOM-3 Homeless Prevention
	Goal Description	Promote and assist in anti-eviction and prevention of unfair housing practices which may contribute to homelessness.
7.	Goal Name	CDS-1 Infrastructure
	Goal Description	Improve the County's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, retaining walls, sewer, linear lines, water, flood control, storm water management and separation, bridges, bike trails, green infrastructure, etc.
8.	Goal Name	CDS-3 Public Services
	Goal Description	Improve and increase public service programs for the youth, the elderly, developmentally delayed, disabled, and target income population, including nutrition programs and social/welfare programs throughout the County.
9.	Goal Name	EDS-2 Financial Assistance

	Goal Description	Support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans.
10.	Goal Name	APM-1 Management
	Goal Description	Continue to provide sound and professional planning, program management and oversight for the successful administration of Federal programs.
11.	Goal Name	APM-2 Planning
	Goal Description	Continue to develop and plan for special studies, environmental clearance, fair housing, Section 108 Loan Application, NRSA Plans, and compliance with all Federal, state, and local laws and regulations.

Projects

AP-35 Projects – 91.220(d)

Introduction

All projects in Cumberland County are determined based on the HUD CDBG and HOME allocations, as well as the County's goals and objectives.

#	Project Name	Budget
1.	HOUSING REHABILITATION	CDBG: \$ 289,000.00 HOME: \$100,000.00
2.	AFFORDABLE HOUSING (2019)	CDBG: \$ 125,000.00 HOME: \$150,000.00
3.	HOMEOWNERSHIP ASSISTANCE	CDBG: \$ 125,000.00 HOME: \$100,000.00
4.	HOUSING PROJECT DELIVERY	HOME: \$220,000.00
5.	PUBLIC SERVICES	CDBG: \$ 70,000.00
6.	HOMELESS SERVICES	CDBG: \$ 55,100.00
7.	PUBLIC FACILITIES / INFRASTRUCTURE	CDBG: \$ 200,000.00
8.	ECONOMIC DEVELOPMENT	CDBG: \$ 200,000.00
9.	GENERAL ADMINISTRATION / PLANNING	CDBG: \$ 156,000.00 HOME: \$ 31,000.00

Projects

Table 59 – Project Information

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

Cumberland County has allocated its CDBG funds for FY 2020 to principally benefit low- and moderate-income persons.

- The infrastructure improvement activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- The Public Facilities activities are either located in a low- and moderate-income census area or have a low- and moderate-income service area benefit or clientele.

Areas with multiple housing problems are concentrated in the block groups that are greater than 51% Low- and Moderate-Income. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 001400 B.G. 1
- C.T. 001603 B.G. 1
- C.T. 001604 B.G. 2
- C.T. 001700 B.G. 1
- C.T. 001700 B.G. 3
- C.T. 000200 B.G. 3
- C.T. 002401 B.G. 1
- C.T. 002402 B.G. 1
- C.T. 002504 B.G. 1
- C.T. 003500 B.G. 1
- C.T. 003500 B.G. 2
- C.T. 003500 B.G. 3
- C.T. 003500 B.G. 2
- C.T. 003600 B.G. 3

Additionally, Cumberland County is designated as an “exception” community by HUD. Any Block Groups below the County’s designated “exception” level of 50.76% low- and moderate-income is also eligible for the use of CDBG funds. The following Census Tracts and Block Groups are eligible based on exception criteria:

- C.T. 001100 B.G. 1
- C.T. 001700 B.G. 2
- C.T. 003104 B.G. 3

1.	Project Name	HOUSING REHABILITATION
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	HSS-3 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$289,000 HOME: \$100,000
	Description	Funds provided for housing repairs through the following programs: Owner-occupied rehabilitation; Investor-owner (rental) rehabilitation); and Purchase/Rehab/Resale. All programs must benefit homeowners or renters with incomes 80% or below the median income for Cumberland County. Housing Rehabilitation program was expanded to address disaster housing repairs to eligible homeowners in Cumberland County's jurisdiction.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	31 Rental Units Rehabilitated. 50 Homeowner Housing Units Rehabilitated
	Location Description	TBD
	Planned Activities	The national objective is Low/Mod-Income Housing. The Matrix Code is 14A Rehabilitation; Single-Unit Residential.
2.	Project Name	AFFORDABLE HOUSING DEVELOPMENT (2019)
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	HSS-2 Housing Construction
	Needs Addressed	Housing Priority
	Funding	CDBG: \$125,000 HOME: \$150,000

AP-38 Project Summary

Project Summary Information

	Description	Funds will be used to assist CHDOs, CBDOs, and developers with the development of affordable housing for low and moderate-income residents of Cumberland County. HOME Funds provided under this activity represent at least 15% of the HOME entitlement mandated for affordable housing development by CHDOs.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	7 Rental Household Housing Units Constructed. 5 Homeowner Household Housing Units Constructed.
	Location Description	TBD
	Planned Activities	The national objective is Low/Mod-Income Housing. The Matrix Code is 12 Construction of Housing.
3.	Project Name	HOMEOWNERSHIP ASSISTANCE
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	HSS-6 Housing Purchase
	Needs Addressed	Housing Priority
	Funding	CDBG: \$25,000 HOME: \$100,000
	Description	Assistance will be provided to potential home buyers for down payment and/or closing costs and GAP financing. Housing counseling will be provided to increased knowledge and resources related to purchasing a home
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 Households Assisted.
	Location Description	TBD
4.	Project Name	HOUSING PROJECT DELIVERY
	Target Area	Countywide-Other

	Goals Supported	HSS-3 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	HOME: \$220,000
	Description	Staff and overhead costs directly related to carrying out housing projects, such as work specification preparation, loan process, inspections, and other housing-related services.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 Other.
	Location Description	707 Executive Place, Fayetteville, NC 28305
	Planned Activities	The national objective is Low/Mod-Income Housing. The Matrix Code is 14H Rehabilitation: Administration.
5.	Project Name	PUBLIC SERVICES
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	HSS-1 Homeownership Assistance CDS-3 Public Services
	Needs Addressed	Housing Priority Community Development Priority
	Funding	CDBG: \$70,000
	Description	Partner with agencies in providing social services programs. Staff and overhead costs directly related to carrying out public services activities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 Households Assisted. 60 Persons Assisted.
	Location Description	129 N Main St, Spring Lake, NC 28390; 707 Executive Place, Fayetteville, NC 28305

	Planned Activities	<p>The national objective is Low/Mod-Income Clientele (LMC).</p> <p>The Matrix Codes are: 13A Housing Counseling, under 25 CFR 5.100, for Homeownership Assistance (13B); 05Z Other Public Services Not Listed in 03T and 05A-05Y.</p>
6.	Project Name	HOMELESS SERVICES
	Target Area	Countywide-Other
	Goals Supported	HOM-2 Operations/Support HOM-3 Homeless Prevention
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$55,100
	Description	Activities to benefit homeless persons to provide short-term rental assistance and utility assistance to help prevent homelessness and to reduce homeless population. This activity will be funded with CDBG and local government funds of as a part of the joint city/county homeless initiative program.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	250 Persons assisted.
	Location Description	TBD
	Planned Activities	<p>The national objective is Low/Mod-Income Clientele (LMC).</p> <p>The Matrix Codes are: 03T Homeless/AIDS Patients Programs; 05S Rental Housing Subsidies.</p>
7.	Project Name	PUBLIC FACILITIES / INFRASTRUCTURE
	Target Area	Low- and Moderate-Income Areas Shaw Heights
	Goals Supported	CDS-1 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$200,000

	Description	Funding provided to make public facilities/infrastructure available for low- to moderate- income citizens of Cumberland County.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 Persons Assisted. 10 Households Assisted.
	Location Description	TBD
	Planned Activities	The national objective is Low/Mod-Income Area Benefit (LMA). The Matrix Codes are: 03E Neighborhood Facilities; 03J Water/Sewer Improvements; 03K Street Improvements.
8.	Project Name	ECONOMIC DEVELOPMENT
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	EDS-2 Financial Assistance
	Needs Addressed	Economic Development Priority
	Funding	CDBG: \$200,000
	Description	CDBG funding will be provided to increase the number of new private sector jobs and expand job training opportunities to low- and moderate-income residents of Cumberland County.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 Business Assisted
	Location Description	707 Executive Place, Fayetteville, NC 28305
	Planned Activities	The national objective is Low/Mod-Income Clientele (LMC). The Matrix Code is 18A Economic Development Direct Financial Assistance to For-Profit Businesses.
9.	Project Name	GENERAL ADMINISTRATION / PLANNING
	Target Area	Countywide-Other
	Goals Supported	APM-1 Administration APM-2 Planning

	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$156,000 HOME: \$31,000
	Description	CDBG funding will be provided to support administrative cost associated with carrying out the 2020 Action Plan Goals and Priority needs. Local government funds will also be used to help support this activity.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2 Other.
	Location Description	707 Executive Place, Fayetteville, NC 28305
	Planned Activities	The Matrix Code is 21A General Program Administration.

AP-50 Geographic Distribution – 91.220(f)

Geographic Distribution

Target Area	Percentage of Funds
Low- and Moderate-Income Areas	42.9%
Countywide-Other	50.0%
Shaw Heights	7.1%

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Areas with multiple housing problems are concentrated in the block groups that are greater than 51% Low- and Moderate-Income. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 001400 B.G. 1
- C.T. 001603 B.G. 1
- C.T. 001604 B.G. 2
- C.T. 001700 B.G. 1
- C.T. 001700 B.G. 3
- C.T. 000200 B.G. 3
- C.T. 002401 B.G. 1
- C.T. 002402 B.G. 1
- C.T. 002504 B.G. 1
- C.T. 003500 B.G. 1
- C.T. 003500 B.G. 2
- C.T. 003500 B.G. 3
- C.T. 003500 B.G. 2
- C.T. 003600 B.G. 3

Additionally, Cumberland County is designated as an “exception” community by HUD. Any Block Groups below the County’s designated “exception” level of 50.76% low- and moderate-income is also eligible for the use of CDBG funds. The following Census Tracts and Block Groups are eligible based on exception criteria:

- C.T. 001100 B.G. 1
- C.T. 001700 B.G. 2
- C.T. 003104 B.G. 3

Discussion

The geographic locations and the public benefit for the FY 2020 CDBG and HOME Activities/Projects are as follows:

- **HOUSING REHABILITATION** – Low- and Moderate-Income Areas; Countywide-Other
- **AFFORDABLE HOUSING DEVELOPMENT (2019)** – Low- and Moderate-Income Areas
- **HOMEOWNERSHIP ASSISTANCE** – Low- and Moderate-Income Areas; Countywide-Other
- **HOUSING PROJECT DELIVERY** – Countywide-Other
- **PUBLIC SERVICES** – Low- and Moderate-Income Areas; Countywide-Other
- **HOMELESS SERVICES** – Countywide-Other
- **PUBLIC FACILITIES / INFRASTRUCTURE** – Low- and Moderate-Income Areas; Shaw Heights
- **ECONOMIC DEVELOPMENT** – Low- and Moderate-Income Areas; Countywide-Other
- **GENERAL ADMINISTRATION / PLANNING** – Countywide-Other

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	153
Special-Needs	0
Total	153

Table 63 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	12
Rehab of Existing Units	91
Acquisition of Existing Units	0
Total	153

Table 64 - One Year Goals for Affordable Housing by Support Type

Discussion

During this program year the County is funding the following affordable housing projects/activities with CDBG and HOME funds:

- **HOUSING REHABILITATION** – 83 housing units
- **AFFORDABLE HOUSING DEVELOPMENT (2019)** – 12 housing units
- **HOMELESS SERVICES** – 50 households
- **PUBLIC FACILITIES / INFRASTRUCTURE** – 10 households

Additionally, the County is funding two programs that assist with low- and moderate-income homeownership, which are not included in the above chart:

- **HOMEOWNERSHIP ASSISTANCE** – 5 households
- **PUBLIC SERVICES** – 10 households

AP-60 Public Housing – 91.220(h)

Introduction

Fayetteville Metropolitan Housing Authority's mission is to meet its community's housing needs by providing decent, safe and affordable housing. It is the goal of the Housing Authority to promote self-sufficiency, personal growth and neighborhood revitalization by maximizing its resources and maintaining the fiscal veracity of the agency. It is FMHA's belief that housing is a basic right and the substance for a successful life. The Housing Authority staff are committed to serving the Fayetteville community in a manner that demonstrates professionalism, care and consideration. Because the Fayetteville Metropolitan Housing Authority receives applications from all over the United States (due to the presence of Fort Bragg and the large number of people moving to the area for military service), FMHA rarely accepts applications.

Fayetteville Metropolitan Housing Authority is rated as a "high performer" by HUD.

Fayetteville Metropolitan Housing Authority owns and professionally manages ten (10) family communities and elderly/disabled rental apartments. Within these communities are 1,045 public housing units. The Housing Authority is currently working on the development of a 272 unit public housing community on Grove Street. Additionally, one 52 unit structure is undergoing the RAD conversion process, and an additional 32 unit structure has gone through RAD conversion.

The waiting list for public housing is currently open, and is open indefinitely. The breakdown of the waiting list is 61.3% single-person households, 34.7% two-person households, 3.5% three-person households, 0.8% four-person households, and 0.5% five-person or greater households, for a total of 354 households on the waiting list as of January 9, 2020 (the last waiting list available). With public housing occupancy is at 98%, there is a greater demand than supply. However, public housing residents have been converting to Section 8, and demand for public housing has decreased among households who qualify for Section 8.

Fayetteville Metropolitan Housing Authority does not have any homebuyer programs for residents. FHMA has a Family Self-Sufficiency program, a resident services program, and a Step Up to Work program where they average two (2) participants per year. FMHA also has a pilot program for tax forgiveness.

The Fayetteville Metropolitan Housing Authority administers 1,749 Section 8 Housing Choice Vouchers as of October 15, 2019, as well as an additional 223 VASH vouchers. A total of 1,714 of these vouchers are living in Section 8 Housing. Demand for a quality Section 8 Housing rental exceeds the supply of decent, affordable rental units. Section 8 Housing is currently at 98% occupancy. There were 218 families/individuals on the Housing Choice Voucher waiting list as of January 9, 2020 (the last waiting list available). The waiting list is currently closed.

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

The Fayetteville Metropolitan Housing Authority has determined the needs for its properties through interviews with its Resident Advisory Board. The FMHA recently submitted its Five Year Plan Update for its FY 2019 through FY 2023 Public Housing Capital Fund Program Grant, and submitted its complete Five Year Plan for FY 2019-2023 in Summer of 2019. The Capital Fund Grant award for FY 2020 was \$1,707,832.

The Housing Authority has applied to HUD for 216 units in Grove View Terrace and 32 units in Hillside Manor for RAD conversion. In addition to the RAD conversion, the Housing Authority will replace the units with 56 tax credit units in conjunction with the 216 RAD units.

The major work items for the Fayetteville Metropolitan Housing Authority's properties in the year 2020 are as follows:

- Melvin Place – Point Place – Sidewalks/Grounds/Parking/Streets; UCPS Code Compliance; Floor Improvements; Roof Repairs/Replacement; Interior Painting; and Pest Control.
- Holland Homes – Sidewalks/Grounds/Parking/Streets; UCPS Code Compliance; Floor Improvements; Roof Repairs/Replacement; Interior Painting; and Pest Control.
- Scattered Sites – Sidewalks/Grounds/Parking/Streets; UCPS Code Compliance; Floor Improvements; Roof Repairs/Replacement; Interior Painting; and Pest Control.

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

According to the Five Year and Annual Plan for 2019-2023, FMHA's progress in meeting their mission and goals states that FMHA set the goal of cooperating with Cumberland County, the City of Fayetteville, and other neighborhood partners to promote neighborhood revitalization and economic development in designated areas of the City. FMHA has an active resident council that expresses needs for all public housing communities under the Fayetteville Metropolitan Housing Authority. The Resident Advisory Board has actively contributed to the FMHA's 2019-2023 Five Year and Annual Plans.

Section 8 Voucher Holders have the opportunity to plan and reach goals that they set for themselves and their families, as well as save a significant amount of money. This opportunity is available to Section 8 holders who choose to become participants in Section 8's Family Self-Sufficiency Program. There are two parts to the program. The first part of the program is the Self-Sufficiency program where participants have the opportunity to work toward meeting its goals that they set for their families, as well as save money that will become theirs when they have completed their goals. The second part of the program is the Homeownership Program. In this part of the program, a Section 8 participant can choose to use his or her Section 8 voucher to assist with the purchase and payment of a home. Each part of the Self-Sufficiency program is detailed below.

Family Self-Sufficiency (FSS) is a voluntary HUD program that encourages and assists families to become self-sufficient. Anyone currently on the Section 8 Housing Choice Voucher program is eligible for this

program. FSS offers a financial incentive to families through an escrow account, which is based on an increase in a families earned income. An example of an increase in earned income would be when a family member has a pay raise, obtains employment or has an increase in his or her working hours that results in an increase in the portion of rent that the family pays each month. For example, if a family member begins working 40 hours per week, and the families rent increase \$25.00 dollars per month, that \$25.00 dollars goes into an escrow account that the Housing Authority establishes for the family. This account becomes available to the family when the family successfully completes their FSS Contract of Participation. Depending upon each participant's situation, the FSS Program can connect tenants with job training, resource planning, credit repair resources, basic skills education, high school equivalency (GED) programs, post-secondary education, and assistance with securing meaningful employment. Advisors provide emotional support, case management, and personalized assistance.

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

The Fayetteville Metropolitan Housing Authority is not designated as a troubled housing authority.

Discussion

The Fayetteville Metropolitan Housing Authority is continuing to meet its goals by securing funding through RAD conversion, development of Section 8 Project-Based Voucher Developments, and revitalization of its existing units.

The Fayetteville Metropolitan Housing Authority will be partnering with the City of Fayetteville in its pursuit of a Choice Neighborhoods Initiative Grant for the Murchison Road Corridor.

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

Introduction

The Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for Cumberland County, NC. The following goals and objective for Cumberland County's Homeless Strategy have been identified for the five year period of FY 2020 through FY 2024.

- **HOM-1 Housing** - Promote and assist in developing housing opportunities for persons and families experiencing homelessness, and those who are at-risk of becoming homeless.
- **HOM-2 Operations/Support** - Promote and assist in program support services for the homeless.
- **HOM-3 Homeless Prevention** - Promote and assist in anti-eviction and prevention of unfair housing practices which may contribute to homelessness.
- **HOM-4 Permanent Supportive Housing** - Promote and assist in the development of permanent supportive housing and services.
- **HOM-5 Shelter Housing** - Support and assist in the development and operations of shelters for persons who are homeless or victims of domestic violence.

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 Point-in-Time Count for Cumberland County in 2019 counted a total of 329 homeless persons and 253 homeless households. Of these, 226 persons, or 68.6%, were unsheltered. There were 73 persons in transitional housing, and 30 persons that were housed in emergency shelter. There were 34 homeless families with children, totaling 107 people, none of which were chronically homeless. There were no unaccompanied youths that were homeless in 2019. Of the 329 homeless people counted, 122 (37.1%) were considered chronically homeless. There were 38 homeless Veterans in 2018, and 33 of the homeless Veterans were unsheltered. This indicates a need for greater outreach and shelter/housing options for these special needs groups.

Families with children – The Point-in-Time count for 2016 identified 19 homeless households with children in Cumberland County, for a total of 29 persons. Numbers were lower in 2017 at 8 homeless households with 14 persons. The homeless households increased in 2018, including 21 homeless households for a total of 37 persons. In 2019, there were 34 homeless households with children, and 107 homeless individuals. This could potentially be attributable to Hurricane Florence and flood damage forcing families out of their home.

Veterans and their families – There are large numbers of Veterans and support systems in place because of the adjacent military base in Fort Bragg. There are multiple organizations that serve Homeless Veterans in Fayetteville and Cumberland County, including the Salvation Army, Veteran Services of the Carolinas, and Volunteers of America. Homeless Veterans often require additional

services, with mental health services being the most commonly cited need. The number of homeless Veterans in Cumberland County has increased from 68 in 2016 to 72 in 2017. This population was counted at 71 individuals in 2018.

Unaccompanied youth – Teens aging out of foster care, and young adults in the 18-24 age transition stage are difficult to locate. Many of them are staying with friends and family temporarily, but are technically homeless. Unaccompanied youth may also move between different shelters. There were 20 unaccompanied youth counted in the 2016 Point In Time count; 10 unaccompanied youth counted in 2017; and 25 unaccompanied youth counted in 2018. There were no unaccompanied youth counted in 2019 for Cumberland County.

The lead agency for the Fayetteville-Cumberland County Continuum of Care is Cumberland County. Membership in the CoC is open to any stakeholder in the community, and membership is ultimately determined by the CoC Board. The Board sets priorities and strategies and is organized into work groups to provide feedback on the goals and strategies of the CoC. The Board encourages individuals who are homeless or formerly homeless to provide input at public CoC meetings that are held quarterly. The CoC has adopted Coordinated Entry, which is administered by Cumberland HealthNet, and has required all ESG recipients to adopt a Housing First model.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Point-in-Time count for 2018 counted 73 homeless households with children in Cumberland County, and 139 households without children. There were 34 households with 107 children in 2019. Of these households, 16 children were unsheltered.

Emergency Shelters for families are run by the Salvation Army, Hope Center, Life Matters, and Family Promise. There are additional emergency shelters targeted toward men (Operation Inasmuch) and women (Hope Center and Day Resource Center). Homeless shelters are often concentrated in low- and moderate-income areas and areas of minority concentration.

There are organizations in the region that target veterans due to the large population. The Salvation Army has beds for veterans alongside its family shelter beds. Volunteers of America conducts job and employment training for veterans, targeted toward female homeless veterans. Veteran Services of the Carolinas also serves 40 veterans through an HPRP grant. The number of beds provided for homeless people in the area include:

- Homeless Families – 56 beds
- Chronically Homeless – 6 beds
- Homeless Veterans – 127 beds

Some additional emergency shelters and transitional housing programs are put in place for weather events. Members of the CoC, including Salvation Army and True Vine Ministries' Hope Center operate a "White Flag" shelter for weather amnesty in the cold. Additional programs have been created to address

those displaced by Hurricane Florence, which is run through the Back at Home Program for disaster relief, which is administered by Volunteers of America.

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 Fayetteville-Cumberland County CoC has not yet included the housing first model in its written standards, though this change is being discussed. The CoC has implemented Coordinated Entry, with Cumberland Healthnet acting as the lead entity. The Coordinated Entry process evaluates individuals when they present themselves, and they are directed toward the emergency shelter, transitional housing, or permanent supportive housing facilities that will best meet their needs. There is a need for more rapid rehousing in the area, as care providers calculate that approximately 80% of the homeless population needs only to be rehoused and can quickly stabilize after being placed in housing.

Though the per capita rate of homelessness has decreased in Cumberland County since 2013, the number of chronically homeless individuals increased between 2018 and 2019 from 70 to 120. This underscores a need for additional permanent supportive housing. According to care providers, approximately 20% of the homeless people in the area require more substantive services. These services could be provided through additional permanent supportive housing.

Many of the organizations associated with the CoC focus on providing additional services to complement housing services. These services include job training, health services, and case management.

Cumberland County has approximately 1,000 children in foster care at any given time. Children who have been released from delinquent court will be placed in foster care even if they have parents that can support them, overloading the system. Children aging out of this system are at-risk, but these children are largely supported through Department of Social Services upon release.

The number of homeless Veterans in Cumberland County has increased from 25 in 2016, to 31 in 2017, and 33 in 2018. This could be caused by a variety of factors, but there are many social services targeted toward job training for veterans and shelters for veterans. Fayetteville Metropolitan Housing Authority has 223 VASH vouchers for Veterans, though their utilization rate is only 80% due to the VA's administration of the vouchers.

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

Hospitals must have written discharge policies for "appropriate referral and transfer plans" including evaluation of a patient's capacity for self-care and possibility of being cared for in "the environment from which s/he entered the hospital." The actual discharge varies with the individual being discharged, their primary and behavioral health needs, and resources and supports available. While health care facilities try to send individuals home or to family, sometimes they discharge to a nursing home, rehab hospital or as last resort, a non-HUD funded shelter. Though all discharge plans contain provisions to avoid discharging individuals into a situation where they are literally homeless, shelters are often full and individuals who are discharged will have no choice but to live on the street. Some shelters have protocols against accepting certain individuals directly from a hospital. Populations that are discharged from hospitals and correctional facilities are sent to particular shelters, such as the Hope Center for women discharged from hospitals and Family Promise for individuals exiting incarceration, but these shelters do not contract with these institutions and individuals arriving at these places will be unplanned for and, as a result, turned away.

Cumberland County Department of Social Services provide a variety of services to low-income people to provide them with support and help them maintain stability. These services target populations that have a significant amount of crossover with homeless populations, such as addiction and mental health services.

Discussion

Not Applicable.

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

Introduction:

The City of Fayetteville's and Cumberland County's 2020 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and affirmatively further fair housing in the City and County:

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

Impediment 1: Fair Housing Education and Outreach - There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities, and the disabled population.

Goal: Improve the public's and local officials' knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing throughout the City of Fayetteville and Cumberland County.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **1-A:** Continue to promote Fair Housing awareness through the media, hosting seminars, and training to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act and Americans with Disabilities Act.
- **1-B:** Continue to prepare and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and a landlord's responsibilities to comply with the Fair Housing Act by making reasonable accommodations.
- **1-C:** Educate residents that they have the right to live outside concentrated areas of poverty.
- **1-D:** Work with the local Board of Realtors to educate and promote fair housing.
- **1-E:** Strive for better intergovernmental cooperation between state and local partners, as well as community groups, to effectively identify and address potential barriers to affordable housing choice.
- **1-F:** Publish forms, informational material, etc. in both English and Spanish.

Impediment 2: Quality of Rental Housing vs. Affordability - The City of Fayetteville and Cumberland County have a large supply of rental housing that does not meet the minimum property standards and 35.9% of all households are cost overburdened and spend 30% or more of their monthly income on housing.

Goal: Increase the supply of decent, safe, sound and affordable rental housing through new construction and rehabilitation.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **2-A:** Provide funding and incentives for the rehabilitation of rental housing for low- and moderate-income renters.
- **2-B:** Continue to enforce local codes and ordinances, and develop a Rental Registry Program in the City of Fayetteville and Cumberland County.
- **2-C:** Promote and encourage the Public Housing Authority to offer Section 8 Housing Choice Voucher holders the option to convert to homeownership.
- **2-D:** Continue to support Low Income Housing Tax Credit applications to develop decent, safe, sound and affordable rental housing.
- **2-E:** Target and rehabilitate rental housing in the Murchison Road Corridor and Shaw Heights Neighborhood Revitalization Strategy Areas.

Impediment 3: Lack of Quality Affordable Homeowner Housing - There is a lack of housing resources for low- and moderate-income households to purchase a home. Many houses that are available for purchase are in need of substantial rehabilitation work.

Goal: Increase the supply of various types of affordable housing for sale through new construction and rehabilitation activities.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **3-A:** Financially support and assist low- and moderate-income households to purchase homes at affordable prices throughout Cumberland County.
- **3-B:** Support and promote the development of affordable infill housing on vacant land.
- **3-C:** Continue to fund and support homeowner rehabilitation and emergency repair programs.
- **3-D:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.
- **3-E:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in areas that are not low-moderate income.
- **3-F:** Target and rehabilitate homeowner-occupied housing in the Murchison Road Corridor in Fayetteville and the Shaw Heights Neighborhood in Cumberland County.

Impediment 4: Continuing Need for Accessible Housing Units - As an older built-up environment, there is a lack of accessible housing units in the City of Fayetteville and Cumberland County. 21.9% of the County's housing units (including the City of Fayetteville) were built over 60 years ago and do not have accessibility features, while 16.6% of the County's population is classified as disabled.

Goal: Increase the number of accessible units for the physically disabled and developmentally delayed through new construction and rehabilitation of existing housing.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **4-A:** Promote programs to increase the amount of accessible housing through rehabilitation of existing housing stock by homeowners and landlords.
- **4-B:** Encourage the development of new construction of accessible and visitable housing through financial or development incentives.
- **4-C:** Continue to enforce ADA and Fair Housing requirements for landlords to make “reasonable accommodations” for tenants who are disabled.
- **4-D:** Continue to promote programs to assist elderly homeowners with accessibility improvements to their properties so they may remain in their own homes.

Impediment 5: Economic Issues Affecting Housing Choice - There is a lack of economic opportunities in the City of Fayetteville and Cumberland County which prevents low-income households from increasing their financial resources to be able to choose to live outside areas of concentrated poverty.

Goal: The local economy will continue to improve by providing new job opportunities, which will increase household income, and will promote fair housing choice.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **5-A:** Strengthen partnerships that enhance local businesses, expand the tax base, and create a more sustainable economy for residents and businesses.
- **5-B:** Support and enhance workforce development and skills training that results in increased job opportunities and a living wage.
- **5-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income, and minority neighborhoods.
- **5-D:** Continue to promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **5-E:** Support and enhance entrepreneurship training programs, with a particularly focus on programs that assist women, minority, and veteran-owned businesses.

Impediment 6: Impacted Areas of Concentration - There are specific high poverty, racially segregated areas throughout the City of Fayetteville and Cumberland County where the concentration of low-income minority persons exceeds 70% of the area’s corresponding population.

Goal: Promote the de-concentration of minorities outside the Central and Northern sections of the City of Fayetteville and areas of the County bordering Fort Bragg in order to reduce minority concentration.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **6-A:** Support, promote, and plan for affordable housing developments outside areas of minority concentration.
- **6-B:** Market and promote housing opportunities for minorities outside areas of minority concentration.
- **6-C:** Provide assistance to minority households to locate their residences outside areas of high minority concentration.

AP-85 Other Actions – 91.220(k)

Introduction:

Cumberland County has developed the following actions planned to: address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite efforts made by Cumberland County and social service providers, a number of significant obstacles remain to meeting underserved needs. With funding resources being scarce, funding becomes the greatest obstacle for Cumberland County to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. Through its planning efforts, the County will use its limited resources to address Cumberland County's greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, safe, sound, and affordable owner and renter housing.
- The transition of owner-occupied housing into renter-occupied housing.
- Aging in place population who need accessibility improvements.
- Need major rehabilitation of the County's aging housing stock.
- The increasing number of vacant and abandoned properties.
- Low wages in the service and retail sector job market.
- Vacant and abandoned buildings in major commercial corridors.

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, Cumberland County proposes the following Five-Year Goals and Strategies:

- **HSS-1 Homeownership Assistance** - Promote and assist in developing homeownership opportunities for low- and moderate-income households.
- **HSS-2 Housing Construction** - Promote and assist in the development of new affordable housing inventory for both rental and sales housing.
- **HSS-3 Housing Rehabilitation** - Promote and assist in the preservation of existing owner and renter occupied housing inventory in Cumberland County.
- **HSS-4 Fair Housing** - Affirmatively further fair housing by promoting fair housing choice throughout Cumberland County.

- **HSS-5 Housing Education** - Promote and assist in educating homeowners, tenants, landlords, and new homebuyers in best practices for purchase and maintenance of affordable housing rentals, including foreclosure and eviction prevention.
- **HSS-6 Housing Purchase** - Provide funds for downpayment assistance and acquisition for rehabilitation to make housing affordable to low- and moderate-income persons and families.

Cumberland County intends to reprogram previous year's CDBG and HOME funds into housing construction and housing rehabilitation to meet the need for affordable housing. Cumberland County is designating a Neighborhood Revitalization Strategy Area in the Shaw Heights Neighborhood, and will be targeting resources for infrastructure development in this area, followed by housing development and rehabilitation.

Cumberland County will continue to work with the Fayetteville-Cumberland County Human Relations Commission during this program year to again provide education and outreach.

Actions planned to reduce lead-based paint hazards

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG and HOME programs. Cumberland County will comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

For any housing rehabilitation program using Federal funds, Cumberland County will ensure that:

- A pre-test is conducted for rehabilitation activities in housing units built before 1978 with occupants with children.
- A post-test is conducted for rehabilitation activities in housing units built before 1978 without children.
- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.

- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- The contractor handbook includes guidelines prohibiting the use of lead-based paints in new construction and citing safety regulation 40 CFR Part 745 for housing rehabilitation.

Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

Actions planned to reduce the number of poverty-level families

According to the 2013-2017 American Community Survey, approximately 18.2% of Cumberland County's residents live in poverty, which is higher than the State of North Carolina where 16.1% of residents live in poverty. Female-headed households with children are more affected by poverty at 45.4%. Youth poverty is an acute problem in Cumberland County, as 26.5% of all youth under the age of 18 were living in poverty.

The County's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development, including job-training services for low-income residents. The County allocates a large portion of CDBG funding to economic development activities to provide programs that lift families out of poverty and support small business development. In addition, the County is going to continue to partner with local social service organizations that target low-income residents.

Planned economic development and anti-poverty programs include:

- Job-training services through NCWorks.
- Partnerships for job training with Fayetteville Technical Community College.
- Business consulting with the Center for Economic Empowerment and Development (CEED).
- Homeless prevention services.
- Employment training for homeless persons and special needs populations, including veterans.
- Promotion of new job opportunities.

Actions planned to develop institutional structure

Cumberland County works with the following agencies to enhance coordination:

- **Cumberland County Department of Community Development** - oversees the CDBG and HOME programs, and oversees the Continuum of Care for Fayetteville-Cumberland County.

- **Fayetteville Metropolitan Housing Authority** - oversees the improvements to public housing communities and the Section 8 Housing Choice Voucher Program.
- **United Management II** - oversees development of affordable housing through Low-Income Housing Tax Credits (LIHTC).
- **Social Services Agencies** - the County provides funds to address the needs of low- and moderate-income persons.
- **Housing Providers** - the County provides funds to rehabilitate and develop affordable housing for low- and moderate-income families and individuals.
- **Cumberland County Department of Social Services** - provides mainstream social services to individuals and families in Cumberland County and the City of Fayetteville.

As part of the CDBG and HOME application planning process, local agencies, and organization are invited to submit proposals for CDBG and HOME funds for eligible activities. These groups participate in the planning process by attending the public hearings, informational meetings, and completing survey forms.

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

Public Institutions: The County will act as a clearinghouse and facilitator for many of the activities described in the annual action plan. As the local unit of government, the County is empowered to apply for and administer certain types of grants. Support from the County, expressed as a certification of consistency or some other instrument, may be all that is required for some activities. Other activities will involve the more direct participation of the County for funding, acquisition of land or buildings, or in convening meetings of various agencies coordinate strategies on how to seize opportunities. The County will continue to administer the CDBG and HOME programs.

The Fayetteville Metropolitan Housing Authority administers public housing and Section 8 Housing Choice Voucher programs throughout the County. This Authority is responsible for the management and maintenance of public housing units. The Housing Authority will continue in its efforts to modernize these public housing units in order to provide decent, affordable housing in the County.

Cumberland County is the lead entity for the Fayetteville-Cumberland County CoC, and coordinates strategies to reduce homelessness and provide services for those that are homeless in the County. Efforts are made to coordinate with developers to create permanent supportive housing units, and with shelters and care providers to transition the homeless population into the housing that meets their specific needs. Cumberland County holds monthly CoC meetings with members to discuss strategies to assist the homeless population in the County.

Non-Profit Organizations: Non-profit housing agencies play a role in the implementation of this plan. Through the construction of new housing, and the rehabilitation of existing units, these agencies access financing sources such as the Low Income Housing Tax Credit, Golden LEAF funding, and charitable

contributions that increase the supply of affordable housing. While some groups focus on the rehabilitation of single units for resale to first time homebuyers, others have attempted to create assisted rental developments. In the future, the union of such groups with social service agencies that serve specific special needs populations will address the Five Year Consolidated Plan strategy for creation of supportive housing and affordable housing opportunities.

Social service agencies are a link between the provision of housing and the population it is intended to serve. The agencies work directly with providers of services to persons with special needs including: mental health, mental retardation, elderly, drug and alcohol addiction and families that are at-risk of becoming homeless. Although these agencies cannot provide housing, they can direct housing efforts where needed and are integral in the planning of housing and services for target populations. Emergency shelters, including the Salvation Army and Endeavors, will continue to provide shelter for the homeless.

Private Industry: The County partners with agencies and organizations that coordinate economic development activities. The County partners with the City of Fayetteville's Department of Economic & Community Development, which has multiple programs to assist in job development and retention that are targeted toward private businesses. Small business consulting, loans, and grants are designed to assist entrepreneurs in areas with high low- and moderate-income populations. Additionally, larger financial incentive programs are implemented by the County to recruit businesses that provide jobs that pay decent wages for residents of the County.

Discussion:

Cumberland County allocates CDBG and HOME funds annually to implement actions designed to accomplish goals and objectives that meet community needs identified in its Consolidated Plan. Consequently, the County is responsible for ensuring that funding recipients (i.e., subrecipients and CHDOs) comply with applicable regulations and requirements governing their administrative, financial and programmatic operations. In accordance with 24 CFR 91.230, the County utilizes a local monitoring and compliance plan that describes the standards and procedures that will be used to monitor activities carried out in each One-Year Action Plan and will used to ensure long-term compliance with requirements of the programs involved; the plan also includes a schedule of projected monitoring visits for the program year.

The County's monitoring and compliance plan is designed to accomplish the following objectives:

Pre-disbursement / pre-monitoring conferences are conducted to ensure that sub grantees understand the rules and requirements of the programs. During each conference, specific contract requirements, documentation and filing procedures, reporting requirements, and reimbursement procedures were explained to the sub grantee.

Desk reviews are conducted periodically as requests for reimbursements are submitted by the sub grantees on a monthly basis to ensure timely expenditure of funds. The County disburses its funds via a reimbursement process. The County reimburses sub grantees only when a request for reimbursement was accompanied with supporting documentation such as copies of invoices, cancelled checks, receipts, time sheets, etc. Sub-grantees were also required to submit budget summary reports so that these reports can be compared for accuracy. Activity summary reports are required to be submitted on a regular basis to monitor the sub grantee's progress towards meeting their goals.

Onsite monitoring visits are performed during the program year on selected sub-grantees. Some of the areas reviewed most often during onsite visits include:

- Compliance with participant eligibility, income certification requirements, and documentation guidelines; and reporting;
- Confidentiality procedures;
- Progress towards meeting projected goals and timely use of funds;
- Compliance with specific contractual requirements; and
- Review of audit report.

Program Specific Requirements

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

Introduction:

Cumberland County receives an annual allocation of CDBG funds. Since the County receives this federal allocation the questions below have been completed, as they are applicable.

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	\$254,517.00
	\$0.00
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	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
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.	\$0.00
5. The amount of income from float-funded activities	\$254,517.00

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities	\$0.00
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100%

**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:**

Cumberland County does not intend to use any other forms of investment other than those described in 24 CFR 92.205(b).

- 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

In applying the resale provisions to affordable housing development for homeownership, the County will designate a unit as an affordable unit. When a unit is designated affordable and it is sold during the affordability period, the sale must meet the following criteria:

The new purchaser must be low-income, meeting the HOME Program definition, and occupy the property as the family's principle residence.

The sales price must be "affordable" to the new purchaser. Cumberland County Community Development defines affordable as the homebuyer paying no more than 30% of their annual gross income toward principal, interest, taxes, and insurance (PITI).

The County will ensure that the housing will remain affordable to a reasonable range of low-income homebuyers whose incomes fall within the range of 60% to 80% of the area median income.

- 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:**

Cumberland County's resale recapture guidelines for units acquired with HOME funds break down in the following manner:

<u>HOME amount per unit</u>	<u>Minimum Period of Affordability</u>
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

- 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:**

Cumberland County does not intend to refinance any existing debt for multifamily housing that will be rehabilitated with HOME Funds.

Discussion:

Cumberland County and the City of Fayetteville both receive HOME funds. For this reason, Cumberland County does not participate in a HOME Consortium.

CITY OF FAYETTEVILLE, NC

433 Hay Street, Fayetteville, NC 28301

CUMBERLAND COUNTY, NC

707 Executive Place, Fayetteville, NC 28305

FAYETTEVILLE METROPOLITAN HOUSING AUTHORITY

1000 Ramsey Street, Fayetteville, NC 28301

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

*For Submission to HUD for the
Community Development Block Grant Program*

April 20, 2020

Mitch Colvin
Mayor
Fayetteville, NC

W. Marshall Faircloth
Chairman, Board of
Commissioners
Cumberland County, NC

Dawn Weeks,
Executive Director
Fayetteville
Metropolitan
Housing Authority

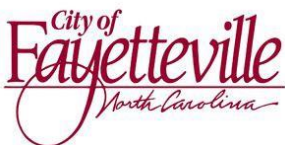


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Executive Summary

The City of Fayetteville and Cumberland County, North Carolina are entitlement communities under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG) and the HOME Investment Partnership (HOME) Program. In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively furthering fair housing," each community must conduct an Analysis of Impediments to Fair Housing Choice which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. HUD advises communities that the Analysis of Impediments to Fair Housing should also address the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of Title I of the Housing and Community Development Act of 1974, Title II of the Americans with Disabilities Act of 1990, Architectural Barriers Act of 1968, Age Discrimination Act of 1975, Title IX of the Education Amendments Act of 1972, Executive Order 11063, Executive Order 11246, Executive Order 12892, Executive Order 12898, Executive Order 13166, and Executive Order 13217.



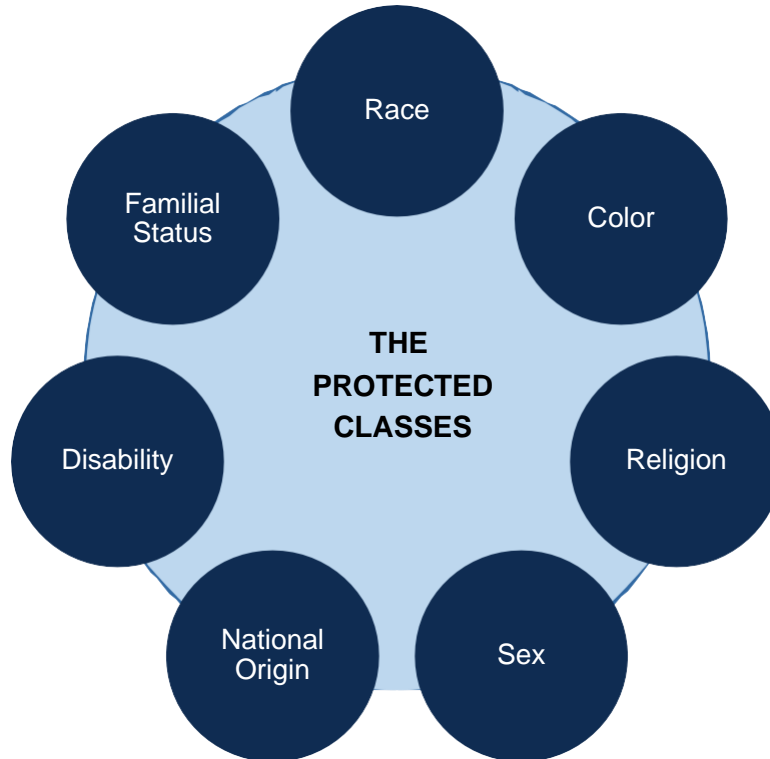
The HUD Fair Housing and Equal Opportunity (FHEO) Office has advised Federal entitlement communities to update their Analysis of Impediments (AI) to Fair Housing Choice to coincide with their Five Year Consolidated Plan, and then every five (5) years thereafter. As part of its Annual Action Plan, each entitlement City and County must additionally sign certifications every year stating that the City or County will affirmatively further fair housing. This means that the City and County will conduct an Analysis of Impediments to Fair Housing Choice (AI), take appropriate actions to overcome the effects of any impediments identified through the AI, and maintain records reflecting what analysis and corrective actions were taken.

The City of Fayetteville and Cumberland County previously prepared an Analysis of Impediments to Fair Housing Choice in 2015. The City of Fayetteville and Cumberland County have prepared this 2020-2024 Analysis of Impediments to Fair Housing Choice (AI) in cooperation with the Fayetteville Metropolitan Housing Authority. The findings produced through this analysis will be further addressed in each of the City's and County's FY 2020-2024 Five Year Consolidated Plans.

This analysis focuses on the status and interaction of six (6) fundamental conditions within the City of Fayetteville and Cumberland County:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities for minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discrimination from sellers and landlords by making it unlawful to refuse to sell or rent property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their *race, color, religion, sex, national origin, disability, or familial status* in the sale, rental, and financing of housing.



As population shifts and economic trends grow, Fair Housing issues vary drastically between jurisdictions and regions. Therefore, the City of Fayetteville and Cumberland County are taking a more efficient and proactive approach toward affirmatively furthering fair housing choice for residents on both a local level and a regional level.

The collaboration between the City of Fayetteville and Cumberland County, North Carolina, and the Fayetteville Metropolitan Housing Authority has produced beneficial insight into the issues affecting the housing market of the City of Fayetteville and Cumberland County. While certain fair housing issues are regional in scale, this AI strives to identify strategies and goals it can take to address the barriers that are impacting Fair Housing Choice for the City's and County's residents.

The methodology employed to undertake this Analysis of Impediments included:

- **Research**
 - A review was performed of the City of Fayetteville's and Cumberland County's zoning ordinances.
 - A review of the Fayetteville Metropolitan Housing Authority's Deconcentration Analysis and Narrative.

- The most recent demographic data for the City and County was analyzed from the U.S. Census, which included general, demographic, housing, economic, social, and disability characteristics.
- A review of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (HUD-CHAS) data was undertaken.
- A review of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database was completed.
- A review of the real estate and mortgage practices was undertaken.
- Home mortgage foreclosure data was also reviewed.
- **In-Person Meetings/Interviews**
 - Meetings were conducted with the following:
 - Cumberland County Community Development
 - Fayetteville Metropolitan Housing Authority
 - Fayetteville City Manager
 - City of Fayetteville Planning & Zoning
 - City of Fayetteville Parks & Recreation
 - City of Fayetteville Code Enforcement
 - Cumberland County Manager
 - Cumberland County Department of Social Services
 - Cumberland County Public Health Department
 - Coordinating Council on Older Adults
 - Center for Economic Empowerment & Development (CEED)
 - City of Fayetteville Planning & Development Services
 - NCWorks Career Center
 - Cumberland County Schools
 - Kingdom Community Development Corporation
 - United Management II
 - North Carolina Legal Aid
 - Fayetteville Area Habitat for Humanity
 - Pathways 4 Prosperity
 - Fayetteville Area Operation Inasmuch
 - Fayetteville VA Medical Center
 - Alliance Health
 - Salvation Army Fayetteville
 - Cumberland Healthnet
 - Family Promise
 - Veterans Empowering Veterans

- Designing Station
 - Seth's Wish
 - Volunteers of America – Carolinas
 - Genesis Grace Ministry
 - Hope Center – True Vine Ministries
 - United Way of Cumberland County
 - Hope 4 NC
 - Stedman-Wade Health Services, Inc.
 - Endeavors
 - Cumberland County Fire Marshal
 - Fayetteville Urban Ministry
 - Covenant Love Church
 - Rivers of Life Christian Church
 - NAACP
 - First Baptist Church – Moore Street
 - Greater Life Church Fayetteville
 - Manna Church
 - Hay Street United Methodist Church
- **Phone Interviews**
 - Phone interviews were conducted with the following:
 - Indian Housing Authority
 - Surveys were sent to each housing, social service, and community development agency that was invited to the roundtable discussions. Follow up phone calls were made when an organization neither returned a survey nor attended a meeting.
- **Analysis of Data**
 - Low- and moderate-income areas were identified and mapped.
 - Concentrations of minority populations were identified and mapped.
 - Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
 - Fair housing awareness in the community was evaluated.
 - The locations of Housing Cost Burdens throughout the County were analyzed.
 - The locations of CDBG and HOME expenditures throughout the area were analyzed.
 - The City's and County's Five Year Goals and Objectives were reviewed.

- **Potential Impediments**

- Public sector policies that may be viewed as impediments were analyzed.
- Private sector policies that may be viewed as impediments were analyzed.
- The status of previously identified impediments was analyzed.

- **Citizen Participation**

- The City of Fayetteville and Cumberland County published an online survey, and advertised for the survey using a press release on February 10, 2020. The online survey produced 170 responses in English and 2 responses in Spanish. See copy of survey form in the Appendix Section.
- The City of Fayetteville and Cumberland County held two (2) Public Meetings to engage the public and local organizations/agencies and help identify issues impacting Fair Housing Choice. The First Public Meeting was held on Tuesday, October 15, 2019 at the Clifffdale Recreation Center and the Second Public Meeting was held on Thursday, October 17, 2019 at the Spring Lake Family Resource Center.
- Notices for the public meetings were published in the "The Fayetteville Observer," the local newspaper of general circulation in the area.
- The City of Fayetteville and Cumberland County met with representatives from forty-three (43) local housing, community development, realtors, and social service organizations through a series of small group discussions. These were held with the following types of organizations:
 - Local housing authority
 - Advocacy organizations
 - Direct housing stakeholders
 - Social service providers
 - Economic Development Organizations
 - Educational agencies
 - Planning organizations
 - Faith-Based Organizations
 - Local fair housing advocacy organizations
- The City of Fayetteville and Cumberland County conducted a phone interview with the Indian Housing Authority of North Carolina, who was unable to attend the public hearings or individual group meetings.
- The 2020-2024 Analysis of Impediments to Fair Housing Choice was made available on the City of Fayetteville's and Cumberland County's websites at <https://fayettevillenc.gov/community/community-development>, <http://www.co.cumberland.nc.us/departments/community-development>

[group/community development](#), and a hardcopy was placed at the following locations beginning on March 5, 2020:

- Economic & Community Development Office
Festival Park
225 Ray Avenue
Fayetteville, NC 28301
- Fayetteville City Hall Foyer
433 Hay Street
Fayetteville, NC 28301
- Cumberland County Library Headquarters
300 Maiden Lane
Fayetteville, NC 28301
- Cliffdale Library
6885 Cliffdale Lane
Fayetteville, NC 28314
- Cliffdale Recreation Center
6404 Cliffdale Road
Fayetteville, NC 28314
- College Lakes Recreation Center
4963 Rosehill Road
Fayetteville, NC 28311
- Gilmore Recreation Center
1600 Purdue Drive
Fayetteville, NC 28303
- J.S. Spivey Recreation Center
500 Fisher Road
Fayetteville, NC 28301
- Kiwanis Recreation Center
353 Devers Street
Fayetteville, NC 28303
- Spring Lake Town Hall
300 Ruth Street
Spring Lake, NC
- Godwin Town Hall
4924 Markham Street
Godwin, NC
- Falcon Town Hall
7156 South West Street
Falcon, NC
- Stedman Town Hall
5110 Front Street
Stedman, NC
- Wade Town Hall
7128 Main Street
Wade, NC
- Linden Town Hall
9456 Academy Street
Linden, NC
- Hope Mills Town Hall
5770 Rockfish Road
Hope Mills, NC
- Eastover Town Hall
3863 Dunn Road
Eastover, NC
- Myers Recreation Center
1018 Rochester Drive
Fayetteville, NC 28305

- Massey Hill Recreation Center
1612 Camden Road
Fayetteville, NC 28306
- Smith Recreation Center
1520 Slater Avenue
Fayetteville, NC 28301
- Old Wilmington Road
Neighborhood Resource Center
229 Lincoln Drive
Fayetteville, NC 28301
- College Lakes Recreation Center
4963 Rosehill Road
Fayetteville, NC 28311
- Westover Recreation Center
277 Bonanza Drive
Fayetteville, NC 28303
- The City of Fayetteville and Cumberland County held two Public Meetings on the “draft” 2020-2024 Analysis of Impediments on Thursday, March 5, 2020 and Thursday, March 19, 2020.

Based on the data analysis and citizen participation process, the following issues impacting fair housing choice in the area were identified:

- **Housing Opportunities:**

- There is a shortage of affordable housing in Fayetteville and Cumberland County which is decent, safe, and sanitary.
- There is a lack of Federal and State funds for housing subsidies and the development of new affordable housing is not economically feasible for private developers.
- There is a shortage of affordable housing units in areas of opportunity where low-income persons and households may choose to move.
- There are a number of mobile home parks in the City and County that vary in condition, with those in the poorest conditions becoming abandoned and should be removed.
- There is enough vacant land for infill housing, but there is a lack of financial incentives to develop affordable housing on the vacant land by public, private, and non-profit developers.

- **Housing Choice:**

- Housing units that are deteriorated and below code standards tend to be available at affordable rents.
- Affordable housing units are concentrated in neighborhoods that are segregated by race or ethnicity, in addition to income.
- The special needs population in the City of Fayetteville and Cumberland County, has increased in the last 15 years, but landlords are frequently unwilling to make reasonable modifications and accommodations to their units.

- There are physical, economic, and social justice barriers that impede the development of new affordable and accessible housing in the City of Fayetteville and Cumberland County.
- There is a lack of "mixed-income" housing being built in the County.
- There is a high demand for elderly housing in the County.
- **Cost Overburden:**
 - Lower household incomes create cost overburdened housing conditions; approximately 25.6% of homeowners and 47.8% of renters in the County are cost overburdened by 30% or more.
 - Wages in the City of Fayetteville have remained stagnant, contributing to the high number of cost overburdened renters and homeowners in the area.
 - The elderly, on fixed income, cannot afford to make the repairs, alterations, and accommodations to their homes to make them accessible to their needs.
 - Contingencies do not exist on investor-rehabilitated affordable housing, and investors do not want to maintain affordability.
- **Disability/Accessibility:**
 - There is a lack of housing in the County that is accessible and affordable for the elderly, the disabled, and persons with special needs.
 - The denial by some landlords to make reasonable modifications and accommodations, limits the amount of accessible units in the County that are for rent for persons with special needs.
- **Fair Housing:**
 - Tenants and homebuyers do not always file housing discrimination complaints when renting or buying a home.
 - There may be predatory loans in the region which result in foreclosure and eviction rates are high.
 - Eviction rates are high in the City and County, and landlords are permitted to evict tenants within 72 hours.
 - Persons with Limited English Proficiency (LEP) do not always have a fair housing choice.
 - There is a lack of awareness of tenants' rights and landlords' responsibilities, including what reasonable modifications and accommodations are.
- **Access/Mobility:**

- The limited public transportation network in the County is not convenient for lower income households to go to: work, health care, shopping, etc., which limits the choices where a low-income household can live.
- Landlords will frequently refuse to make reasonable modifications and accommodations, and discriminate against elderly tenants.
- Families and individuals have a right to live wherever they chose if affordable housing is available outside areas of concentration of low income or racial concentration.

Using these findings, the City of Fayetteville and Cumberland County developed the following impediments for the 2020-2024 Analysis of Impediments to Fair Housing Choice and defined specific goals and strategies to address each impediment.

- **Impediment 1: Fair Housing Education and Outreach**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities, and the disabled population.

Goal: Improve the public's and local officials' knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing throughout the City of Fayetteville and Cumberland County.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **1-A:** Continue to promote Fair Housing awareness through the media, hosting seminars, and training to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act and Americans with Disabilities Act.
- **1-B:** Continue to prepare and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and a landlord's responsibilities to comply with the Fair Housing Act by making reasonable accommodations.
- **1-C:** Educate residents that they have the right to live outside concentrated areas of poverty.
- **1-D:** Work with the local Board of Realtors to educate and promote fair housing.
- **1-E:** Strive for better intergovernmental cooperation between state and local partners, as well as community groups, to effectively identify and address potential barriers to affordable housing choice.

- **1-F:** Publish forms, informational material, etc. in both English and Spanish.

- **Impediment 2: Quality of Rental Housing vs. Affordability**

The City of Fayetteville and Cumberland County have a large supply of rental housing that does not meet the minimum property standards and 35.9% of all households are cost overburdened and spend 30% or more of their monthly income on housing.

Goal: Increase the supply of decent, safe, sound and affordable rental housing through new construction and rehabilitation.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **2-A:** Provide funding and incentives for the rehabilitation of rental housing for low- and moderate-income renters.
- **2-B:** Continue to enforce local codes and ordinances, and develop a Rental Registry Program in the City of Fayetteville and Cumberland County.
- **2-C:** Promote and encourage the Public Housing Authority to offer Section 8 Housing Choice Voucher holders the option to convert to homeownership.
- **2-D:** Continue to support Low Income Housing Tax Credits to develop decent, safe, sound and affordable rental housing.
- **2-E:** Target and rehabilitate rental housing in the Murchison Road Corridor and Shaw Heights Neighborhood Revitalization Strategy Areas.

- **Impediment 3: Lack of Quality Affordable Homeowner Housing**

There is a lack of housing resources for low- and moderate-income households to purchase a home. Many houses that are available for purchase are in need of substantial rehabilitation work.

Goal: Increase the supply of various types of affordable housing for sale through new construction and rehabilitation activities.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **3-A:** Financially support and assist low- and moderate-income households to purchase homes at affordable prices throughout Cumberland County.

- **3-B:** Support and promote the development of affordable infill housing on vacant land.
- **3-C:** Continue to fund and support homeowner rehabilitation and emergency repair programs.
- **3-D:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.
- **3-E:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in areas that are not low-moderate income.
- **3-F:** Target and rehabilitate homeowner-occupied housing in the Murchison Road Corridor in Fayetteville the Shaw Heights in Cumberland County.

• **Impediment 4: Continuing Need for Accessible Housing Units**

As an older built-up environment, there is a lack of accessible housing units in the City of Fayetteville and Cumberland County. 21.9% of the County's housing units (including the City of Fayetteville) were built over 60 years ago and do not have accessibility features, while 16.6% of the County's population is classified as disabled.

Goal: Increase the number of accessible units for the physically disabled and developmentally delayed through new construction and rehabilitation of existing housing.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **4-A:** Promote programs to increase the amount of accessible housing through rehabilitation of existing housing stock by homeowners and landlords.
- **4-B:** Encourage the development of new construction of accessible and visitable housing through financial or development incentives.
- **4-C:** Continue to enforce ADA and Fair Housing requirements for landlords to make "reasonable accommodations" for tenants who are disabled.
- **4-D:** Continue to promote programs to assist elderly homeowners with accessibility improvements to their properties so they may remain in their own homes.

- **Impediment 5: Economic Issues Affecting Housing Choice**

There is a lack of economic opportunities in the City of Fayetteville and Cumberland County which prevents low-income households from increasing their financial resources to be able to choose to live outside areas of concentrated poverty.

Goal: The local economy will continue to improve by providing new job opportunities, which will increase household income, and will promote fair housing choice.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **5-A:** Strengthen partnerships that enhance local businesses, expand the tax base, and create a more sustainable economy for residents and businesses.
- **5-B:** Support and enhance workforce development and skills training that results in increased job opportunities and a living wage.
- **5-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income, and minority neighborhoods.
- **5-D:** Continue to promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **5-E:** Support and enhance entrepreneurship training programs, with a particularly focus on programs that assist women, minority, and veteran-owned businesses.

- **Impediment 6: Impacted Areas of Concentration**

There are specific high poverty, racially segregated areas throughout the City of Fayetteville and Cumberland County where the concentration of low-income minority persons exceeds 70% of the area's corresponding population.

Goal: Promote the de-concentration of minorities outside the Central and Northern sections of the City of Fayetteville and areas of the County bordering Fort Bragg in order to reduce minority concentration.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **6-A:** Support, promote, and plan for affordable housing developments outside areas of minority concentration.
- **6-B:** Market and promote housing opportunities for minorities outside areas of minority concentration.
- **6-C:** Provide assistance to minority households to locate their residences outside areas of high minority concentration.

I. Introduction

The City of Fayetteville, NC and Cumberland County, NC are both entitlement communities under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program and HOME Investment Partnership (HOME) Program. In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to demonstrate that the entitlement community is "affirmatively furthering fair housing," the community must conduct an Analysis of Impediments to Fair Housing Choice (AI) which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing. The HUD Fair Housing and Equal Opportunity (FHEO) Office has advised the Federal entitlement communities to prepare a new Analysis of Impediments to Fair Housing Choice to coincide with the Five Year Consolidated Plan, and then every five (5) years thereafter.

HUD defines "fair housing choice" as:

"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or handicap, of similar income levels to have available to them the same housing choices"

This Analysis of Impediments to Fair Housing Choice consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition,

including actions involving the expenditure of funds made available under 24 CFR Part 570.

HUD-FHEO suggests that communities conducting an Analysis of Impediments should consider the policies concerning “visitability,” in Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is “visitable” means that it has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor.

- “Visitable” housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum a 32-inch clear opening.
- Section 504 of the Rehabilitation Act (24 CFR Part 8), known simply as “Section 504,” prohibits discrimination against persons with disabilities in any program receiving Federal financial assistance.
- The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments.
- The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the housing unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant the full use of the housing unit.

In regard to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

The City of Fayetteville and Cumberland County previously prepared an Analysis of Impediments to Fair Housing Choice in 2015. The City of Fayetteville and Cumberland County have prepared this 2020-2024 Analysis of Impediments to Fair Housing Choice (AI) in conjunction with the Fayetteville Metropolitan Housing Authority. The findings produced through this analysis will be further addressed in each entitlement’s FY 2020-2024 Five Year Consolidated Plan.

The document is designed to act as a planning tool, providing the City of Fayetteville and Cumberland County with the necessary framework to strategically address any identified impediments to fair housing choice over the next five (5) years and continue to make modifications based on events and activities in the community during that time period.

In order to affirmatively further fair housing, the City of Fayetteville and Cumberland County must look beyond the boundaries of the City and the County and coordinate fair housing with Hoke County, as well as the Greater Cape Fear Region. The City of Fayetteville and Cumberland County must also coordinate fair housing efforts with the US Military due to the presence of Fort Bragg. Fair housing choice is the central goal of the AI, which stresses that opportunities should be available to low-income residents and members of the protected classes who may want to live in or around the City of Fayetteville and Cumberland County.

II. Background Data

Description – Fayetteville City

Fayetteville is the county seat of, Cumberland County, North Carolina. As of the 2010 census, the city had a total of 200,564 residents and its Metropolitan Statistical Area had a population of 366,383. It is the sixth-largest city in North Carolina, and is known as the home of Fort Bragg, the largest U.S. Army base in the Country. Due to the presence of Fort Bragg, Fayetteville has attracted residents of all walks of life, and has a reputation for multiculturalism.

Much of the industry in the area is based on the presence of Fort Bragg, including a large service industry that caters to enlistees at the base, and defense contractors working with the military. Fayetteville is also an attractive location for retired military personnel, and there is a large number of services targeted toward veterans in the area. The area is also home to Fayetteville State University, a Historically Black College and University, and Methodist University.

The population of Fayetteville has grown since the turn of the century, both through natural growth and through annexation. Fayetteville's population according to 2017 ACS estimates is 210,324.

Description – Cumberland County

Cumberland County is located in the State of North Carolina. As of the 2010 Census the population was 319,431, making it the fifth-most populous county in North Carolina. It was formed from Bladen County in 1754, which split into multiple neighboring counties in subsequent centuries. Fort Bragg lies completely within Cumberland County.

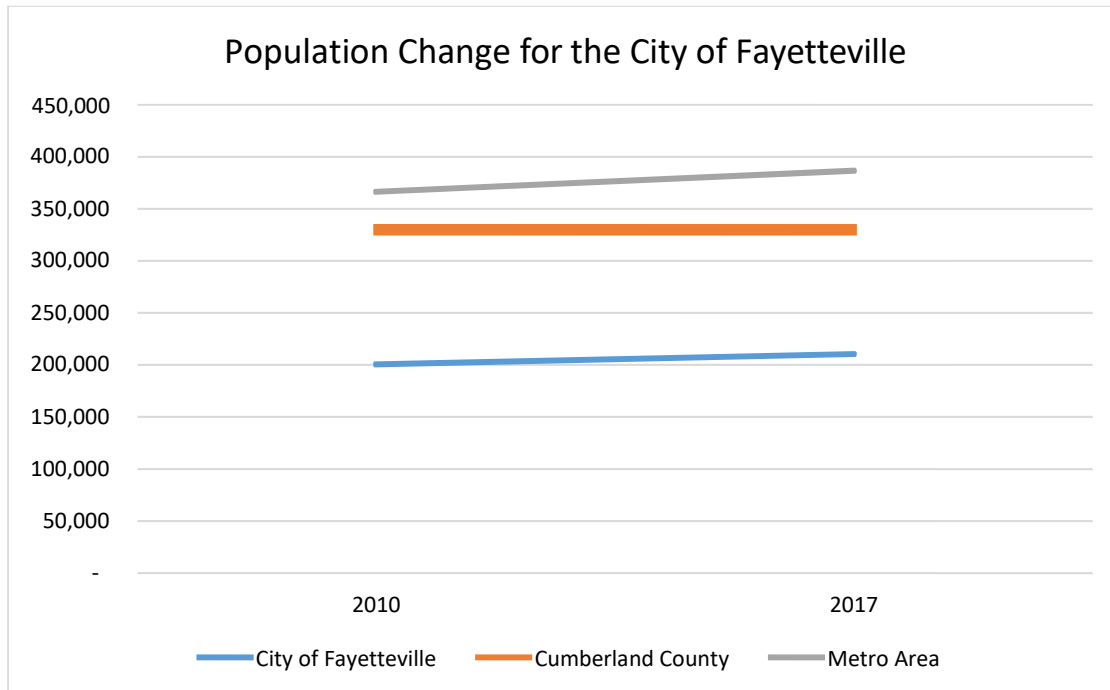
Cumberland County is part of the Cumberland County-Hoke County, NC, Metropolitan Statistical Area.

A. Population, Race, Ethnicity, and Religion

Population – Fayetteville City

Fayetteville City's population increased from 200,439 people in 2010 to 210,324 people in 2017 (an increase of 4.9 percent).

Population across the entire Fayetteville Metropolitan Area increased from 2010 to 2017.



Source: 2010 U.S. Census and 2013-2017 ACS

Population – Cumberland County

Cumberland County's population increased from 327,214 in 2010 to 332,546 people in 2017 (an increase of 0.16 percent).

Over the same period, Fayetteville City's increased from 200,439 people in 2010 to 210,324 people in 2017 (an increase of 4.9 percent). Cumberland County's population increased from 327,214 in 2010 to 332,546 people in 2017 (an increase of 0.16 percent). The City of Fayetteville is 63.2% of the population of Cumberland County. The Metro Area at large saw a population increase from 366,383 people in 2010 to 386,662 people in 2017 (an increase of 5.5 percent).

Approximately half of the population growth of the Fayetteville Metropolitan Area can be attributed to the City of Fayetteville itself.

Race – Fayetteville City

The following table highlights the racial composition of Fayetteville City at the time of the 2012 and 2017 American Community Surveys.

Race and Hispanic or Latino Population in Fayetteville City

Race and Hispanic or Latino	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Total	200,439	-	210,324	-
One race	188,537	94.1%	198,065	94.2%
White alone	92,726	46.3%	96,641	45.9%
Black or African American alone	82,277	41.1%	87,364	41.5%
American Indian and Alaska Native alone	1,397	0.7%	1,889	0.9%
Asian alone	5,857	2.9%	6,051	2.9%
Native Hawaiian and Other Pacific Islander alone	803	0.4%	682	0.3%
Some other race alone	5,477	2.7%	5,438	2.6%
Hispanic or Latino	19,920	9.9%	25,187	12.0%

Source: 2010 U.S. Census and 2013-2017 ACS

The most common race identified in Fayetteville City in 2010 was White alone with 92,726 residents comprising of 46.3 percent of the population. The second most common race identified in Fayetteville City in 2010 was Black or African American alone with 82,277 residents comprising of 41.1 percent of the population.

The most common race identified in Fayetteville City in 2017 was White alone with 96,641 residents comprising 46.0 percent of the population. The second most common race identified in Fayetteville City in 2017 was Black

or African American alone with 87,364 residents comprising of 41.5 percent of the population.

There was not any change in proportional representation in Fayetteville City from 2012 to 2017 that was larger than 5.0 percentage points.

Race – Cumberland County

The following table highlights the racial composition of Cumberland County at the time of the 2012 and 2017 American Community Surveys.

Race and Hispanic or Latino Population in Cumberland County

Race and Hispanic or Latino	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Total	319,329	-	332,766	-
One race	300,967	94.8%	314,926	94.4%
White alone	165,619	51.9%	169,835	51.0%
Black or African American alone	114,520	35.9%	121,699	36.6%
American Indian and Alaska Native alone	3,282	1.0%	4,649	1.4%
Asian alone	7,323	2.3%	8,299	2.5%
Native Hawaiian and Other Pacific Islander alone	1,007	0.3%	882	0.3%
Some other race alone	9,216	2.9%	8,026	2.4%
Hispanic or Latino	30,374	9.5%	37,331	11.2%

Source: 2008-2012 and 2013-2017 ACS

The most common race identified in Cumberland County in 2012 was White alone with 114,520 residents comprising of 51.9 percent of the population. The second most common race identified in Cumberland County in 2012

was Black or African American alone with 114,520 residents comprising of 35.9 percent of the population.

The most common race identified in Cumberland County in 2017 was White alone with 169,835 residents comprising 51.0 percent of the population. The second most common race identified in Cumberland County in 2017 was Black or African American alone with 121,699 residents comprising 36.6 percent of the population.

There was not any change in proportional representation in Cumberland County from 2012 to 2017 that was larger than 5.0 percentage points.

Ethnicity – Fayetteville City

The following table highlights the ethnicities of Fayetteville City residents at the time of the 2012 and 2017 American Community Surveys.

Ethnicity and Ancestry in Fayetteville City

ANCESTRY	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Total population	200,439	-	210,324	-
American	8,948	4.5%	10,003	4.8%
Arab	502	0.3%	852	0.4%
Czech	413	0.2%	251	0.1%
Danish	317	0.2%	341	0.2%
Dutch	1,844	0.9%	1,300	0.6%
English	11,384	5.7%	13,821	6.6%
French (except Basque)	2,935	1.5%	3,579	1.7%
French Canadian	919	0.5%	619	0.3%
German	21,717	10.8%	19,292	9.2%
Greek	607	0.3%	798	0.4%
Hungarian	425	0.2%	500	0.2%
Irish	15,960	8.0%	15,696	7.5%

Italian	6,005	3.0%	6,649	3.2%
Lithuanian	143	0.1%	133	0.1%
Norwegian	1,098	0.5%	1,296	0.6%
Polish	2,599	1.3%	3,046	1.4%
Portuguese	311	0.2%	619	0.3%
Russian	651	0.2%	809	0.4%
Scotch-Irish	3,889	1.9%	3,754	1.8%
Scottish	4,251	2.1%	3,681	1.8%
Slovak	131	0.1%	57	0.0%
Sub-Saharan African	2,389	1.2%	2,393	1.1%
Swedish	1,278	0.6%	613	0.3%
Swiss	126	0.1%	226	0.1%
Ukrainian	148	0.1%	99	0.0%
Welsh	815	0.4%	777	0.4%
West Indian (excluding Hispanic origin groups)	1,931	1.0%	2,006	1.0%
Other Groups	97,075	70.8%	98,708	70.4%

Source: 2008-2012 and 2013-2017 ACS

The most common ancestral group identified in Fayetteville City in 2010 was German with 21,717 residents comprising of 10.8 percent of the population. The second most common ancestral group identified in Fayetteville City in 2010 was Irish with 15,690 residents comprising 8.0 percent of the population.

The most common ancestral group identified in Fayetteville City in 2017 was still German with 19,292 residents comprising 9.2 percent of the population. The second most common ancestral group identified in Fayetteville City in 2017 was Irish with 15,696 residents comprising 7.5 percent of the population.

It is important to note that Other Groups make up the largest ancestral group throughout the City. These Other Groups include people with multiple ancestries, including African American and Hispanic populations. There was

not any change in proportional representation in Fayetteville City from 2010 to 2017 that was larger than 5.0 percentage points.

Ethnicity – Cumberland County

The following table highlights the ethnicities of Cumberland County residents at the time of the 2012 and 2017 American Community Surveys.

Ethnicity and Ancestry in Cumberland County

ANCESTRY	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Total population	319,329	-	332,766	-
American	18,957	5.9%	20,187	6.1%
Arab	1,055	0.3%	1,372	0.4%
Czech	482	0.2%	463	0.1%
Danish	516	0.2%	497	0.1%
Dutch	3,466	1.1%	2,252	0.7%
English	20,194	6.3%	24,338	7.3%
French (except Basque)	5,289	1.7%	5,597	1.7%
French Canadian	1,393	0.4%	1,126	0.3%
German	33,646	10.5%	30,434	9.1%
Greek	937	0.3%	1,353	0.4%
Hungarian	731	0.2%	715	0.2%
Irish	27,536	8.6%	24,896	7.5%
Italian	10,363	3.2%	10,512	3.2%
Lithuanian	240	0.1%	154	0.0%
Norwegian	1,675	0.5%	1,908	0.6%
Polish	4,062	1.3%	4,711	1.4%
Portuguese	479	0.2%	846	0.3%
Russian	804	0.3%	1,144	0.3%

Scotch-Irish	7,477	2.3%	6,359	1.9%
Scottish	7,791	2.4%	6,479	1.9%
Slovak	272	0.1%	107	0.0%
Sub-Saharan African	2,910	0.9%	3,803	1.1%
Swedish	1,868	0.6%	985	0.3%
Swiss	285	0.1%	247	0.1%
Ukrainian	257	0.1%	124	0.0%
Welsh	1,342	0.4%	1,153	0.3%
West Indian (excluding Hispanic origin groups)	2,862	0.9%	3,294	1.0%
Other Groups	141,547	66.6%	143,396	65.7%

Source: 2008-2012 ACS and 2013-2017 ACS

The most common ancestral group identified in Cumberland County in 2010 was German with 33,646 residents comprising 10.5 percent of the population. The second most common ancestral group identified in Cumberland County in 2010 was Irish with 27,536 residents comprising 8.6 percent of the population.

The most common ancestral group identified in Cumberland County in 2017 was still German with 30,434 residents comprising 9.1 percent of the population. The second most common ancestral group identified in Cumberland County in 2017 was still the Irish with 24,896 residents comprising of 7.5 percent of the population.

It is important to note that Other Groups make up the largest ancestral group throughout the County. These Other Groups include people with multiple ancestries, including African American and Hispanic populations. There was not any change in proportional representation in Cumberland County from 2012 to 2017 that was larger than 5.0 percentage points.

Another way to consider racial distribution in a community is to look at the dissimilarity indices for an area. The **Dissimilarity Index (DI)** is based on the data from the 2010 U.S. Census and ACS data which measures whether one particular group is evenly distributed across census tracts in the

metropolitan area in the same way as another group. More specifically, the index represents the extent to which the distribution of any two (2) groups (racial, ethnic, etc.) differs across census tracts. While there are limitations due to outside factors and scale size, the Dissimilarity Index can provide an effective method of analyzing segregation and identifying trends in a community.

A high value indicates that the two groups tend to live in different tracts. Dissimilarity Index values between 0 and 39 generally indicate low segregation; values between 40 and 54 generally indicate moderate segregation; and values between 55 and 100 generally indicate a high level of segregation. However, context is important in interpreting the dissimilarity index. The index measures the degree to which two groups are segregated in a particular geographic area; however, the index alone does not provide the location of the segregation within the geographic area.

Brown University has provided metro-area dissimilarity indices for 1990 to 2010. Governing Magazine has provided the dissimilarity index based on the 2013-2017 ACS Five Year Estimates. Data was not available at the City or County levels, only the Metropolitan Statistical Area (MSA).

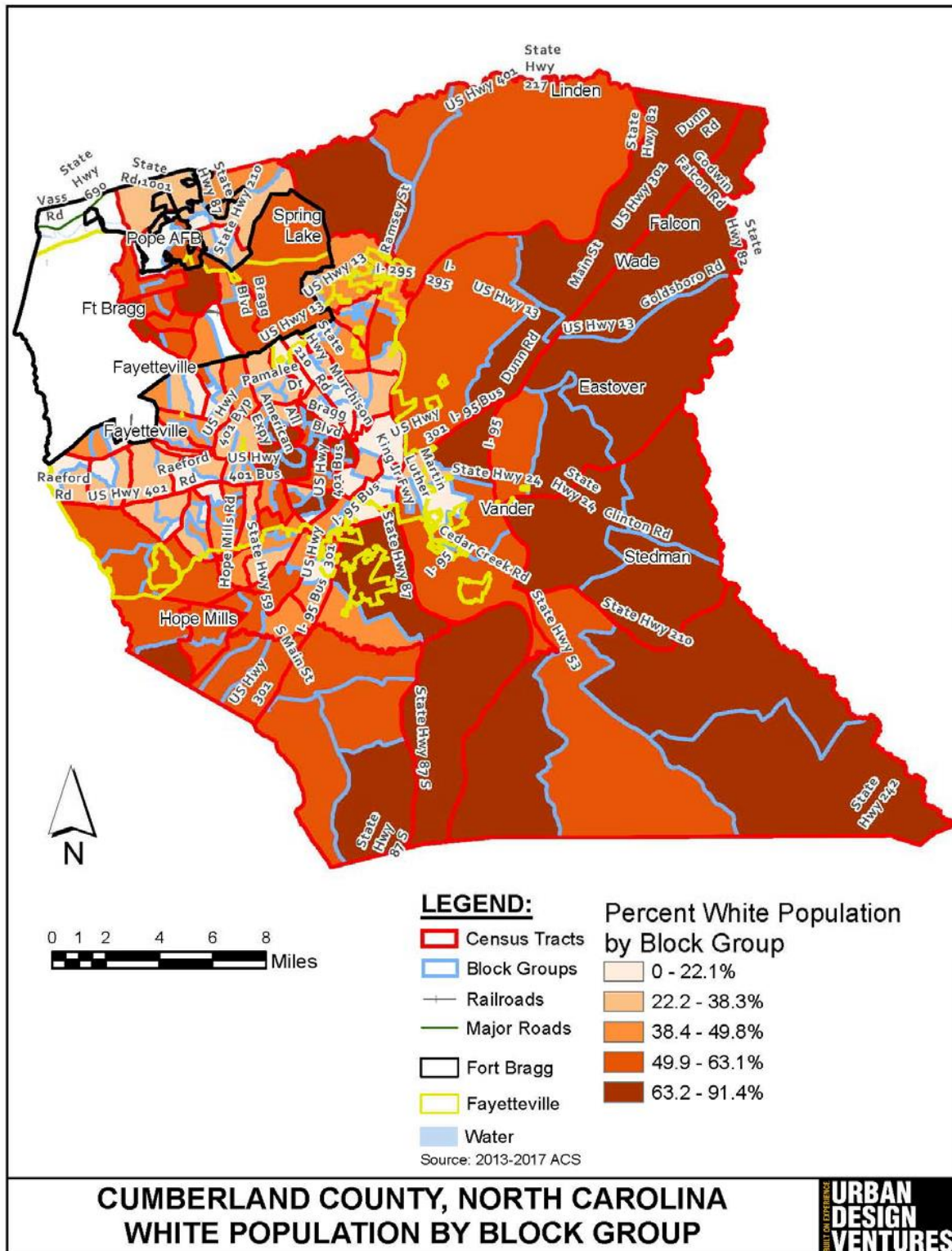
Dissimilarity Index in the Fayetteville, NC MSA

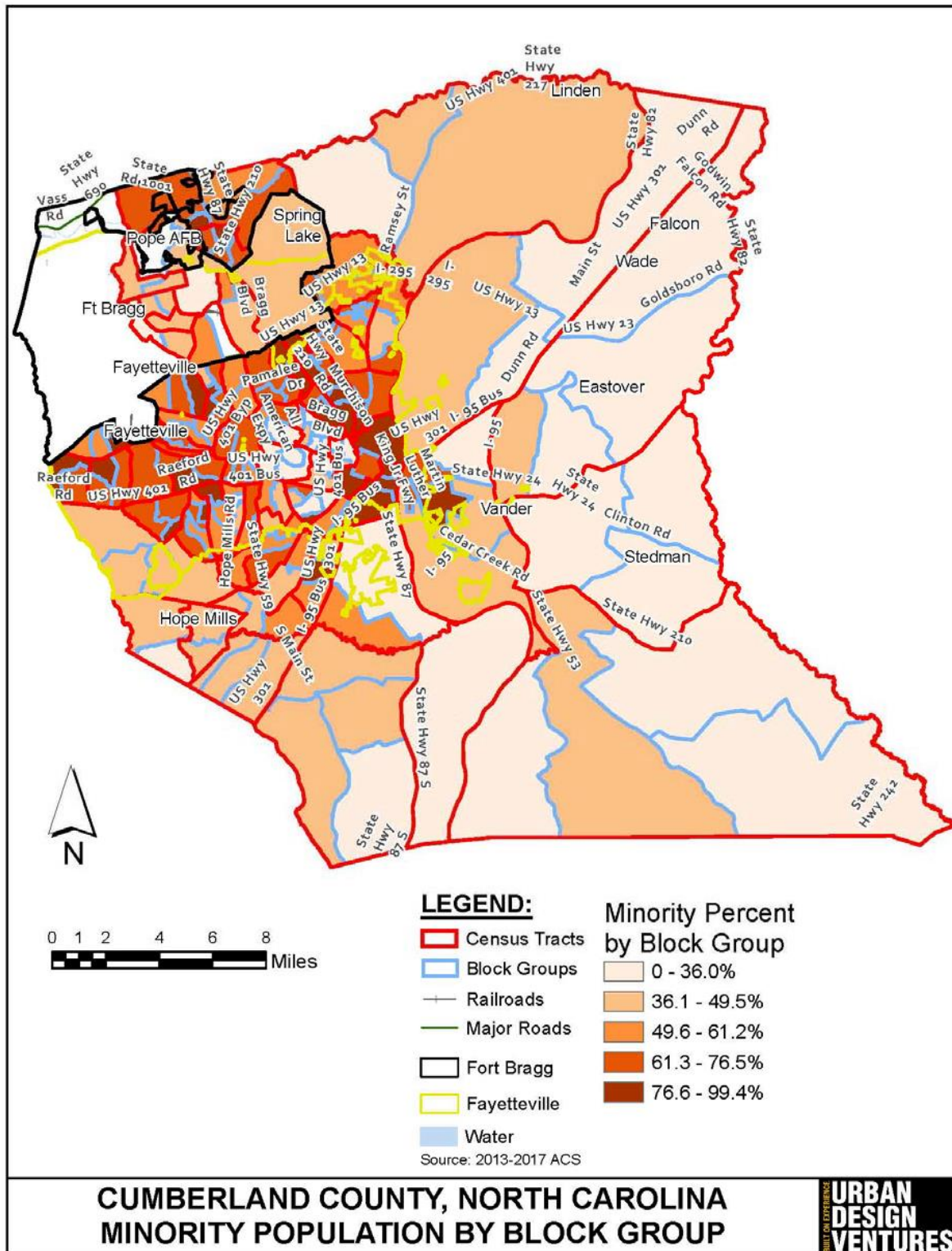
Racial/Ethnic Dissimilarity Index	Fayetteville, NC MSA			
	1990	2000	2010	2017
Black / White	31.8	31.1	30.7	32.1
Hispanic / White	31.6	28.8	25.4	21.8
Asian or Pacific Islander/White	32.7	29.9	26.4	37.7

Source: 2000 U.S. Census & 2013-2017 ACS Estimates

The Dissimilarity Index (DI) trends among social/ethnicities in the Fayetteville, NC MSA have diverged based on the race or ethnicity. According to the dissimilarity indices, the Fayetteville area is one of the least black-white segregated regions in the United States. The Fayetteville area had been growing less segregated from 1990 to 2010 in terms of White residents and African American/Black residents. However, the region has become more segregated between White and African American/Black

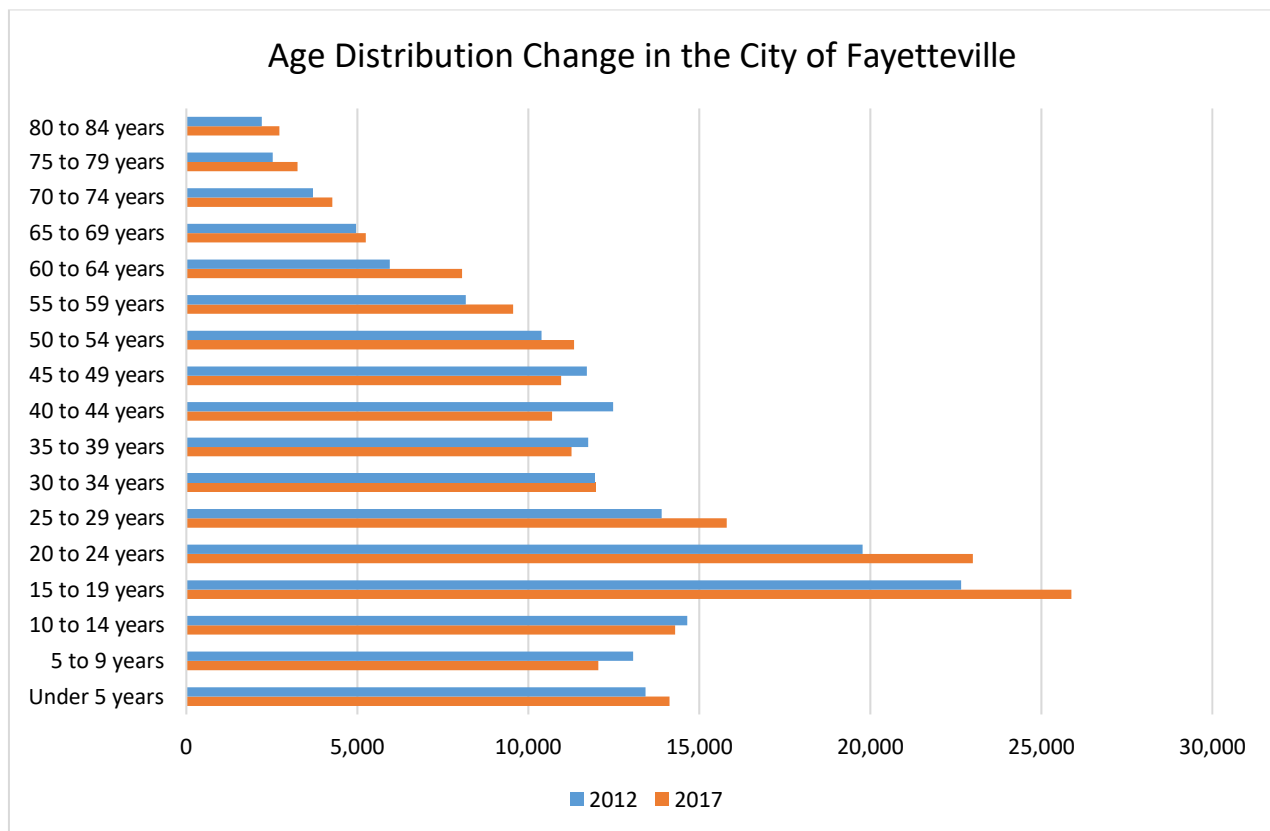
residents since 2010. Meanwhile, the dissimilarity index between White and Hispanic residents in the MSA increased from 1990 to 2000, and has decreased steadily since 2010. The dissimilarity index showing the segregation between White and Asian residents has increased significantly from 2010 to 2017.





Age – Fayetteville City

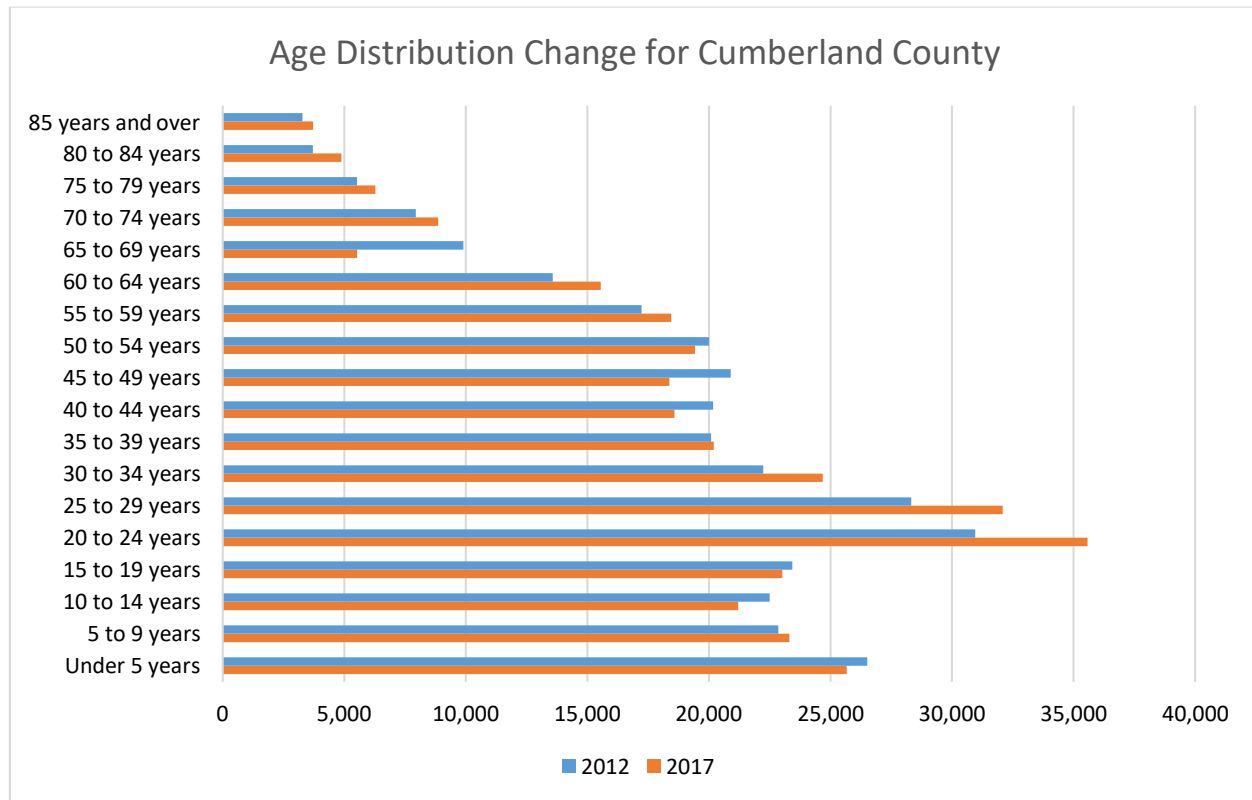
The following chart illustrates age distribution in Fayetteville City at the time of the 2008-2012 ACS and 2013-2017 ACS. The Census shows that currently, children under 20 years of age represent 26.8 percent of the population; 41.8 percent of the population is between 20 and 45 years of age; 20.2 percent of the population is 45 to 65; and 11.2 percent of the population is 65 years of age and older. The median age is 30.0 years of age.



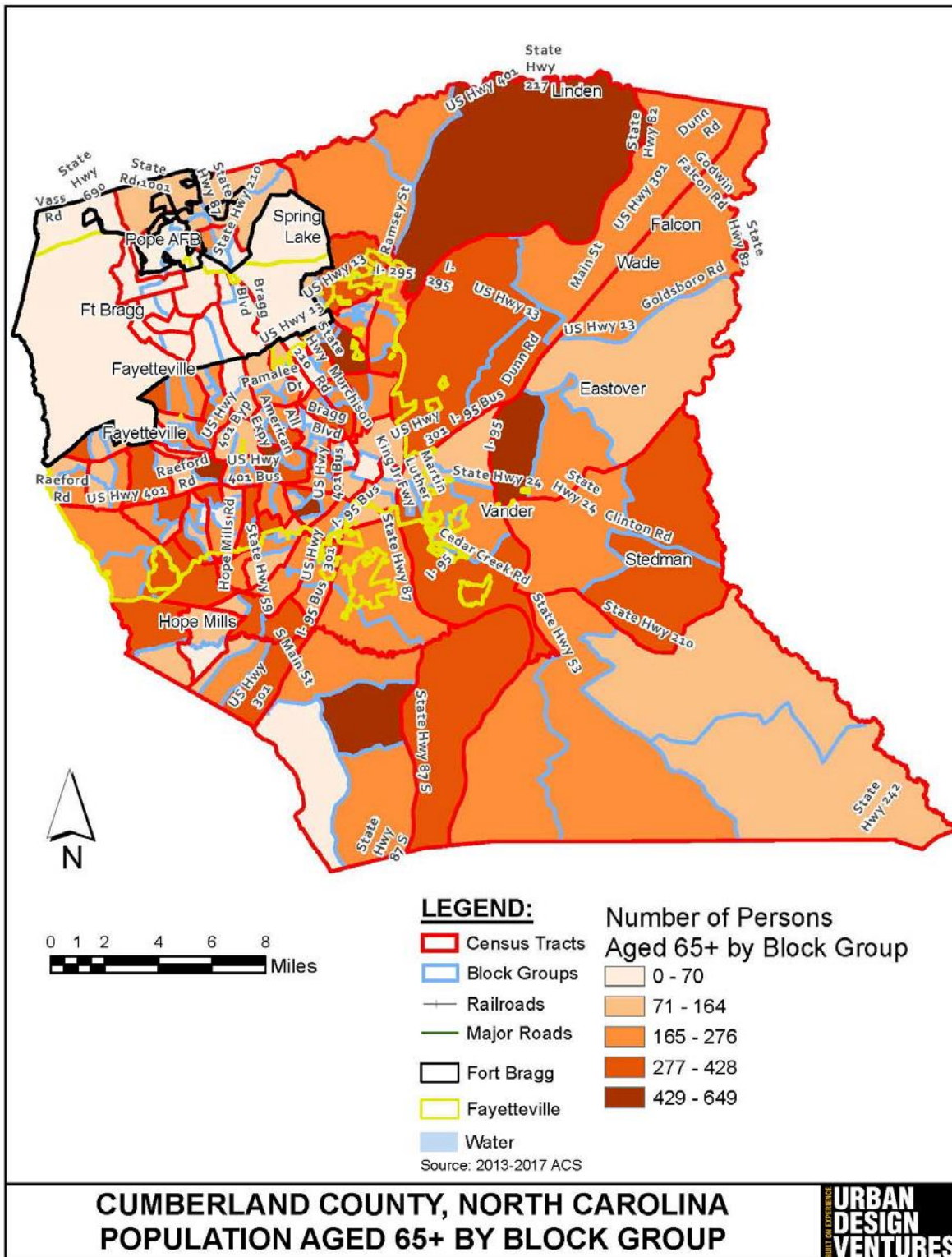
Source: 2008-2012 ACS and 2013-2017 ACS

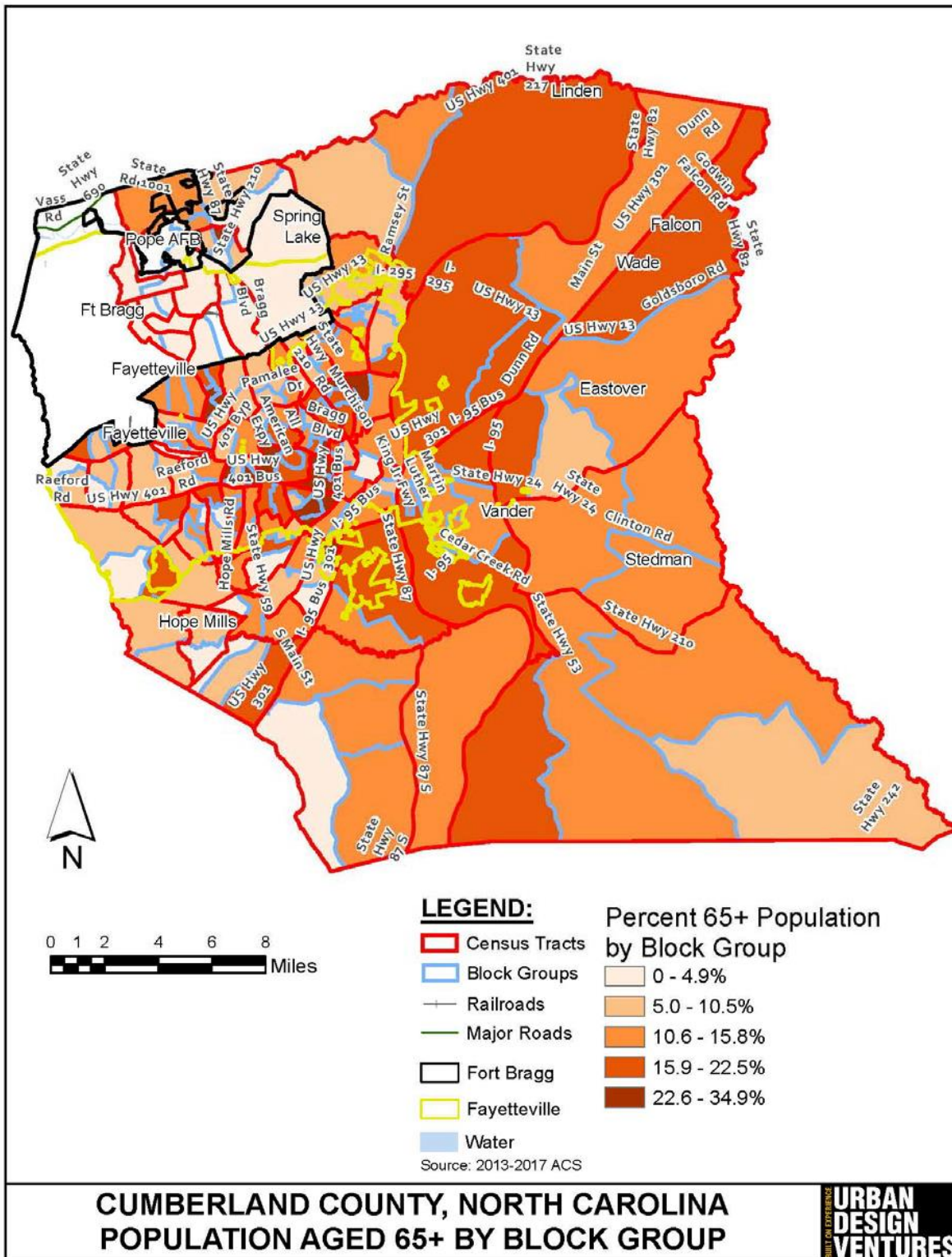
Age – Cumberland County

The following chart illustrates age distribution in Cumberland County at the time of the 2008-2012 ACS and 2013-2017 ACS. The Census shows that currently, children under 20 years of age represent 28.0 percent of the population; 39.4 percent of the population is between 20 and 45 years of age; 21.6 percent of the population is 45 to 65; and 11.0 percent of the population is 65 years of age and older. The median age is 31.0 years of age.



Source: 2008-2012 ACS and 2013-2017 ACS





Religion – Cumberland County

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of Cumberland County, the County used the data made available by The Association of Religion Data Archives (ARDA). ARDA surveyed the congregation members, their children, and other people who regularly attend church services within counties across the country. Although this data appears to be the most comprehensive data that is available, it is unfortunately not entirely complete as it does not accurately include traditional African American denominations in the year 2000. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominational groups.

The table below shows the distribution of residents of Cumberland County across various denominational groups, as a percentage of the population which reported an affiliation with a church.

Religious Affiliation in Cumberland County

	1990		2000		2010	
	#	%	#	%	#	%
Total Population:	274,566	-	302,963	-	319,431	-
Evangelical Protestant	74,605	21.8%	61,797	20.4%	91,229	28.6%
Black Protestant	13,872	5.1%	0	0.0%	14,701	4.6%
Mainline Protestant	26,254	9.6%	31,029	10.2%	26,956	8.4%
Catholic	6,266	2.3%	9,182	3.0%	8,962	2.8%
Orthodox	0	0.0%	521	0.2%	440	0.1%
Other	1,967	0.7%	2,915	1.0%	6,165	1.9%
Total Adherents:	122,965	44.8%	105,444	34.8%	148,417	46.5%

Unclaimed:	151,601	55.2%	197,519	65.2%	171,014	53.4%
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Source: The Association of Religion Data

The most common religious affiliation identified for Cumberland County in 1990 was Evangelical Protestant with 74,605 adherents comprising 27.2 percent of the population. The second most common religious affiliation identified in Cumberland County in 1990 was Mainline Protestant with 26,254 adherents comprising 9.6 percent of the population.

The most common religious affiliation identified in Cumberland County in 2010 was Evangelical Protestant with 91,229 adherents comprising 28.6 percent of the population. The second most common religious affiliation identified in Cumberland County in 2010 was Mainline Protestant with 26,956 adherents comprising 8.4 percent of the population.

B. Households

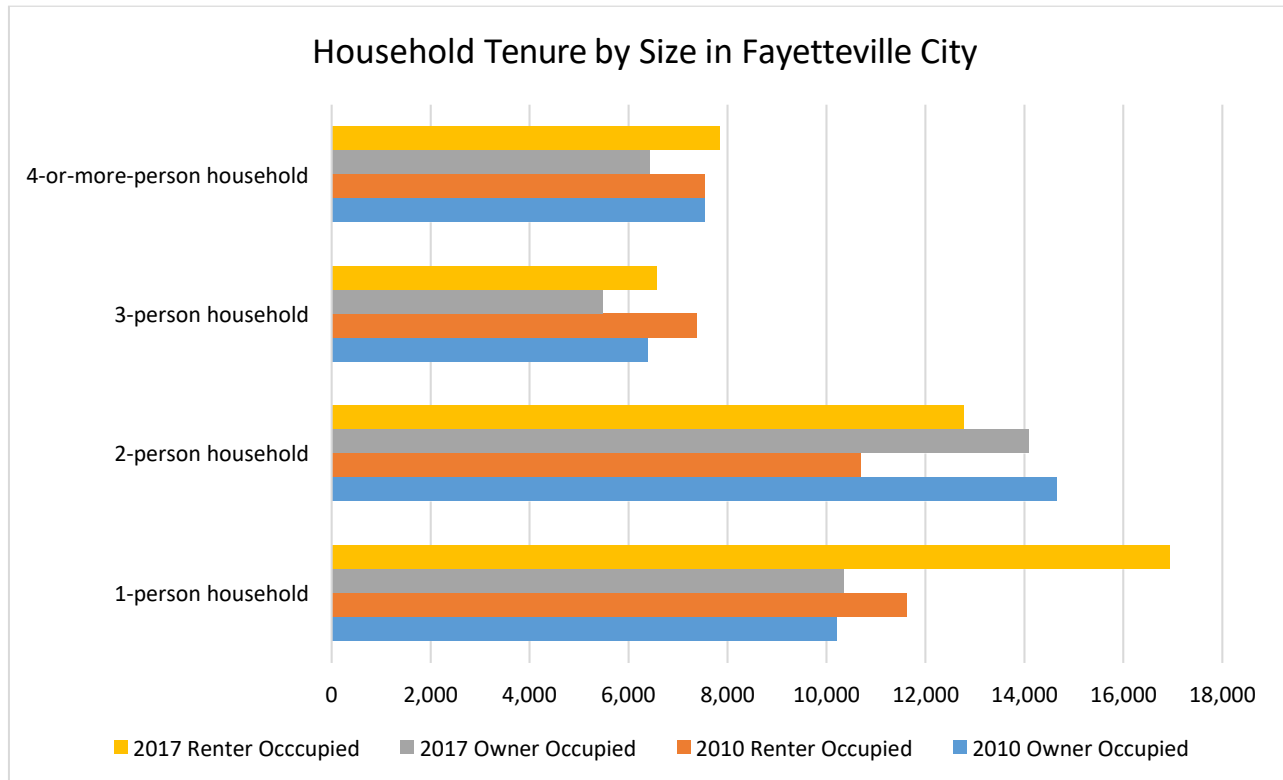
Household Tenure – Fayetteville City

According to the 2008-2012 American Community Survey, there were 86,929 housing units in Fayetteville City. Of these housing units, 76,041 (87.4 percent) were occupied and 10,888 (12.6 percent) were vacant. Of the occupied housing units, 38,800 (51.0 percent) were owner-occupied and 37,241 (49.0 percent) were renter-occupied.

According to the 2017 ACS 5-Year estimates, there were 94,652 housing units in Fayetteville City. Of these housing units, 80,451 (85.0 percent) were occupied and 14,201 (15.0 percent) were vacant. Of the occupied housing units, 36,329 (45.2 percent) were owner-occupied and 44,122 (54.8 percent) were renter-occupied.

From 2012 to 2017 there was a 4,410 unit increase in the total number of housing units, a 1,097 unit increase (1.7 percentage point increase) in the number of occupied units, and a 3,313 unit increase (30.4 percentage point increase) in the number of vacant units. The number of owner-occupied units decreased by 2,471 units (6.4 percentage point decrease) and the number of renter-occupied units increased by 6,881 units (18.5 percentage point increase).

There was a large increase in the number of 1-person renter occupied households in Fayetteville City from 2012 to 2017.



Source: 2012-2017 ACS and 2013-2017 ACS

Household Tenure – Cumberland County

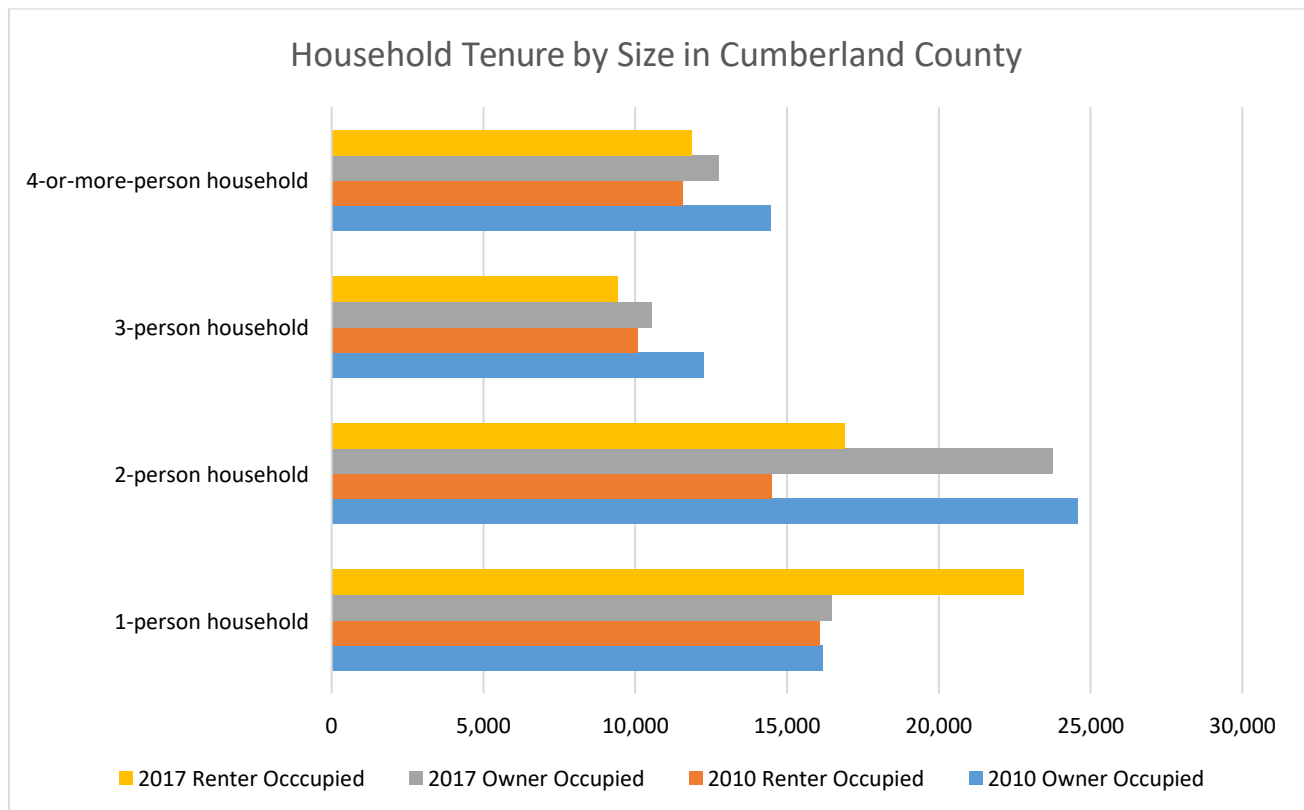
According to the 2008-2012 ACS, there were 119,723 housing units in Cumberland County. Of these housing units, 102,745 (15.8 percent) were occupied and 16,978 (14.2 percent) were vacant. Of the occupied housing units, 67,499 (56.4 percent) were owner-occupied and 52,224 (43.6 percent) were renter-occupied.

According to the 2017 ACS 5-Year estimates, there were 124,500 housing units in Cumberland County. Of these housing units, 103,910 (83.5 percent) were occupied and 20,590 (16.5 percent) were vacant. Of the occupied housing units, 63,533 (51.0 percent) were owner-occupied and 60,967 (49.0 percent) were renter-occupied.

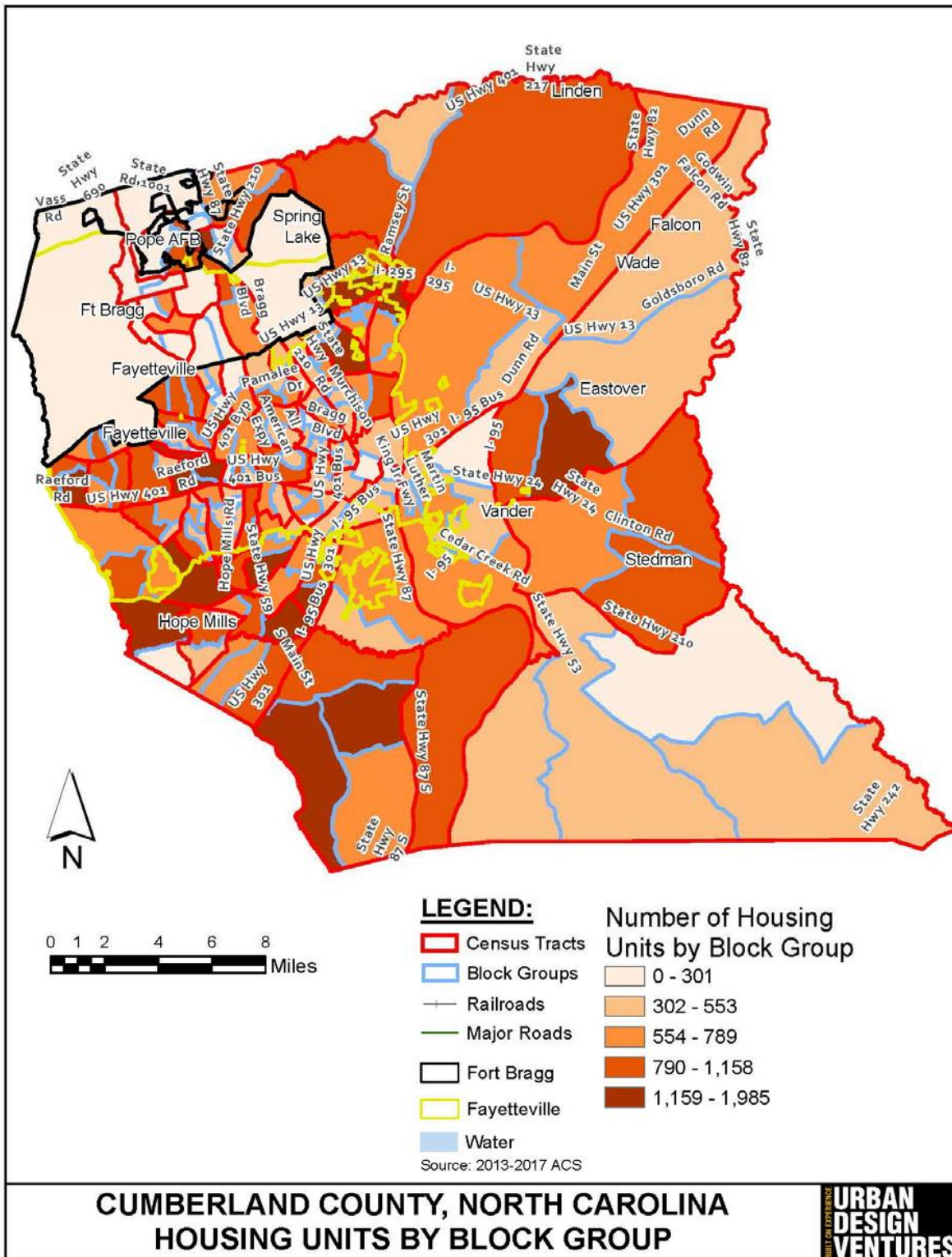
From 2012 to 2017 there was a 4,777 unit increase in the total number of housing units, a 1,165 unit increase (1.1 percentage point increase) in the

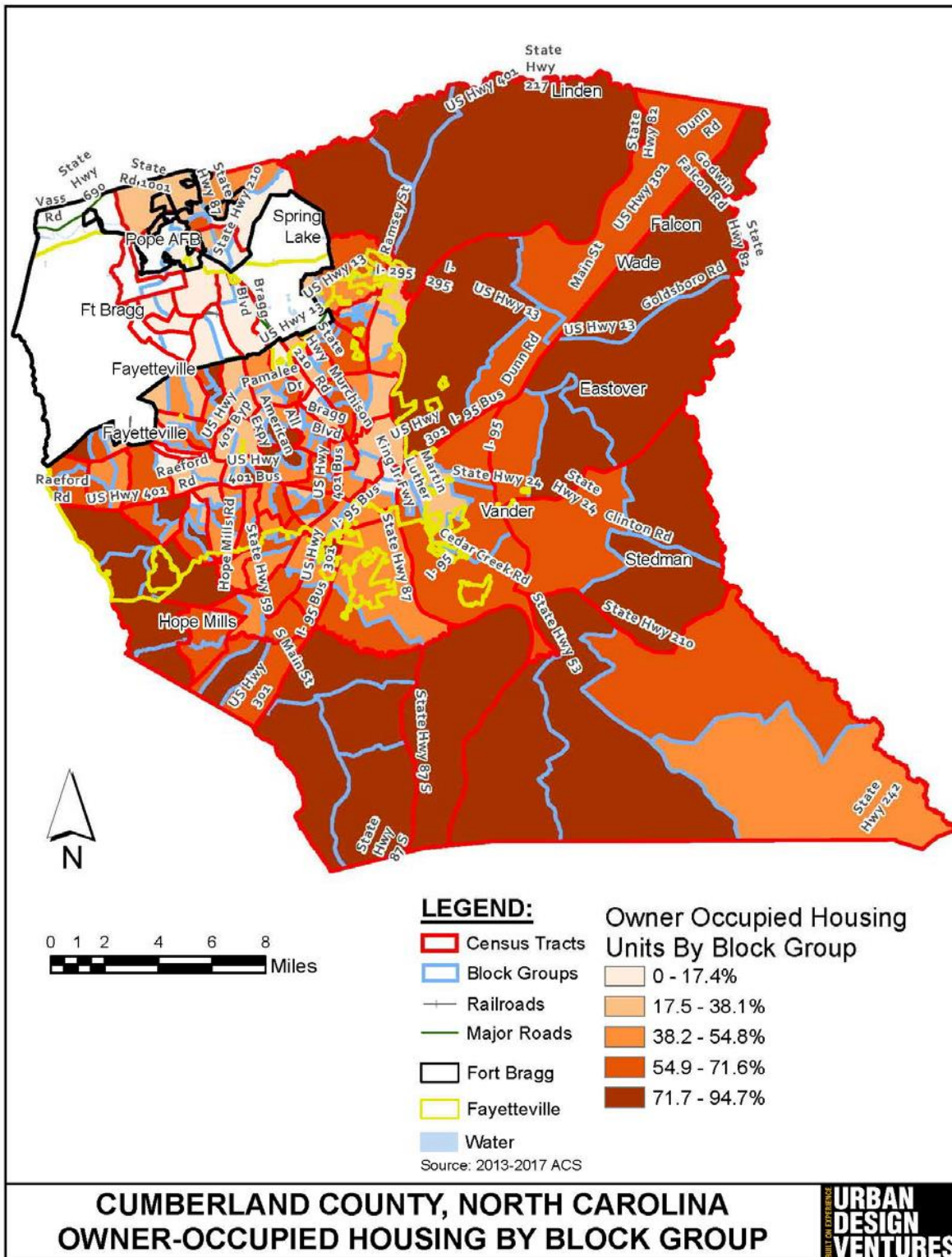
number of occupied units, and a 3,612 unit increase (21.3 percentage point increase) in the number of vacant units. The number of owner-occupied units decreased by 3,966 units (6.2 percentage point decrease) and the number of renter-occupied units increased by 8,743 (16.7 percentage point increase).

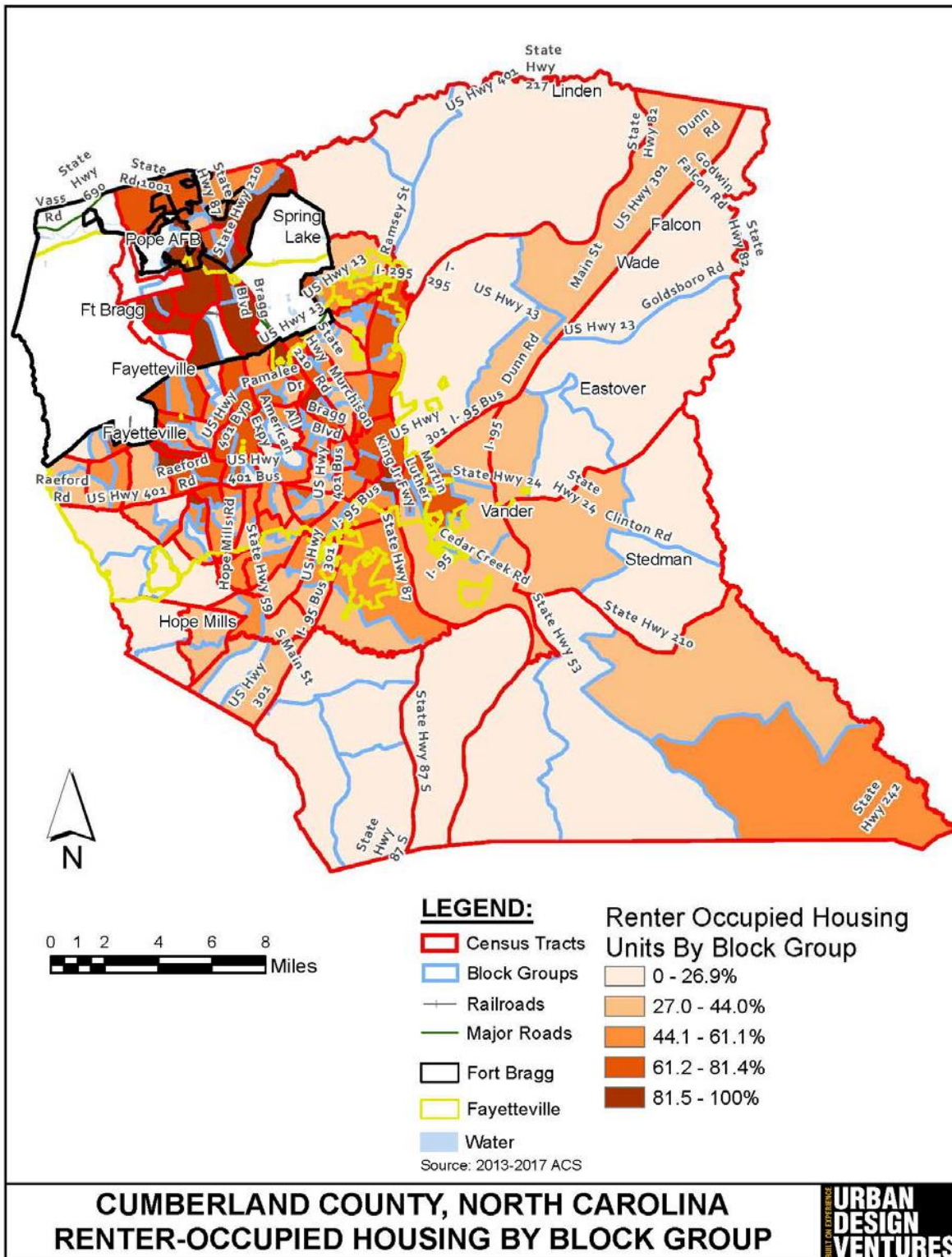
There was a large increase in the number of 1-person renter occupied households in Fayetteville City from 2012 to 2017.

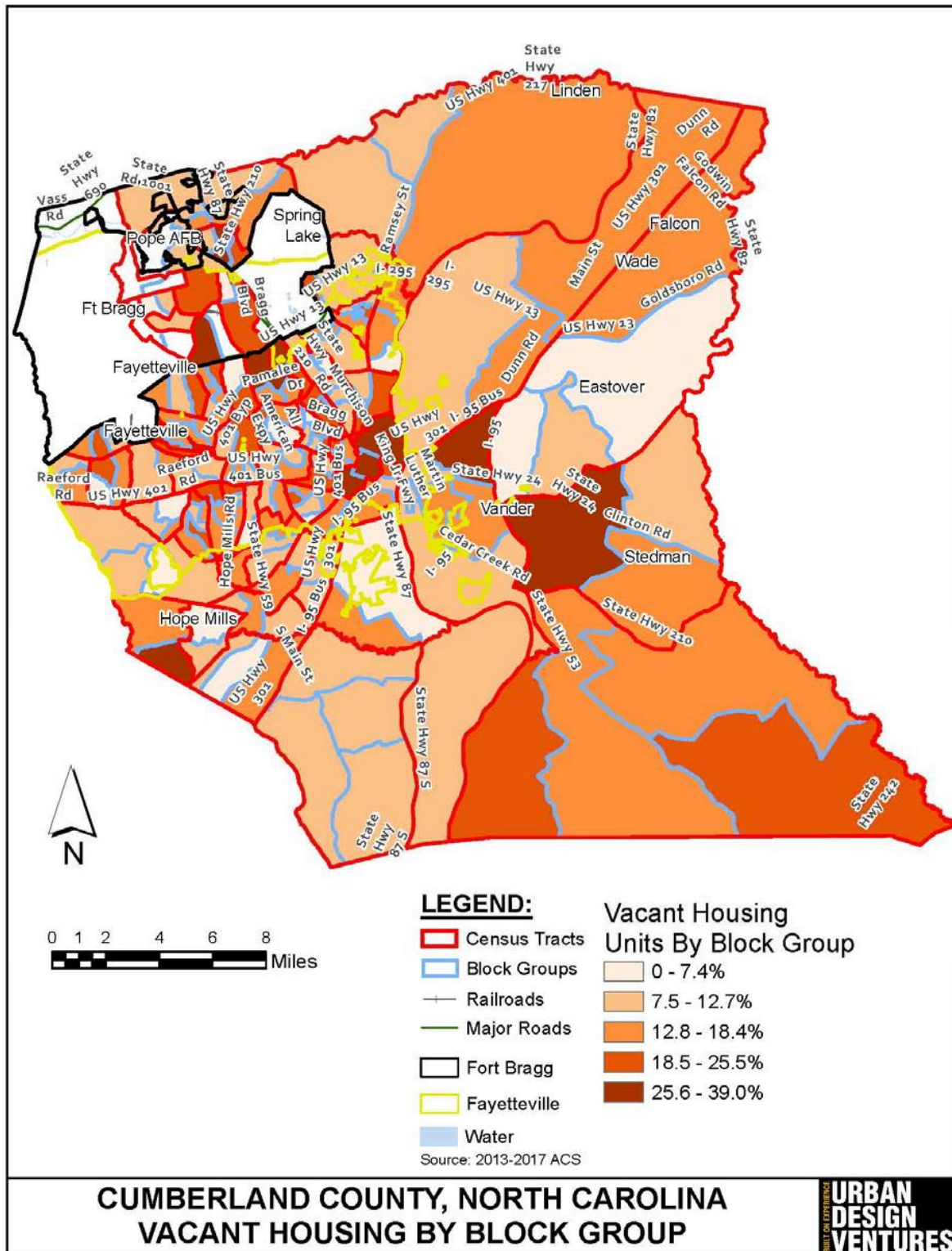


Source: 2008-2012 ACS and 2013-2017 ACS









Household Tenure by Race and Ethnicity – Fayetteville City

The tables below compares homeowners and renters by race and ethnicity in Fayetteville City.

Household Type by Race and Ethnicity in Fayetteville City

Cohort	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Householder who is White alone	37,391	48.2%	39,352	48.9%
Householder who is Black or African American alone	31,372	41.3%	34,030	42.3%
Householder who is American Indian and Alaska Native alone	542	0.7%	615	0.8%
Householder who is Asian alone	2,292	3.0%	1,998	2.5%
Householder who is Native Hawaiian and Other Pacific Islander alone	214	0.3%	182	0.2%
Householder who is some other race alone	1,732	2.3%	1,771	2.2%
Householder who is two or more races	1,057	1.4%	716	0.9%
Householder who is Hispanic or Latino	6,183	8.1%	7,946	9.9%
Householder who is not Hispanic or Latino	33,899	44.6%	34,364	42.7%

Household Tenure by Race and Ethnicity in Fayetteville City

Cohort	2008-2012 ACS				2013-2017 ACS			
	Owner	%	Renter	%	Owner	%	Renter	%
Householder who is White alone	20,805	27.4%	16,586	21.8%	19,435	24.2%	19,917	24.8%
Householder who is Black or African American alone	14,649	19.3%	16,723	22.0%	14,033	17.4%	19,997	24.9%
Householder who is American Indian and Alaska Native alone	358	0.5%	184	0.2%	244	0.3%	371	0.5%
Householder who is Asian alone	1,207	1.6%	1,085	1.4%	1,206	1.5%	792	1.0%

Householder who is Native Hawaiian and Other Pacific Islander alone	84	0.1%	130	0.2%	86	0.1%	96	0.1%
Householder who is some other race alone	640	0.8%	1,092	1.4%	609	0.8%	1,162	1.4%
Householder who is two or more races	1,057	1.4%	1,441	1.9%	716	0.9%	1,787	2.2%
Householder who is Hispanic or Latino	2,801	3.7%	3,382	4.5%	3,217	4.0%	4,729	5.9%
Householder who is not Hispanic or Latino	19,249	25.3%	14,650	19.3%	17,252	21.4%	17,112	21.3%

Source: 2008-2012 ACS and 2013-2017 ACS

Homeownership rates continue to decline in the City. Homeowners represented 51.0 percent (38,800 households) of all households in 2012 and 45.2 percent (36,329 households) of all households in 2017. In response, rental rates increased in the City. Renters represented 49.0 percent (37,241 households) of all households in 2012 and 54.8 percent (44,122 households) of all households in 2017.

There was not a significant shift in Household Tenure from 2012 to 2017 in Fayetteville City.

Household Tenure by Race and Ethnicity – Cumberland County

The tables below compare homeowners and renters by race and ethnicity in Cumberland County.

Household Type by Race and Ethnicity in Cumberland County

Cohort	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Householder who is White alone	65,404	54.6%	67,228	82.4%
Householder who is Black or African American alone	43,613	36.4%	46,316	37.2%
Householder who is American Indian and Alaska Native alone	1,264	1.1%	1,473	1.2%

Householder who is Asian alone	2,790	2.3%	2,584	2.1%
Householder who is Native Hawaiian and Other Pacific Islander alone	237	0.2%	300	0.2%
Householder who is some other race alone	2,824	2.4%	2,666	2.1%
Householder who is two or more races	3,591	3.0%	3,933	3.2%
Householder who is Hispanic or Latino	9,340	7.8%	11,621	9.3%
Householder who is not Hispanic or Latino	60,293	50.4%	60,149	48.3%

Household Tenure by Race and Ethnicity in Cumberland County

Cohort	2008-2012 ACS				2013-2017 ACS			
	Owner	%	Renter	%	Owner	%	Renter	%
Householder who is White alone	41,037	34.3%	24,367	20.4%	38,144	30.6%	29,084	23.4%
Householder who is Black or African American alone	21,434	17.9%	22,179	18.5%	20,479	16.5%	25,837	20.8%
Householder who is American Indian and Alaska Native alone	835	0.7%	429	0.4%	811	0.7%	662	0.5%
Householder who is Asian alone	1,601	1.3%	1,189	1.0%	1,565	1.3%	1,019	0.8%
Householder who is Native Hawaiian and Other Pacific Islander alone	107	0.1%	130	0.1%	157	0.1%	143	0.1%
Householder who is some other race alone	960	0.8%	1,864	1.6%	985	0.8%	1,681	1.4%
Householder who is two or more races	1,525	1.3%	2,066	1.7%	1,392	1.1%	2,541	2.0%
Householder who is Hispanic or Latino	4,240	3.5%	5,100	4.3%	4,989	4.0%	6,632	5.3%
Householder who is not Hispanic or Latino	38,535	32.2%	21,758	18.2%	34,878	28.0%	25,271	20.3%

Source: 2008-2012 ACS and 2013-2017 ACS

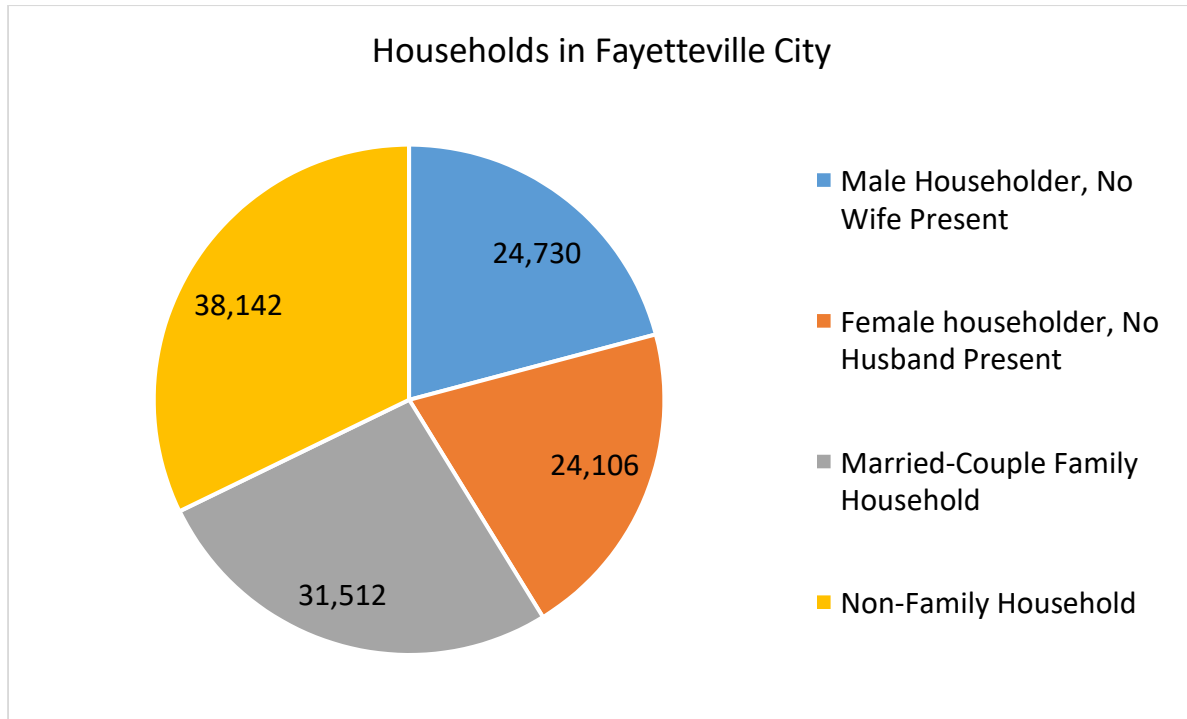
Homeownership rates continue to decline in the County. Homeowners represented 56.4 percent (67,499 households) of all households in 2012 and 51.0 percent (63,533 households) of all households in 2017. In response, rental rates increased in the County. Renters represented 43.6 percent (52,224 households) of all households in 2012 and 49.0 percent (60,967 households) of all households in 2017.

There was not a significant shift in Household Tenure from 2012 to 2017 in Cumberland County.

Families – Fayetteville City

In 2012, there were a total of 188,420 households in Fayetteville City. Non-family households comprised 16.2 percent (32,500 households) of all households. In 2017, there were a total of 196,720 households, of which 18.1 percent (38,142 households) comprised of non-family households. The total number of households in Fayetteville City increased by 8,300 units from 2012 to 2017, whereas the total number of non-family households increased by 5,642 units (17.4 percentage point increase). A non-family household is defined as a householder living alone or with others not related by family.

In 2017, non-family households comprised 18.1 percent of all households, married-couple family households comprised 15.0 percent of all households, female householders with no husband present comprised 11.5 percent of all households, and male householders with no wife present comprised 11.8 percent of all households in the City. The chart below illustrates the breakdown of households by type in Fayetteville City as of 2017 using data from the 2013-2017 ACS.



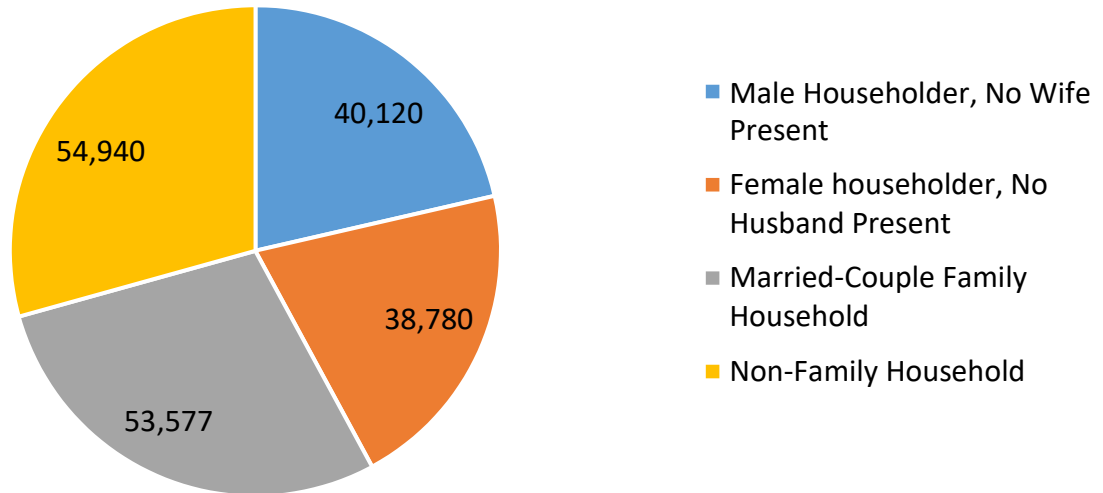
Source: 2013-2017 ACS

Families – Cumberland County

In 2012, there were a total of 306,461 households in Cumberland County. Non-family households comprised 14.9 percent (47,599 households) of all households. In 2017, there were a total of 317,584 households, of which 16.5 percent (54,940 households) comprised non-family households. The total number of households in Cumberland County increased by 11,123 units from 2012 to 2017, as did the total number of non-family households (7,341 unit increase), an increase of 15.4 percentage points. A non-family household is defined as a householder living alone or with others not related by family.

In 2017, non-family households comprised 16.5 percent of all households, married-couple family households comprised 16.1 percent of all households, female householders with no husband present comprised 11.7 percent of all households, and male householders with no wife present comprised 12.1 percent of all households in Cumberland County. The chart below illustrates the breakdown of households by type in Cumberland County as of 2017 using data from the 2013-2017 ACS.

Households in Cumberland County



Source: 2013-2017 ACS

C. Income and Poverty

Household Income

The median household income in Cumberland County decreased by 1.5 percent (\$676 decrease) from \$45,413 in 2012 to \$44,737 in 2017. The median household income in the City of Fayetteville is lower than that of the County, at \$43,439. It decreased by 2.9 percent (\$1,317 decrease) from \$44,756 in 2012 to \$43,439 in 2017.

Household Income – Fayetteville City

The table below compares the distribution of household income according to the 2008-2012 American Community Survey and the 2013-2017 American Community Survey.

Household Income in Fayetteville City

Items	2008-2012 ACS		2013-2017 ACS	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	76,041	-	80,451	-
Less than \$10,000	6,759	8.9%	6,945	8.6%
\$10,000 to \$14,999	3,898	5.1%	4,838	6.0%
\$15,000 to \$24,999	8,344	11.0%	9,828	12.2%
\$25,000 to \$34,999	10,118	13.3%	10,928	13.6%
\$35,000 to \$49,999	13,225	17.4%	13,275	16.5%
\$50,000 to \$74,999	15,450	20.3%	15,459	19.2%
\$75,000 to \$99,999	8,130	10.7%	8,409	10.5%
\$100,000 to \$149,999	6,689	8.8%	7,065	8.8%
\$150,000 to \$199,999	1,895	2.5%	2,124	2.6%
\$200,000 or more	1,533	2.0%	1,580	2.0%
Median Household Income	\$44,756	-	\$43,439	-
Mean Household Income	\$57,370	-	\$57,059	-

Source: 2008-2012 and 2013-2017 ACS

Household Income – Cumberland County

The table below compares the distribution of household income according to the 2008-2012 American Community Survey and the 2013-2017 American Community Survey.

Household Income in Cumberland County

Items	2008-2012 ACS		2013-2017 ACS	
	Number of Households	Percentage	Number of Households	Percentage
Total Households	119,723	-	124,500	-
Less than \$10,000	10,466	8.7%	10,577	8.5%
\$10,000 to \$14,999	6,285	5.3%	7,101	5.7%
\$15,000 to \$24,999	13,374	11.2%	15,330	12.3%
\$25,000 to \$34,999	15,503	13.0%	16,042	12.9%
\$35,000 to \$49,999	19,628	16.4%	20,046	16.1%
\$50,000 to \$74,999	23,233	19.4%	23,348	18.6%
\$75,000 to \$99,999	13,362	11.2%	14,056	11.3%
\$100,000 to \$149,999	12,281	10.3%	11,959	9.6%

\$150,000 to \$199,999	3,263	2.7%	3,587	2.9%
\$200,000 or more	2,328	1.9%	2,454	2.0%
Median Household Income	\$45,413	-	\$44,737	-
Mean Household Income	\$58,495	-	\$58,623	-

Source: 2008-2012 and 2013-2017 ACS

The U.S. Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs including the Public Housing, Section 8 Project-Based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.

The Median Income for a family of four in the Metro Area was \$45,572 in 2012, and decreased to \$44,883 in 2017.

The table below identifies the FY 2019 HUD Income Limits applicable to the Fayetteville Metro Area.

Fayetteville, NC Metro Area Section 8 Income Limits for FY 2019

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$12,490	\$16,910	\$21,330	\$25,750	\$29,850	\$32,050	\$34,250	\$36,450
Very Low (50%) Income Limits	\$19,350	\$22,100	\$24,850	\$27,600	\$29,850	\$32,050	\$34,250	\$36,450
Low (80%) Income Limits	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300

Source: HUD Section 8 Income Limits

The following table highlights the current low- and moderate-income population in Cumberland County. The block groups that have a population of more than 51% low- and moderate-income are highlighted in the following table. The City of Fayetteville has an overall low- and moderate-income population of 38.77% and Cumberland County has an overall low- and moderate-income population of 35.58%. Combined, the two jurisdictions have a low- and moderate-income population of 37.54%.

Low- and Moderate-Income Population for the Cumberland County Jurisdiction, NC

COUNTY	TRACT	BLOCK GROUP	LOWMOD	LOWMODUNIV	LOWMODPCT
Cumberland County	000200	1	555	590	94.07%
Cumberland County	000200	2	630	720	87.50%
Cumberland County	000200	3	495	755	65.56%
Cumberland County	000500	1	700	1155	60.61%
Cumberland County	000500	2	325	485	67.01%
Cumberland County	000500	3	460	585	78.63%
Cumberland County	000600	2	170	745	22.82%
Cumberland County	000600	4	595	660	90.15%
Cumberland County	000600	3	545	1775	30.70%
Cumberland County	000600	5	105	1125	9.33%
Cumberland County	000600	1	730	1050	69.52%
Cumberland County	000701	3	550	2125	25.88%
Cumberland County	000701	1	255	2265	11.26%
Cumberland County	000701	2	100	1230	8.13%
Cumberland County	000702	1	270	1085	24.88%
Cumberland County	000702	2	390	1000	39.00%
Cumberland County	000800	1	290	665	43.61%
Cumberland County	000800	3	755	1245	60.64%
Cumberland County	000800	2	305	805	37.89%
Cumberland County	000900	1	400	1055	37.91%
Cumberland County	000900	4	195	935	20.86%
Cumberland County	000900	2	565	755	74.83%
Cumberland County	000900	3	315	890	35.39%
Cumberland County	000900	5	270	915	29.51%
Cumberland County	000900	6	360	890	40.45%
Cumberland County	001000	1	570	950	60.00%
Cumberland County	001000	2	1240	1790	69.27%
Cumberland County*	001100*	1*	645*	1265*	50.99%*
Cumberland County	001100	2	610	935	65.24%
Cumberland County	001100	3	540	1315	41.06%
Cumberland County	001200	1	505	1040	48.56%
Cumberland County	001200	4	1270	2295	55.34%
Cumberland County	001200	2	515	830	62.05%
Cumberland County	001200	3	780	1145	68.12%
Cumberland County	001400	1	805	1570	51.27%

Cumberland County	001400	2	350	900	38.89%
Cumberland County	001400	3	155	550	28.18%
Cumberland County	001400	5	735	1570	46.82%
Cumberland County	001400	4	425	1500	28.33%
Cumberland County	001500	2	620	1410	43.97%
Cumberland County	001500	1	390	1345	29.00%
Cumberland County	001601	1	710	1925	36.88%
Cumberland County	001601	2	595	2350	25.32%
Cumberland County	001601	3	1220	3460	35.26%
Cumberland County	001603	1	1095	1940	56.44%
Cumberland County	001603	2	675	2050	32.93%
Cumberland County	001604	1	395	1120	35.27%
Cumberland County	001604	2	1230	2170	56.68%
Cumberland County	001604	3	1390	3915	35.50%
Cumberland County	001700	4	1510	4310	35.03%
Cumberland County	001700	1	1295	2075	62.41%
Cumberland County	001700	3	830	1365	60.81%
Cumberland County*	001700*	2*	625*	1230*	50.81%*
Cumberland County	001800	1	530	1315	40.30%
Cumberland County	001800	2	555	1035	53.62%
Cumberland County	001901	1	1120	2215	50.56%
Cumberland County	001902	1	1145	2175	52.64%
Cumberland County	001902	2	1090	2590	42.08%
Cumberland County	001903	1	480	985	48.73%
Cumberland County	001903	2	560	1605	34.89%
Cumberland County	001903	3	340	675	50.37%
Cumberland County	001903	4	670	955	70.16%
Cumberland County	002001	1	450	1330	33.83%
Cumberland County	002001	2	545	1480	36.82%
Cumberland County	002002	3	490	1205	40.66%
Cumberland County	002002	4	405	1180	34.32%
Cumberland County	002002	1	335	560	59.82%
Cumberland County	002002	2	960	2390	40.17%
Cumberland County	002100	1	645	1130	57.08%
Cumberland County	002100	2	865	1450	59.66%
Cumberland County	002100	3	175	1330	13.16%
Cumberland County	002200	1	60	285	21.05%
Cumberland County	002200	2	560	990	56.57%
Cumberland County	002300	1	710	790	89.87%

Cumberland County	002300	2	1315	2200	59.77%
Cumberland County	002300	3	605	1655	36.56%
Cumberland County	002401	1	545	965	56.48%
Cumberland County	002401	2	705	890	79.21%
Cumberland County	002402	1	530	865	61.27%
Cumberland County	002402	2	885	1325	66.79%
Cumberland County	002402	3	275	1150	23.91%
Cumberland County	002501	1	525	1765	29.75%
Cumberland County	002501	3	1020	4655	21.91%
Cumberland County	002501	2	610	1235	49.39%
Cumberland County	002502	1	895	3140	28.50%
Cumberland County	002502	3	905	1755	51.57%
Cumberland County	002502	2	605	1655	36.56%
Cumberland County	002503	1	580	1385	41.88%
Cumberland County	002503	3	525	1815	28.93%
Cumberland County	002503	2	520	1760	29.55%
Cumberland County	002504	2	540	2240	24.11%
Cumberland County	002504	1	940	1245	75.50%
Cumberland County	002504	3	760	2580	29.46%
Cumberland County	002600	3	155	1010	15.35%
Cumberland County	002600	2	535	1355	39.48%
Cumberland County	002600	1	645	1610	40.06%
Cumberland County	002700	4	775	2560	30.27%
Cumberland County	002700	2	330	1615	20.43%
Cumberland County	002700	3	635	3225	19.69%
Cumberland County	002700	1	290	1060	27.36%
Cumberland County	002800	3	410	2160	18.98%
Cumberland County	002800	1	1095	2675	40.93%
Cumberland County	002800	2	610	1710	35.67%
Cumberland County	002900	4	455	925	49.19%
Cumberland County	002900	3	320	760	42.11%
Cumberland County	002900	1	570	1285	44.36%
Cumberland County	002900	2	315	1405	22.42%
Cumberland County	003001	2	1290	4700	27.45%
Cumberland County	003001	4	375	2365	15.86%
Cumberland County	003001	1	485	2175	22.30%
Cumberland County	003001	3	495	3180	15.57%
Cumberland County	003002	1	985	2830	34.81%
Cumberland County	003102	2	320	945	33.86%

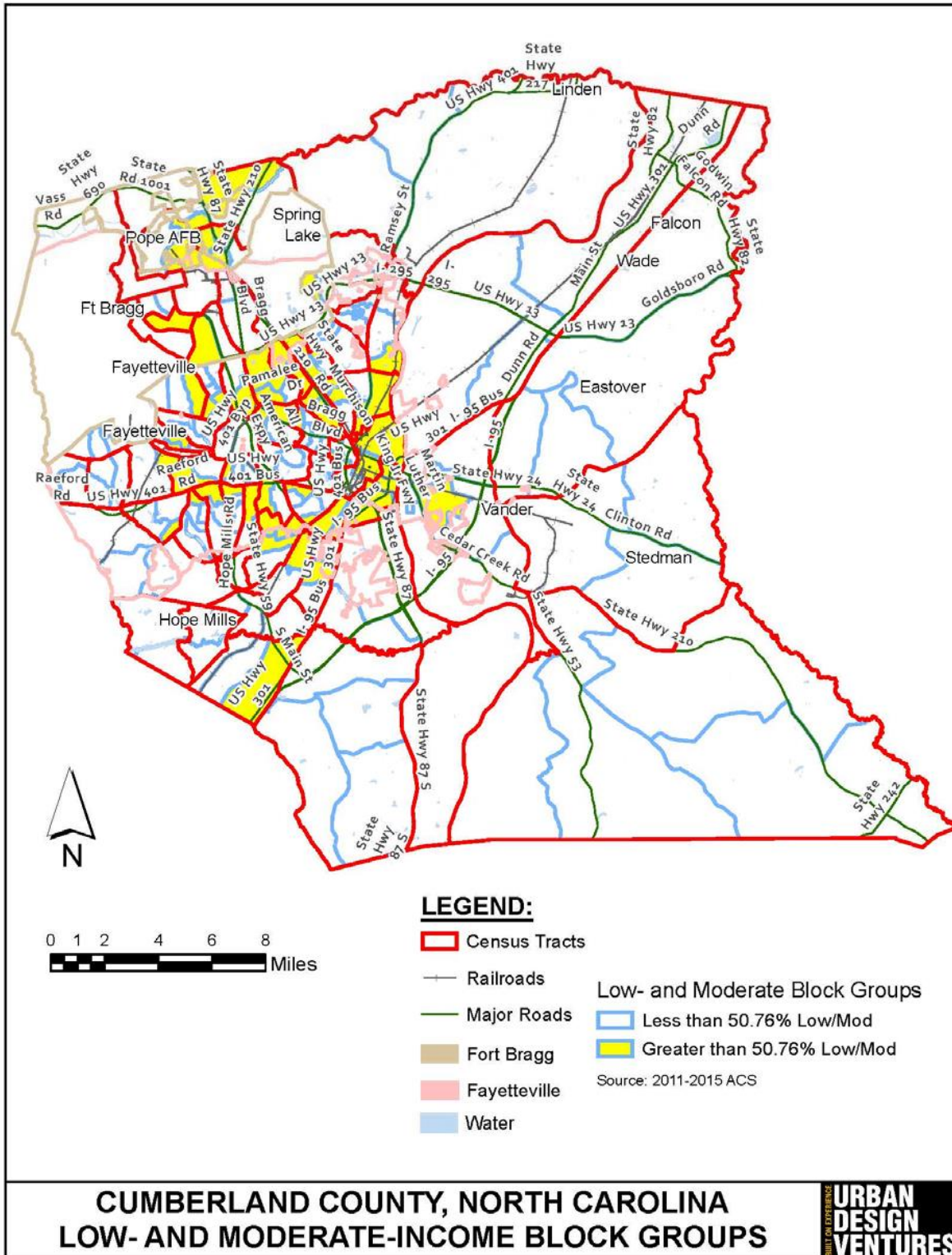
Cumberland County	003102	1	545	3480	15.66%
Cumberland County	003103	2	1020	2630	38.78%
Cumberland County	003103	1	560	1445	38.75%
Cumberland County	003103	3	295	1595	18.50%
Cumberland County	003104	1	630	1930	32.64%
Cumberland County*	003104*	3*	1165*	2295*	50.76%*
Cumberland County	003104	2	565	2070	27.29%
Cumberland County	003201	1	320	1965	16.28%
Cumberland County	003201	3	425	2625	16.19%
Cumberland County	003201	4	710	4070	17.44%
Cumberland County	003201	2	365	3900	9.36%
Cumberland County	003203	1	1025	1915	53.52%
Cumberland County	003203	3	845	2285	36.98%
Cumberland County	003203	2	425	1175	36.17%
Cumberland County	003204	1	640	1130	56.64%
Cumberland County	003204	2	540	1160	46.55%
Cumberland County	003204	3	780	2075	37.59%
Cumberland County	003204	4	240	1045	22.97%
Cumberland County	003204	5	885	3115	28.41%
Cumberland County	003205	1	435	2415	18.01%
Cumberland County	003205	2	350	2265	15.45%
Cumberland County	003205	3	570	1035	55.07%
Cumberland County	003302	1	905	1745	51.86%
Cumberland County	003302	2	1250	3350	37.31%
Cumberland County	003304	1	115	735	15.65%
Cumberland County	003304	2	720	1210	59.50%
Cumberland County	003304	3	1120	2655	42.18%
Cumberland County	003304	4	520	825	63.03%
Cumberland County	003304	5	125	940	13.30%
Cumberland County	003304	6	115	485	23.71%
Cumberland County	003305	1	745	2145	34.73%
Cumberland County	003305	2	570	1605	35.51%
Cumberland County	003305	3	1055	1920	54.95%
Cumberland County	003307	1	555	1000	55.50%
Cumberland County	003307	2	830	3300	25.15%
Cumberland County	003309	2	370	1650	22.42%
Cumberland County	003309	3	480	1830	26.23%
Cumberland County	003309	1	490	2280	21.49%
Cumberland County	003310	4	795	1965	40.46%

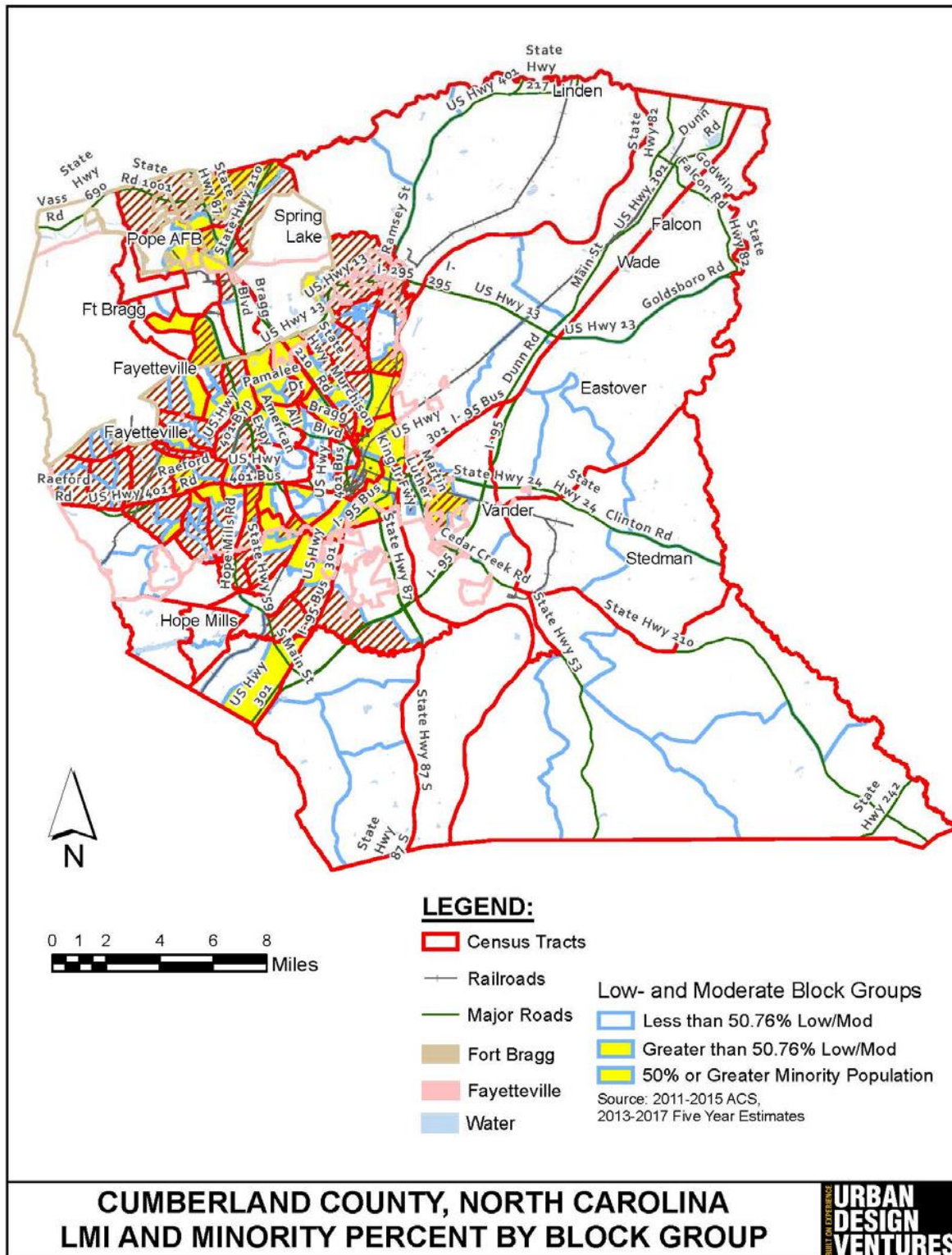
Cumberland County	003310	1	540	1035	52.17%
Cumberland County	003310	2	110	400	27.50%
Cumberland County	003310	3	665	1215	54.73%
Cumberland County	003311	1	920	2475	37.17%
Cumberland County	003312	3	460	2005	22.94%
Cumberland County	003312	1	535	1330	40.23%
Cumberland County	003312	2	645	1910	33.77%
Cumberland County	003312	4	550	1245	44.18%
Cumberland County	003313	2	690	2900	23.79%
Cumberland County	003313	1	1090	3330	32.73%
Cumberland County	003314	2	620	2180	28.44%
Cumberland County	003314	1	1075	2310	46.54%
Cumberland County	003314	3	730	2770	26.35%
Cumberland County	003401	1	0	0	0.00%
Cumberland County	003401	2	1715	3240	52.93%
Cumberland County	003402	1	0	0	0.00%
Cumberland County	003402	2	0	0	0.00%
Cumberland County	003403	2	1280	3065	41.76%
Cumberland County	003403	1	380	835	45.51%
Cumberland County	003404	1	0	0	0.00%
Cumberland County	003404	2	0	0	0.00%
Cumberland County	003405	1	1030	1760	58.52%
Cumberland County	003406	1	160	895	17.88%
Cumberland County	003407	1	615	1155	53.25%
Cumberland County	003407	2	0	0	0.00%
Cumberland County	003408	1	785	2730	28.75%
Cumberland County	003408	2	775	2185	35.47%
Cumberland County	003500	1	1765	3340	52.84%
Cumberland County	003500	2	415	660	62.88%
Cumberland County	003500	3	515	655	78.63%
Cumberland County	003500	4	385	1055	36.49%
Cumberland County	003600	3	1145	2195	52.16%
Cumberland County	003600	1	315	680	46.32%
Cumberland County	003600	4	765	2005	38.15%
Cumberland County	003600	2	420	750	56.00%
Cumberland County	003700	2	155	1590	9.75%
Cumberland County	003700	1	255	1895	13.46%
Cumberland County	003700	3	1785	3570	50.00%
Cumberland County	003800	1	740	1030	71.84%

Cumberland County	003800	2	260	380	68.42%
Cumberland County	003800	3	425	860	49.42%
Cumberland County	980100	1	0	0	0.00%
Cumberland County	980200	1	0	0	0.00%
TOTAL			117,955	314,195	37.54%

Source: HUD Exchange

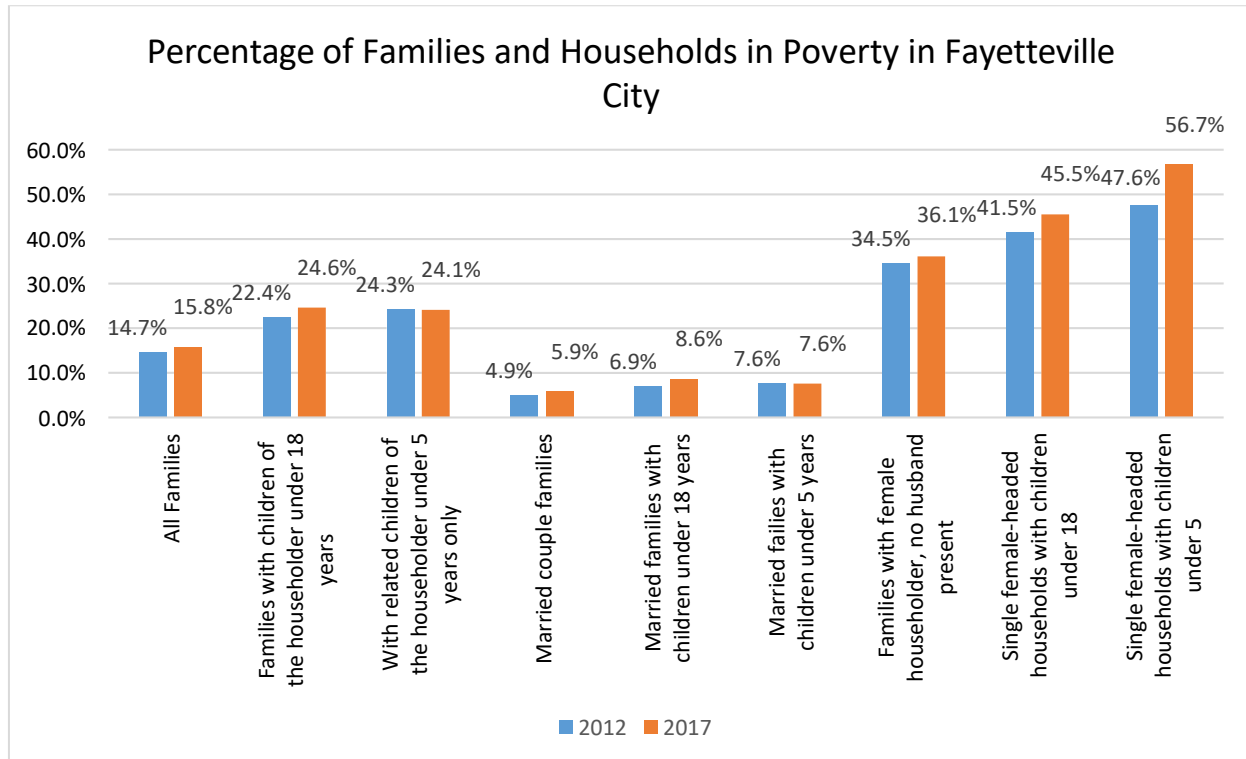
The following map illustrates areas of Cumberland County with concentrations of low- and moderate-income residents. These Census Block Groups that are above 51% low- and moderate-income. They are mostly concentrated in the City of Fayetteville, the Town of Spring Lake and, and areas of the County that border the City of Fayetteville to the south. Also of note are Block Groups above 50.76% low- and moderate-income, marked with asterisks. Cumberland County is an exception grantee, and Block Groups above 50.76% are considered low- and moderate-income for the County. Additionally, a map of low- and moderate-income block groups with an overly of all majority-minority block groups shows that every minority-majority block group in the region is also greater than 51% low- and moderate-income.





Family and Household Poverty – Fayetteville City

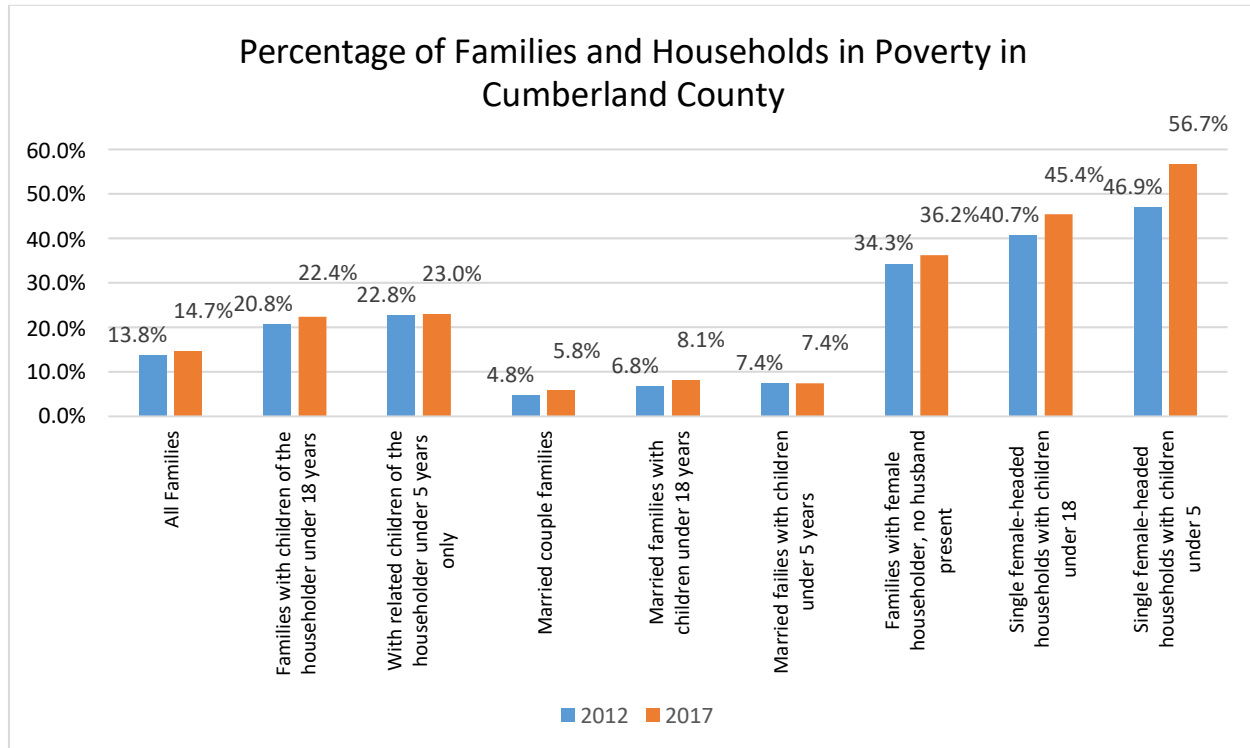
Fayetteville City's poverty statistics for families with children are highlighted in the chart below.



Source: 2008-2012 and 2013-2017 ACS

Family and Household Poverty – Cumberland County

Cumberland County's poverty statistics for families with children are highlighted in the chart below.



Source: 2008-2012 and 2013-2017 ACS

In Cumberland County, the percentage of all families living in poverty experienced an increase from 13.87% in 2012 to 14.7% in 2017. The City of Fayetteville has a slightly higher poverty rate than Cumberland County as a whole, and it increased to 15.8% in 2017. The percentage of female-headed householders with no husband present and with children under 18 years in poverty was 41.5% in 2012 and increased to 45.5% in 2017 in the City, and from 40.7% to 45.4% in the County. The number of single female-headed households in poverty in both the City and the County continues to rise.

D. Employment

Occupation – Fayetteville City

In 2012, according to 2008-2012 ACS Estimates, the total number of eligible workers (population 16 years and over) in Fayetteville City was 103,670 persons. In 2012, 52.5 percent (80,807 persons) of eligible workers were in

the civilian labor force, 14.9 percent of those employed were in the military, and 7.3 percent (11,255 persons) of eligible workers in the work force were unemployed.

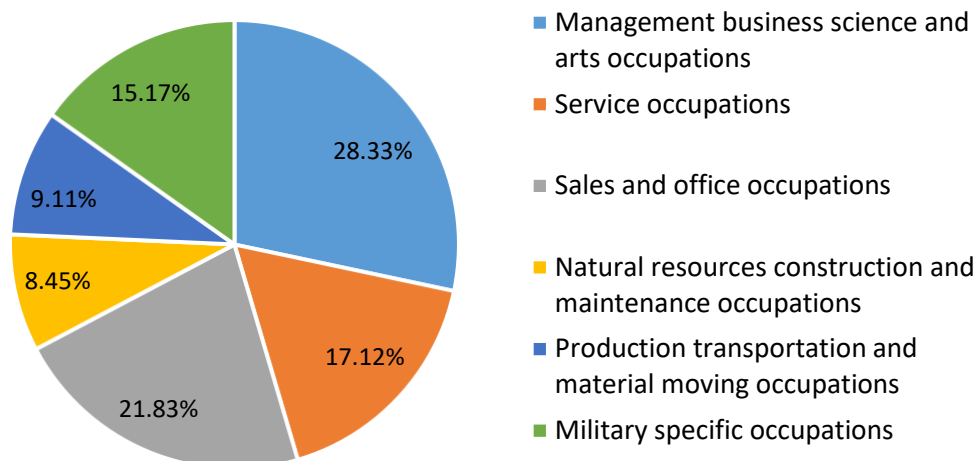
In 2017, according to 2017 ACS Estimates, the total number of eligible workers (population 16 years and over) in Fayetteville City was 165,830 persons. In 2017, 51.8 percent (85,901 persons) of eligible workers were in the labor force, 14.3 percent (23,689 persons) were in the military, and 5.6 percent (9,273 persons) of eligible workers in the work force were unemployed.

Workers in 2017 had a mean travel time to work of 18.7 minutes.

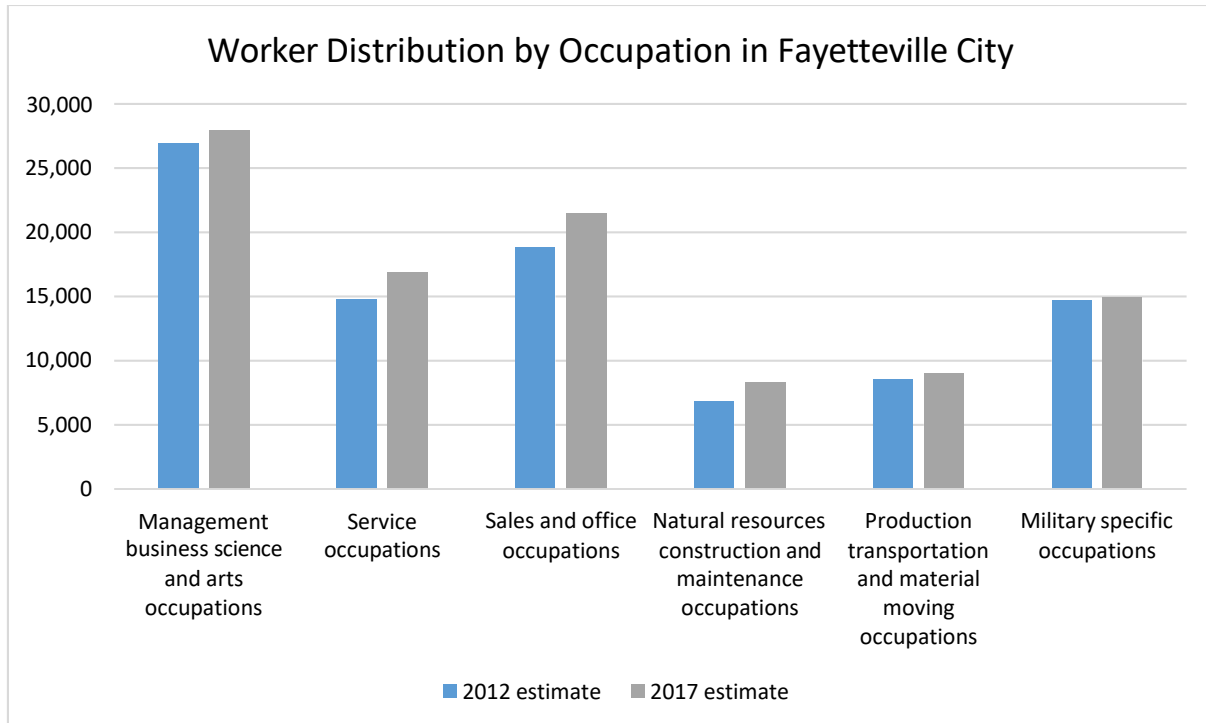
Per the 2013-2017 American Community Survey, an estimated 24.7 percent (19,883 households) of all households in the Fayetteville City receive income from Social Security. The mean Social Security Income for 2017 was \$16,625.

The following charts outline the distribution of Fayetteville City workers by occupation.

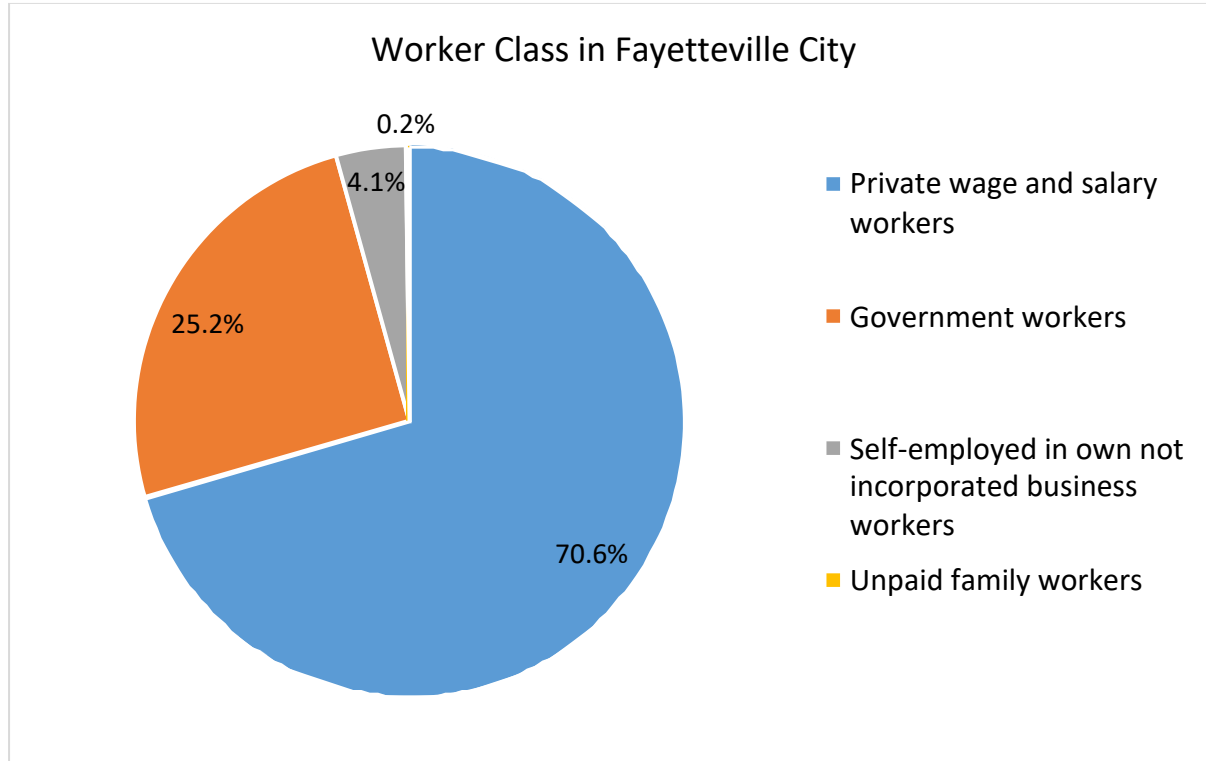
Occupations in Fayetteville City



Source: 2013-2017 ACS



Source: 2006-2010 ACS and 2013-2017 ACS



Source: 2006-2010 ACS and 2013-2017 ACS

Occupation – Cumberland County

In 2012, according to 2008-2012 ACS Estimates, the total number of eligible workers (population 16 years and over) in Cumberland County was 242,751 persons. In 2012, 67.0 percent (162,757 persons) of eligible workers were in the labor force, 11.8 percent (28,662 persons) were in the military, and 7.0 percent (17,068 persons) of eligible workers in the work force were unemployed.

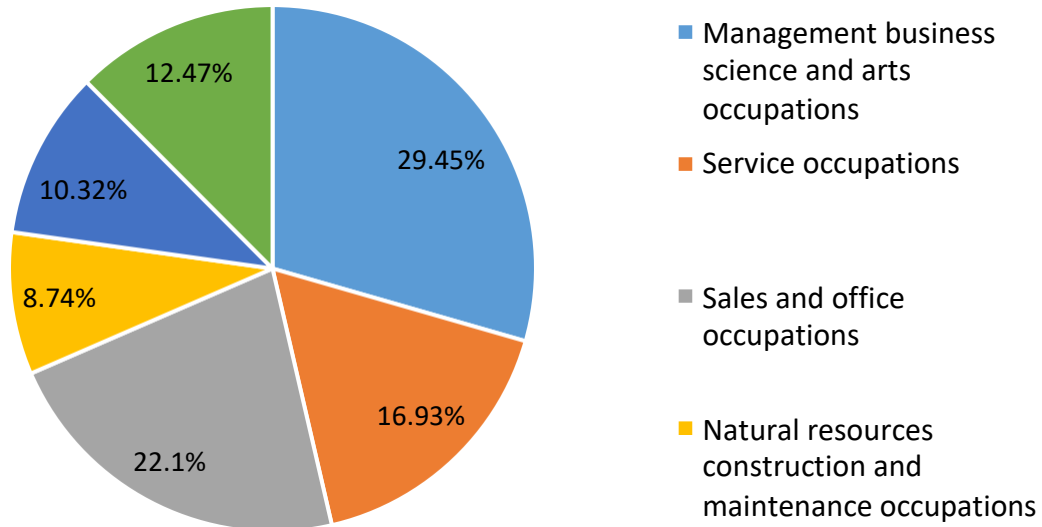
In 2017, according to 2017 ACS Estimates, the total number of eligible workers (population 16 years and over) in Cumberland County was 258,172 persons. In 2017, 64.9 percent (167,485 persons) of eligible workers were in the labor force, 11.5 percent (29,698 persons) were in the military, and 5.4 percent (13,819 persons) of eligible workers in the work force were unemployed.

Workers in 2017 had a mean travel time to work of 18.7 minutes, which is the same as the City.

Per the 2013-2017 American Community Survey, an estimated 25.3 percent (31,519 households) of households in Cumberland County receive income from Social Security. The mean Social Security Income for 2017 was \$16,896, which is only slightly above the City at \$16,625.

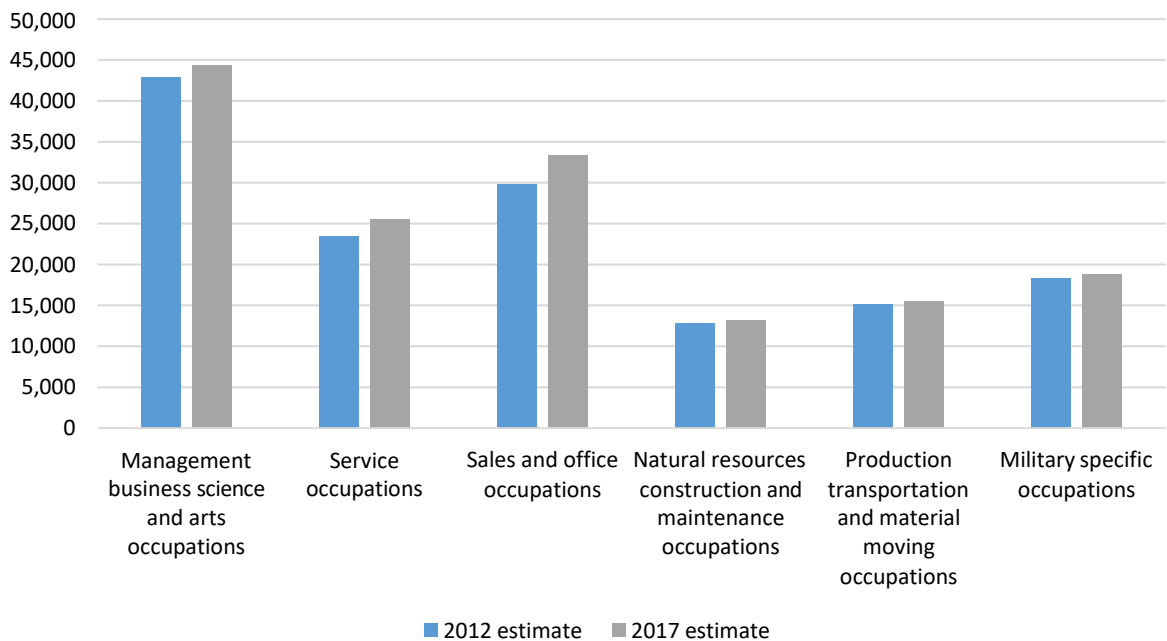
The following charts outline the distribution of workers in Cumberland County by occupation.

Occupations in Cumberland County

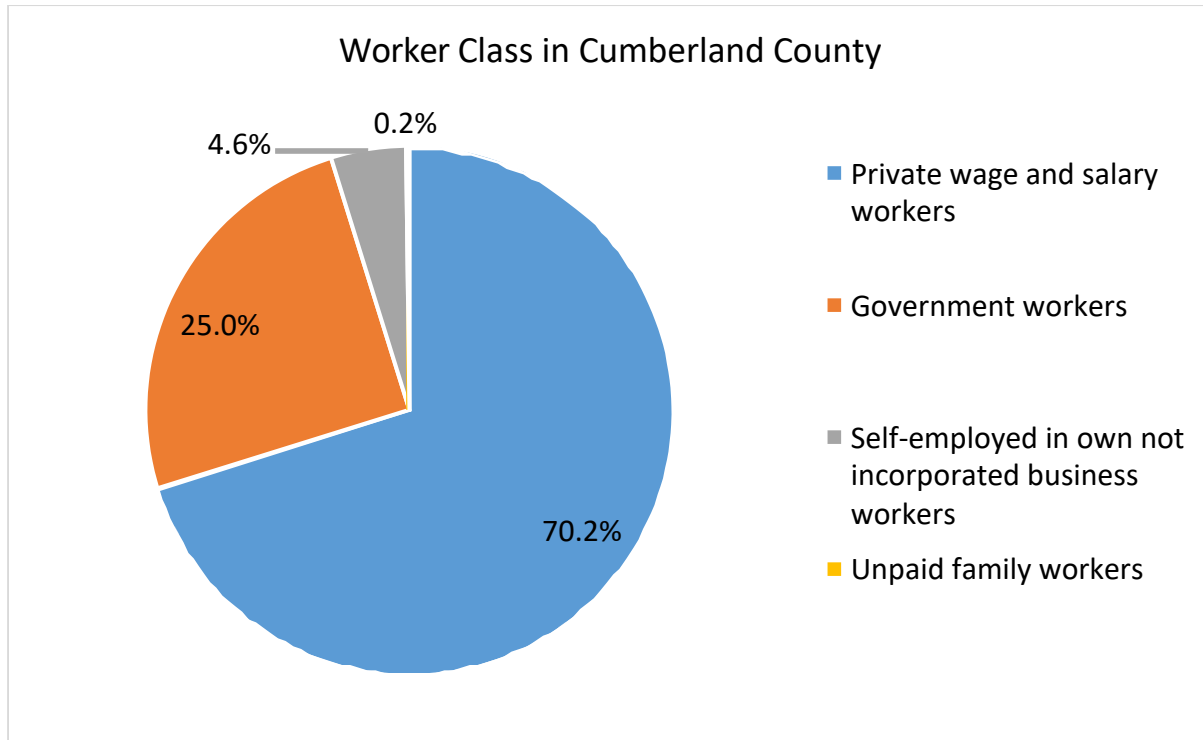


Source: 2013-2017 ACS

Worker Distribution by Industry in Cumberland County



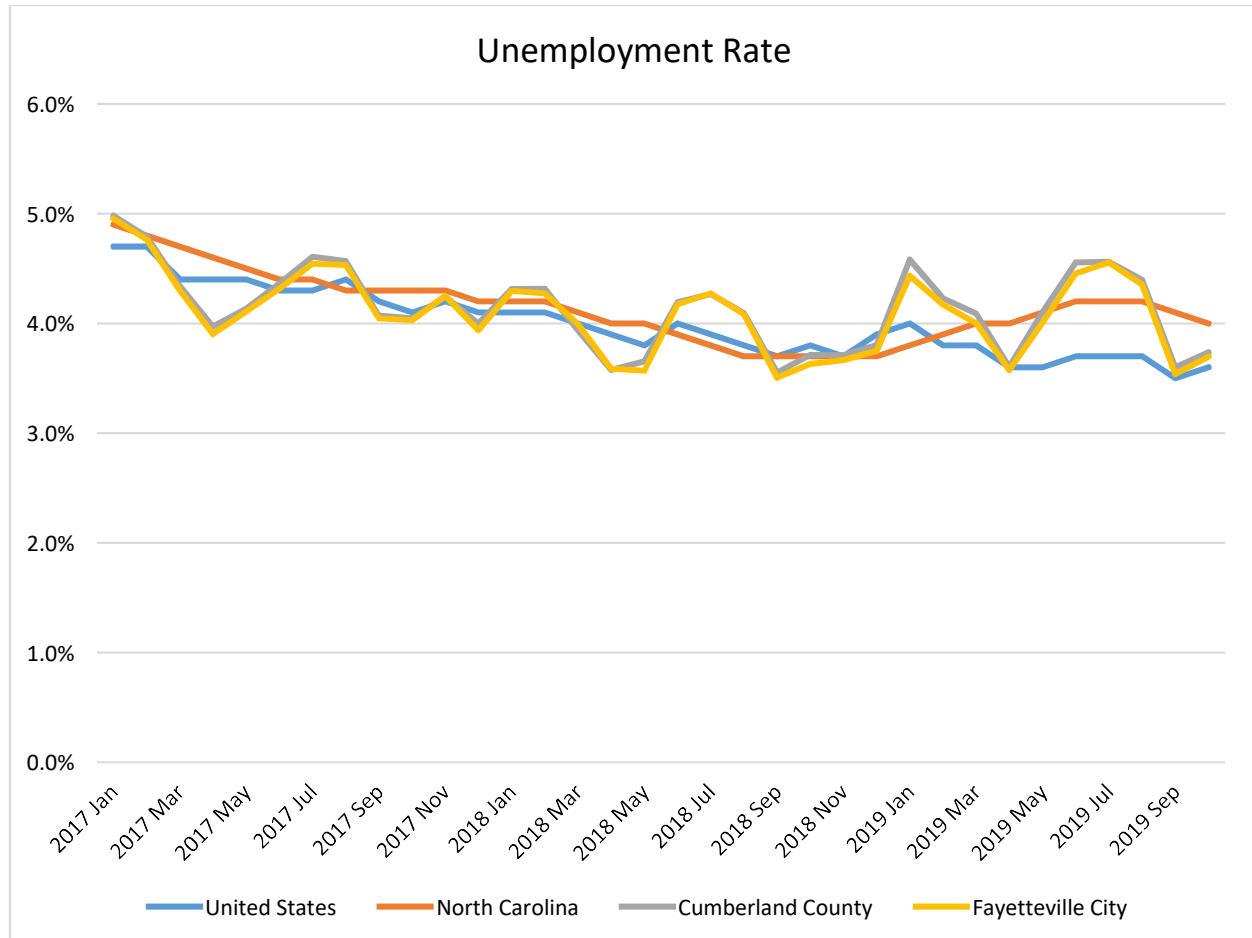
Source: 2006-2010 ACS and 2013-2017 ACS



Source: 2013-2017 ACS

Unemployment Rate

The unemployment rate for the City of Fayetteville and Cumberland County is shown in comparison with the unemployment rate in the State of North Carolina and the Nation.



Source: Bureau of Labor Statistics

The unemployment rates for the City of Fayetteville and Cumberland County are not seasonally adjusted. From January 2017 to September 2019, the City's unemployment rate was an average of 1.2 percentage points higher than the national unemployment rate, the County's unemployment rate was an average of 1.1 percentage points higher than the national unemployment rate and both the City and County deviated negligibly from the State unemployment rate.

The trends suggest that from January 2017 to September 2019 the unemployment rate in Cumberland County increased at a faster rate than the national average in 2019, which was a statewide trend for North Carolina.

E. Housing Profile

Almost three-quarters of the City's and County's housing stock (74.99%) was built after 1970, which coincides with the County's recent growth. Only 5.3% of its housing stock was built after 2009. The oldest housing stock in the region is within the City of Fayetteville, though it is not prevalent; approximately 1.6% of the City's housing stock was built prior to 1939 and a quarter (25.01%) was built prior to 1970. The following chart illustrates the year that housing structures were built in Cumberland County based on the 2013-2017 American Community Survey.

Housing Profile – Fayetteville City

The following table chart details the year that housing structures were built in Fayetteville City as of 2017.

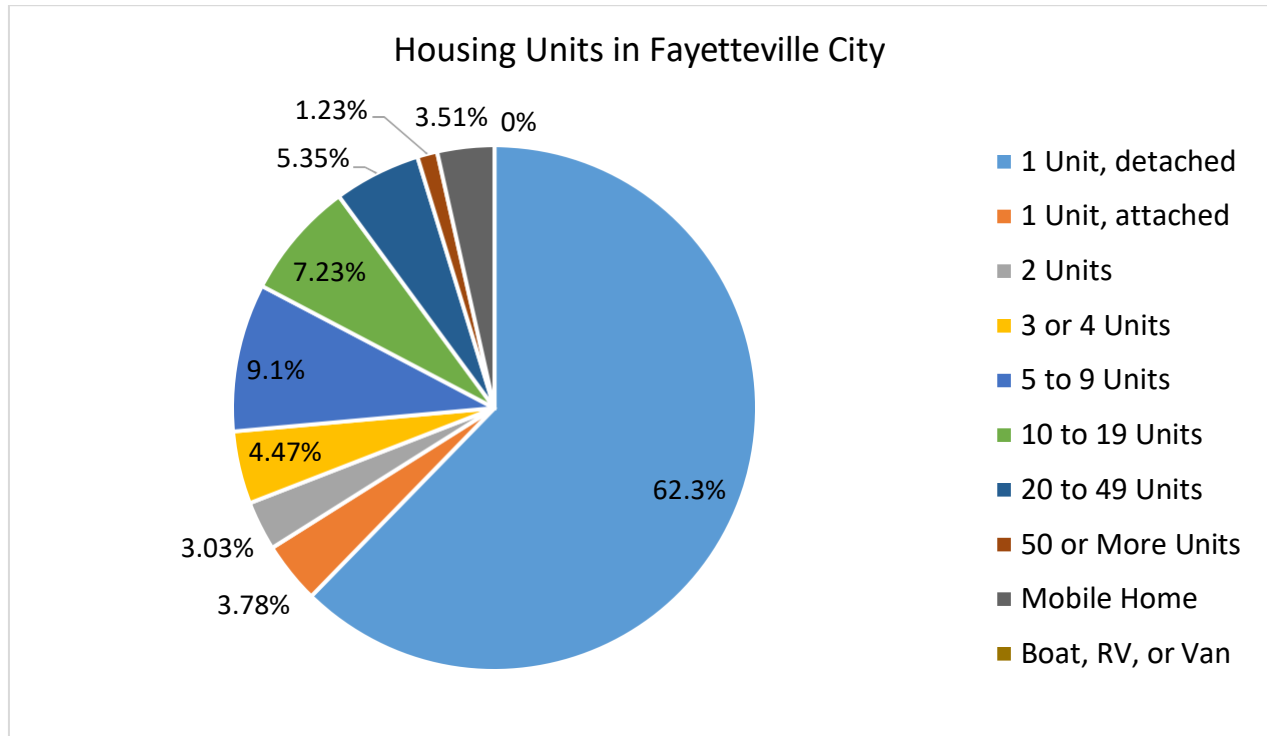
Year Structure Built in Fayetteville City

Housing Profile	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Total	86,929	-	94,652	-
Built 2014 or later	-	-	853	0.90%
Built 2010 to 2013	419	0.48%	4,234	4.47%
Built 2000 to 2009	14,729	16.94%	12,453	13.16%
Built 1990 to 1999	15,260	17.55%	16,692	17.64%
Built 1980 to 1989	14,664	16.87%	16,829	17.78%
Built 1970 to 1979	16,725	19.24%	19,917	21.04%
Built 1960 to 1969	12,908	14.85%	12,725	13.44%
Built 1950 to 1959	7,258	8.35%	6,812	7.20%
Built 1940 to 1949	2,506	2.88%	2,641	2.79%
Built 1939 or earlier	2,460	2.83%	1,496	1.58%

Source: 2008-2012 ACS and 2013-2017 ACS

The majority of housing units in Fayetteville City are 1-unit detached comprising 62.8 percent (54,583 units) of housing units.

The following graph illustrates the composition of the housing stock in Fayetteville City as of 2017.



Source: 2013-2017 ACS

Housing Profile – Cumberland County

The following table chart details the year that housing structures were built in Cumberland County as of 2017.

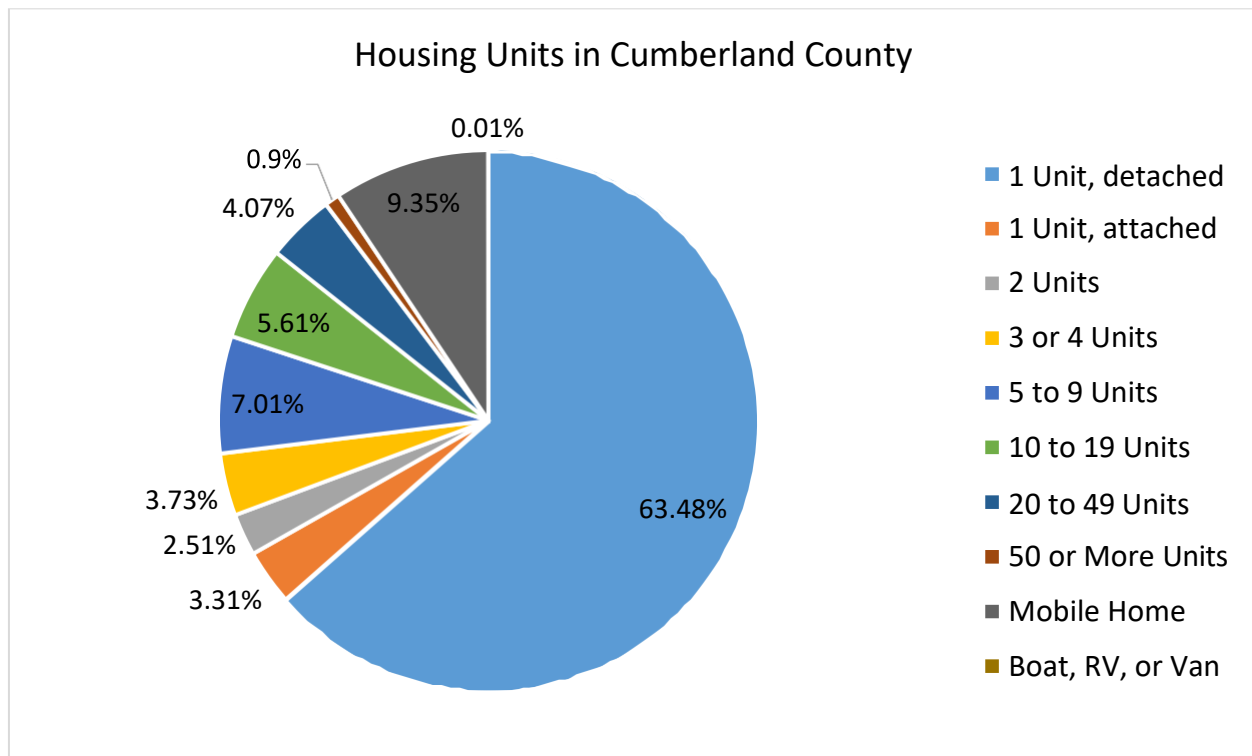
Year Structure Built in Cumberland County

Housing Profile	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Total Housing Units	136,701	-	145,090	-
Built 2014 or later	-	-	1,316	0.91%
Built 2010 to 2013	982	0.72	7,160	4.93%
Built 2000 to 2009	27,611	20.20	24,278	16.73%
Built 1990 to 1999	27,570	20.17	29,405	20.27%
Built 1980 to 1989	22,464	16.43	24,285	16.74%
Built 1970 to 1979	24,396	17.85	26,887	18.53%
Built 1960 to 1969	17,673	12.93	16,668	11.49%
Built 1950 to 1959	9,407	6.88	9,057	6.24%
Built 1940 to 1949	3,437	2.51	3,476	2.40%
Built 1939 or earlier	3,161	2.31	2,558	1.76%

Source: 2008-2012 and 2013-2017 ACS

The majority of housing units in Cumberland County are 1-unit detached comprising 74.8 percent (86,907 units) of all housing units. The second most common type of housing unit in Cumberland County is a mobile home, and mobile homes make up 9.35% (13,560 units) of the housing units.

The following graph illustrates the composition of the housing stock in Cumberland County as of 2017.



Source: 2013-2017 ACS

As shown in the previous charts, single-unit detached houses remain the most prevalent type of housing in the County by a wide margin. The number of 1-unit attached homes increased, while the number of 1-unit detached houses showed a slight decrease. All other housing types stayed fairly consistent or has a slight change in their prevalence.

The median value of owner-occupied homes in Cumberland County in 2012 was \$126,300 compared to \$123,300 in the City of Fayetteville. The 2013-2017 American Community Survey estimates that the median value of owner-occupied homes in Cumberland County has increased since 2012 to

\$131,200 while the median housing value in the City of Fayetteville increased to \$128,500. The latest available data from real estate listings presented a similar value of home values in the County; according to Zillow, the median list price of a home in Cumberland County was \$123,858 in November of 2019 and \$119,859 in the City of Fayetteville.

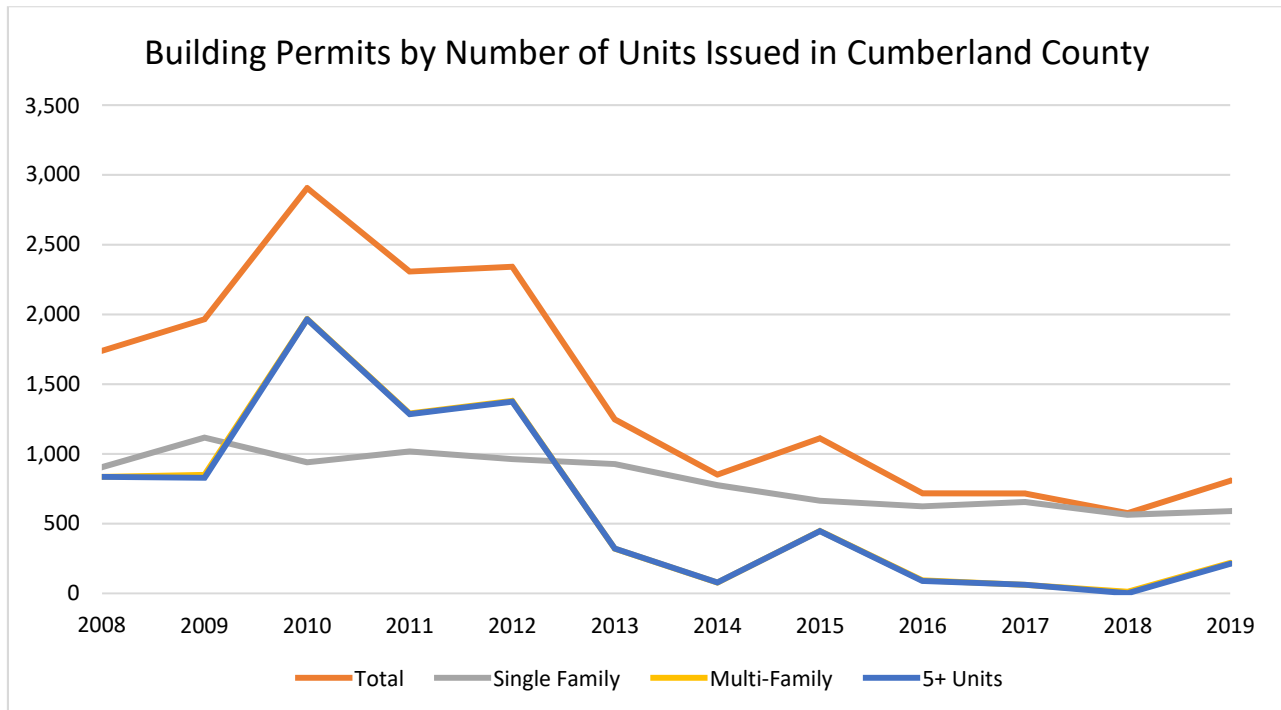
The following table outlines the number of new units for which building permits were filed annually for Cumberland County. Both the City of Fayetteville and Cumberland County have seen a substantial decrease in the total number of new units constructed since 2008, although it has remained constant since 2018.

The table below contains data on the number of permits for residential construction issued by jurisdictions in Cumberland County.

Units Authorized by Building Permits – Fayetteville, NC Metro Area

YEAR	Total	Single Family	Multi-Family	5+ Units
2019	807	589	218	210
2018	575	563	12	0
2017	716	655	61	61
2016	717	623	94	88
2015	1,112	664	448	446
2014	852	775	77	77
2013	1,247	926	321	321
2012	2,342	962	1,380	1,374
2011	2,307	1,017	1,290	1,284
2010	2,906	939	1,967	1,964
2009	1,966	1,116	850	828
2008	1,739	903	836	834

Source: SOCDS Building Permits Database, HUD



Source: SOCDS Building Permits Database, HUD

The area has seen an overall decrease in the total number of new units constructed most notably Multi-Family homes. Across the 15-year period, an average of 56.3 percent of new units each year were for single family units.

The year with the highest number of units authorized was 2011 and the year with the highest number of single-family units was 2009. The average number of total units authorized per year in the years following the 2008-2009 housing crash increased, but has since decreased substantially in the later half of the 2010 decade.

F. Financing

Owner Costs – Fayetteville City

The median monthly housing cost for owner-occupied households was \$1,044 in 2012 and \$957 in 2017. The median monthly housing cost for owner-occupied households decreased by 8.33 percent (\$87) from 2012 to 2017. Dollar amounts have been adjusted for inflation.

The following table illustrates mortgage status and selected monthly owner costs in 2012 and 2017.

Monthly Owner Costs in Fayetteville City

Monthly Owner Cost	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	38,800	44.6%	36,329	38.4%
Less than \$300	436	1.12%	1,730	4.77%
\$300 to \$499	4,166	10.74%	6,450	17.76%
\$500 to \$799	6,138	15.82%	6,100	16.79%
\$800 to \$999	4,681	12.06%	4,965	13.67%
\$1,000 to \$1,499	14,933	38.48%	10,645	29.31%
\$1,500 to \$1,999	4,989	12.86%	4,175	11.49%
\$2,000 or more	3,457	8.91%	1,154	3.18%
No Cash Rent	-	-	-	-
Median (dollars)	\$1,044	-	\$957	-

Source: 2008-2012 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2010 and 2017 according to the 2010-2014 ACS and the 2013-2017 ACS.

Monthly Owner Costs as a Percentage of Household Income in Fayetteville City

Owner Costs as a % of Income	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	38,800	44.6%	36,329	38.4%
Less than \$20,000	4,268	11.00%	4,087	11.25%
Less than 20 percent	272	0.70%	230	0.63%
20 to 29 percent	776	2.00%	444	1.22%
30 percent or more	3,220	8.30%	3,413	9.39%
\$20,000 to \$34,999	5,587	14.40%	4,980	13.71%
Less than 20 percent	1,513	3.90%	1,273	3.50%
20 to 29 percent	854	2.20%	785	2.16%
30 percent or more	3,220	8.30%	2,922	8.04%

\$35,000 to \$49,999	5,781	14.90%	5,340	14.70%
Less than 20 percent	1,901	4.90%	1,877	5.17%
20 to 29 percent	1,746	4.50%	1,452	4.00%
30 percent or more	2,134	5.50%	2,011	5.54%
\$50,000 to \$74,999	8,342	21.50%	8,061	22.19%
Less than 20 percent	3,802	9.80%	4,292	11.81%
20 to 29 percent	3,026	7.80%	2,538	6.99%
30 percent or more	1,552	4.00%	1,231	3.39%
\$75,000 or more	14,240	36.70%	13,440	37.00%
Less than 20 percent	10,864	28.00%	11,305	31.12%
20 to 29 percent	2,794	7.20%	1,714	4.72%
30 percent or more	582	1.50%	421	1.16%
Zero or negative income	543	1.40%	421	1.16%
No cash rent	-	-	-	-

Source: 2008-2012 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2012, 27.6 percent (10,709 units) of owner-occupied units were cost burdened and 27.5 percent (9,998 units) of owner-occupied households in 2017 were cost burdened.

Owner Costs – Cumberland County

The median monthly housing cost for owner-occupied households was \$950 in 2012 and \$957 in 2017. The median monthly housing cost for owner-occupied households increased by less than one percent (\$7) from 2012 to 2017. Dollar amounts have been adjusted for inflation.

The following table illustrates mortgage status and selected monthly owner costs in 2012 and 2017.

Monthly Owner Costs in Cumberland County

Monthly Owner Cost	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	67,499	49.4%	63,533	43.8%
Less than \$300	1,401	2.08%	4,618	7.27%

\$300 to \$499	8,229	12.19%	10,704	16.85%
\$500 to \$799	9,884	14.65%	10,265	16.16%
\$800 to \$999	7,775	11.51%	8,234	12.96%
\$1,000 to \$1,499	24,562	36.39%	17,710	27.87%
\$1,500 to \$1,999	9,325	13.82%	7,834	12.33%
\$2,000 or more	6,323	9.37%	2,403	3.78%
No Cash Rent	-	-	-	-
Median (dollars)	\$1,035	-	\$950	-

Source: 2008-2012 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2012 and 2017 according to the 2008-2012 ACS and the 2013-2017 ACS.

Monthly Owner Costs as a Percentage of Household Income in Cumberland County

Owner Costs as a % of Income	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Owner-Occupied Housing Units	67,499	49.4%	63,533	43.8%
Less than \$20,000	7,425	11.0%	7,271	11.44%
Less than 20 percent	270	0.4%	777	1.22%
20 to 29 percent	1,215	1.8%	966	1.52%
30 percent or more	5,940	8.8%	5,528	8.70%
\$20,000 to \$34,999	9,787	14.5%	8,740	13.76%
Less than 20 percent	2,160	3.2%	2,511	3.95%
20 to 29 percent	1,417	2.1%	1,541	2.43%
30 percent or more	6,142	9.1%	4,688	7.38%
\$35,000 to \$49,999	10,395	15.4%	9,263	14.58%
Less than 20 percent	3,105	4.6%	3,487	5.49%
20 to 29 percent	3,375	5.0%	2,506	3.94%
30 percent or more	3,915	5.8%	3,270	5.15%
\$50,000 to \$74,999	15,660	23.2%	13,384	21.07%
Less than 20 percent	6,750	10.0%	9,636	15.17%
20 to 29 percent	6,075	9.0%	4,344	6.84%
30 percent or more	2,835	4.2%	2,104	3.31%
\$75,000 or more	23,490	34.8%	24,012	37.79%
Less than 20 percent	18,495	27.4%	19,640	30.91%

20 to 29 percent	3,915	5.8%	3,716	5.85%
30 percent or more	1,080	1.6%	656	1.03%
Zero or negative income	810	1.2%	863	1.36%
No cash rent	-	-	-	-

Source: 2008-2012 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2012, 29.5 percent (19,912 units) of owner-occupied units were cost burdened and 25.6 percent (16,246 units) of owner-occupied households in 2017 were cost burdened.

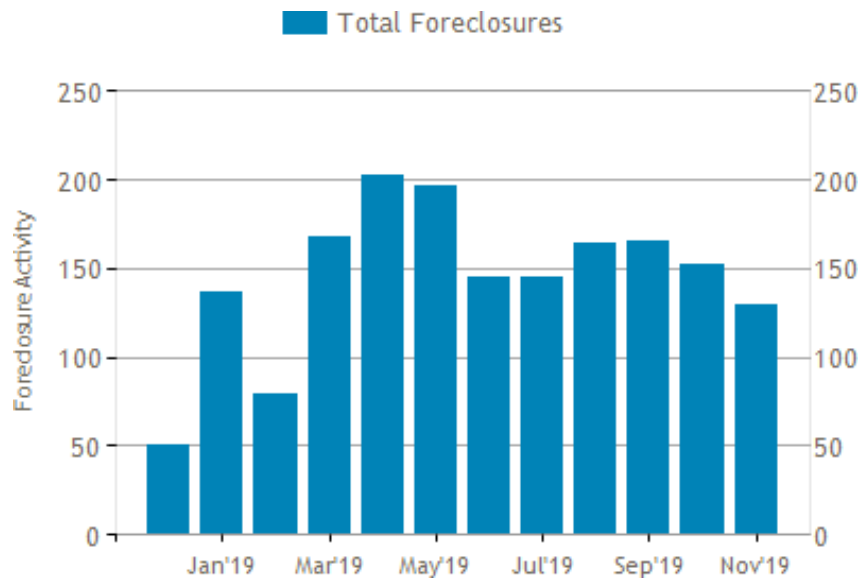
According to www.zillow.com, the median list price for a two-bedroom housing unit in the City of Fayetteville was \$152,000 in November 2019, and \$162,000 for Cumberland County as a whole. The average price per square foot in the City of Fayetteville is \$101 in the same time period, and \$104 in Cumberland County.

Foreclosures

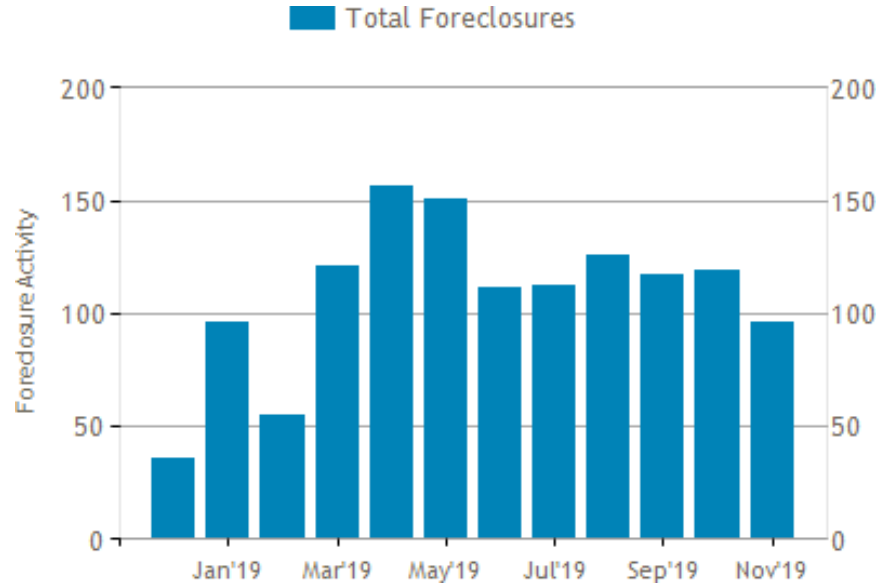
According to www.realtytrac.com, Cumberland County had 578 foreclosures at a rate of 1 in every 1,110, or 0.09% in November, 2019, and the City of Fayetteville had 96 homes in foreclosure at a rate of 1 in every 1,188, or 0.08% as of November of 2019. This means that 482 foreclosures in the County were outside of the City of Fayetteville.

Legal Aid of North Carolina has a division dedicated to assisting households experiencing foreclosures. The foreclosure rate in the City still remains higher than that of the State of North Carolina, which has a foreclosure rate of 1 in every 2,324, or 0.04%.

Number of Foreclosures in Cumberland County, NC



Number of Foreclosures in the City of Fayetteville, NC



The number of foreclosures for Cumberland County was at its highest in April of 2019 with 202 foreclosures. Foreclosures in the City of Fayetteville also peaked at this point at 157 foreclosures. While foreclosures can negatively

impact a community, it offers a chance for the County and non-profit housing agencies to purchase homes and resell them to low-income households.

Renter Costs – Fayetteville City

The median monthly housing cost for renter-occupied households was \$862 in 2012; and \$892 in 2017. The median monthly housing cost for renter-occupied households increased by 3.5 percent (\$30) from 2012 to 2017. Dollar amounts are adjusted for inflation.

The following table illustrates mortgage status and selected monthly renter costs in 2012 and 2017.

Selected Monthly Renter Costs in Fayetteville City

Monthly Renter Cost	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	37,241	49.0%	44,122	54.8%
Less than \$300	1,211	3.24%	1,160	2.63%
\$300 to \$499	2,207	5.93%	1,818	4.12%
\$500 to \$799	11,204	30.09%	12,469	28.25%
\$800 to \$999	9,790	26.28%	11,274	25.55%
\$1,000 to \$1,499	10,206	27.4%	13,568	30.75%
\$1,500 to \$1,999	897	2.41%	1,483	3.36%
\$2,000 or more	1,726	4.63%	172	0.39%
No Cash Rent	1,532	4.11%	2,106	4.77%
Median (dollars)	\$862	(X)	\$892	(X)

Source: 2008-2012 and 2013-2017 American Community Survey

The following table illustrates housing costs for owner-households in 2012 and 2017 according to the 2008-2012 ACS and the 2013-2017 ACS.

Selected Monthly Renter Costs as a Percentage of Household Income in Fayetteville City

Renter Costs as a % of Income	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	37,241	48.97%	44,122	54.84%

Less than \$20,000	8,516	11.20%	9,642	11.98%
Less than 20 percent	224	0.29%	227	0.28%
20 to 29 percent	445	0.59%	406	0.50%
30 percent or more	7,847	10.32%	9,009	11.20%
\$20,000 to \$34,999	8,550	11.24%	11,127	13.83%
Less than 20 percent	566	0.74%	408	0.51%
20 to 29 percent	1,959	2.58%	1,827	2.27%
30 percent or more	6,025	7.92%	8,892	11.05%
\$35,000 to \$49,999	6,966	9.16%	7,601	9.45%
Less than 20 percent	966	1.27%	941	1.17%
20 to 29 percent	3,951	5.20%	3,959	4.92%
30 percent or more	2,049	2.69%	2,701	3.36%
\$50,000 to \$74,999	6,143	8.08%	7,111	8.84%
Less than 20 percent	3,081	4.05%	3,485	4.33%
20 to 29 percent	2,743	3.61%	3,181	3.95%
30 percent or more	319	0.42%	445	0.55%
\$75,000 or more	4,654	6.12%	5,482	6.81%
Less than 20 percent	4,258	5.60%	4,826	6.00%
20 to 29 percent	368	0.48%	617	0.77%
30 percent or more	28	0.04%	39	0.05%
Zero or negative income	880	1.16%	1,053	1.31%
No cash rent	1,532	2.01%	2,106	2.62%

Source: 2008-2012 and 2013-2017 American Community Survey

Gross Rent as a Percentage of Household Income in Fayetteville City

Rental Cost as a % of Income	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Rental Units paying rent	35,709	96.53%	42,016	95.23%
Less than 15 percent	4,266	11.46%	4,719	10.7%
15 to 19 percent	4,829	12.97%	5,168	11.71%
20 to 24 percent	5,237	14.06%	5,179	11.74%
25 to 29 percent	4,229	11.36%	4,811	10.9%
30 to 34 percent	3,410	9.16%	4,023	9.12%
35 percent or more	12,858	34.52%	17,063	38.67%
Not computed	2,412	6.48%	3,159	7.16%

Source: 2008-2012 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2012, 43.7 percent (16,268 units) of renter-occupied units were cost burdened and 47.8 percent (21,086 units) of renter-occupied households in 2017 were cost burdened.

In 2012, 27.6 percent (10,709 units) of owner-occupied households were cost burdened whereas 43.7 percent (16,268 units) of renter-occupied households were cost burdened. In 2017, 27.5 percent (9,998 units) of owner-occupied households were cost burdened whereas 47.8 percent (21,086 units) of renter-occupied households were cost burdened.

Renter Costs – Cumberland County

The median monthly housing cost for renter-occupied households was \$844 in 2012; and \$887 in 2017. The median monthly housing cost for renter-occupied households increased by 5.09 percent (\$43) from 2012 to 2017. Dollar amounts have been adjusted for inflation.

The following table illustrates mortgage status and selected monthly renter costs in 2012 and 2017.

Selected Monthly Renter Costs in Cumberland County

Monthly Renter Cost	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	52,224	43.62%	60,967	48.97%
Less than \$300	1,686	3.23%	1,405	2.31%
\$300 to \$499	3,434	6.57%	3,028	4.96%
\$500 to \$799	16,540	31.67%	17,449	28.62%
\$800 to \$999	12,921	24.75%	14,846	24.35%
\$1,000 to \$1,499	13,279	25.42%	17,974	29.48%
\$1,500 to \$1,999	1,370	2.62%	2,441	4.00%
\$2,000 or more	2,994	5.73%	324	0.54%
No Cash Rent	2,669	5.11%	3,428	5.62%
Median (dollars)	\$844	-	\$887	-

Source: 2008-2012 and 2013-2017 American Community Survey

The following table illustrates housing costs for renter-occupied households in 2012 and 2017 according to the 2008-2012 ACS and the 2013-2017 ACS.

Selected Monthly Renter Costs as a Percentage of Household Income in Cumberland County

Renter Costs as a % of Income	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Renter-Occupied Housing Units	52,224	43.62%	60,967	48.97%
Less than \$20,000	12,438	10.39%	13,546	10.88%
Less than 20 percent	251	0.21%	269	0.22%
20 to 29 percent	769	0.64%	518	0.42%
30 percent or more	11,418	9.54%	12,759	10.25%
\$20,000 to \$34,999	12,123	10.13%	15,147	12.17%
Less than 20 percent	733	0.61%	550	0.44%
20 to 29 percent	3,064	2.56%	2,648	2.13%
30 percent or more	8,326	6.95%	11,949	9.60%
\$35,000 to \$49,999	9,116	7.61%	10,269	8.25%
Less than 20 percent	1,447	1.21%	1,319	1.06%
20 to 29 percent	5,036	4.21%	5,224	4.20%
30 percent or more	2,633	2.20%	3,726	2.99%
\$50,000 to \$74,999	8,336	6.96%	9,535	7.66%
Less than 20 percent	4,358	3.64%	4,675	3.76%
20 to 29 percent	3,481	2.91%	4,145	3.33%
30 percent or more	497	0.42%	715	0.57%
\$75,000 or more	6,222	5.20%	7,653	6.15%
Less than 20 percent	5,582	4.66%	6,538	5.25%
20 to 29 percent	573	0.48%	1,048	0.84%
30 percent or more	67	0.06%	67	0.05%
Zero or negative income	1,320	1.10%	1,389	1.12%
No cash rent	2,669	2.23%	3,428	2.75%

Source: 2008-2012 and 2013-2017 American Community Survey

Gross Rent as a Percentage of Household Income in Cumberland County

Rental Cost as a % of Income	2008-2012 ACS		2013-2017 ACS	
	Number of Housing Units	Percentage	Number of Housing Units	Percentage
Rental Units paying rent	52,224	-	60,967	-
Less than 15 percent	5,886	11.28%	6,399	10.49%
15 to 19 percent	6,485	12.42%	6,952	11.40%
20 to 24 percent	7,106	13.61%	7,222	11.85%
25 to 29 percent	5,817	11.14%	6,361	10.43%
30 to 34 percent	4,503	8.62%	5,693	9.34%
35 percent or more	18,438	35.31%	23,523	38.58%
Not computed	3,989	7.64%	4,817	7.90%

Source: 2008-2012 and 2013-2017 American Community Survey

HUD defines a housing cost burden as a household that pays over 30 percent or more of its monthly income on housing costs. In 2012, 43.9 percent (22,941 units) of renter-occupied units were cost burdened and 47.9 percent (29,216 units) of renter-occupied households in 2017 were cost burdened.

In 2012, 29.5 percent (19,912 units) of owner-occupied households were cost burdened whereas 43.9 percent (22,941 units) of renter-occupied households were cost burdened. In 2017, 25.6 percent (16,246 units) of owner-occupied households were cost burdened whereas 47.9 percent (29,216 units) of renter-occupied households were cost burdened.

The 2019 and 2020 HUD Fair Market Rents and HOME Rent Limits for the Metro Area are shown in the table below.

Fair Market Rents (FMR) and HOME Rent Limits for the Metro Area

Rent	FY 2019	FY 2020	Change in FMR 2018 to 2019
Efficiency	\$745	\$719	-\$26
One-Bedroom	\$749	\$722	-\$27
Two-Bedroom	\$893	\$854	-\$39

Three-Bedroom	\$1,246	\$1,188	-\$58
Four-Bedroom	\$1,529	\$1,450	-\$79

Source: U.S. Department of Housing and Urban Development

Fair Market Rents (FMRs) are primarily used to determine payment standard amounts for HUD assisted housing. The High HOME Rent Limit for an area is the lesser of the Section 8 Fair Market Rent (FMR) for the area or a rent equal to 30% of the annual income of a family whose income equals 65% of the area median income, as determined by HUD. The Low HOME Rent Limit for an area is 30% of the annual income of a family whose income equals 50% of the area median income, as determined by HUD, capped by the High HOME Rent Limit. HUD's Economic and Market Analysis Division calculates the HOME rents each year using the FMRs and the Section 8 Income Limits.

The area median rent is estimated to be \$887 according to the 2013-2017 ACS data, while the median rent in Cumberland County for a two-bedroom apartment is \$783 according to Zillow in November, 2019. The average rents posted commercially are not the area median rent and fair market rents. The rental market in Cumberland County is competitive and assisted rental housing units do not disproportionately impact the market forces dictating rents in the area.

G. Household Types

Based on a comparison between the 2012 and 2017 population, Cumberland County had a 0.7% increase in its population. The population increase was 2,322 persons, and the housing supply increased by 5,593 households. The populations of the City of Fayetteville and Cumberland County have increased substantially, largely from the growth of the City. However, there are neighborhoods of the City of Fayetteville and Cumberland County with poor housing stock. The median income of the area decreased by 1.49% from \$45,413 to \$44,737. This decrease in median income represents a change in nominal dollars and not a change in real dollars. Wages in the Fayetteville-Cumberland County region have fallen, exacerbating housing disparities in the region that already exist.

Changes Between 2012 & 2017

Demographics	2012	2017	% Change
Population	330,224	332,546	+0.70%
Households	140,992	146,585	+3.97%
Household Median Income	\$45,413	\$44,737	-1.49%

Data Source: 2008-2012 and 2013-2017 American Community Surveys

Note:

According to the U.S. Census Bureau the following notes were issued in regard to the CHAS (Comprehensive Housing Affordability Strategy) and the discrepancies in adding up the totals in the following tables. As with the CHAS 2000 and all other special tabulations of Census data, the Census Bureau requires that the CHAS data be rounded. The rounding scheme is as follows: 0 remains 0; 1-7 rounds to 4; 8 or greater rounds to nearest multiple of 5. This causes discrepancies when adding up smaller geographies and when adding up data within CHAS tables. Consider a city where the CHAS data indicate that there were 4 renter households with extremely low income and 4 owner households with extremely low income. One might be tempted to conclude that there are 8 total households with extremely low income. If another CHAS table indicates that there are actually a total of 15 extremely low income households, that would appear to be contradictory. This situation is the result of rounding. The County could have 6 renter households with extremely low income and 7 owner occupied households with extremely low income, which is a total of 13 extremely low income households; but all of these numbers would be rounded, to 4, 4, and 15.

Number of Households Table – City of Fayetteville

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
Total Households *	17,320	14,845	27,390	17,064	81,108
Small Family Households *	7,275	6,435	11,405	8,095	38,420
Large Family Households *	1,265	725	1,690	985	5,054
Household contains at least one person 62-74 years of age	1,140	690	960	585	1,525

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
Household contains at least one person age 75 or older	400	485	465	230	440
Households with one or more children 6 years old or younger *	1,745	1,615	1,495	635	1,490

Data Source: 2012-2016 CHAS

Number of Households Table – Cumberland County

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
Total Households *	26,530	24,350	41,875	26,655	126,975
Small Family Households *	10,865	10,105	17,295	12,415	64,385
Large Family Households *	2,065	1,440	3,310	2,000	9,045
Household contains at least one person 62-74 years of age	1,840	2,455	3,255	2,260	11,285
Household contains at least one person age 75 or older	1,100	1,390	2,180	970	4,710
Households with one or more children 6 years old or younger *	3,395	2,644	4,925	2,970	9,055

Data Source: 2012-2016 CHAS

Of all households, slightly more than half (51.5%) have a higher income than the HUD Area Median Income (AMI) for the Fayetteville, NC, MSA. This includes both small and large family households, though there are few large family households under 100% AMI. The remaining 48.5% of total households make less than the AMI, with the largest remaining group (19.3% of total households) being those making between 50-80% of AMI. Households that make 30% of AMI have an annual income of \$16,470; as HUD defines affordable housing as paying no more than 30% of income on rent, this leaves low-income households with less than \$961 per month (without taking tax out) to spend on housing. The largest housing problem in the Cumberland County is housing affordability. According to the 2013-2017 ACS data, an estimated 47.9% of all renter households are cost overburdened by 30% or more in the County, and an estimated 25.6% of all owner households are cost overburdened by 30% or more. Approximately 31.1% of owner occupied households with a mortgage are cost overburdened by 30% or more, compared to only 14.2% of owner occupied households without a mortgage.

Housing Problems (Households with one of the listed needs) – City of Fayetteville

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	105	65	40	30	275	20	15	35	0	130
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	0	25	25	150	15	25	0	10	115
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	125	85	160	150	710	80	25	60	20	345
Housing cost burden greater than 50% of income (and none of the above problems)	3,805	2,705	970	55	7,555	1,655	715	940	270	3,825
Housing cost burden greater than 30% of income (and none of the above problems)	405	1,945	5,630	1,790	10,700	200	600	1,400	1,265	5,285
Zero/negative Income (and none of the above problems)	105	65	40	30	275	20	15	35	0	130

Data Source: 2012-2016 CHAS

Housing Problems (Households with one of the listed needs) – Cumberland County

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	140	90	40	30	340	20	15	65	70	225
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	0	25	25	205	15	25	100	30	260
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	210	230	315	150	1,160	145	25	65	75	635
Housing cost burden greater than 50% of income (and none of the above problems)	5,630	3,935	1,530	85	11,205	2,480	1,340	1,380	500	6,015
Housing cost burden greater than 30% of income (and none of the above problems)	620	2,860	7,450	2,405	14,580	420	1,220	2,335	2,145	9,030
Zero/negative Income (and none of the above problems)	1,550	0	0	0	1,550	795	0	0	0	795

Data Source: 2012-2016 CHAS

The following table illustrates the discrepancies between homeowners and renters regarding housing problems. While there are slightly more owner-occupied housing units than renter-occupied units (51.0% to 49.0%, respectively), renters face a much higher rate of housing problems.

Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden) – City of Fayetteville

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	3,530	5,705	2,384	520	4,415	8,155	1,565	2,065	604	8,695
Having none of four housing problems	2,200	5,165	16,010	9,555	32,550	469	2,405	6,930	6,370	31,740
Household has negative income, but none of the other housing problems	2,095	0	0	0	1,050	865	0	0	0	430

Data Source: 2012-2016 CHAS

Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden) – Cumberland County

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	12,070	8,510	3,825	580	12,905	5,330	2,805	3,220	1,343	7,135
Having none of four housing problems	3,105	7,620	22,320	13,305	44,825	1,339	5,400	12,495	11,415	55,965

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	3,095	0	0	0	1,550	1,595	0	0	0	795

Data Source: 2012-2016 CHAS

While there are more owners facing severe housing problems than renters, renters have a much higher rate.

Cost Overburdened Greater Than 30% – City of Fayetteville

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	80	965	3,030	5,560	20	200	525	2,165
Large Related	35	215	200	499	20	30	170	385
Elderly	135	270	175	644	75	230	250	975
Other	180	500	2,180	3,930	40	90	285	1,070
Total need by income	430	1,950	5,585	10,633	155	550	1,230	4,595

Data Source: 2012-2016 CHAS

For those cost overburdened by more than 30%, renters are more likely to be highly affected; renter-occupied households are much likelier to be cost overburdened than owners.

Cost Overburdened Greater Than 50% – City of Fayetteville

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,960	1,430	430	3,820	605	255	260	1,120
Large Related	350	60	55	465	115	10	75	200
Elderly	470	400	110	980	475	230	185	890
Other	305	120	40	465	45	50	25	120
Total need by income	3,895	2,735	950	7,580	1,620	645	855	3,120

Data Source: 2012-2016 CHAS

For those who are cost overburdened by more than 50%, renters are more highly affected than owners based on the total number of households.

Overcrowding Conditions – City of Fayetteville

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	155	70	180	140	545	65	40	40	14	159
Multiple, unrelated family households	20	15	4	35	74	25	10	15	15	65
Other, non-family households	0	0	0	20	20	0	10	0	0	10
Total need by income	175	85	184	175	619	90	60	55	29	234

Data Source: 2012-2016 CHAS

Cost Overburdened Greater Than 30% – Cumberland County

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	145	1,405	4,025	7,575	135	360	815	3,760
Large Related	35	365	400	900	25	35	255	650
Elderly	215	365	285	975	125	505	445	1,635

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	255	770	2,960	5,105	85	210	525	1,845
Total need by income	650	2,905	7,400	14,555	370	1,110	2,040	7,890

Data Source: 2012-2016 CHAS

For those cost overburdened by more than 30%, renters are more likely to be highly affected; renter-occupied households are much likelier to be cost overburdened than owners.

Cost Overburdened Greater Than 50% – Cumberland County

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	2,875	2,020	675	5,570	855	500	455	1,810
Large Related	570	185	120	875	195	40	90	325
Elderly	635	600	120	1,355	700	430	280	1,410
Other	1,730	1,200	595	3,525	665	235	400	1,300
Total need by income	5,810	4,005	1,510	11,325	2,415	1,205	1,225	4,845

Data Source: 2012-2016 CHAS

For those who are cost overburdened by more than 50%, renters making up are more highly affected than owners based on the total number of households.

Overcrowding Conditions – Cumberland County

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	225	150	320	140	835	95	40	54	35	224
Multiple, unrelated family households	45	85	25	35	190	0	59	129	0	188

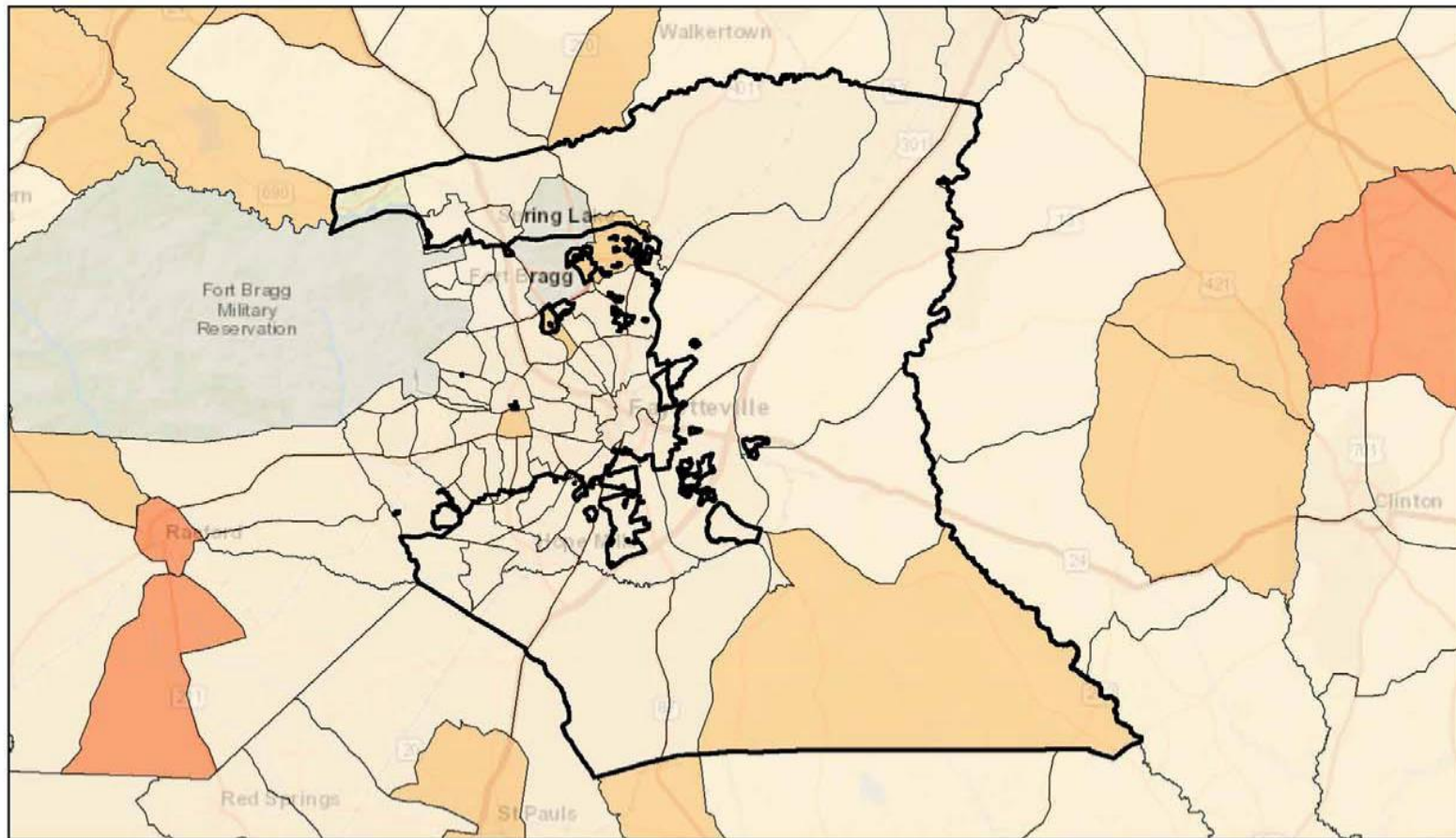
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	0	0	10	0	0	10
Total need by income	270	235	345	175	1,025	165	60	164	100	489

Data Source: 2012-2016 CHAS

The following three (3) maps illustrate census tracts where there is overcrowding for Extremely Low, Very Low, and Low Income Households.

- Percentage Extremely Low Income Households with Overcrowding
- Percentage Very Low Income Households with Overcrowding
- Percentage Low Income Households with Overcrowding

% Extremely Low Income Households with Overcrowding - Cumberland County, NC



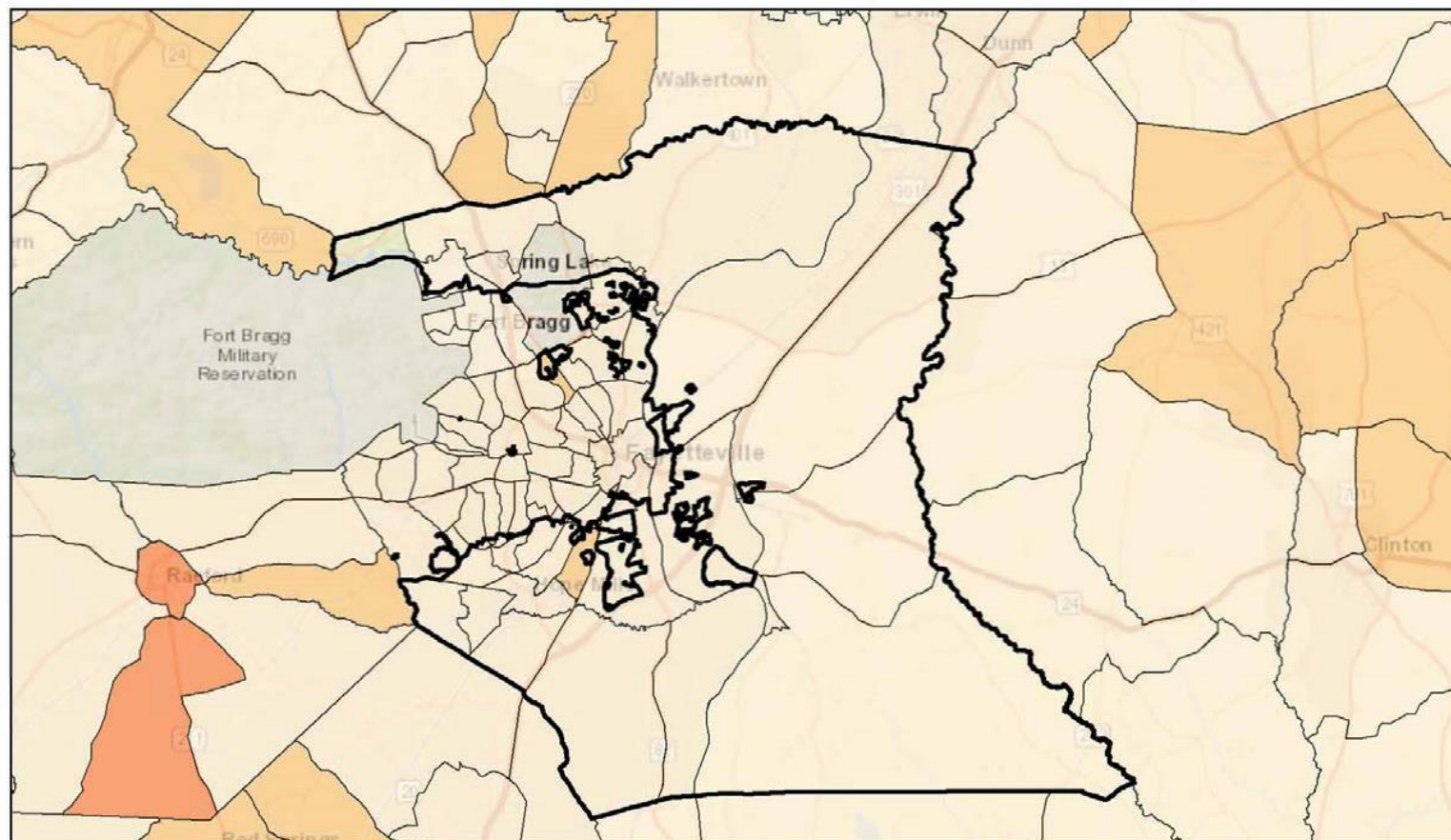
January 2, 2020

Override 1 ELIHHWithOvercrowding
T10_LE30_OC_PCT
0-10.84%
10.84-21.85%
21.85-34.85%

1:435,935
0 3.75 7.5 15 mi
0 5 10 20 km

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% Low Income Households with Overcrowding - Cumberland County, NC



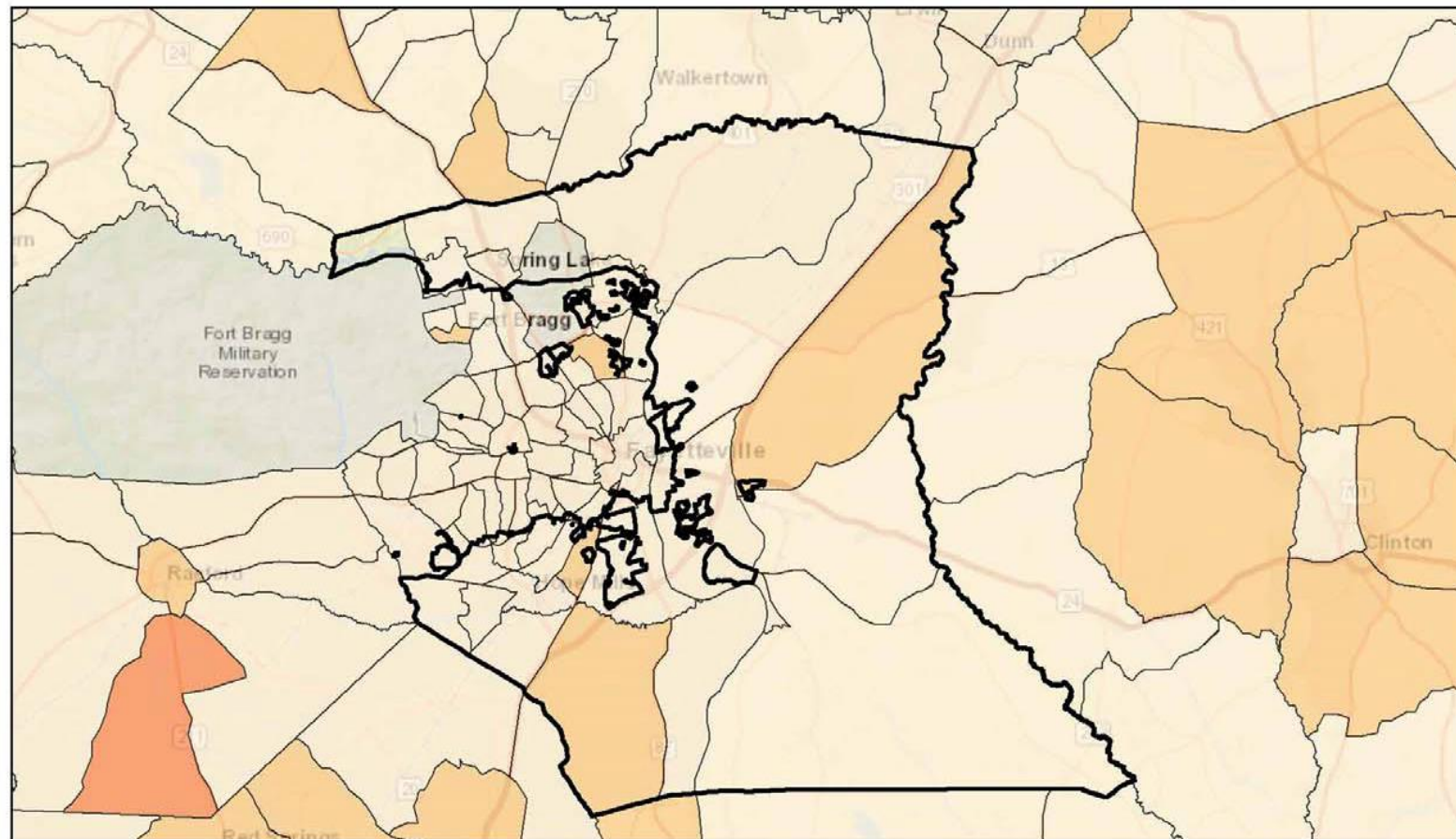
January 2, 2020

Override 1 LIHHWithOvercrowding
T10_LE50_OC_PCT

8.22-16.81%
16.81-27.15%
0-8.22%

1:440,616
0 3.75 7.5 15 mi
0 5 10 20 km
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% Moderate Income Households with Overcrowding - Cumberland County, NC



January 2, 2020

Override 1 MIHHWithOvercrowding
T10_LE80_OC_PCT
0-6.81%
6.81-14.56%
14.56-24.47%

1:440,616
0 3.75 7.5 15 mi
0 5 10 20 km

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

H. Cost Overburden

Overall, there is a shortage of decent, safe, sound, and affordable housing in Cumberland County. Many of the City's and County's lower income households are paying more than 30% of their total household income on housing related costs. The following information was noted for the City of Fayetteville: 6,275 White households were cost overburdened by 30% to 50%, and 23,985 White households were severely cost overburdened by greater than 50%; 7,230 Black/African American households were cost overburdened by 30% to 50%, and 18,370 Black/African American households were severely cost overburdened by greater than 50%; and lastly, 1,860 Hispanic households were cost overburdened by 30% to 50%, and 4,095 Hispanic households were severely cost overburdened by greater than 50%.

Housing Cost Burden – Fayetteville City

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	49,290	16,240	11,855	1,490
White	23,985	6,275	3,315	535
Black / African American	18,370	7,230	6,690	560
Asian	1,305	300	265	10
American Indian, Alaska Native	330	105	110	25
Pacific Islander	110	35	0	0
Hispanic	4,095	1,860	1,130	275

Data Source: 2012-2016 CHAS

In Cumberland County, 10,225 White households were cost overburdened by 30% to 50%, and 42,560 White households were severely cost overburdened by greater than 50%; 9,810 Black/African American households were cost overburdened by 30% to 50%, and 25,580 Black/African American households were severely cost overburdened by greater than 50%; and lastly, 2,650 Hispanic households were cost overburdened by 30% to 50%,

and 6,260 Hispanic households were severely cost overburdened by greater than 50%.

Housing Cost Burden – Cumberland County

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	78,835	24,035	17,930	2,375
White	795	245	280	70
Black / African American	1,680	425	335	20
Asian	25,580	9,810	8,840	805
American Indian, Alaska Native	6,260	2,650	1,670	325
Pacific Islander	1,775	595	555	130
Hispanic	185	85	30	0

Data Source: 2012-2016 CHAS

Overall throughout both jurisdictions, black/African American households were disproportionately affected by a housing cost overburdened in Cumberland County, North Carolina. Black/African American households were considered to be severely cost overburdened, where they were 49.3% of the total cases of households that were considered cost overburdened by greater than 50%. This is more than 7.3 percentage points higher than the 42.0% of the total number of households that the Black/African American category comprises.

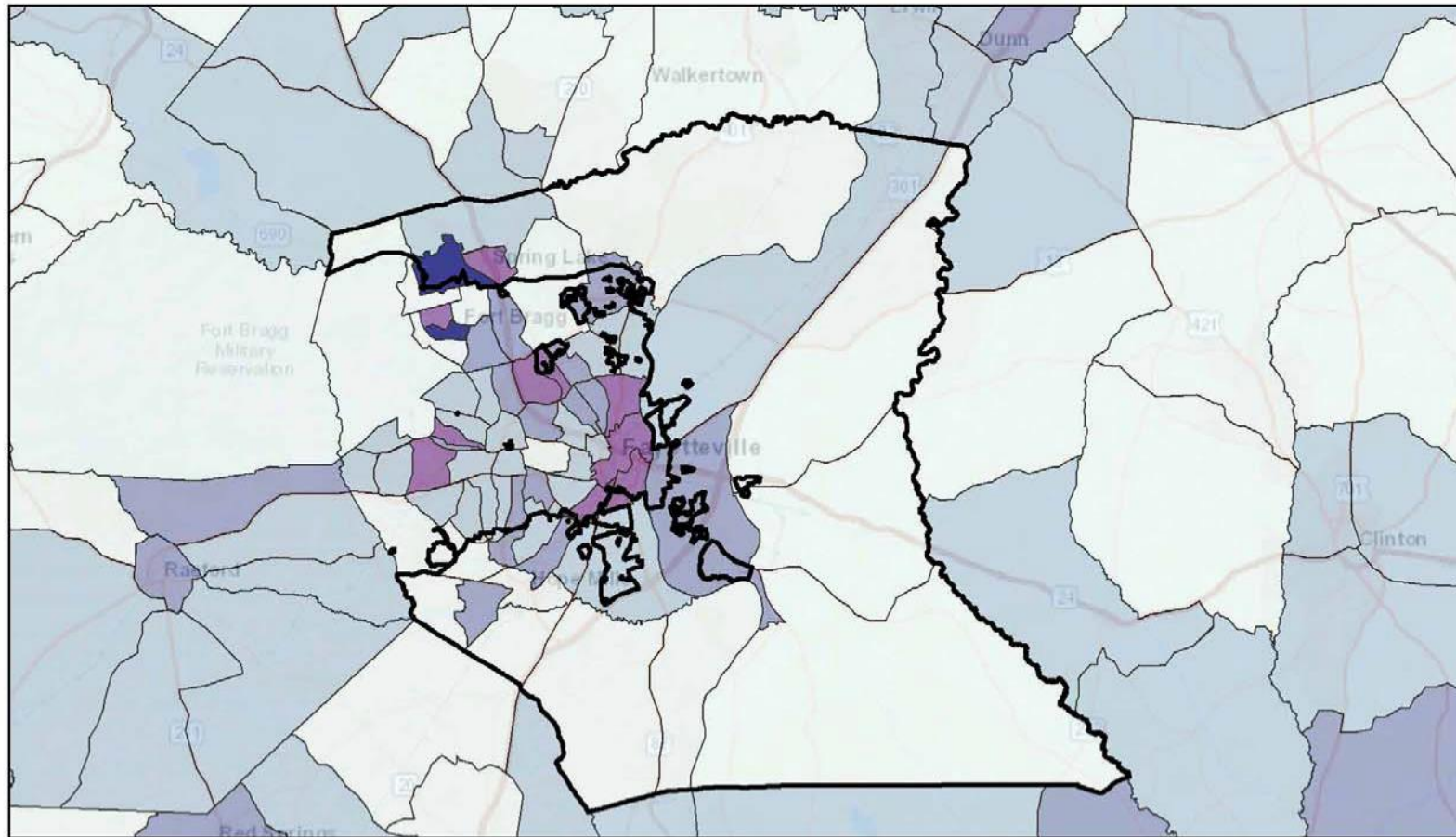
A total of 10,225 White households were considered cost overburdened by between 30% and 50%, which is 42.5% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is below the 45.8% of the total number of households which the White category comprises. Additionally, a total of 2,650 Hispanic households were considered cost overburdened by between 30% and 50%, which is 11% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is comparable to the 11.6% of the total number of households that the Hispanic category comprises. A total of 9,810 Black/African American households were considered cost overburdened by between 30% and 50%, which is 40.8% of the total cases of households that

were considered cost overburdened by between 30% and 50%. This number is slightly above the 42.0% of the total number of households that the Black/African American category comprises. No other racial or ethnic group has a disproportionately higher instance of being cost overburdened than its household population.

The following four (4) maps illustrate census tracts where there are housing cost overburdens for all households, Extremely Low, Very Low, and Low Income Households.

- Housing Cost Burden
- Percentage Extremely Low Income Households with Severe Cost Burden
- Percentage Very Low Income Households with Severe Cost Burden
- Percentage Low Income Households with Severe Cost Burden

Housing Cost Burden - Cumberland County, NC



January 2, 2020

Override 1 **HousingCostBurden**
B25106_CB_PCT

0-29.28% Paying>30%

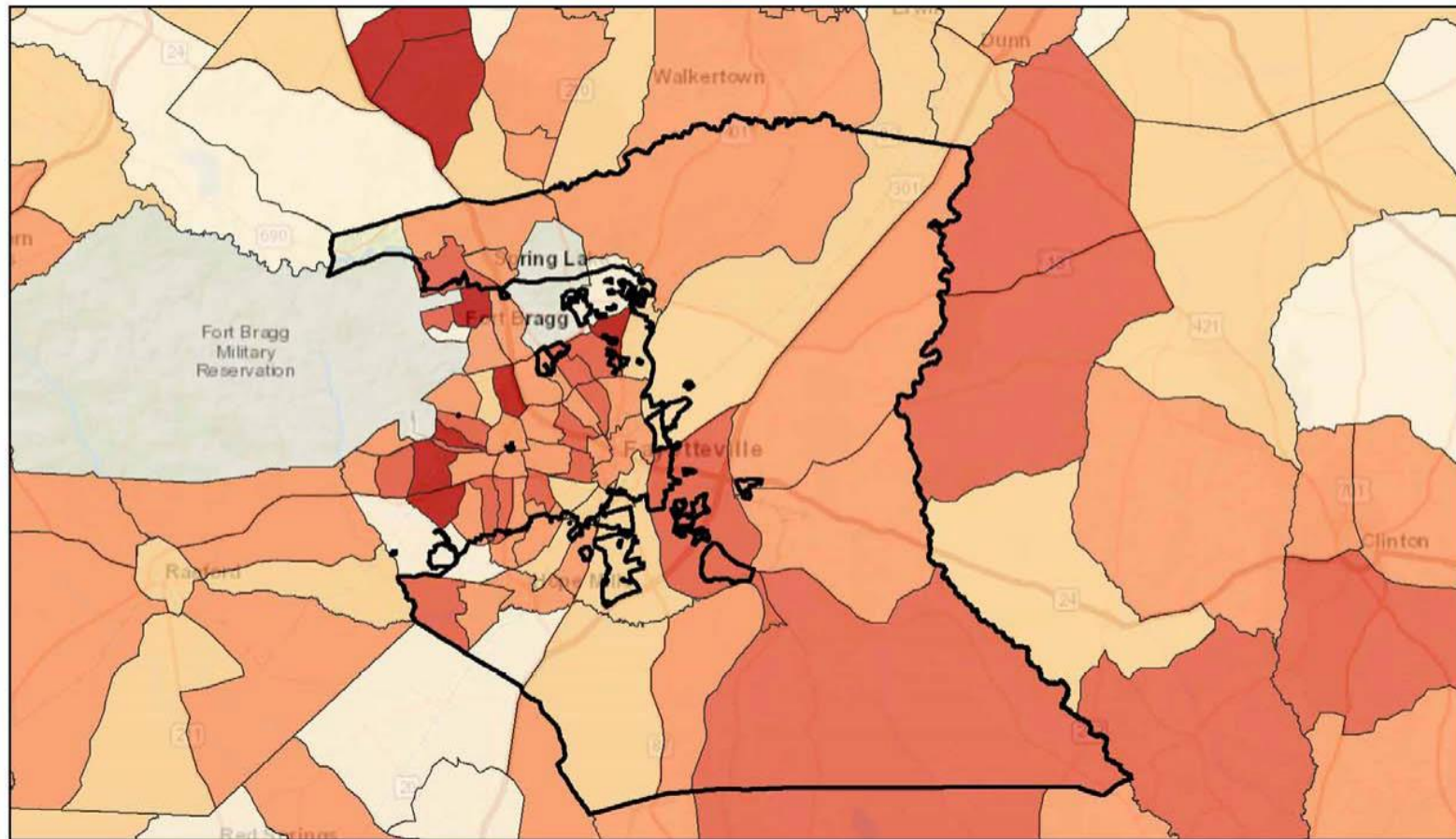
29.28-38.78% Paying>30%
38.78-47.69% Paying>30%
47.69-58.44% Paying>30%

>58.44% Paying>30%

1:440,616
0 3.75 7.5 15 mi
0 5 10 20 km

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% Extremely Low Income Households with Severe Housing Cost Burden - Cumberland County, NC



January 2, 2020

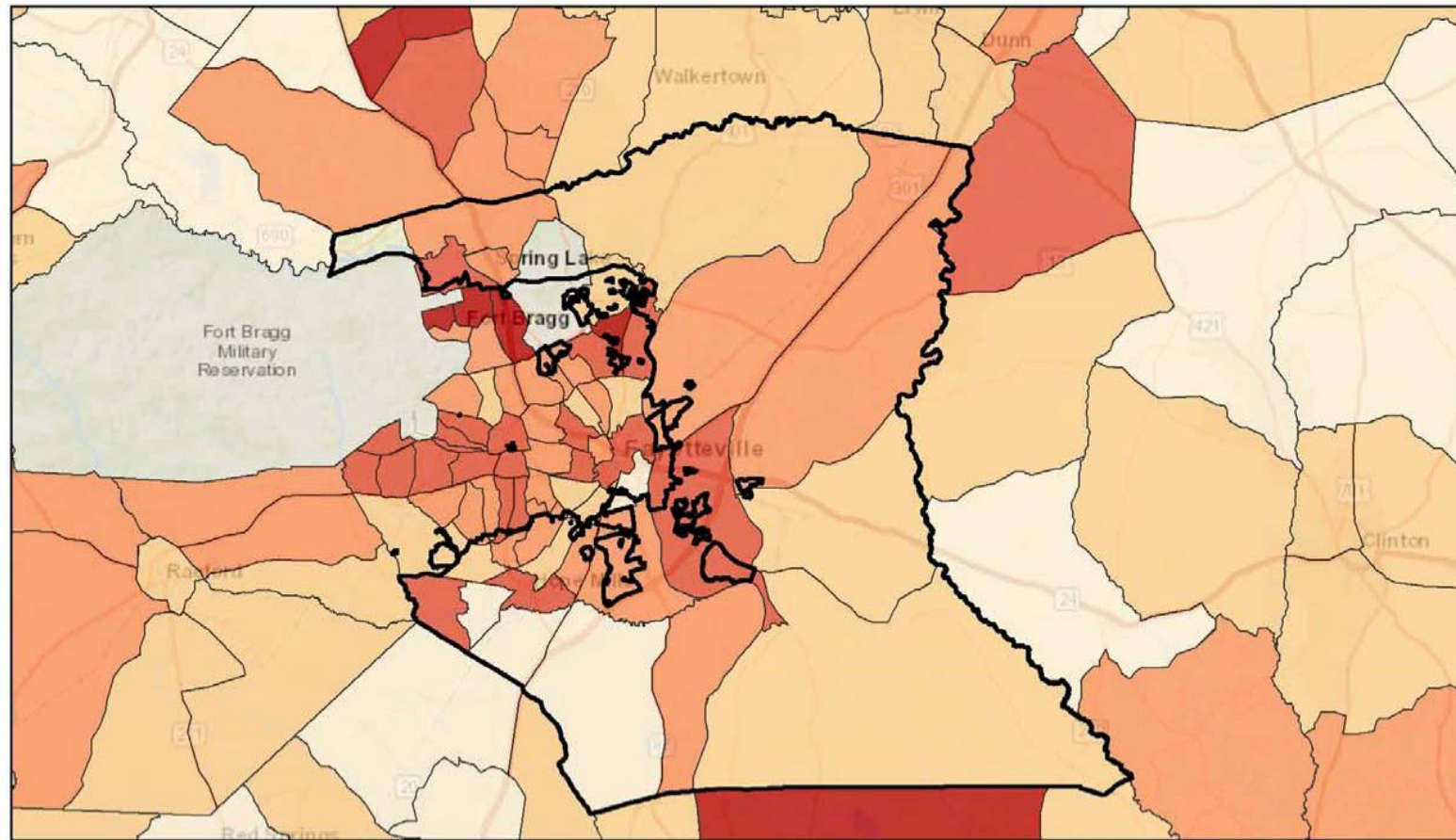
Override 1 ELIHHWithCostBurden
T8_LE30_CB50_PCT

0-37.10%	37.10-55.07%	>85.48%
	55.07-70.15%	
	70.15-85.48%	

1:440,616
0 3.75 7.5 15 mi
0 5 10 20 km

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% Low Income Households with Severe Housing Cost Burden - Cumberland County, NC

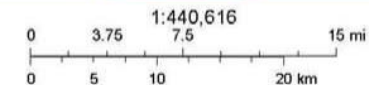


January 2, 2020

Override 1 LIHHWithCostBurden

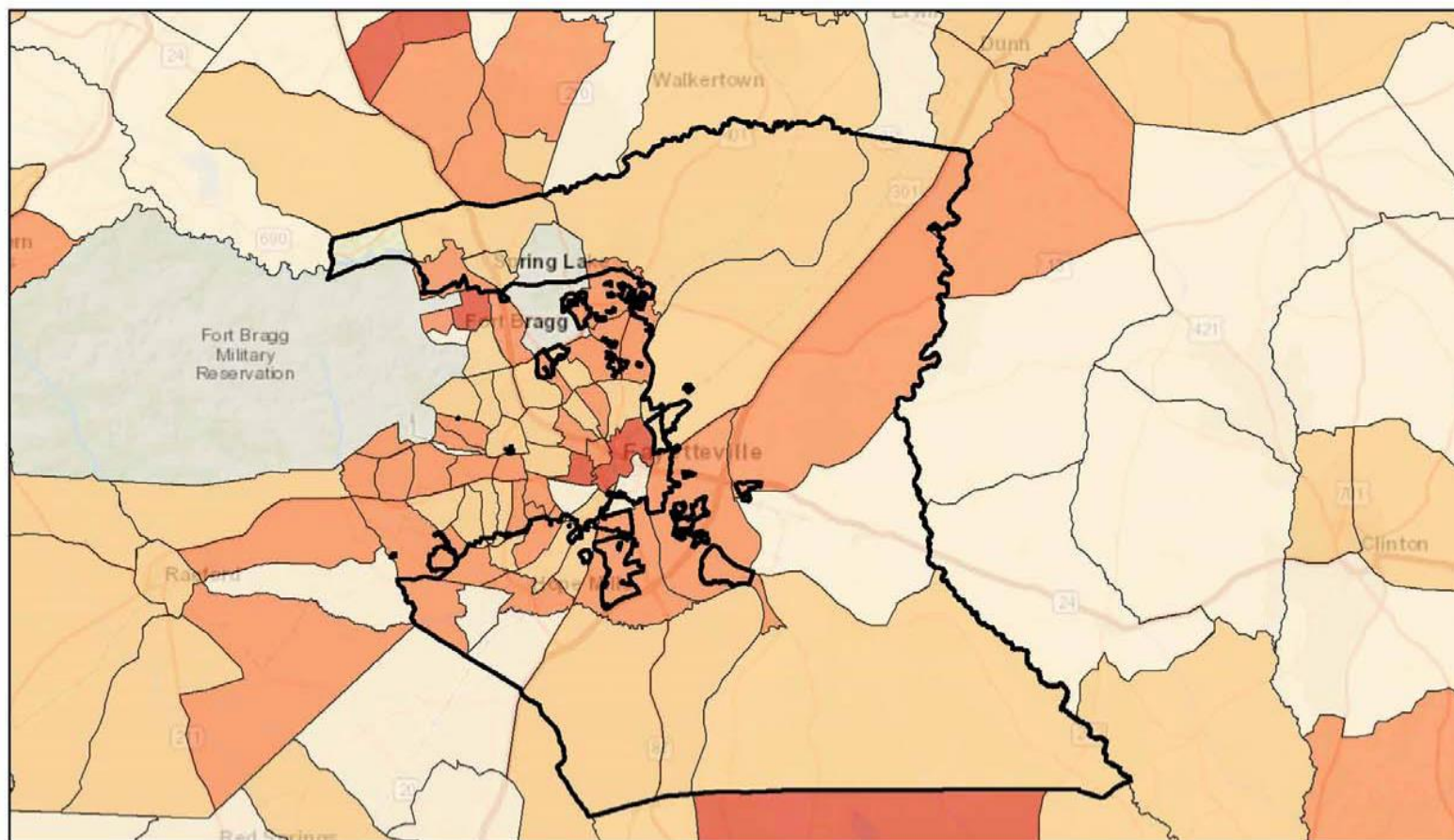
T8_LE50_CB50_PCT

0-32.79%



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NOAA, (c) OpenStreetMap contributors, and the GIS User Community

% Moderate Income Households with Severe Housing Cost Burden - Cumberland County, NC



January 2, 2020

Override 1 MIHHWithCostBurden

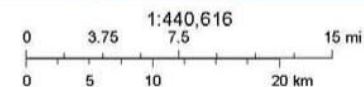
T8_LE80_CB50_PCT

0-26.04%

26.04-38.21%

38.21-49.70%

49.70-64.42%



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NOAA, (c) OpenStreetMap contributors, and the GIS User Community

A total of 8,840 White households were considered severely cost overburdened by greater than 50%, which is 49.3% of the total cases of households that were considered cost overburdened by greater than 50%. This number is below the 45.8% of the total number of households that the White category comprises. A total of 1,670 Hispanic households were considered severely cost overburdened by greater than 50%, which is 9.3% of the total number of households that were considered cost overburdened by greater than 50%. This number is slightly higher than the 11.6% of the total number of households that the Hispanic category comprises.

I. Housing Problems

A household is considered to have a housing problem if it meets one of the four (4) HUD designated housing problems; The four housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; has more than one person per room; and is cost burden greater than 30%. The following tables illustrate the disproportionate needs in the City of Fayetteville and Cumberland County:

0%-30% of Area Median Income (Extremely Low Income) – City of Fayetteville

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,450	728	1,480
White	1,580	215	525
Black / African American	3,925	485	560
Asian	155	0	10
American Indian, Alaska Native	45	14	25
Pacific Islander	0	0	0
Hispanic	550	10	275

Data Source: 2012-2016 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

0%-30% of Area Median Income (Extremely Low Income) – Cumberland County

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,745	1,184	2,345
White	3,055	445	995
Black / African American	5,125	640	805
Asian	225	0	20
American Indian, Alaska Native	175	24	70
Pacific Islander	15	0	0
Hispanic	825	60	325

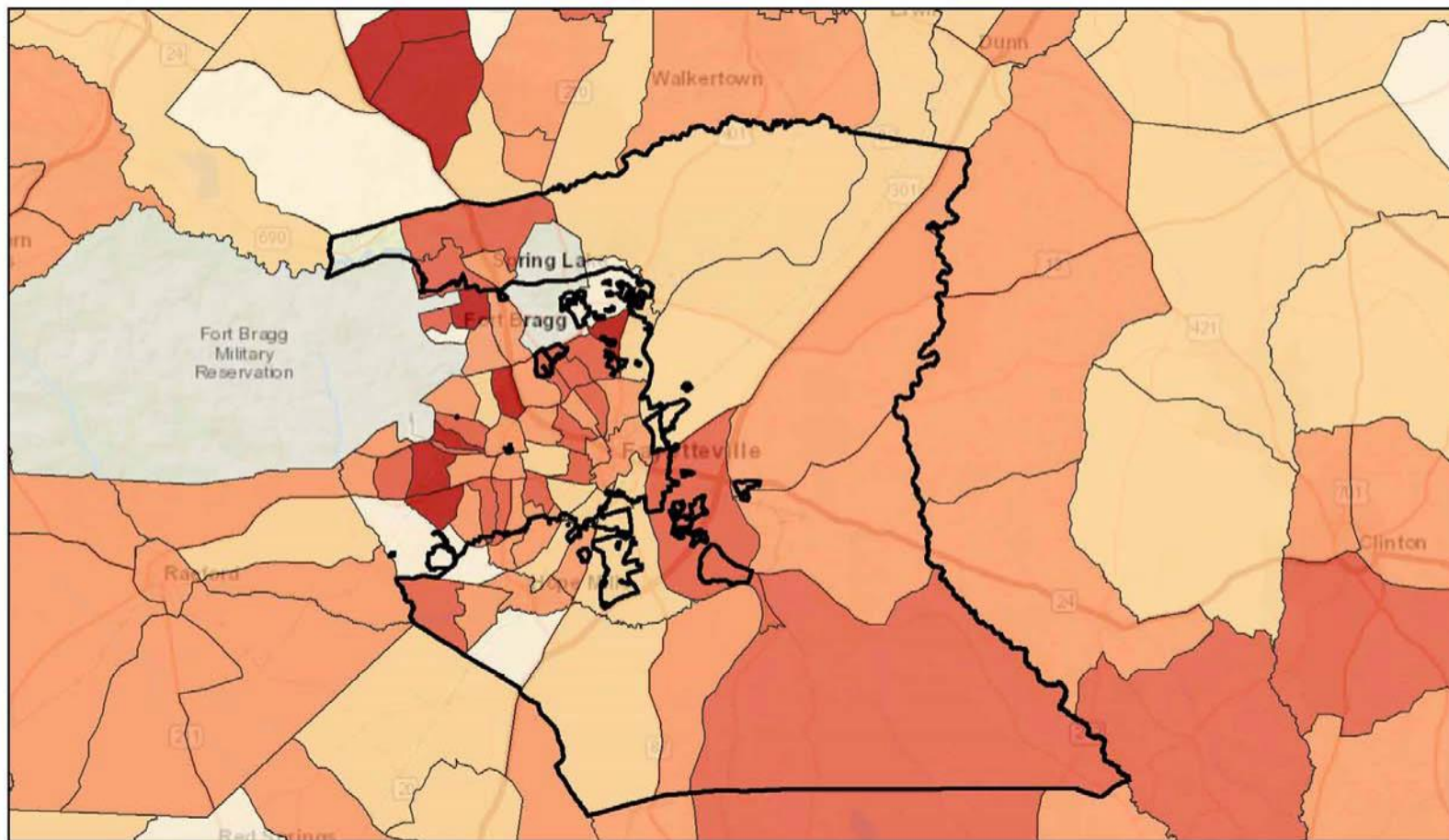
Data Source: 2012-2016 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

The following map illustrates the location by Census Tract where extremely low-income households have severe housing problems.

% Extremely Low Income Households with Any of 4 Severe Housing Problems - Cumberland County, NC



January 2, 2020

Override 1 **ELIHHWithHousingProblems**

0-39.29%	39.29-57.46%	>86.84%
	57.46-72.31%	
	72.31-86.84%	

T2_LE30_HP2_PCT

1:440,616

0 3.75 7.5 15 mi

0 5 10 20 km

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

30%-50% of Area Median Income (Low-Income) – City of Fayetteville

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,175	1,239	0
White	1,530	440	0
Black / African American	3,505	650	0
Asian	75	34	0
American Indian, Alaska Native	60	0	0
Pacific Islander	15	0	0
Hispanic	760	440	0

Data Source: 2012-2016 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income (Low-Income) – Cumberland County

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,745	2,434	0
White	3,325	1,110	0
Black / African American	4,680	985	0
Asian	85	70	0
American Indian, Alaska Native	115	35	0
Pacific Islander	30	0	0
Hispanic	1,155	180	0

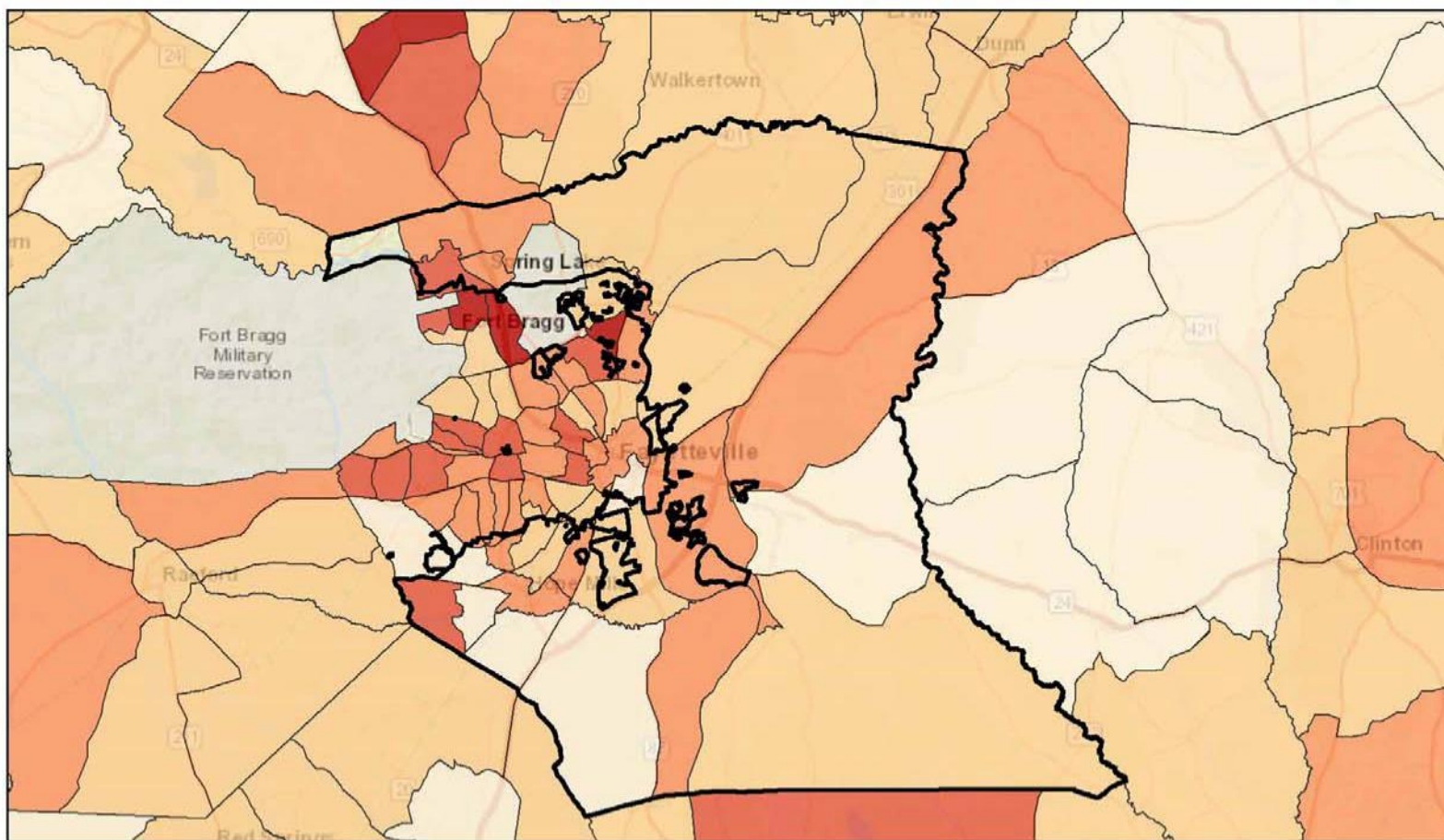
Data Source: 2012-2016 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

The following map illustrates the location by Census Tract where very low-income households have severe housing problems.

% Low Income Households with Any of 4 Severe Housing Problems - Cumberland County, NC



January 2, 2020

Override 1 LIHHWithHousingProblems

38.54-53.93%	>80.70%
53.93-67.07%	
67.07-80.70%	

T2_LE50_HP2_PCT

0-38.54%

1:440,616

0 3.75 7.5 15 mi

0 5 10 20 km

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

50%-80% of Area Median Income – City of Fayetteville

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,265	4,440	0
White	3,525	1,815	0
Black / African American	4,170	1,900	0
Asian	210	185	0
American Indian, Alaska Native	65	60	0
Pacific Islander	20	10	0
Hispanic	1,025	410	0

Data Source: 2012-2016 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income – Cumberland County

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,310	7,620	0
White	5,375	3,665	0
Black / African American	5,575	2,785	0
Asian	280	190	0
American Indian, Alaska Native	160	110	0
Pacific Islander	45	35	0
Hispanic	1,550	725	0

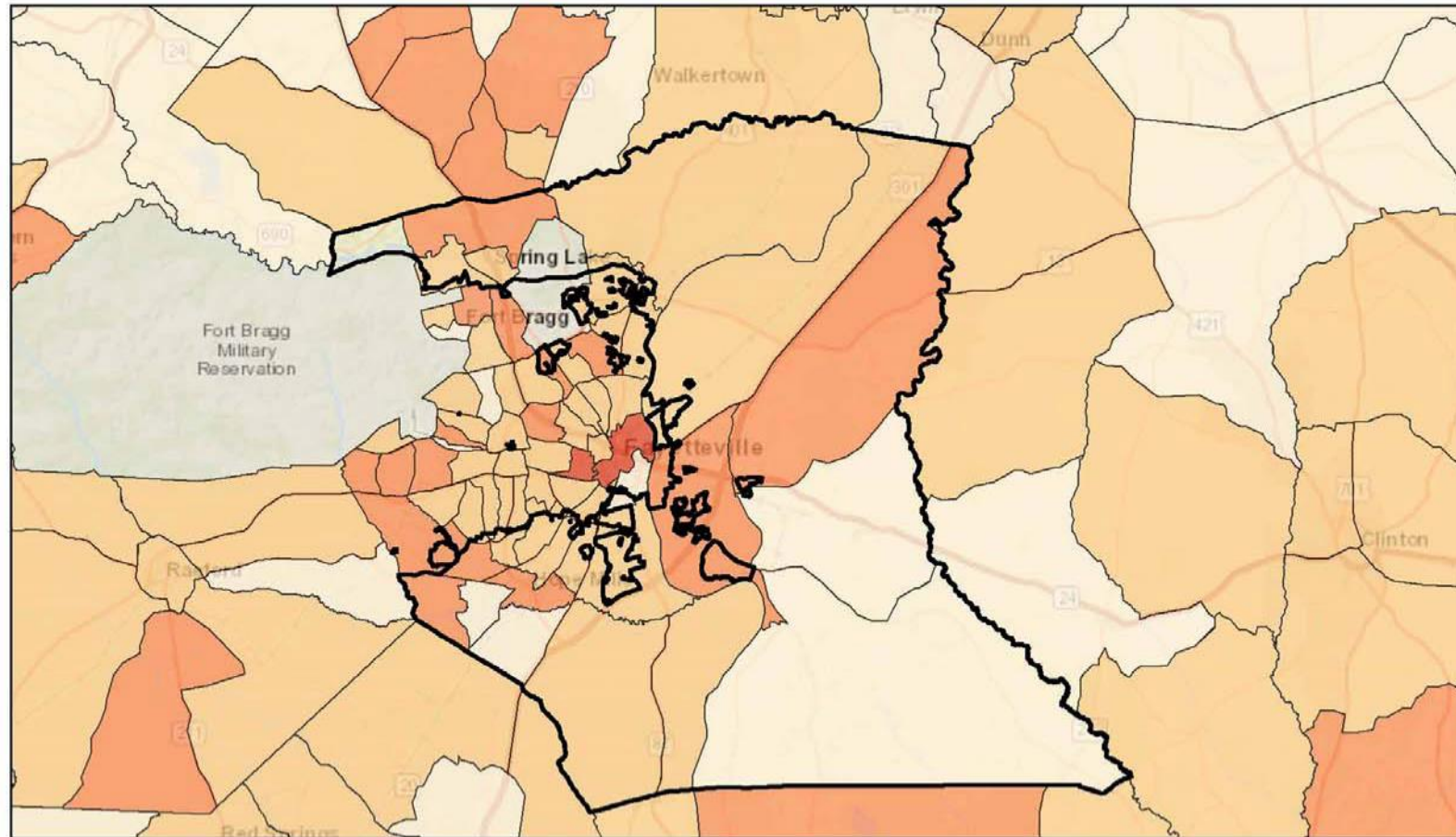
Data Source: 2012-2016 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

The following map illustrates the location by Census Tract where low-income households have severe housing problems.

% Moderate Income Households with Any of 4 Severe Housing Problems - Cumberland County, NC



January 2, 2020

Override 1 MIHHWithHousingProblems
T2_LE80_HP2_PCT

0-30.19%	30.19-43.14%
	43.14-54.70%
	54.70-67.39%

1:440,616
0 3.75 7.5 15 mi
0 5 10 20 km
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

80%-100% of Area Median Income – City of Fayetteville

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,620	4,900	0
White	1,745	2,185	0
Black / African American	1,430	1,790	0
Asian	30	165	0
American Indian, Alaska Native	20	105	0
Pacific Islander	0	0	0
Hispanic	315	575	0

Data Source: 2012-2016 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income – Cumberland County

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,515	7,805	0
White	2,845	3,955	0
Black / African American	1,945	2,570	0
Asian	85	240	0
American Indian, Alaska Native	55	150	0
Pacific Islander	30	0	0
Hispanic	445	795	0

Data Source: 2012-2016 CHAS

*The four housing problems are:



1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Background Data



The racial composition of households in Cumberland County, according to the 2013-2017 American Community Survey, was 51.9% White; 35.9% African American/Black; 2.3% Asian; 1.0% American Indian and Alaska Native; and 0.3% Native Hawaiian or Pacific Islander. 9.5% of the population identified as Hispanic or Latino. At all Median Income Categories except for 50-80% AMI, the African American/Black ethnic group has a disproportionate need in terms of severe housing problems. The disproportionate need is 52.9% at 0-30% AMI, 49.5% at 50-30% AMI, and 36.5% at 80-100% AMI. There were no other racial or ethnic groups that disproportionately are experiencing severe housing problems.

J. Disabled Households

Disabled Population – City of Fayetteville

The following table includes the 2013-2017 ACS estimates for the number of disabled individuals in Fayetteville City. The total population of disabled persons in Fayetteville is estimated to be 30,791 persons which represents 15.4 percent of the total population of the City. The two largest disability types are ambulatory and independent difficulties.

Disabled Persons in Fayetteville City

Disability Status of the Civilian Non-Institutional Population	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Total Civilian Population	175,935	-	184,848	-
Total Population with a disability	24,288	13.8%	30,791	16.7%
Population under 5 years	158	0.9%	169	1.1%
With a hearing difficulty	50	0.3%	85	0.6%
With a vision difficulty	108	0.6%	84	0.5%
Population 5 to 17 years	2,126	7.9%	3,101	9.3%
With a hearing difficulty	222	0.7%	227	0.7%
With a vision difficulty	209	0.6%	387	1.2%
With a cognitive difficulty	1,724	5.1%	2,377	7.1%
With an ambulatory difficulty	297	0.9%	360	1.1%
With a self-care difficulty	196	0.6%	360	1.1%
Population 18 to 64 years	14,316	13.5%	17,415	14.9%
With a hearing difficulty	2,734	2.6%	3,453	3.1%
With a vision difficulty	2,979	2.8%	3,590	3.2%

With a cognitive difficulty	5,707	5.4%	7,999	7.1%
With an ambulatory difficulty	8,044	7.6%	9,098	8.1%
With a self-care difficulty	2,738	2.6%	3,392	3.0%
With an independent living difficulty	5,138	4.8%	5,721	5.1%
Population 65 years and over	7,688	41.4%	10,106	45.7%
With a hearing difficulty	2,583	13.9%	3,791	16.5%
With a vision difficulty	1,337	7.2%	2,325	10.1%
With a cognitive difficulty	2,151	11.6%	2,632	11.5%
With an ambulatory difficulty	5,676	30.6%	6,753	29.5%
With a self-care difficulty	1,930	10.4%	2,523	11.0%
With an independent living difficulty	3,250	18.9%	4,216	18.4%
SEX				
Male	11,040	14.3%	15,104	18.0%
Female	13,248	13.4%	15,687	15.6%
HISPANIC/LATINO ORIGIN				
White alone	10,803	14.0%	12,913	16.1%
Black or African American alone	11,661	15.2%	14,977	18.3%
American Indian and Alaska Native alone	260	20.8%	349	21.6%
Asian alone	450	8.6%	518	9.5%
Native Hawaiian and Other Pacific Islander alone	31	4.2%	59	9.6%
Some other race alone	198	4.4%	537	11.9%
Two or more races	885	8.6%	1,438	13.5%
White alone, not Hispanic or Latino	10,102	14.6%	11,490	16.8%
Hispanic or Latino (of any race)	1,073	6.5%	2,567	12.2%

Source: 2008-2012 and 2013-2017 American Community Survey

Disabled Population – Cumberland County

The following table includes the 2013-2017 ACS estimates for the number of disabled individuals in Cumberland County. The total population of disabled persons in Cumberland County is estimated to be 49,950 persons which represents 16.6 percent of the total population of Cumberland County. The two largest disability types are ambulatory and independent living difficulties.

Disabled Persons in Cumberland County

Disability Status of the Civilian Non-Institutional Population	2008-2012 ACS		2013-2017 ACS	
	#	%	#	%
Total Civilian Population	288,688	-	300,902	-
Total Population with a disability	40,421	14.0%	49,950	16.6%
Population under 5 years	173	0.7%	362	1.4%
With a hearing difficulty	65	0.2%	213	0.8%
With a vision difficulty	108	0.4%	216	0.8%
Population 5 to 17 years	3,550	6.1%	5,262	9.2%
With a hearing difficulty	319	0.5%	483	0.8%
With a vision difficulty	353	0.6%	766	1.3%
With a cognitive difficulty	2,889	4.9%	4,062	7.1%
With an ambulatory difficulty	451	0.8%	688	1.2%
With a self-care difficulty	346	0.6%	723	1.3%
Population 18 to 64 years	24,198	13.9%	28,275	14.7%
With a hearing difficulty	4,705	2.7%	5,560	3.1%
With a vision difficulty	4,585	2.6%	5,920	3.2%
With a cognitive difficulty	9,516	5.5%	12,843	7.0%
With an ambulatory difficulty	13,620	7.8%	14,977	8.2%
With a self-care difficulty	4,478	2.6%	5,499	3.0%
With an independent living difficulty	8,468	4.9%	9,661	5.3%
Population 65 years and over	12,500	42.3%	16,051	47.1%
With a hearing difficulty	4,320	14.6%	5,858	16.4%
With a vision difficulty	2,344	7.9%	3,425	9.6%
With a cognitive difficulty	3,427	11.6%	4,376	12.2%
With an ambulatory difficulty	9,197	31.1%	10,888	30.5%
With a self-care difficulty	3,285	11.1%	3,766	10.5%
With an independent living difficulty	5,417	18.3%	6,355	17.8%
SEX				
Male	18,413	14.3%	24,595	17.8%
Female	22,008	13.8%	25,355	15.6%
HISPANIC/LATINO ORIGIN				
White alone	21,039	14.4%	24,809	16.7%
Black or African American alone	16,206	15.0%	20,423	17.7%
American Indian and Alaska Native alone	579	18.7%	1,070	24.9%
Asian alone	586	8.8%	688	9.2%
Native Hawaiian and Other Pacific Islander alone	31	3.3%	111	14.1%
Some other race alone	435	5.4%	827	12.2%
Two or more races	1,545	9.3%	2,022	11.5%

White alone, not Hispanic or Latino	19,873	15.0%	22,406	17.2%
Hispanic or Latino (of any race)	1,961	7.5%	4,225	13.1%

Source: 2008-2012 and 2013-2017 American Community Survey

The City of Fayetteville and Cumberland County recognize the need for accessible and visitable housing units. The City and County ensure that multi-family housing developments which are rehabilitated or constructed using Federal funds, must comply with ADA requirements, and encourage visitable units beyond minimum requirements.

Another issue is a lack of affordable housing that is accessible. Public housing often has higher proportions of disabled residents and with most public housing consisting of 1-bedroom units, it is difficult for families and larger households with disabled members to find housing that is both accessible and affordable. The Fayetteville Metropolitan Housing Authority responds to requests for reasonable accommodations and modifications in a timely manner.

While single-family housing is generally not accessible, the Fair Housing Act requires that multifamily properties built after 1991 meet Federal accessibility standards; therefore, multifamily housing units built after 1991 should be in compliance with Federal Law and meet the minimum level of accessibility. However, as 57.2% of housing units in Cumberland County were built prior to 1990, many of these units are more likely to have narrow halls, stairs, narrow doors, and little room for ramps to entrance doors.

The City of Fayetteville and Cumberland County fund a variety of home repair and rehabilitation programs for both renter- and owner-occupied housing. These programs can be used to make accessibility improvements to the existing housing stock.

Government and Housing Authority Facilities:

The City of Fayetteville and Cumberland County do not discriminate on the basis of disability for access to, nor operations of its programs, services, or activities. If a resident of the City of Fayetteville or Cumberland County requires additional assistance to gain access to County facilities, he or she may contact the designated ADA Coordinator, Dr. Anthony W. Wade. The Coordinator can be contacted at: Festival Park Plaza, 225 Ray Street, Fayetteville, NC 28301; (phone) 910-433-1696. The ADA Coordinator for the

City of Fayetteville has jurisdiction throughout all of Cumberland County in partnership with the Fayetteville Cumberland Human Relations Commission.

Fayetteville Metropolitan Housing Authority may provide reasonable modifications upon request. When a tenant requests an accommodation, the Housing Authority may verify the disability only to the extent necessary to ensure the applicants are entitled to the preference. However, the Housing Authority will not ask what the disability is. Once modifications are deemed reasonable, the work will be coordinated with the tenant; if the modifications are tantamount to those required for a fully accessible unit, the tenant/applicant will be placed on an Authority transfer/waiting list for the next available unit with the features requested, if so desired.

Public Infrastructure:

The City of Fayetteville and Cumberland County each administer funds through the Federal Community Development Block Grant (CDBG) program to benefit low- and moderate-income areas. Both the City of Fayetteville and Cumberland County fund accessibility improvement projects through their housing activities.

Schools:

The North Carolina Department of Public Instruction's Exceptional Children Division assures that students with disabilities and those who are academically or intellectually gifted, will develop mentally, physically, emotionally, and vocationally through the provision of appropriate individualized education. The Department provides information and training to assist in the implementation of Section 504 plans in area schools. School districts are responsible for the provision of special education and related services for every student with a disability under the Individuals with Disabilities Education Act (IDEA) and Section 504 of the Rehabilitation Act of 1973. Section 504 complaints can be made through the US Department of Education.

III. Review/Update to Original Plan

In FY 2015, the City of Fayetteville and Cumberland County, NC, completed a joint Analysis of Impediments to Fair Housing Choice (AI) to evaluate the housing conditions in the City and the County. The analysis was intended to focus on both City and the County to serve as a basis for fair housing planning for the City's and County's Federal Entitlement programs. The following paragraphs restate the identified impediments from the 2015 Analysis of Impediments to Fair Housing Choice and summarize the progress made on each for the time period of 2015 through 2019.

A. Summary of 2015 Impediments

- **Impediment # 1: Fair Housing Cases & Resolution:**

Conclusion: The Fayetteville-Cumberland County region appears to show some evidence of discrimination in terms of accessibility/disability issues as well as isolated instances of race discrimination in the rental market.

Recommendations: The Fayetteville/Cumberland County Human Relations Commission, along with the North Carolina Human Relations Commission and the North Carolina Fair Housing Project, may consider conducting additional training and distributing additional educational materials to affected groups, in this case minority citizens and low-income citizens. Additionally, because many of the most recent cases tend to relate to issues of disability and accessibility, the City and County may wish to strengthen zoning ordinances focusing on housing accommodations for people with disabilities.

Accomplishments:

The City of Fayetteville and Cumberland County have taken the following actions to reach this goal:

- The City of Fayetteville and Cumberland County partner closely with the Fayetteville-Cumberland Human Relations Department.
- The Fayetteville-Cumberland Human Relations Department conducts annual trainings with a variety of organizations, including

Fayetteville Economic & Community Development, Cumberland County Development, Residential Employment Services, and Catholic Charities. Trainings include a variety of topics including cultural competency and accommodations for individuals with Alzheimer's and Autism.

- In 2016, the Fayetteville-Cumberland Human Relations Department conducted 3 fair housing trainings, with one training in Spanish.
- In 2017, the Fayetteville-Cumberland Human Relations Department conducted 10 fair housing trainings, with one training in Spanish. Additionally, the department filed 6 cases in 2017.
- In 2018, the Fayetteville-Cumberland Human Relations Department conducted 14 fair housing trainings, with trainings in: Spanish; French; and ASL for the Deaf & Hard of Hearing. Trainings were conducted for the Autism Society and Veteran SVC Providers. One training was bi-lingual. Additionally, the department filed 10 cases in 2018.
- In 2019, the Fayetteville-Cumberland Human Relations Department conducted 13 fair housing trainings, with one training in Spanish, one bi-lingual training, one training targeted to housing providers, and one training targeted to the LGBTQ population. One tester training was conducted. Additionally, the department filed 9 cases in 2019.

- **Impediment # 2: Zoning & Public Policies:**

Conclusion: It is believed that inclusionary zoning would inhibit development due to building costs and return on investment for developers and builders. There is no perceivable movement towards inclusionary zoning in the County or City. Nonprofit housing suppliers have identified a deficiency in lending availability that prevents many prospective buyers from obtaining homeownership. Deficiencies include lending restrictions based on credit scores and income.

Recommendations: It is recommended that emphasis on inclusionary zoning be replaced with emphasis on subsidized new housing to replace the districts' older housing stock. Due to the relative high-cost of building as compared to return on investment, newer subsidized housing would depend on grants, tax relief, accessible loans, and developer incentive. Recommend evaluation of lending availability to the area's prospective

affordable housing buyer, and provide suitable lending options that may include poor credit options and rent to own options.

Accomplishments:

The City of Fayetteville and Cumberland County have taken the following actions to reach this goal:

- The City of Fayetteville and Cumberland County have updated their zoning ordinances to address a unified vision for growth.
- The City of Fayetteville updated its zoning ordinance in 2013 to incentivize higher density development with density bonuses.

• **Impediment # 3: Public Transportation:**

Conclusion: The City of Fayetteville transit plans to add fixed route service on Sundays. Sundays are not currently served by fixed route buses, however these services are needed to provide transportation to employment. Cumberland County offers limited transportation services through grants. The County has severe budget limitations that prevent it from operating sufficient transportation options. It is believed the Counties' programs do not satisfy the needs of the public who live beyond the City limits. In all cases, County residents must make advanced arrangements for transportation services. All transportation services in the County jurisdiction are provided through grants and have financial limitations that impact service availability.

Recommendations: Greater frequency – more routes with 30-minute headways; Later evening service to provide transportation from employment; Sunday service to provide transportation to and from employment; Flexibility to respond to emerging mobility needs; Service into unserved areas of the County with higher density to provide transportation to and from employment; Development of a 5 & 10 year comprehensive plan to provide adequate and effective transportation for employment and medical purposes; and a partnership with the City of Fayetteville to extend City fixed route services to densely populated areas of the County within 2 miles of a City limit.

Accomplishments:

The City of Fayetteville and Cumberland County have taken the following actions to reach this goal:

- Fayetteville Area System Transit (FAST) has added Sunday hours to its bus service on select fixed routes.
- Fayetteville Area System Transit (FAST) has added routes as early as 5:30am and as late as 10:30pm to assist workers on select fixed routes.

- **Impediment # 4: Lending Practices:**

Conclusion: An analysis of decline rates by race and income shows that, for some income bands, American Indian or Alaska Native, Black or African American, and Asian applicants were declined at disproportionately higher rates, and that the first two groups as a whole were declined at disproportionately higher rates. It is unclear at this time whether predatory lending exists; additional analysis is required to determine the pattern of loans being offered within various groups.

Recommendations: The City and County's Human Relations Commission, along with the North Carolina Human Relations Commission and the Reinvestment Partners Group, may consider distributing additional educational materials to affected groups, in this case minority citizens and low-income citizens. While it is unclear if predatory lending is a concern, information regarding predatory loans would also help vulnerable groups to achieve fair lending for their home purchase.

Accomplishments:

The City of Fayetteville and Cumberland County have taken the following actions to reach this goal:

- The Fayetteville-Cumberland County Human Relations Commission hold annual fair housing trainings and conduct education and outreach on housing discrimination in the region.
- The Fayetteville-Cumberland County Human Relations Commission partnered with the NC Fair Housing Project, the Fayetteville Fair Housing Board, the NC Housing Coalition,

Cumberland County Veterans Services, and the Cumberland County Department of Social Services to hold a listening session for area Veterans.

- In 2018, the Fayetteville-Cumberland County Human Relations Commission attended the Housing and Resource Community Fair to distribute materials on housing resources available to the public.
- In 2019, the Fayetteville-Cumberland County Human Relations Commission conducted a fair housing training for the beauty, hair care, and cosmetology community.
- In 2018 and 2019, Fayetteville-Cumberland County Human Relations Commission was present at the Dogwood Festival with outreach materials.

IV. Impediments to Fair Housing 2020

This AI was prepared jointly by the City of Fayetteville, Cumberland County, and the Fayetteville Metropolitan Housing Authority. Housing barriers affecting residents of Fayetteville and Cumberland County were identified through a robust citizen participation process, which included a series of two (2) public meetings, twenty-two (22) small interview sessions (with City and County Departments, Housing Authority Staff, housing residents, and local housing groups), and 170 completed resident surveys.

A. Fair Housing Complaints

1. Fayetteville-Cumberland Human Relations

The Fayetteville-Cumberland Human Relations addresses ADA Compliance and Fair Housing Issues in Fayetteville and Cumberland County. Through the support of the Fayetteville Fair Housing Board and Fayetteville-Cumberland Human Relations Commission, the

Fayetteville-Cumberland Human Relations
433 Hay Street
Fayetteville, North Carolina 28301
910-433-1696
<https://fayettevillenc.gov/government/city-departments/human-relations>

Human Relations Department provides outreach to educate public and private entities on fair housing and equal employment opportunity. The Human Relations Department will counsel individuals, refer them to state and Federal agencies if a complaint is to be made, provide mediation, and conduct investigations into civil rights violations. Fayetteville-Cumberland Human Relations filed the following cases with the State of North Carolina between July 1, 2018 and June 30, 2019:

Case #	Basis	Issue(s)	City/Location	County	Date Filed
18HO2117	Familial Status	Discriminatory terms/conditions and privileges relating to a rental; Discriminatory refusal to rent; Otherwise deny or make housing available	Hope Mills	Cumberland	9/21/2018

19HO2130	Handicap	Refusal to provide reasonable accommodations; Discrimination in terms/conditions and privileges relating to a rental	Fayetteville	Cumberland	4/3/2019
19HO2135	Handicap	Refusal to provide reasonable accommodations; Discrimination in terms/conditions and privileges relating to a rental	Fayetteville	Cumberland	4/23/2019
19HO2137	Handicap	Refusal to provide reasonable accommodations; Discrimination in terms/conditions and privileges relating to a rental	Fayetteville	Cumberland	4/30/2019
19HO2156	Race	Discriminatory in terms/conditions privileges or services and facilities; Otherwise deny or making housing unavailable; Discriminatory acts under Section 818 (coercion, etc.)	Hope Mills	Cumberland	5/30/2019

The Fayetteville-Cumberland Human Relations Commission partners with the Fayetteville City Council and Cumberland County Commissioners to advocate for improving human relations among diverse racial, ethnic, and religious groups.

- Fayetteville-Cumberland Human Relations Commission**
Dr. Anthony Wade, Director
433 Hay Street, Fayetteville, NC 28301
910-433-1696
awade@ci.fay.nc.us

2. North Carolina Office of Administrative Hearings – Human Relations Commission

The North Carolina Department of Administrative Hearings - Human Relations Commission (NCHRC) is the primary educator and enforcer of North Carolina's State Laws against discrimination.

North Carolina
Office of Administrative Hearings
Human Relations Commission
1711 Hope Church Road
Raleigh, NC 27609
919-431-3000 (Voice)
919-431-3100 (Fax)

In addition to its staff members, the North Carolina Department of Administrative Hearings - Human Relations Commission has twenty-two (22) Commissioners. Eighteen (18) are appointed by the Governor with the advice and consent of the Senate, two (2) are chosen by the Speaker of the House, and two (2) are chosen by the President of the Senate Pro Tempore.

The NCHRC filed the following forty (40) cases between July 1, 2018 and June 30, 2019:

Case #	Basis	Issue(s)	County	Date Filed
18HO2114	Race, Familial Status	Discriminatory terms and conditions – Refusal to Rent	Iredell	7/31/2018
18HO2115	Handicap	Discriminatory terms and conditions – Refusal to Rent	Wake	8/31/2018
18HO2117	Familial Status	Discriminatory terms and conditions – Refusal to Rent	Cumberland	9/21/2018
18HO2118	Handicap	Discriminatory advertising, statements, and notices	Pitt	9/26/2018
18HO2116	Handicap	Refusal to provide reasonable accommodations	Mecklenburg	10/4/2018
18HO2119	Race	Discriminatory terms/conditions/ privileges relating to sale	Wake	10/30/2018
18HO2121	Handicap	Discriminatory terms/conditions/ privileges or services and facilities	Guilford	11/1/2018
18HO2120	Race, Handicap	Refusal to provide reasonable modifications	Lee	11/1/2018
18HO2123	Familial Status, Handicap, Race, Color	Refusal to provide reasonable accommodations	Wake	11/29/2018
18HO2122	Handicap	Refusal to provide reasonable accommodations	Pitt	11/29/2018

18HO2124	Familial Status, Handicap	Refusal to provide reasonable accommodations	Alamance	12/7/2018
18HO2125	Race, Handicap	Refusal to provide reasonable accommodations	Buncombe	12/7/2018
18HO2126	Handicap	Refusal to provide reasonable accommodations	Wake	12/21/2018
18HO2127	Handicap	Refusal to provide reasonable accommodations	Catawba	12/21/2018
19HO2130	Handicap	Refusal to provide reasonable accommodations	Cumberland	4/3/2019
19HO2128	Handicap	Refusal to provide reasonable accommodations	Wilkes	4/8/2019
19HO2129	Sex, Handicap, Race	Discriminatory act under Section 818 (coercion, etc.)	Iredell	4/12/2019
19HO2135	Handicap	Refusal to provide reasonable accommodations	Cumberland	4/23/2019
19HO2133	Handicap	Refusal to provide reasonable accommodations	Robeson	4/25/2019
19HO2136	Handicap	Refusal to provide reasonable accommodations	Wake	4/25/2019
19HO2134	Race, Familial Status, Handicap	Refusal to provide reasonable accommodations	Mecklenburg	4/26/2019
19HO2137	Handicap	Refusal to provide reasonable accommodations	Cumberland	4/30/2019
19HO2138	Race, National Origin	Discriminatory in terms/conditions/privileges or services and facilities	New Hanover	5/7/2019
19HO2143	National Origin, Religion	Discriminatory in terms/conditions/privileges relating to sale	New Hanover	4/15/2019
19HO2144	Race	Discriminatory in terms/conditions/privileges or services and facilities	Wake	5/23/2019
19HO2142	Handicap	Refusal to provide reasonable accommodations	Johnston	5/228/2019
19HO2140	Sex, Familial Status	Discriminatory in terms/conditions/privileges or services and facilities	Stokes	5/28/2019
19HO2139	Familial Status	Discriminatory in terms/conditions/privileges or services and facilities	Avery	5/28/2019
19HO2156	Race	Discriminatory act under Section 818 (coercion, etc.)	Cumberland	5/30/2019
19HO2145	Handicap	Refusal to provide reasonable accommodations	Wake	6/3/2019

19HO2146	Handicap	Refusal to provide reasonable accommodations	Wake	6/3/2019
19HO2147	Race, Handicap	Refusal to provide reasonable accommodations	New Hanover	6/4/2019
19HO2151	Handicap	Refusal to provide reasonable accommodations	Scotland	6/5/2019
19HO2148	Handicap, Race	Refusal to provide reasonable accommodations	Brunswick	6/10/2019
19HO2155	Handicap	Refusal to provide reasonable accommodations	Randolph	6/13/2019
19HO2160	Race	Discriminatory terms and conditions – refusal to rent	Wake	6/17/2019
19HO2154	Handicap	Refusal to provide reasonable accommodations	Wake	6/26/2019
19HO2149	Race	Discriminatory in terms/conditions/privileges or services and facilities	Union	6/26/2019
19HO2150	Sex	Refusal to provide reasonable accommodations	Herford	6/26/2019
19HO2152	Handicap	Refusal to provide reasonable accommodations	Wake	6/21/2019

Of the forty (40) cases filed, five (5) were filed in Cumberland County, making up 12.5% of all cases filed. Handicap was the most common basis for a complaint, making up 28 cases (70%) of all the cases.

3. Fair Housing & Equal Opportunity (FHEO-HUD)

The U.S. Department of Housing and Urban Development's (HUD's) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Federal Fair Housing Act. From January 1, 2014 to December 1, 2019, 15 fair housing complaints originated within Cumberland County. HUD-FHEO Complaints are sent to NCHRC for adjudication. Attached is a listing for all the FHEO Complaints received and the status or resolution of the complaint.



The fair housing complaints in Cumberland County that were filed with HUD are disaggregated in the following table to illustrate the most common basis of complaints. In Cumberland County, disability/

handicap (46.7%) was the most common basis for a complaint filed between July 1, 2013 and December 31, 2019, with race (20.0%) and familial status (20.0%) as the second and third most common causes for complaint, respectively. It is important to note that three (3) complaints identified a multiple basis in Cumberland County. The following table compares the frequency of each basis of complaint for the City of Fayetteville and all other areas of Cumberland County. Complaints based on disability were the most common in the City of Fayetteville, at 62.5% of all complaints and 50% of total complaints in the County respectively. Unsurprisingly, fair housing complaints were most common in the City of Fayetteville, which is the largest municipality in the County. 8 complaints were filed in Fayetteville, 1 complaint was filed in Hope Mills, and 1 complaint was filed in Spring Lake.

The following table entitled “Basis for Housing Complaints” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between July 1, 2013 and December 31, 2019 in Cumberland County.

**Basis for Housing Complaints Between
07/01/2013 to 12/31/2019 for Cumberland County, NC**

Basis	Cumberland County (not including Fayetteville)		City of Fayetteville	
	Count*	% of County Complaints	Count*	% of County Complaints
Race	0	0.0%	3	23.1%
Disability	1	33.3%	6	46.2%
Familial Status	1	33.3%	1	7.7%
National Origin	1	33.3%	1	7.7%
Retaliation	0	0.0%	0	0.0%
Sex	0	0.0%	0	0.0%
Color	0	0.0%	1	7.7%

Religion	0	0.0%	1	7.7%
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Source: North Carolina Human Relations Commission

**Note: Each complaint may include multiple bases, so the counts do not add up to the total number of complaints*

Based on the previous table, disability was the most common basis for a fair housing complaint in the City, though insufficient data is available in the County. This aligns with a national trend, where disability has overtaken race as the most common basis for a complaint. Disability complaints make up 53.3% of all complaints filed in the entire Cumberland County, with Race (20.0%) Familial Status (20.0%), and National Origin (20.0%) as the next most likely bases. All other complaint types were recorded in single instances.

The following table illustrates how complaints were closed. There were 15 complaints filed in Cumberland County from July 1, 2013 through December 31, 2019. However, some complaints had a multiple basis, so the following chart shows 16 complaints. Totals reflect the number of complaints with multiple bases considered. Of the 15 total complaints, four (4) complaints were closed because of “no cause” and six (6) were “conciliated/settled,” and four (4) remain open. In other words, more than half (62.5%) of all complaints either lacked evidence or were easily settled.

How Complaints Were Closed in Cumberland County, NC

Basis	How Closed					
	No Cause	Charged or FHAP Caused	Conciliated/ Settled	Administrative Closure	Complaint Withdrawn after Resolution	Open
Race	-	-	2	1	-	-
Familial Status	-	-	1	-	-	1
Disability	3	-	3	-	-	2
National Origin	1	-	-	-	1	-
Retaliation	-	-	-	-	-	-

Color	1	-	-	-	-	-
Sex	-	-	-	-	-	-
Religion	-	-	-	-	-	1
Total*	4	-	6	1	1	4

Source: North Carolina Human Relations Commission

**Note: Each complaint may include multiple bases, so the counts do not add up to the total number of complaints*

The following table illustrates the dates complaints were filed in Cumberland County. The largest yearly number of complaints filed with HUD was in 2014 and 2019, which coincides with both the growth and the enhanced fair housing efforts of Fayetteville and Cumberland County.

HUD Date Filed of Complaints Cumberland County, NC

HUD Date Filed	Cumberland County	
	Count	% of County Complaints
2014	4	26.7%
2015	2	13.3%
2016	1	6.7%
2017	0	0.0%
2018	1	6.7%
2019	7	46.7%

Source: North Carolina Human Relations Commission

The following table entitled “HUD-FHEO Complaints” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity and passed through to the North Carolina Human Relations Commission between July 1, 2013 and December 31, 2019 in Cumberland County.

HUD-FHEO Complaints for Cumberland County, NC

Violation City	Filing Date	Bases	Issues	Closure Reason
Fayetteville	2/24/2014	Color, Disability	Discriminatory terms and conditions, services and privileges; Failure to make a reasonable accommodation	Closed/No Cause Determination
Fayetteville	2/24/2014	Disability	Discriminatory terms and conditions, services and privileges; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation	Closed/No Cause Determination
Fayetteville	5/7/2014		Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, etc.); Failure to make a reasonable accommodation	Closed/Conciliation -Settlement Successful
Spring Lake	5/22/2014	National Origin, Disability	Discriminatory terms, conditions, privileges, or services and facilities; failure to permit reasonable modification; Failure to make reasonable accommodation	Closed/No Cause Determination
Fayetteville	3/31/2015	Race	Discriminatory acts under Section 818 (coercion, etc); Discriminatory in Terms/Conditions Privileges or Services and Facilities	Closed/No Cause Determination
Fayetteville	4/28/2015	Familial Status	Discriminatory in Terms/Conditions Privileges or Services and Facilities; otherwise deny or make housing available; discriminatory advertising statement and notices	Closed/No Cause Determination
Fayetteville	3/1/2016	Race	Discriminatory refusal to rent or negotiate for rental; Discriminatory in Terms/Conditions Privileges or Services and Facilities	Closed/No Cause Determination
Fayetteville	7/18/2017	National Origin	Discriminatory acts under Section 818 (coercion, etc); Discriminatory in Terms/Conditions Privileges or Services and Facilities	Complain withdrawn by complainant after resolution
Hope Mills	9/21/2018	Familial Status	Discriminatory in Terms/Conditions Privileges or Services and Facilities; otherwise deny or make housing available; Discriminatory Refusal to Rent	Open/Active
Fayetteville	4/3/2019	Handicap	Discrimination in Terms/Conditions and Privileges relating to a Rental; Refusal to provide reasonable accommodation	Closed/No Cause Determination
Fayetteville	4/23/2019	Handicap	Failure to Provide Reasonable Accommodations; Discriminatory in Terms/Conditions Privileges or Services and Facilities	Closed/No Cause Determination
Fayetteville	4/30/2019	Handicap	Failure to Provide Reasonable Accommodations; Discriminatory in Terms/Conditions Privileges or Services and Facilities	Closed/Conciliation /Settlement Successful

Fayetteville	8/15/2019	Race	362 Discrimination in terms and conditions of membership	Waived to HUD – 10/15/2019
Fayetteville	9/11/2019	Handicap/ Religion	Discrimination in Terms/Conditions and Privileges relating to a Rental; Refusal to provide reasonable accommodation; discriminatory advertising statement and notices	Open/Active
Fayetteville	12/2/2019	Disability	Discrimination in Terms/Conditions; Refusal to provide reasonable accommodation	Open/Active

Source: North Carolina Human Relations Commission

National Trends

The U.S. Department of Housing and Urban Development (HUD) funds the Office of Fair Housing and Equal Opportunity (FHEO), whose mission is to eliminate discrimination, promote economic opportunity, and achieve diversity. FHEO leads the nation in the enforcement, administration, development, and public understanding of Federal fair housing policies and laws. FHEO enforces laws that protect people from discrimination on the basis of race, color, religion, sex, national origin, disability, and familial status. FHEO releases annual reports to Congress, which provide information regarding complaints received during the particular year. The following table highlights the frequency of such housing complaints for the years of 2014, 2015, 2016, and 2017 organized by basis of complaint.

HUD and FHAP Housing Complaints Nationwide

Basis	FY 2014		FY 2015		FY 2016		FY 2017	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	4,621	41%	4,605	42%	4,908	45%	4,865	59%
Race	2,383	21%	2,291	21%	2,154	20%	2,132	26%
Familial Status	1,051	9%	1,031	9%	882	8%	871	11%
National Origin	1,067	9%	898	8%	917	8%	834	10%
Sex	879	8%	915	8%	800	7%	826	10%
Religion	223	2%	225	2%	204	2%	800	10%
Color	146	1%	151	1%	143	1%	232	3%
Retaliation	867	8%	832	8%	785	7%	192	2%
Number of Complaints filed	11,237		10,948		10,793		8,186	

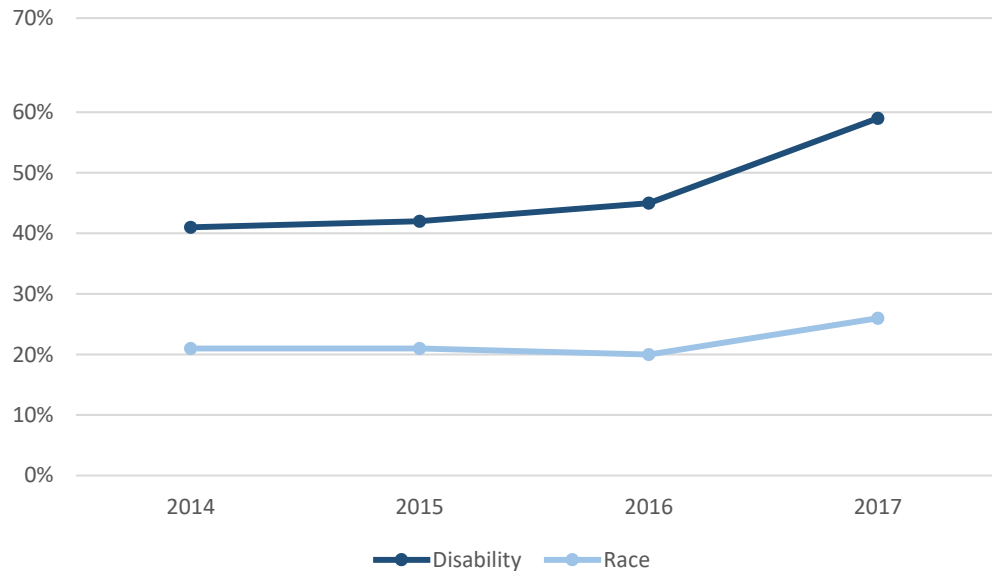
Source: HUD FY 2013-2017 Annual Reports on Fair Housing

Note: Complaints often allege more than one (1) basis of discrimination, and each base is counted as a complaint.

The majority of the HUD complaints filed nationwide in 2017 were on the basis of disability, making up 59% of all complaints received. Race

was next, making up 26% of all complaints, followed by familial status at 11%. As illustrated in the next chart, disability has become the most common basis of complaint, partially at the expense of racial complaints.

Chart IV-1 – 5-Year Trends in Bases of Complaints



Source: HUD Enforcement Management Systems (HEMS), FY 2017 FHEO Annual Report

The HUD housing complaints filed in Cumberland County were primarily based on disability and race, which are consistently the two most common causes for complaints across the nation as illustrated in the previous chart. Note: the percentages for each year do not equal 100% and the number of complaints each year do not equal the total complaints across all areas. This is because there is often more than one basis for the filing of a fair housing complaint.

4. Legal Aid NC

Legal Aid NC is a statewide nonprofit organization providing civil legal aid to low-income residents of the state, with an office in Fayetteville. The organization provides legal assistance in civil cases for people living in poverty. The Fayetteville Office of Legal Aid NC serves Cumberland, Samson, and Harland Counties. The Fayetteville office also has a grant to serve any individual aged 60 or older, regardless of

income. They serve their clients with ten (10) staff, two (2) support staff, and eight (8) attorneys. Included in their team of attorneys is one (1) veterans specialist, one (1) immigration specialist, and one (1) disaster relief specialist—though the latter works on disaster relief statewide.

Legal Aid NC has specific offices to work with landlord-tenant cases ending in evictions, and foreclosure cases. Evictions are common in the area, and a person can be forced out within 72 hours, which leads Legal Aid NC to intake at least one eviction case daily. Tenants are not allowed to withhold rent for repairs and can be evicted as a result. Predatory lending appears common in the area, leading to mortgage foreclosure. The North Carolina Finance Agency's project to assist those that fell behind on their mortgages expired in July, leading to an increase in foreclosures.

Legal Aid NC's Fayetteville Office frequently intakes cases pertaining to survivors of domestic violence. Domestic violence is common in the area, leading to 10-12 complaints a day.

- Legal Aid of NC - Fayetteville
327 Dick Street #103
Fayetteville, NC 28301
866-219-5262 (Helpline)
910-483-0400 (Local)
910-483-2763 (FAX)
www.legalaidnc.org



5. Housing and Human Services Agencies

The City of Fayetteville and Cumberland County interviewed agencies offering housing and human services within the region to obtain their input and gain insight into potential impediments to fair housing. The following agencies participated in the information gathering through roundtable discussions, individual meetings, phone interviews, or through surveys:

- Fayetteville Metropolitan Housing Authority
- City of Fayetteville Fire Marshal
- Cumberland County Emergency Manager

- City of Fayetteville Planning & Zoning Department
- Fayetteville-Cumberland County Human Relations
- Cumberland County Code Enforcement
- City of Fayetteville Development Services
- Cumberland County Schools
- Cumberland County Department of Social Services
- Cumberland County Public Health Department
- Alliance Health
- Center for Economic Empowerment and Development (CEED)
- Coordinating Council on Older Adults
- Cumberland HealthNet
- Designing Station
- Endeavors
- Family Promise
- Fayetteville Area Habitat for Humanity
- Fayetteville Area Operation Inasmuch
- Genesis Grace Ministry
- Hope 4 NC
- Hope Center – True Vine Ministries
- Kingdom Community Development Corporation
- North Carolina Legal Aid
- NCWorks Career Center
- Pathways 4 Prosperity
- Salvation Army Fayetteville
- Seth's Wish
- Stedman-Wade Health Services, Inc.
- United Way of Cumberland County
- Urban Ministries
- Veterans Empowering Veterans
- Volunteers of America

Each of these agencies provided feedback on their experience with housing-related issues in the City of Fayetteville and Cumberland County. Complete summaries of meeting comments can be found in Appendix A. Below is a list of key points from each of the meetings.

Housing Issues

- There appears to be a lack of affordable housing that is decent, safe, and sound in the City of Fayetteville and Cumberland County.
- There appears to be a lack of accessible housing in the City of Fayetteville and Cumberland County.
- Rental rates in the City of Fayetteville and Cumberland County are inflated and do not reflect the low quality of the housing supply.
- There are a number of rental housing options that are owned by overseas individuals and companies and, as a result, leave code violations unaddressed.
- There are a number of trailer parks in the City and County that are in poor condition, with owners that are either unwilling or unable to rehabilitate them.
- There are large portions of the City of Fayetteville and Cumberland County that lack infrastructure for housing, including sanitary sewers, storm sewers, and paved roads.
- There is a high demand for affordable senior housing in the area.
- Older homeowner housing is frequently converted to renter-occupied housing and allowed to deteriorate, particularly in low- and moderate-income areas.
- The Comprehensive Housing Affordability Strategy (CHAS) data through HUD shows that 47.9% of all renters are cost overburdened in the County.
- The eviction rate in Cumberland County is extremely high.
- Certain classes of people, such as ex-offenders, are unable to find housing and therefore rent from predatory landlords.
- Tax foreclosures are common in the area, and there is a need to rehabilitate them to create more affordable housing.
- Absentee landlords are common in the area due to the non-stationary nature of military employment.
- Area churches aggressively acquire property and could potentially develop affordable housing.

Social Services

- There are numerous social service programs provided in the County.

- The number of chronic homeless individuals has increased in Cumberland County, and there is a need for supportive services to assist them.
- More social service programs are needed to assist the mentally ill, including people with addictions in the County.
- Many social service programs assist the homeless, but there is a lack of affordable housing to rapidly rehouse the least complex cases homeless individuals and families.
- Children with addictions are immediately placed into DSS care, which has put a strain on the system.
- There is a high population of youth in foster care in Cumberland County.
- With the reduction in Federal funds, there is a need for additional services to support the homeless population and those who are at-risk of becoming homeless.
- Additional services are needed to assist the non-English speaking residents who are moving into the County.
- There is a gap in housing for people with disabilities who cannot make the move to independent housing.
- Fair housing complaints are occurring with the disabled population which need to be addressed.
- There is a need for additional permanent supportive housing with wraparound services to assist the homeless population with mental health issues.
- Additional services are needed for youth who are coming out of foster care placement.
- Additional support services are needed for persons coming out of institutions including: hospitalization, correctional facilities, and mental healthcare.
- Due to Fort Bragg and the high concentration of veterans, there is a need for additional mental health care targeted to this population.

Public Policies

- The Fayetteville City Council has recently approved a new zoning ordinance to bring them into compliance with ADA and the Fair Housing Act.

- There is a continuing need for education and training on tenant's rights and landlord's responsibilities under the Fair Housing Act.
- Municipalities in Cumberland County are still allowed to annex land, although infrastructure and services must be provided for recently annexed land shortly after annexation.
- Source of income is not a protected class in the City of Fayetteville or Cumberland County.
- Affordable housing needs to be located throughout the County and not just within the urban core.
- There is no registration requirement for businesses, and residential properties will be converted into businesses without the City or County's knowledge.
- North Carolina State Law does not allow for the creation of a rental registry.
- There is a need to provide incentives to developers and businesses to create and develop affordable housing.

Transportation

- FAST serves the City of Fayetteville and some portions of Cumberland County.
- FASTTRAC is FAST's paratransit service, and it requires 24-hour notice to pick up riders.
- There is a need for routes that connect residential areas to areas with high concentrations of jobs for low- and moderate-income residents.
- There is a need for expanded bus routes and service hours, but funding is lacking.
- Bus stops are not well-marked and lack shelters.
- All buses have wheelchair lifts for accessibility purposes.

Economic Development

- There are multiple food deserts in the City of Fayetteville and Cumberland County that affect low- and moderate-income neighborhoods and areas of minority concentration.
- There is a large number of vacant commercial properties on two of the main corridors leading to Fort Bragg: Bragg Boulevard and Murchison Road.

- There is a wealth gap between renters and homeowners in the County.
- Wages in the area are low, and there is a large service sector with low-paying jobs that caters toward enlistees at Fort Bragg.
- There are few programs that specifically target women, minority, and veteran business owners for entrepreneurship initiatives.
- At all income levels within the City of Fayetteville, individuals that grow up in the City are predicted to earn less than their parents.
- Wages are higher for workers in Fort Bragg, leading to income disparities in contracting jobs.

B. Public Sector

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The Local governments control land use and development through their comprehensive plans, zoning ordinances, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and various residential uses in a community. Local officials determine the community's commitment to housing goals and objectives. The local policies therefore determine if fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the City's and County's policies to determine if there is a commitment to affirmatively further fair housing.

1. CDBG Program

The City of Fayetteville

The City of Fayetteville annually receives from HUD approximately \$1,589,000 in CDBG funds. The City allocates its funds to housing construction, housing rehabilitation, operations for homeless shelters, public facilities, administration, and public services.

In particular, the City proposed to allocate FY 2020 CDBG funds as outlined in the following table to affirmatively further fair housing. The City of Fayetteville anticipates a reduction in the annual CDBG allocation in the coming years as a result of further cuts in the Federal budget.

**FY 2020 CDBG Allocation for the
City of Fayetteville, NC**

Community Development Block Grant Program (CDBG)	
CDBG Administration	\$ 350,000
Acquisition of Property	\$ 175,000
Housing Rehabilitation	\$ 300,000
Homeownership Assistance	\$ 110,000

Fair Housing	\$ 75,000
Assistance for the Homeless	\$ 24,000
Economic Development	\$ 425,000
Public Services	\$ 30,000
Total:	\$ 1,589,000

In its FY 2020-2024 Five Year Consolidated Plan, the City of Fayetteville identified several goals to prioritize funding and address housing needs during this five-year period, as outlined in the following table:

City of Fayetteville, NC - Five Year Objectives

Housing Strategy – HSS
Objective
HSS-1 Homeownership Assistance – Promote and assist in developing homeownership opportunities for low- and moderate-income persons & families.
HSS-2 Housing Construction – Promote and assist in the development of new affordable housing inventory, both rental and sales housing.
HSS-3 Housing Rehabilitation – Promote and assist in the preservation of existing owner and renter occupied housing inventory in the City of Fayetteville.
HSS-4 Fair Housing – Affirmatively further fair housing by promoting fair housing choice throughout the City of Fayetteville.
HSS-5 Housing Education – Promote and assist in educating homeowners, tenants, landlords, and new homebuyers in best practices for purchase and maintenance of affordable housing rentals, including foreclosure and eviction prevention.
HSS-6 Rental Assistance – Provide funds for tenant based rental assistance to make housing affordable to low- and moderate-income persons and families.
Homeless Strategy – HOM
Objective
HOM-1 Housing – Promote and assist in developing housing opportunities for persons and families experiencing homelessness, and those who are at-risk of becoming homeless.
HOM-2 Operation/Support – Promote and assist in program support services for the homeless.

HOM-3 Homeless Prevention – Promote and assist in anti-eviction and prevention of unfair housing practices which may contribute to homelessness.

HOM-4 Permanent Supportive Housing – Promote and assist in the development of permanent supportive housing and services.

HOM-5 Shelter Housing – Support and assist in the development and operations of shelters for persons who are homeless or victims of domestic violence.

Other Special Needs Strategy – SNS

Objective

SNS-1 Housing – Promote and assist to increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs through rehabilitation of existing housing and new construction of accessible housing.

SNS-2 Social Services – Promote and assist in supporting social service programs and facilities for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs.

SNS-3 Accessibility – Promote and assist in making accessibility improvements to owner occupied housing through rehabilitation and improve renter occupied housing by promoting reasonable accommodations for the physically disabled.

Community Development Strategy – CDS

Objective

CDS-1 Infrastructure – Improve the City's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, retaining walls, sewer, linear lines, water, flood control, storm water management and separation, bridges, bike trails, green infrastructure, etc.

CDS-2 Community Facilities – Improve the City's parks, recreational centers, and public and community facilities through rehabilitation, preservation, and new construction.

CDS-3 Public Services – Improve and increase public service programs for the youth, the elderly, developmentally delayed, disabled, and target income population, including nutrition programs and social/welfare programs throughout the City.

CDS-4 Public Transit – Promote the development of additional bus routes and improve public transportation for low- and moderate-income persons, and special needs.

CDS-5 Clearance – Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the City.

CDS-6 Architectural Barriers – Remove architectural barriers and make public and community facilities accessible to all residents.
CDS-7 Public Safety – Improve public safety through upgrades to facilities, purchase of new equipment, crime prevention, community policing, and ability to respond to emergency situations.
CDS-8 Revitalization – Promote and assist in the stabilization of residential neighborhoods by removing slums and blight, assembling sites for new housing, rehabilitation of existing housing, code enforcement, and designation of an NRSA project area.
Economic Development Strategy – EDS
<i>Objective</i>
EDS-1 Employment – Support and encourage new job creation, job retention, employment, and job training services.
EDS-2 Financial Assistance – Support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans.
EDS-3 Small Business Assistance – Support and encourage the creation, growth, expansion, and retention of small businesses in the City of Fayetteville with technical assistance, exterior rehabilitation programs, and low interest loan programs.
EDS-4 Financial Incentives – Support and encourage new economic development through local, state and Federal tax incentives and programs.
EDS-5 Development Program – Plan and promote the development and reuse of vacant commercial and industrial sites and facilities.
Administration, Planning & Management Strategy – APM
<i>Objective</i>
APM-1 Management – Continue to provide sound and professional planning, program management and oversight for the successful administration of Federal programs.
APM-2 Planning – Continue to develop and plan for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.
APM-3 NRSA – Prepare a Neighborhood Revitalization Strategy Area (NRSA) Plan for the Shaw Heights Neighborhood.
APM-4 Choice Neighborhood – Prepare and submit an application for funding under the Choice Neighborhood Initiative Program.

Cumberland County

Cumberland County annually receives from HUD approximately \$800,000 in CDBG funds. The County allocates its funds to public

facility improvements, housing rehabilitation, slums and blight removal, administration, and public services.

In particular, the County proposed to allocate FY 2020 CDBG funds as outlined in the following table to affirmatively further fair housing. Cumberland County anticipates a reduction in the annual CDBG allocation in the coming years as a result of further cuts in the Federal budget.

FY 2020 CDBG Allocation for the Cumberland County, NC

Community Development Block Grant Program (CDBG)	
CDBG Administration	\$ TBD
Housing Construction	\$ TBD
Housing Rehabilitation	\$ TBD
Operations for Homeless Shelters	\$ TBD
Public Facilities	\$ TBD
Public Services	\$ TBD
Total:	\$ TBD

In its FY 2020-2024 Five Year Consolidated Plan, Cumberland County identified several goals to prioritize funding and address housing needs during this five-year period, as outlined in the following table:

Cumberland County, NC - Five Year Objectives

Housing Strategy – HSS
Objective
HSS-1 Homeownership Assistance – Promote and assist in developing homeownership opportunities for low- and moderate-income households.
HSS-2 Housing Construction – Promote and assist in the development of new affordable housing inventory for both rental and sales housing.
HSS-3 Housing Rehabilitation – Promote and assist in the preservation of existing owner and renter occupied housing inventory in Cumberland County.

HSS-4 Fair Housing – Affirmatively further fair housing by promoting fair housing choice throughout Cumberland County.

HSS-5 Housing Education – Promote and assist in educating homeowners, tenants, landlords, and new homebuyers in best practices for purchase and maintenance of affordable housing rentals, including foreclosure and eviction prevention.

HSS-6 Housing Purchase – Provide funds for downpayment assistance and acquisition for rehabilitation to make housing affordable to low- and moderate-income persons and families.

Homeless Strategy – HOM

Objective

HOM-1 Housing – Promote and assist in developing housing opportunities for persons and families experiencing homelessness, and those who are at-risk of becoming homeless.

HOM-2 Operations/Support – Promote and assist in program support services for the homeless.

HOM-3 Homeless Prevention – Promote and assist in anti-eviction and prevention of unfair housing practices which may contribute to homelessness.

HOM-4 Permanent Supportive Housing – Promote and assist in the development of permanent supportive housing and services.

HOM-5 Shelter Housing – Support and assist in the development and operations of shelters for persons who are homeless or victims of domestic violence.

Other Special Needs Strategy – SNS

Objective

SNS-1 Housing – Promote and assist to increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs through rehabilitation of existing housing and construction of new accessible housing.

SNS-2 Social Services – Promote and assist in supporting social service programs and facilities for the elderly, persons with disabilities, the developmentally delayed, and persons with other special needs.

SNS-3 Accessibility – Promote and assist in making accessibility improvements to owner occupied housing through rehabilitation and improve renter occupied housing by promoting reasonable accommodations for the physically disabled.

SNS-4 Reasonable Accommodations – Promote, support, and advocate for reasonable accommodations that should be made to assist the physically disabled to live in accessible housing.

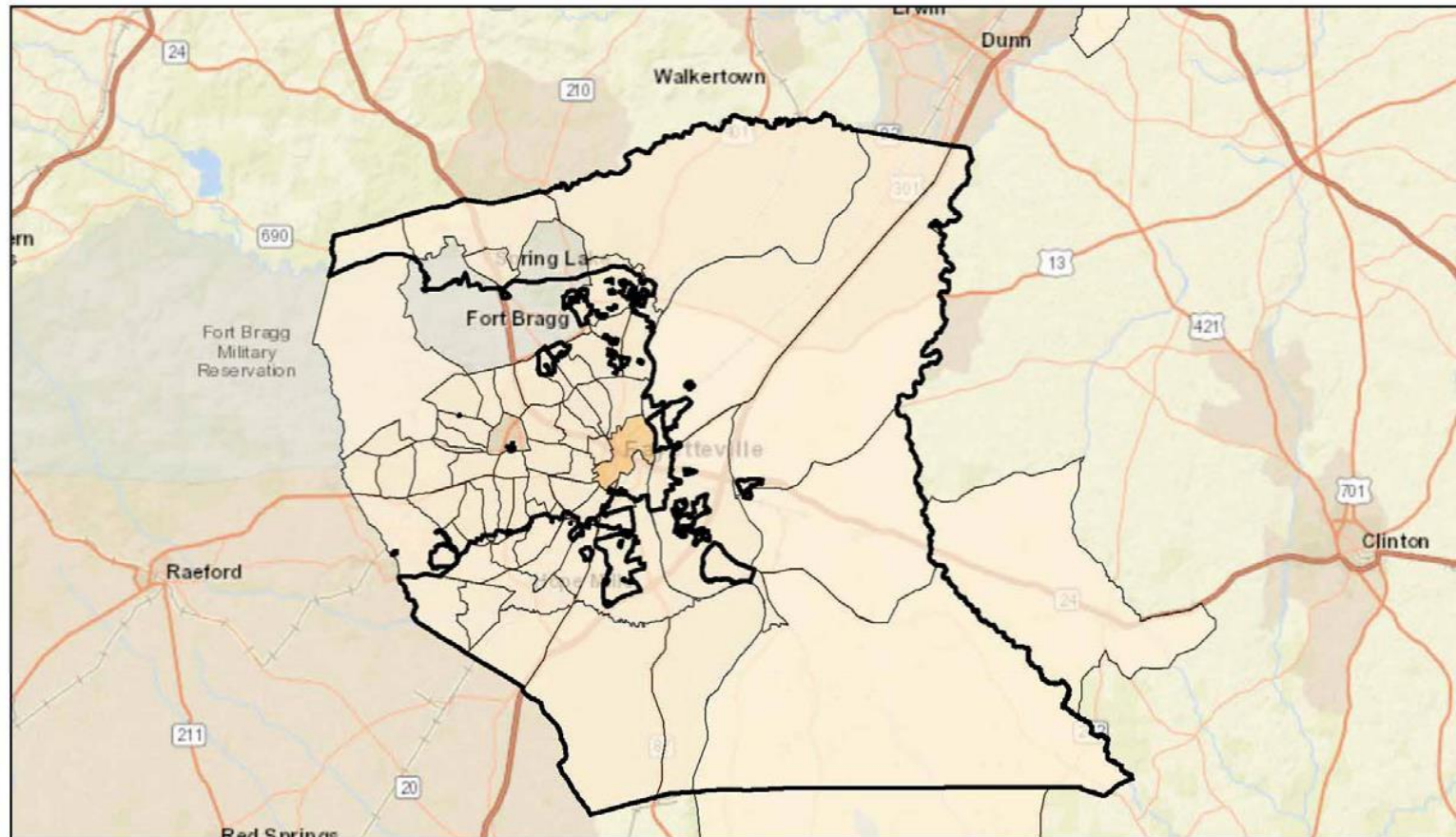
Community Development Strategy – CDS	
<i>Objective</i>	
CDS-1 Infrastructure	– Improve the County’s infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, retaining walls, sewer, linear lines, water, flood control, storm water management and separation, bridges, bike trails, green infrastructure, etc.
CDS-2 Community Facilities	– Improve the County's parks, recreational centers, and public and community facilities through rehabilitation, preservation, and new construction.
CDS-3 Public Services	– Improve and increase public service programs for the youth, the elderly, developmentally delayed, disabled, and target income population, including nutrition programs and social/welfare programs throughout the County.
CDS-4 Public Transit	– Promote the expansion and development of additional bus routes and improvements to the public transportation system for low- and moderate-income persons, and special needs.
CDS-5 Clearance	– Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the County.
CDS-6 Architectural Barriers	– Remove architectural barriers and make public and community facilities accessible to all residents.
CDS-7 Public Safety	– Improve public safety through upgrades to facilities, purchase of new equipment, crime prevention, community policing, and ability to respond to emergency situations.
CDS-8 Revitalization	– Promote and assist in the stabilization of residential neighborhoods by removing slums and blight, assembling sites for new housing, rehabilitation of existing housing, code enforcement, and designation of an NRSA project area.
Economic Development Strategy - EDS	
<i>Objective</i>	
EDS-1 Employment	– Support and encourage new job creation, job retention, workforce development, employment, and job training services.
EDS-2 Financial Assistance	– Support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans.
EDS-3 Financial Incentives	– Support and encourage new economic development through local, state and Federal tax incentives and programs.

Administration, Planning & Management Strategy – APM	
<i>Objective</i>	
APM-1 Management	– Continue to provide sound and professional planning, program management and oversight for the successful administration of Federal programs.
APM-2 Planning	– Continue to develop and plan for special studies, environmental clearance, fair housing, Section 108 Loan Application, NRSA Plans, and compliance with all Federal, state, and local laws and regulations.
APM-3 NRSA	– Prepare a Neighborhood Revitalization Strategy Area (NRSA) Plan for the Shaw Heights Neighborhood.

The following attached maps illustrate the locations of CDBG funded activities in Cumberland County:

- CDBG Activities Funding
- CDBG Acquisition Activities
- CDBG Economic Development Activities
- CDBG Housing Activities
- CDBG Public Improvement Activities
- CDBG Public Service Activities
- CDBG All Activities

CDBG Funding - Cumberland County, NC



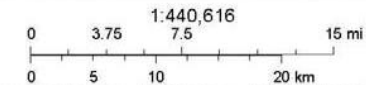
January 2, 2020

Override 1 CDBGActivitiesFunding

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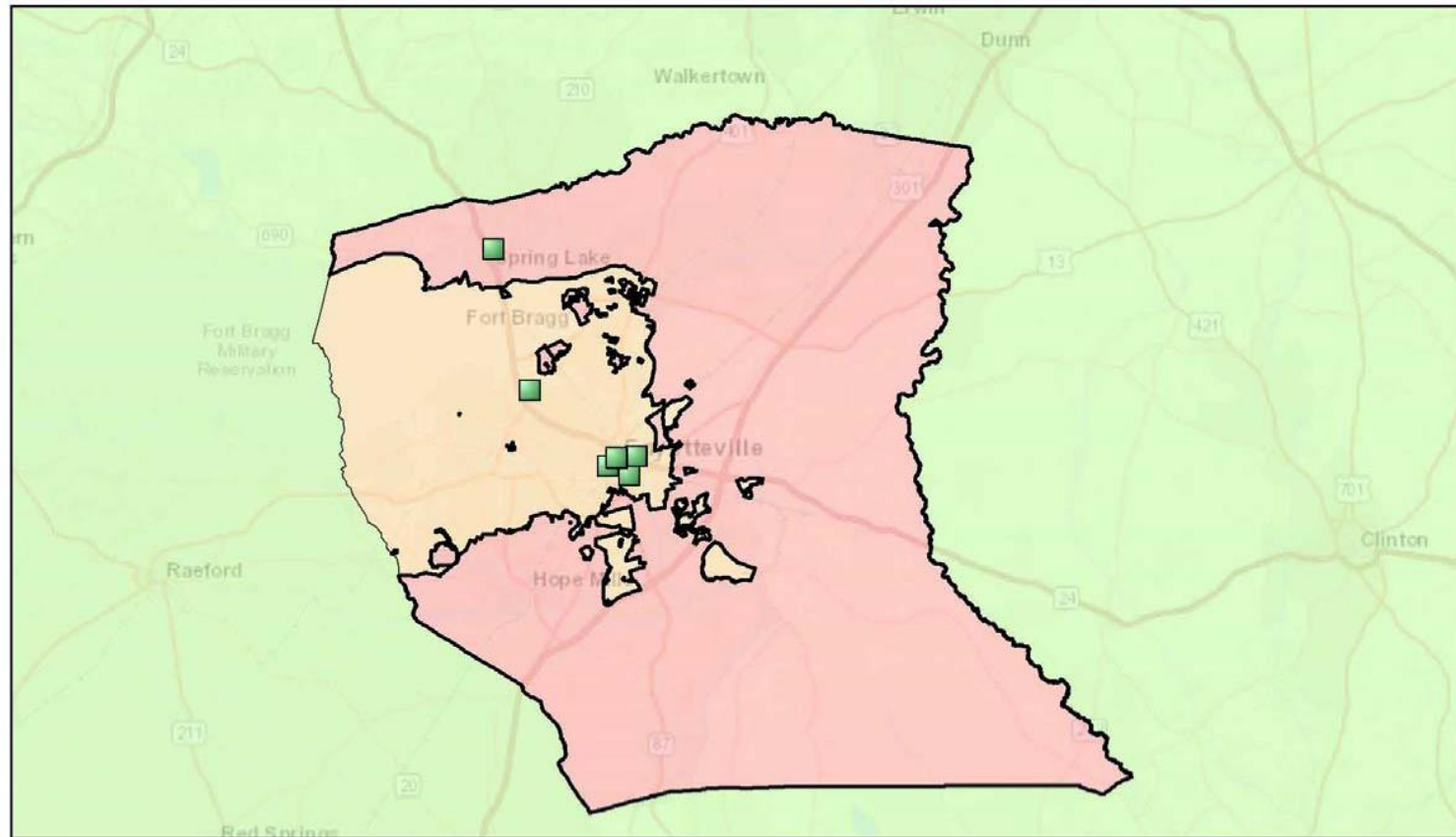
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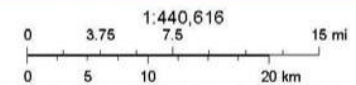
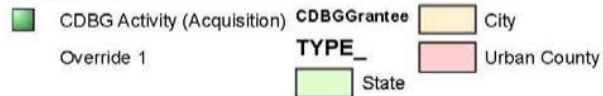


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CDBG Acquisitions - Fayetteville & Cumberland County, NC

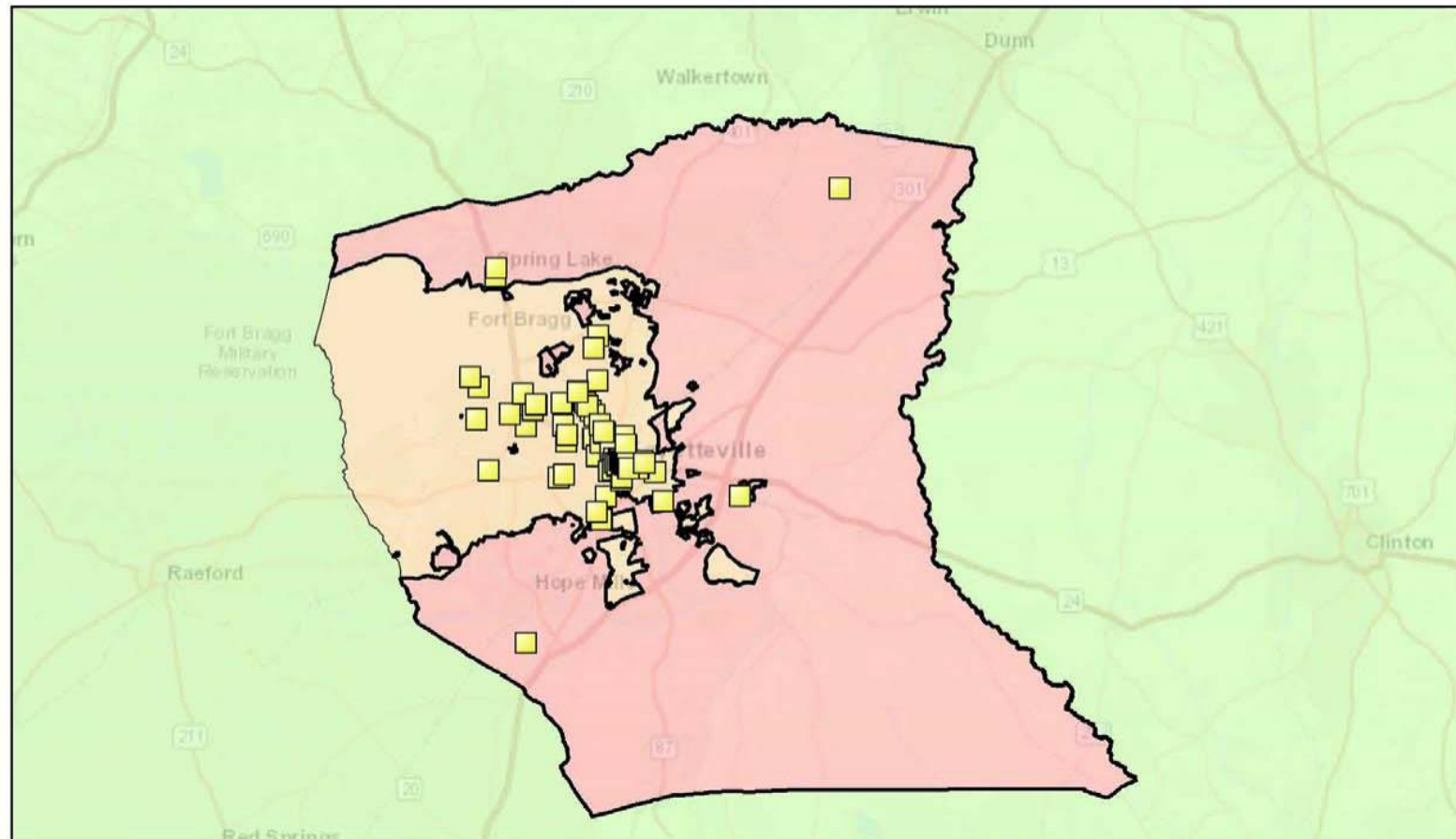


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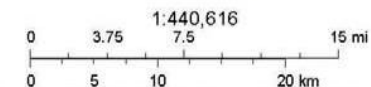


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CDBG Economic Development - Fayetteville & Cumberland County, NC

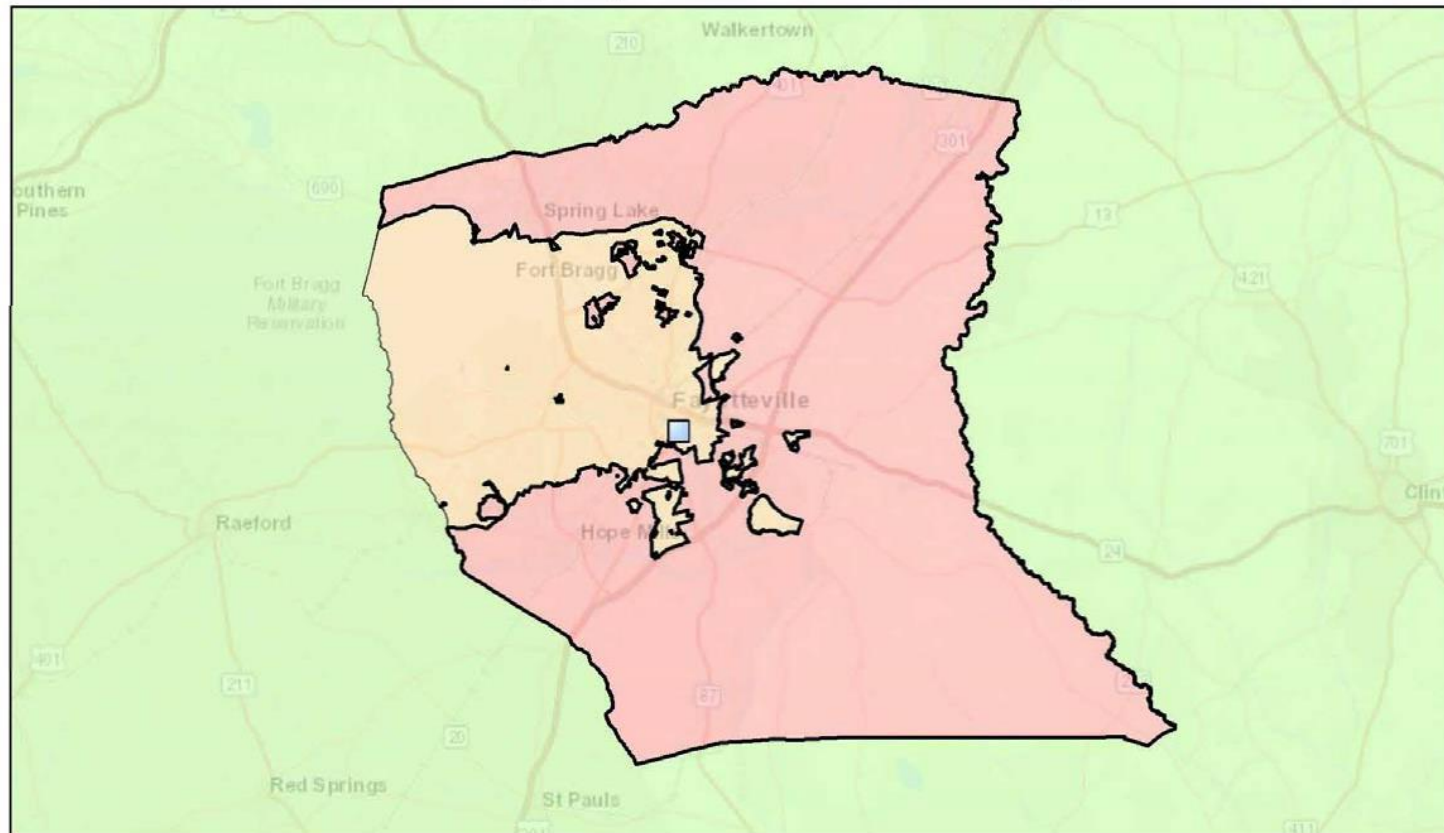


January 2, 2020

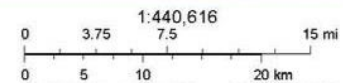


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CDBG Housing - Fayetteville & Cumberland County, NC

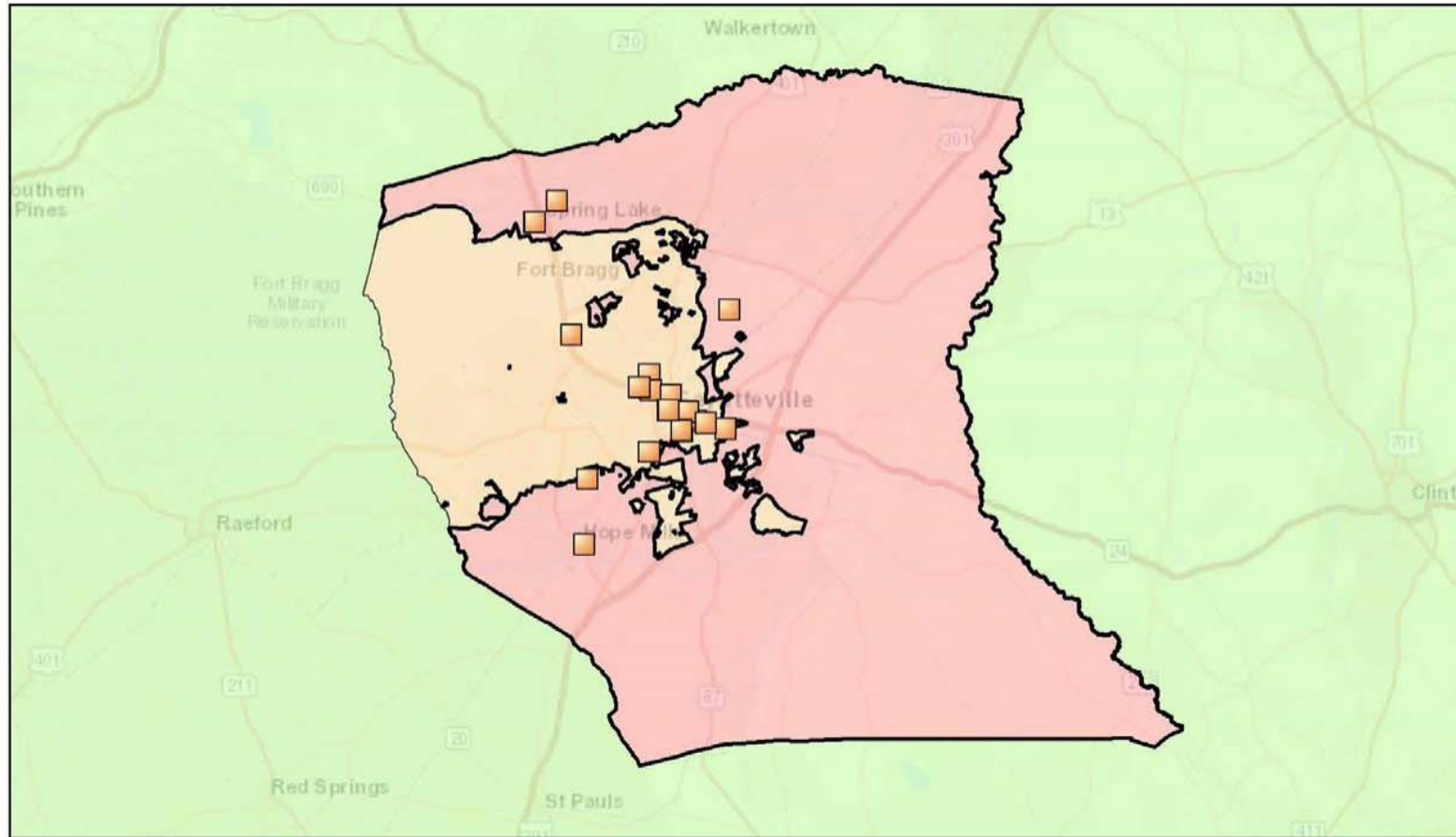


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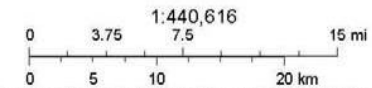


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

CDBG Public Improvements - Fayetteville & Cumberland County, NC

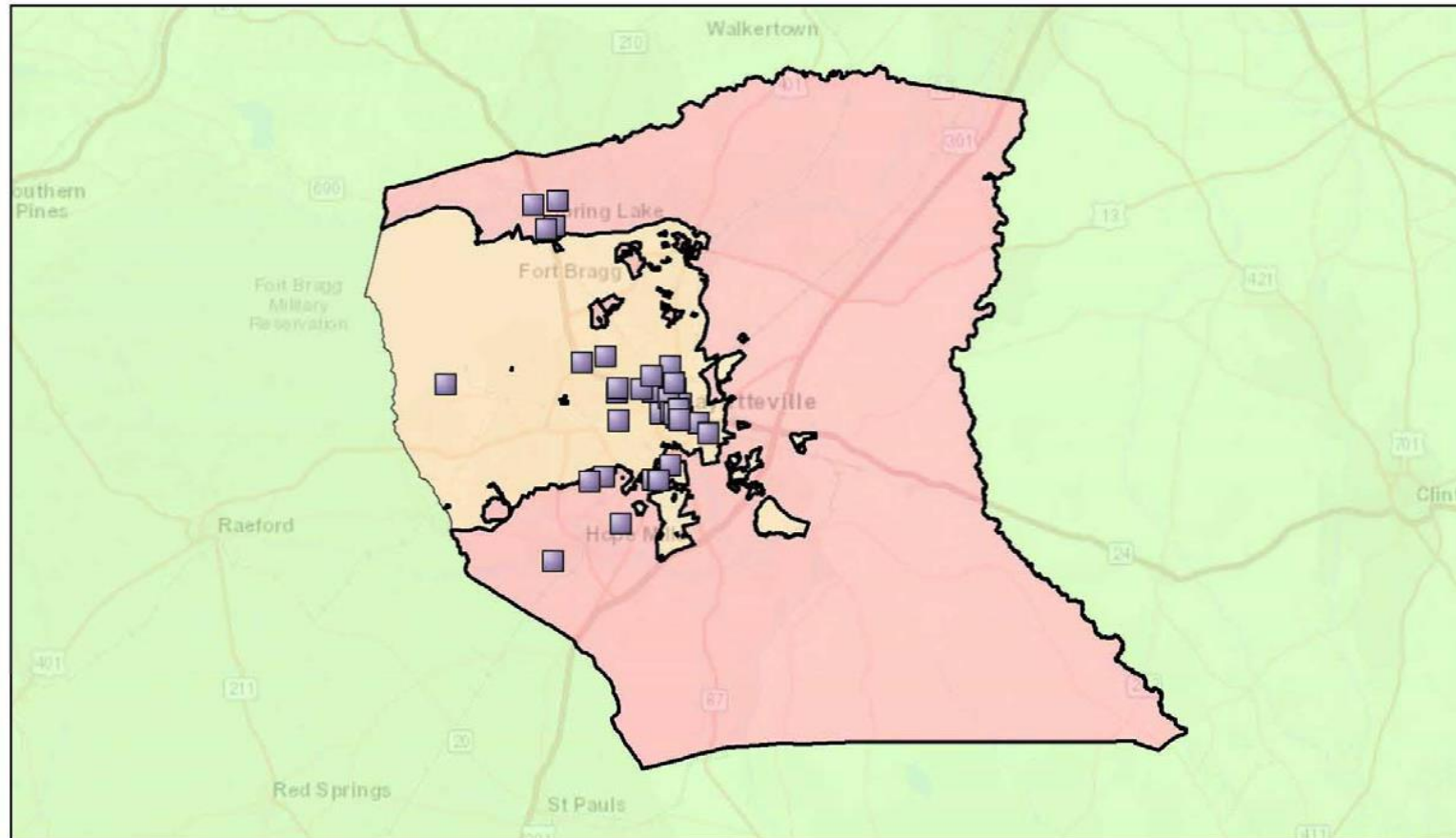


January 2, 2020

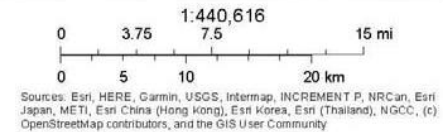
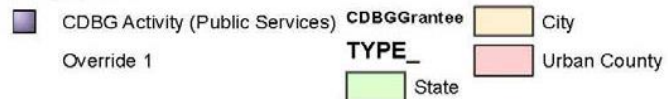


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

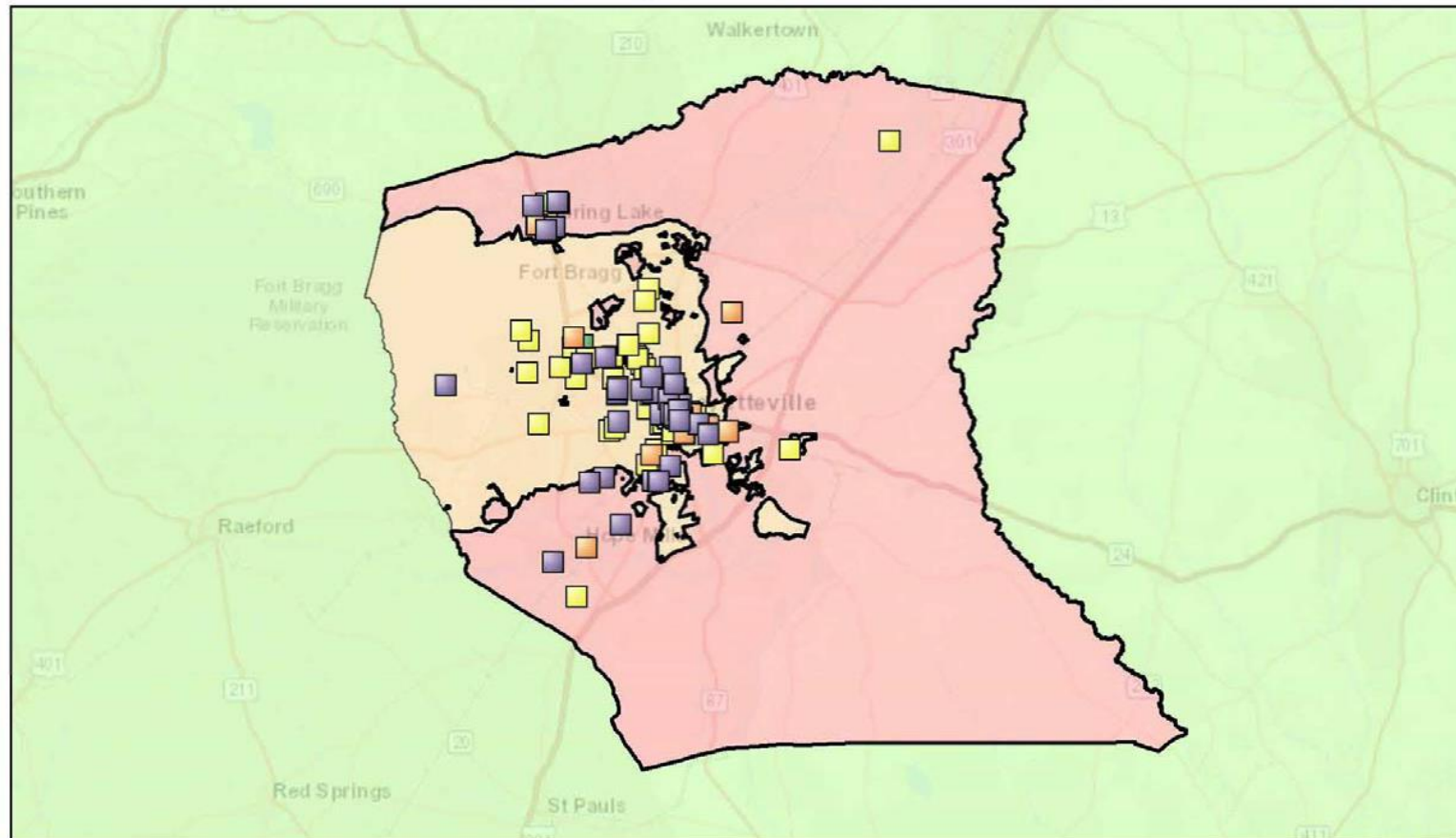
CDBG Public Services - Fayetteville & Cumberland County, NC



January 2, 2020




All CDBG Activities - Fayetteville & Cumberland County, NC

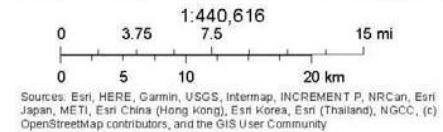


January 2, 2020

-  CDBG Activity (Public Services)
-  CDBG Activity (Public Improvements)
-  CDBG Activity (Housing)
-  CDBG Activity (Economic Development)

-  CDBG Activity (Acquisition)
- Override 1

- CDBGGrantee
-  Urban County
- TYPE_**
-  State
-  City



2. HOME Investment Partnership (HOME) Program

The City of Fayetteville

The City of Fayetteville annually receives from HUD approximately \$1,130,000 in HOME funds. The City allocates its funds to new construction and tenant-based rental assistance.

In particular, the City proposes to allocate FY 2020 HOME funds as outlined in the following table to affirmatively further fair housing. The City of Fayetteville anticipates a reduction in the annual HOME allocation in the coming years as a result of further cuts in the Federal budget.

**FY 2020 HOME Allocation for the
City of Fayetteville, NC**

HOME Investment Partnership (HOME) Program	
HOME Administration	\$ 200,000
New Construction – Affordable Housing	\$ 400,000
Housing Rehabilitation	\$ 280,000
CHDO Set-Aside Funds	\$ 250,000
Total:	\$ 1,130,000

Cumberland County

Cumberland County annually receives from HUD approximately \$350,000 in HOME funds. Cumberland County allocates its funds to new construction and tenant-based rental assistance.

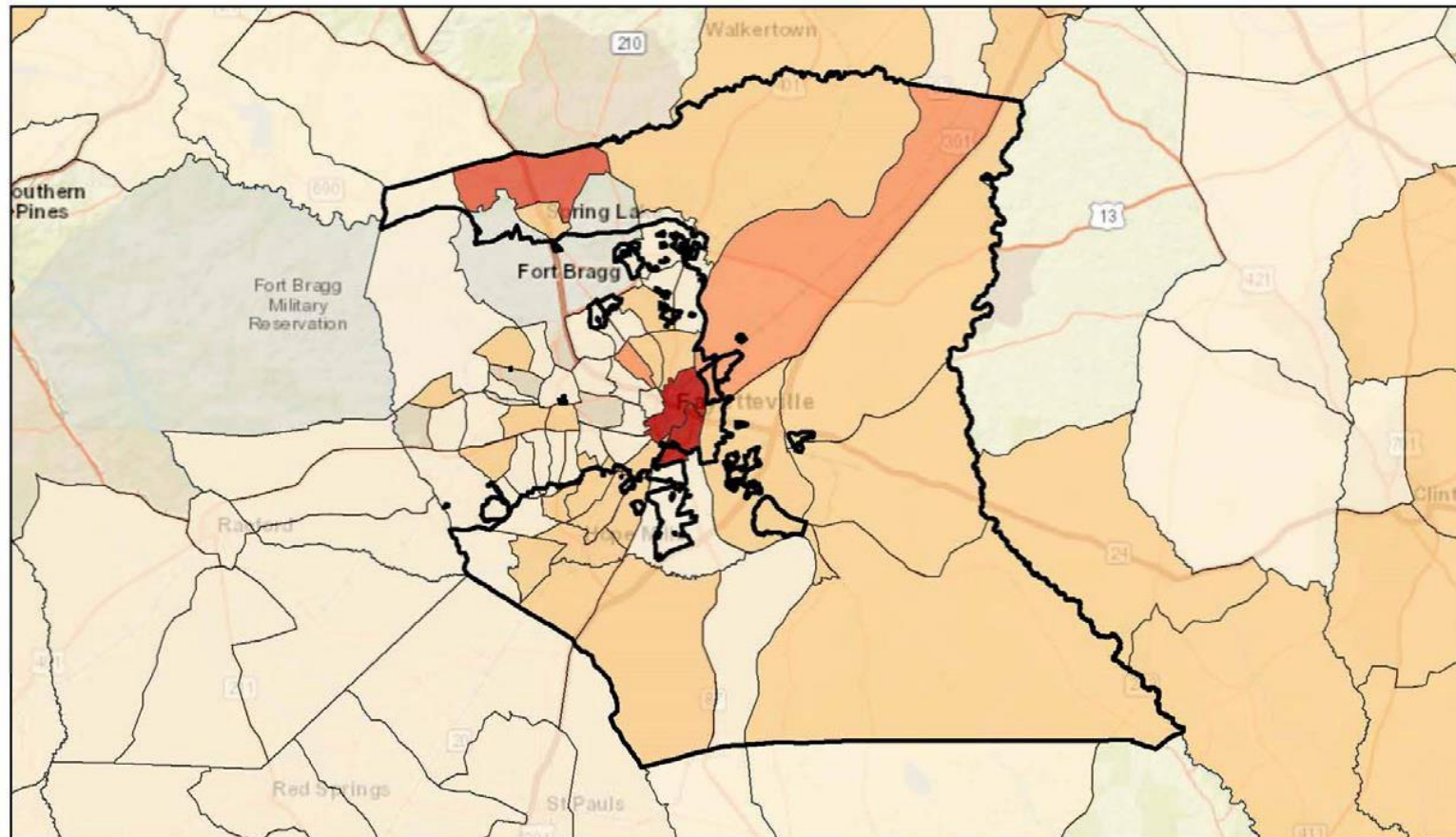
In particular, Cumberland County proposed to allocate FY 2020 HOME funds as outlined in the following table to affirmatively further fair housing. Cumberland County anticipates a reduction in the annual HOME allocation in the coming years as a result of further cuts in the Federal budget.

FY 2020 HOME Allocation for Cumberland County, NC

HOME Investment Partnership (HOME) Program	
HOME Administration	\$ TBD
New Construction – Affordable Housing	\$ TBD
Tenant-Based Rental Assistance	\$ TBD
CHDO Set-Aside Funds	\$ TBD
Total:	\$ TBD

The following attached map illustrate the locations of HOME funded activities in Cumberland County:

All HOME Funded Activities - Cumberland County, NC



January 2, 2020

Override 1

HOMEActivitiesFunding

CPDMAPSO_IDIS_ACTV_HOME_TRACT_TOTAL_AMT

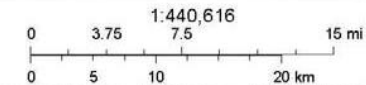
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\$1,341,325.94-\$2,825,811.01

>\$2,825,811.01



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

3. Continuum of Care (CoC)

The Fayetteville-Cumberland County Continuum of Care addresses homelessness throughout the entirety of the County. The Continuum of Care is composed of a variety of stakeholders including churches, advocates, emergency shelters and other nonprofits, affordable healthcare providers, employment training programs, the Fayetteville Metropolitan Housing Authority, the City of Fayetteville, and Cumberland County.

Cumberland County is the lead entity for the Fayetteville-Cumberland County Continuum of Care. The CoC has begun implementing a Coordinated Entry strategy through Cumberland Healthnet to conduct intake and referrals for homeless persons and persons at risk of homelessness within Cumberland County. During the intake process, a person is evaluated with the VI-SPDAT, scored and ranked in terms of services needed, and referred to an available bed. Available beds are coordinated in a by-name list every Tuesday afternoon at a CoC meeting. Since the system began in April of 2019, there have been over 172 assessments conducted and over 142 families and 80 individuals placed in housing.

4. Fayetteville Metropolitan Housing Authority –

The Fayetteville Metropolitan Housing Authority is the primary provider of affordable housing in the City of Fayetteville and Cumberland County. It runs programs for both public housing and Section 8 Housing Choice Vouchers. All properties owned by

**Fayetteville Metropolitan
Housing Authority**
88 Grove View Terrace
Fayetteville, NC 28301
(910) 483-6980
<http://www.fayettevillemetrohousingauthority.org>

FMHA are public housing properties, and there are no project-based developments. However, FMHA has partnered with United Management II for Low-Income Housing Tax Credit (LIHTC) developments. It has placed voucher holders in LIHTC developments, and will be receiving the Cross Creek development from United Management II in 2021.

The Fayetteville Metropolitan Housing Authority is recognized as a public body corporate and a “Public Housing Authority” of the U.S. Department of Housing and Urban Development and the State of North Carolina. The Housing Authority is considered a “high performer” by HUD and its everyday operations are handled by an Executive Director. Because the Fayetteville Metropolitan Housing Authority receives applications from all over the United States (due to the presence of Fort Bragg and the large number of people moving to the area for military service), FMHA rarely accepts applications.

Fayetteville Metropolitan Housing Authority’s Plan to meet its community’s housing needs by providing decent, safe and affordable housing. It is the goal of the Housing Authority to promote self-sufficiency, personal growth and neighborhood revitalization by maximizing its resources and maintaining the fiscal veracity of the agency. It is FMHA’s belief that housing is a basic right and the substance for a successful life. The Housing Authority staff are committed to serving the Fayetteville community in a manner that demonstrates professionalism, care and consideration.

Fayetteville Metropolitan Housing Authority owns and professionally manages family communities and elderly/disabled rental apartments. FMHA has eleven (11) developments that it manages throughout the City of Fayetteville and Cumberland County. There are 1,045 housing units that comprise these eleven (11) communities. The waiting list for public housing is closed, and there are 354 households on that waiting list.

The breakdown of the waiting list is 61.3% single-person households, 34.7% two-person households, 3.5% three-person households, 0.8% four-person households, and 0.5% five-person or greater households, for a total of 354 households on the waiting list as of January 9, 2020 (the last waiting list available). With public housing occupancy is at 98%, there is a greater demand than supply. However, public housing residents have been converting to Section 8, and demand for public housing has decreased among households who qualify for Section 8.

FMHA has a Family Self-Sufficiency program which utilizes escrow accounts to purchase a home. FMHA does not have any homebuyer programs.

Fayetteville Metropolitan Housing Authority administers 1,749 Section 8 Housing Choice Vouchers as of October 15, 2019. A total of 1,714 of these voucher holders are living in Section 8 Housing. Demand for a quality Section 8 Housing rental exceeds the supply of decent, affordable rental units. Section 8 Housing is currently at 98% occupancy. There were 252 families/individuals on the Housing Choice Voucher waiting list as of January 8, 2020 (the most recent waiting list available). The waiting list is currently closed.

FMHA attends an annual fair housing training that is conducted by City and County staff. The most recent seminar was held in 2019.

Fayetteville Metropolitan Housing Authority has a resident council composed of a representative from every public housing community. These positions are consistently filled. A public housing community that had previously been represented will often continue to have representation without long gaps.

Public Housing –

HUD provides funding to the Fayetteville Metropolitan Housing Authority through its Capital Improvement Program and Housing Choice Voucher Program. FMHA owns and manages 1,045 public housing units. Thirty-two (32) of these units are elderly housing in Hillside Manor. Additionally, FMHA administers a Family Self Sufficiency Program that offers families an opportunity to participate in a program that provides them opportunity to work with a caseworker to develop a plan to gain access to education and job programs.

Fayetteville Metropolitan Housing Authority – Public Housing

Address	Owner/Manager	Units
Grove View Terrace I Grove Street, Fayetteville, NC	Fayetteville Metropolitan Housing Authority	56
Grove View Terrace II Grove Street, Fayetteville, NC	Fayetteville Metropolitan Housing Authority	156
Hillside Manor Rosehill Road, Fayetteville, NC	Fayetteville Metropolitan Housing Authority	32
Melvin Place Rosehill Road, Fayetteville, NC	Fayetteville Metropolitan Housing Authority	58

Point Place Chestnut Street, Fayetteville, NC	Fayetteville Metropolitan Housing Authority	52
Murchison Townhouses Rosemary Street, Fayetteville, NC	Fayetteville Metropolitan Housing Authority	60
Blueberry Place North Street, Ext., Fayetteville, NC	Fayetteville Metropolitan Housing Authority	48
Holland Homes Enterprise Ave, Fayetteville, NC	Fayetteville Metropolitan Housing Authority	60
Lewis Heights Johnson Street, Fayetteville, NC	Fayetteville Metropolitan Housing Authority	48
Stanton Arms Whitfield Street, Fayetteville, NC	Fayetteville Metropolitan Housing Authority	52
McNeill Apartments Ireland Drive, Fayetteville, NC	Fayetteville Metropolitan Housing Authority	50
Scattered Site Throughout Fayetteville, NC and Cumberland County, NC	Fayetteville Metropolitan Housing Authority	124

Source: Fayetteville Metropolitan Housing Authority

The following table provides the number of residents on the public housing waiting list, and the percentage identified as white, black, or Hispanic.

Fayetteville Metropolitan Housing Authority Demographics of Public Housing Waiting List

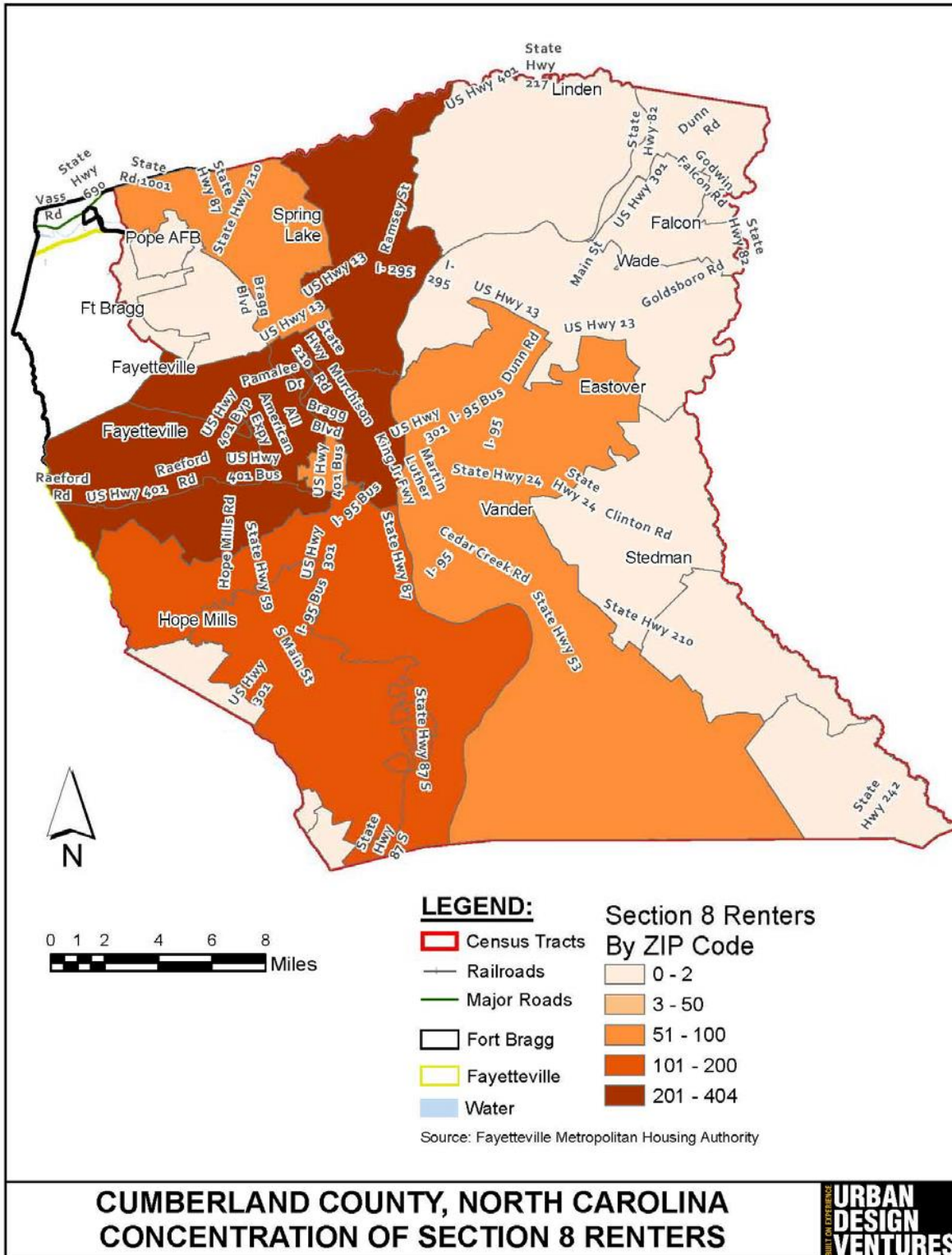
Demographic Characteristics	Number on Waitlist	Percent on Waitlist
White	58	15.51%
Black or African American	299	79.95%
Hispanic or Latino	25	6.68%
American Indian or Alaskan Native	5	1.34%
Other Race or Ethnicity	12	3.21%
Persons with Disabilities	13	3.48%
Families with Children under the age of 18	135	36.10%
Elderly Families	53	14.17%

Source: Fayetteville Metropolitan Housing Authority Five Year Plan

Section 8 –

The Fayetteville Metropolitan Housing Authority oversees the Section 8 Housing Choice Voucher Program. Eligible participants who receive vouchers may search on their own for privately owned housing. The Housing Authority encourages voucher holders to locate in areas of high opportunity and outside R/ECAPs. Fayetteville Metropolitan Housing Authority grants extensions to Voucher Holders to assist them in finding housing that passes the Section 8 inspection. The Section 8 Housing Choice Voucher utilization rate is currently 98%.

Additionally, Family Self-Sufficiency (FSS) programs are provided to Section 8 Housing Choice Voucher holders and public housing tenants. FSS residents work with a case manager to develop goals that will, over a five (5) year period, lead to self-sufficiency. These goals may include education, specialized training, job readiness, job placement activities, and career advancement objectives. The goals for each participating family member are set out in Individual's Training and Service Plan. FMHA has a baseline of 1,749 Section 8 Housing Choice Vouchers, with 1,714 of these vouchers in use. The following map shows the locations of Section 8 Housing Choice Voucher holders by ZIP Code in Cumberland County:



Deconcentration Policy –

It is the Fayetteville Metropolitan Housing Authority's policy to provide for deconcentration of poverty and encourage income mixing by bringing higher income families into lower income developments and lower income families into higher income developments. Toward this end, the Housing Authority reserves the right to skip families on the waiting list to reach other families with a lower or higher income.

The Fayetteville Metropolitan Housing Authority will affirmatively market its housing to all eligible income groups. Lower income residents will not be steered toward lower income developments and higher income people will not be steered toward higher income developments.

Prior to the beginning of each fiscal year, the Housing Authority analyzes the income levels of families residing in each of its developments and the income levels of the families on the waiting list. Based on this analysis, the Housing Authority determines the level of marketing strategies and deconcentration incentives to implement.

5. Indian Housing Authority –

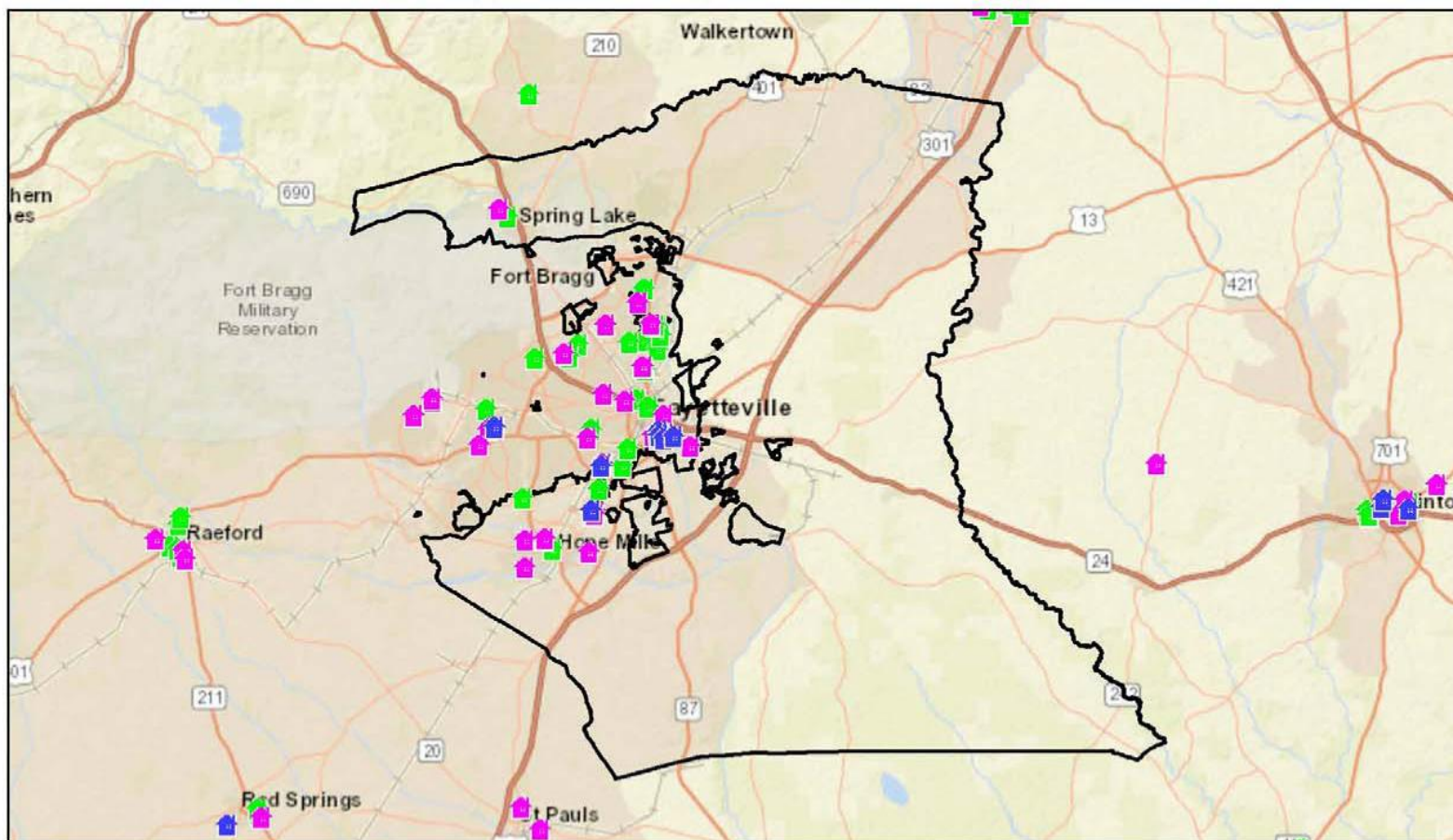
The Indian Housing Authority is a manager of affordable housing and a developer that undertakes rehabilitation of housing, offers

North Carolina Indian Housing Authority
1019 Elliott Circle
Fayetteville, North Carolina 283021
(910) 488-1869

rentals, and has homeownership initiatives. They exist to help Indians in the State, but they serve anyone that needs housing and only have a few Indian tenants in the circle.

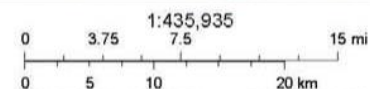
The Indian Housing Authority has 117 units in the City of Fayetteville and 92 units in Cumberland County. In the City of Fayetteville, the Elliott Circle Development was a rehabilitation project of existing housing. The Indian Housing Authority will build houses for USDA Rural Development. They do not receive direct HUD funding and their board is structured with representatives from Indian Tribes and Organizations in North Carolina except for the Federal Tribe in the State.

HUD Supported Housing - Cumberland County, NC



January 2, 2020

-  Public Housing Development
 -  LIHTC Property
 -  Multifamily Properties - Assisted
- Override 1



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

4. Family Self-Sufficiency (FSS) –

Family Self-Sufficiency (FSS) programs are provided to Housing Choice Voucher holders and public housing tenants to transition from welfare to work or better paying jobs. The Head of Household works with the FSS staff to create a five-year plan, which lists steps they will take to pursue economic stability for their family. The plan includes goals to seek and maintain employment and become free of any welfare (cash) assistance received. Throughout the program, FSS staff helps families access government and community programs and services for financial aid, career training, job search, childcare, transportation, counseling, budgeting, credit repair, and even homeownership.

As the family progresses in their program, any rent increases caused by increases in salary, better jobs, or wages are deposited in an FSS savings account. At the end of five years, when the Head of Household completes their FSS goals and "graduates," they are eligible to receive money collected in this account. Past participants in FSS have returned to school, obtained living wage jobs, improved credit and finances, purchased vehicles, started businesses, and bought homes of their choice. Their futures become more secure as they built assets.

5. Low Income Housing Tax Credit –

The Low-Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households. This program provides a dollar-for-dollar tax credit to reduce the developer's Federal income tax. The City of Fayetteville and Cumberland County promote the use of Low Income Housing Tax Credits. The primary LIHTC developer in the Fayetteville area is United Management II. The following table shows LIHTC projects completed in Cumberland County since 2000. The LIHTC projects completed in the City of Fayetteville are highlighted.

Cumberland County, NC LIHTC Projects

Project Name / HUD ID Number	Project Address	Project City	Project ZIP Code	Total Number of Units	Total Low-Income Units
Blanton Green Apts NCA20000035	Blanton Rd	Fayetteville	28303	48	48
Crosswinds Green II NCA20010040	3415 Town Street	Hope Mills	28348	48	48
Haymount Manor Apts NCA20010060	2040 Elvira Street	Fayetteville	28303	48	48
Rosehill West Apts NCA20020160	1945 James Hamner Way	Fayetteville	28311	76	76
Blanton Green II Apts NCA20030010	1024 Lauren Mcneil Loop	Fayetteville	28309	32	32
Legion Manor Apts NCA20030100	651 Sethway Road	Hope Mills	28348	44	44
Southview Green Apartments NCA20040180	Elk Road	Hope Mills	28348	72	72
Bunce Green Apts NCA20050030	1409 Distinct Circle	Fayetteville	28314	80	80
Bunce Manor Apartments NCA20050035	3450 Denise Place	Fayetteville	28314	48	48
Pineridge Manor NCA20050145	3200 Big Pine Drive	Hope Mills	28348	60	60
Rosehill Gardens Apartments NCA20050160	226 Tiffany Court	Fayetteville	28301	100	100
Eastside Green Apartments NCA20060090	708 Duggins Way	Fayetteville	28312	60	60
Fayetteville Gardens Apartments NCA20060100	2941 A Gordon Way	Fayetteville	28303-5479	100	100
Legion Crossing Apartments NCA20060145	3608 Ireland Drive	Hope Mills	28348	48	48
Pine Chase NCA20060170	3181 Big Pine Drive	Hope Mills	28345	32	32
Tokay Green Apartments NCA20060200	1928 Florida Drive	Fayetteville	28301	80	80
Blanton Green III Apartments NCA20070025	Lauren Mcneil Loop	Fayetteville	28303	36	36
Eastside Green II Apartments NCA20080065	708 Duggins Way	Fayetteville	28312	48	48
Southview Villas NCA20080175	3315 Gibbon Dr	Hope Mills	28348-5810	64	64
Maple Ridge NCA20087020	4810 Canyon Crest Cir	Fayetteville	28314-0766	48	48
Maple Ridge Apartments - Phase 3 NCA20100155	6736 Bone Creek Drive	Fayetteville	28314	80	80
Spring Lake Green Apartments NCA20100210	401 Odell Road	Spring Lake	28390	48	48
Dogwood Manor NCA20110030	422 Alfred Street	Fayetteville	28301	36	36

Oak Run NCA20110090	500 Campbell Terrace	Fayetteville	28301	112	112
Sycamore Park NCA20110160	604 Volunteer Drive	Fayetteville	28301	184	184
Hickory Ridge NCA20114017	1249 Beebe Estate Circle	Fayetteville	28314	72	72
Colony Place NCA20120045	2095 Hyde Place	Fayetteville	28306	100	100
Eastside Green III Apartments NCA20120060	Duggins Way	Fayetteville	28312	40	40
Azalea Manor NCA20123007	230 Lincoln Dr	Fayetteville	28301-5696	72	72
Oak Run II NCA20130013	575 Scarborough Street	Fayetteville	28301	118	118
Cypress Manor NCA20140055	217 Lincoln Drive	Fayetteville	28301	48	48
Cape's Landing Apartments NCA20160994	1404 Deer Trail Drive	Fayetteville	28314	96	96

Source: <http://lihtc.huduser.org/>

6. HUD Assisted Housing –

HUD previously funded the Section 202 and Section 811 Supportive Housing programs to encourage and support the development of assisted housing in cities and counties across the country. The Section 202 Supportive Housing for the Elderly Program provided financial support for the construction, rehabilitation, or acquisition of supportive housing for the elderly. Similarly, the Section 811 Supportive Housing for the Disabled provided financial assistance for nonprofit organizations seeking to develop affordable, supportive housing for low-income adults with disabilities. The City of Fayetteville and Cumberland County are supportive of the use of Section 202 and Section 811 Supporting Housing Programs, as well as the use of Low Income Housing Tax Credits (LIHTC).

7. Social Service Agencies –

The following table lists the organizations for the at-risk, homeless, or disabled populations in the City of Fayetteville and Cumberland County.

Supportive Service Programs

Agency Name	Description
Alliance Health	Alliance health offers treatment and support for people with mental illnesses, substance abuse disorders, and intellectual or developmental disabilities.
Center for Economic Empowerment and Development (CEED)	CEED provides a business center targeted toward women in the area, where it provides counseling, training, and lending programs. Additionally, CEED provides housing and self-sufficiency programs for women and families.
Coordinating Council on Older Adults	The Cumberland Council on Older Adults advocates for people aged 60 and over living in Cumberland County. They provide free services including Meals on Wheels, in-home aid, Senior Health Insurance, and counseling.
Cumberland HealthNet	Cumberland HealthNet provides health services for uninsured residents of Cumberland County, and is the lead for the Fayetteville-Cumberland County CoC's Coordinated Entry strategy. Cumberland HealthNet provides case management, prescription medications, mental healthcare, life skills assistance, and nutrition and patient education for uninsured residents, including homeless residents of the area.
Designing Station	Designing Station provides homeless individuals and families with job training. Additionally, they provide furniture to families in Cumberland County and Robeson County that are transitioning out of homelessness.
Endeavors	Endeavors is a national organization that provides a wide variety of social service programs for children, families, veterans, and people with mental illnesses. Services are provided from a community center in Fayetteville that addresses unemployment, child abuse, disabilities, and homelessness. Endeavors also provides Permanent Supportive Housing.
Family Promise	Family Promise serves unaccompanied youth in the Fayetteville-Cumberland County Region. They provide a shelter, along with food and support for children and families that are at-risk of homelessness.
Fayetteville Area Habitat for Humanity	Habitat for Humanity has a variety of programs to assist in providing quality housing for low- and moderate-income families, including homeownership programs, aging in place programs, and housing for victims of domestic violence.
Fayetteville Area Operation Inasmuch	Fayetteville Area Operation Inasmuch serves people who are homeless or at-risk of homelessness with meals and a variety of educational services. Fayetteville Area Operation Inasmuch runs The Lodge, which is a men's transitional shelter.

Genesis Grace Ministry	Genesis Grace Ministry provides free meals and hygiene items to impoverished residents of Fayetteville.
Hope 4 NC	Hope 4 NC is an organization that works with Cumberland Disaster Recovery to provide outreach to individuals and families whose housing status was affected by Hurricane Florence.
Hope Center – True Vine Ministries	The Hope Center is a women’s shelter in the City of Fayetteville. Additionally, the Hope Center operates the White Flag shelter during inclement weather.
Kingdom Community Development Corporation	Kingdom CDC provides a variety of housing services to residents of the City of Fayetteville and Cumberland County. Kingdom CDC focuses on new construction of new housing for low- and moderate-income individuals, as well as providing homeownership counseling for these individuals.
North Carolina Legal Aid	North Carolina Legal Aid provides pro bono legal services for individuals experiencing housing and employment discrimination, as well as other legal services.
NCWorks Career Center	NCWorks provides job training for workers in the Cumberland County Area, and connects employers to workers that either have or can be trained in their desired skills.
Pathways 4 Prosperity	Pathways 4 Prosperity is a partnership between a variety of governmental, nonprofit, and citizen volunteer groups to advocate for improving education, workforce development, affordable housing, and parent life skills in the region.
Salvation Army Fayetteville	The Salvation Army operates the largest homeless shelter in the region. The Salvation Army assists victims of domestic violence and victims of human trafficking at their shelters, and provides a veterans’ emergency shelter. During inclement weather, The Salvation Army offers a White Flag shelter.
Seth’s Wish	Seth’s Wish operates a center for homeless individuals in Fayetteville. They offer resources for individuals facing food insecurity and provide day programming.
Stedman-Wade Health Services, Inc.	Stedman-Wade is a community health center that works with uninsured or underinsured individuals and families to provide medical, behavioral, and dental healthcare. The center works with homeless individuals, agricultural workers, residents of public housing, and veterans.
United Way of Cumberland County	United Way performs a variety of social services for low-income residents of the area. Services include youth programs, financial self-sufficiency education, connecting clients to accessible healthcare, and providing emergency food and safe shelter to those with critical needs.
Urban Ministries	Urban Ministries provides rapid rehousing to individuals and families that have recently experienced homelessness.

Veterans Empowering Veterans	Veterans Empowering Veterans provides programs and services for homeless veterans, including food, shelter, substance abuse counseling, mental health care, and job training.
Volunteers of America	Volunteers of America provides housing for seniors and families of individuals with disabilities. Volunteers of America provides transitional housing for veterans, as well as job training for women veterans.

8. Planning, Zoning, and Building Codes

A joint Comprehensive Plan between the City and the County was approved in 1994.

The City of Fayetteville's Zoning Ordinance has been continuously updated to reflect the changing needs of the community. Variances are required for most multi-family housing, but the Planning Commission approves the vast majority of variances. In 2013, the City's Zoning Ordinance was updated to include density bonuses to encourage greater housing density within the City. This was done in part to mitigate the effects of climate change, but has effects on fair housing as well by acting as a tool in the developer's toolbox for affordable housing.

Cumberland County's Zoning Ordinance received its last comprehensive update in 2005. Much of the housing in the region is single-family housing.

Both the City and the County have distance requirements for group homes. The State of North Carolina allows for distance requirements between group homes, which had been adopted by both the City and the County, but is in violation of the Fair Housing Act.

Code Issues

In the City of Fayetteville and throughout Cumberland County, code enforcement issues are common, particularly in rental housing. The City and County are actively pursuing methods of resolving these issues. Windshield inspections are frequently conducted, as well as periodic walking inspections of rental properties. Code enforcement frequently cites absentee landlords for code deficient structures, as well as some overcrowded rental properties.

Both code departments deal with large geographic areas and absentee landlords that lead to vacant properties. Additionally, there are a large number of trailer parks in both the City and the County with trailers that are in poor condition and owners that either cannot afford to rehabilitate them or choose not to do so. Due to North Carolina State Law, the City and County cannot create a rental registry to address these items.

U.S. Department of Housing and Urban Development (HUD)

HUD encourages its grantees to incorporate “visitability” principles into their designs. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons.

Federal Requirements

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “*Section 504*” prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and/or hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically, ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable accommodations to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions, or implementing land use policies that exclude or discriminate against persons of a protected class.

9. Taxes

Real estate property taxes may also impact housing affordability. This may not be an impediment to fair housing choice, but it does impact the affordability of housing.

The following table shows the millage rates for the jurisdictions in Cumberland County.

Cumberland County Property Taxes - 2019

	Tax Rate	Recreation Tax	County	Millage Rate
Fayetteville	.4995	N/A	.799	.012985
Hope Mills	.46	.05	.799	.01309
Spring Lake	.70	N/A	.799	.01499
Stedman	.32	.05	.799	.01169
Wade	.26	.05	.799	.00999
Falcon	.15	.05	.799	.01109
Godwin	.24	.05	.799	.01089
Linden	.30	.05	.799	.01149
Eastover	.205	N/A	.799	.01004
ETWN Vander	.205	N/A	.799	.01004

Fayetteville Revitalization District	.5995	N/A	.799	.013985
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Source: Cumberland County Office of Assessment

Tax relief is available for residents of Cumberland County through three avenues:

- Homestead Exclusion – Residents can qualify for an exclusion of greater than \$25,000 or 50% of qualifying assessed land value if they are living in their permanent residence, are aged 65 or older or they are totally and permanently disabled, and have a combined applicant and income below \$30,200.
- Circuit Breaker – Property taxes are deferred over a combined income limit of \$45,300. Residents qualify by being 65 or older or being totally and permanently disabled, and owning and occupying their residence for the past 5 years.
- Disabled Veteran & Surviving Spouse Exclusion – Honorably discharged disabled veterans and unmarried surviving spouses will receive an exclusion of the first \$45,000 of assessed property values.

10. Transportation

Transportation plays an important aspect in determining where residents choose to live. Some families choose to live in an area that is more private than physically connected, while others place more emphasis on proximity to main arteries and highways for commuting to work.

Fayetteville Area System of Transit (FAST)

FAST serves the City Fayetteville and Cumberland County, NC with 18 fixed routes and paratransit, known as FASTTRAC. All public transit is provided in the form of buses.

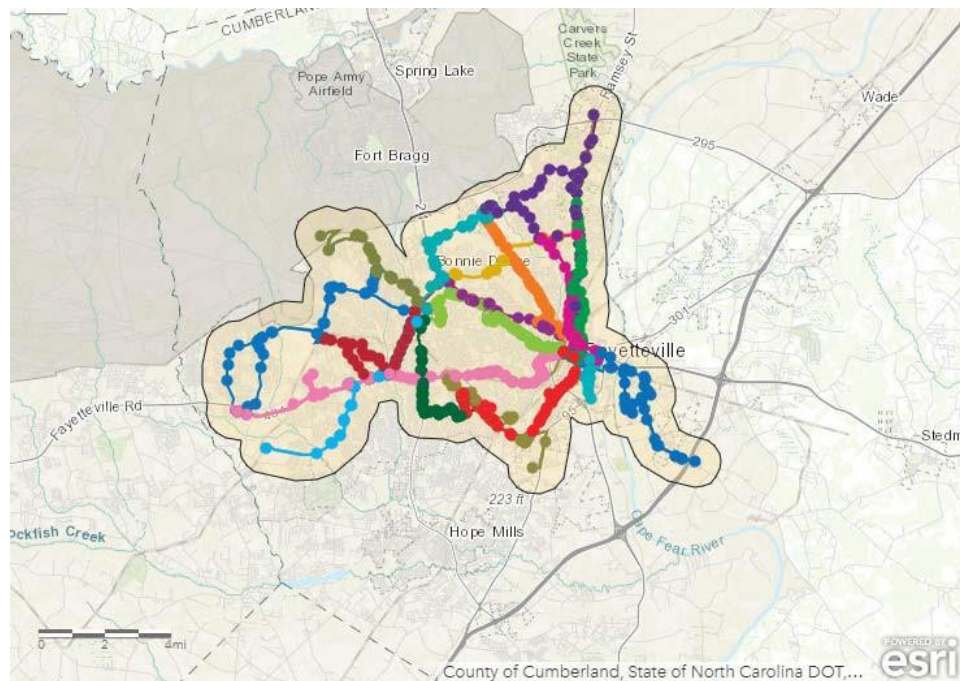


The last transit development plan update was completed by FAST in 2014. According to the plan, the greatest needs identified for the system were greater frequency of buses, later evening service,

Sunday service, and flexibility to respond to emerging mobility needs. Of these, Sunday service and extended hours have been added to select fixed routes.

Based on stakeholder meetings, the greatest public transit needs in the area were increased route frequency, routes that connected residential areas to job centers, transit that operates outside of the City of Fayetteville, and routes that utilized main corridors.

The fixed route map for FAST is shown below:



Source: Fayetteville Area System of Transit (FAST)

All FAST buses are equipped with bike racks and handicap lifts.

11. Jobs and Workforce Development

Access to good employment affects housing choice. However, there can be disparities in access to good jobs. The City of Fayetteville and Cumberland County have acknowledged these disparities and partner with local organizations to provide employment training. Stakeholders in the region have largely identified that low wages in the area contribute to poverty, and a service-oriented economy provides residents who are living in poverty with little upward

mobility. Organizations and programs that are in place to develop the County's workforce, with an emphasis on diversity, include:

- The City of Fayetteville's CDBG program provides a variety of small business loans, small business development grants, and job skills assistance programs to train the area's workforce and to provide low- and moderate-income residents with jobs.
- NCWorks provides job training and retraining for youth aged 14-24 years old, adults over 18, and dislocated workers. Job training goals include ensuring that trainees have the skills for labor that will be unsubsidized by Federal assistance, so trainees can be self-sufficient. NCWorks is developing a youth entrepreneurship initiative for young adults working in cyber security in an attempt to create homegrown industries. NCWorks has also developed partnerships with area universities and the Greater Cumberland County Sector Partnership to develop programs to encourage youth to train for healthcare positions.
- The Center for Economic Empowerment & Development (CEED) targets women in Cumberland County to encourage entrepreneurship and connect clients to the Small Business Administration (SBA) to acquire loans. CEED provides consultation and runs a women's business center. They are preparing to create a business incubator for food service businesses in the area.
- Volunteers of America provides employment training for women veterans who may be experiencing homelessness. Other job training programs for homeless women exist, including a program at Connections of Cumberland County, which provides a career lab through Fayetteville Technical Community College for the exploration of e-commerce careers.

12. Education

Education is often an important factor influencing the opportunities where people choose to live. Fayetteville and Cumberland County comprise a unified City-County school district. It is a high-poverty school district with many challenges associated with the system. Fort Bragg is home to a separate school district for



Active Duty Service Members and DoD employees.

To ensure North Carolina schools are performing, the State uses the North Carolina School Report Card system, which is an online platform released annually in the Fall that provides district and building level academic scores to all schools. Additionally, the Report Card Site informs the public of the academic performance measures of each school and provides local teachers, administrators, and parents an opportunity to compare the performance of local schools.

There were 87 schools in the Cumberland County School District in the 2018-2019 school year. On the 2018-2019 Report Card, 4 schools received an A (4.8%), 23 received a B (27.4%), 33 received a C (39.3%), 23 received a D (27.4%), and 1 school received an F (1.2%). 16 schools exceeded their growth goals (20.0%), 36 schools met their growth goals (45.0%), and 28 schools did not meet their growth goals (35.0%).

The North Carolina Report Card system tracks performance among subgroups of students for grades 3-8. Levels 1 and 2 are considered below grade level, Level 3 is considered at grade level, and Levels 4 and 5 are considered above grade level. When taking these statistics into account, it is important to note that the Cumberland County School District has a large homeless population and a large foster care population. Additionally, the population that speaks English as a second language has been growing, and ESL has been a priority for the District. Cumberland County's proficiency data is shown below:

NC REPORT CARD – MATH PERFORMANCE IN 2018

Math Performance	Not Proficient	Level 3	Level 4	Level 5
Other	43%	20%	34%	13%
ALL	50%	18%	25%	8%
Female	48%	19%	26%	8%
Male	51%	18%	24%	8%
American Indian	59%	17%	20%	<5%
Asian	20%	13%	36%	30%
Black	61%	18%	18%	<5%
Hispanic	49%	18%	26%	8%

Two or More Races	44%	20%	28%	8%
White	34%	19%	34%	13%
Academically/Intellectually Gifted	<5%	8%	50%	39%
Economically Disadvantaged	59%	18%	19%	<5%
English Learners	71%	15%	12%	<5%
Foster Care	68%	14%	16%	<5%
Homeless	67%	15%	15%	<5%
Military Connected	32%	19%	35%	13%
Students w/ Disabilities	84%	9%	6%	<5%

Source: NC Department of Public Instruction

NC REPORT CARD – ENGLISH LANGUAGE ARTS/READING PERFORMANCE IN 2018

English Language Arts/Reading Performance	Level 1	Level 2	Level 3	Level 4	Level 5
Other	17%	22%	15%	43%	13%
ALL	24%	22%	13%	34%	8%
Female	20%	22%	14%	36%	9%
Male	28%	22%	13%	31%	7%
American Indian	32%	25%	13%	25%	5%
Asian	10%	11%	10%	48%	21%
Black	31%	25%	13%	27%	<5%
Hispanic	23%	23%	13%	34%	8%
Two or More Races	20%	20%	15%	38%	8%
White	14%	17%	13%	43%	13%
Academically/Intellectually Gifted	<5%	<5%	<5%	56%	38%
Economically Disadvantaged	30%	25%	13%	27%	<5%
English Learners	55%	23%	8%	12%	<5%
Foster Care	37%	28%	11%	22%	<5%
Homeless	39%	22%	12%	23%	<5%
Military Connected	11%	17%	13%	45%	14%
Students w/ Disabilities	64%	20%	6%	9%	<5%

Source: NC Department of Public Instruction

Additionally, the North Carolina Report Card system tracks suspensions and expulsions by subgroup. Cumberland County's suspension and expulsion data is shown below:

NC REPORT CARD – SUSPENSIONS & EXPULSIONS IN 2018

Suspensions and Expulsions (per 1000 Students in Subgroup)	Short-Term Suspensions	Long-Term Suspensions	Expulsions	In-School Suspensions
ALL	183.50	0.36	0.00	153.32
Female	113.14	0.24	0.00	105.44
Male	240.84	0.46	0.00	190.84
American Indian	177.69	0.00	0.00	132.30
Asian	41.62	0.00	0.00	46.12
Black	273.01	0.79	0.00	216.54
Hispanic	102.17	0.00	0.00	106.83
Pacific Islander	52.27	0.00	0.00	90.59
Two or More Races	162.15	0.00	0.00	127.82
White	82.54	0.00	0.00	78.33
Economically Disadvantaged	221.88	0.19	0.00	181.49
English Learners	75.36	0.00	0.00	71.03
Students w/ Disabilities	333.08	0.00	0.00	205.98

Source: NC Department of Public Instruction

The graduation rate for Cumberland County schools in the last year was 83%. In conjunction, the dropout rate increased to 14%.

13. Section 3

HUD's definition of Section 3 is:

Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.

The following are the guidelines that the City of Fayetteville's Department of Economic & Community Development uses to accomplish Section 3 compliance:

- Providing for the publication of a notice to low-income residents of the City of Fayetteville of employment, training, or contracting opportunities resulting from the expenditure of funding covered by Section 3.
- Entering the Section 3 Clause into all covered contracts funded with CDBG and HOME funds.
- Assisting and actively cooperating with HUD to ensure contractors and subcontractors comply with Section 3.
- Refraining from entering into contracts with contractors that are in violation of Section 3 regulations.
- Documenting actions taken to comply with Section 3 and submitting Section 3 summary reports.

During the preparation of this Analysis of Impediments study, no impediments or complaints were mentioned or filed based on the HUD Section 3 Requirements.

C. Private Sector

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental, or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act and local laws prohibit such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, handicap, familial status, national origin, and sexual orientation.



1. Newspaper/Magazine Advertising

Under Federal Law, no advertisement with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or

discrimination because of race, color, religion, sex, handicap, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols, or other approaches that are considered discriminatory.

Real estate advertisements were reviewed from several real estate publications, including *The Fayetteville Observer*. None of the advertisements in these publications contained language that prohibited occupancy by any protected class.

2. Private Financing

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.gov/hmda/ and is included in Part VII, Appendix C of this Analysis of Impediments. This analysis uses 2018 HMDA data to identify any discriminatory lending patterns between minority and non-minority households. The following two (2) tables provide an analysis of the HMDA data in the Fayetteville, NC Metropolitan Statistical Area (MSA).

It should be noted that the HMDA data pertains to the entire Fayetteville MSA, which includes two (2) total counties (Cumberland County, NC and Hoke County, NC). While data for Cumberland County is highlighted where possible, there are many differences between the County and the surrounding county and municipalities that may provide some skewed outcomes.

The following table compares lending in Cumberland County to the Fayetteville, NC MSA. Lending in Cumberland County has been extracted from the MSA data based on census tract. Conventional loans in Cumberland County comprised 85.4% of the number of such loans in the MSA as a whole and 86.0% of the value of such loans.

HMDA Data Analysis for 2018

	Home Purchase Loans							
	FHA, FSA / RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	#	\$ Amount*	#	\$ Amount*	#	\$ Amount*	#	\$ Amount*
Cumberland County	4,100	707,830,000	1,936	236,220,000	4,053	554,755,000	671	39,275,000
MSA/MD	5,150	899,690,000	2,268	274,780,000	4,766	671,870,000	752	43,740,000
% of metro area lending in Cumberland County	79.6%	78.7%	85.4%	86.0%	85.0%	82.6%	89.2%	89.8%

*Note: Amounts in thousands

Source: <https://www.ffiec.gov/hmda/>

The following table shows the conventional loan applications in **Cumberland County**. Approximately half (55.0%) of the loan applications in the County were originated, while nearly a fourth (23.2%) were denied and the other 16.8% were withdrawn and 2.7% were approved but not accepted. County applicants had a slightly lower origination rate and higher denial rate than the MSA as a whole, where 54.6% of all loans were originated, as well as 20.8% of denied applications.

Disposition of Conventional Loans

	Cumberland County		
	Count	% of Cumberland County Applications	% of Total MSA Applications
Loans Originated	7,507	55.0%	54.6%
Approved, Not Accepted	359	2.7%	2.6%
Applications Denied	2,853	23.2%	20.8%
Applications Withdrawn	2,250	16.8%	16.4%
File Closed for Incompleteness	777	5.7%	5.7%

Source: <https://www.ffiec.gov/hmda/>

The following table outlines the disposition of conventional loans in the **Fayetteville, NC MSA** by income level (data for only Cumberland County is not available). Loan applications from low-income households have the highest denial rates by a large margin, while upper-income households have the lowest denial rates and highest origination rates. The percentage of loans originated and percentage of applications denied are both correlated with income, whereas the higher the income level, the more likely the application will be approved and loan originated.

Disposition of Conventional Loans by Income Level in the Fayetteville, NC MSA – 2018

Income Level	Applications Received		Loans Originated		Applications Approved, Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
	Count	% of Total	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level	Count	% of Total Income Level
Less than 50% of MSA Median	1,212	9.4%	422	3.3%	34	0.2%	464	3.6%	175	1.4%	117	0.9%
50-79% of MSA Median	1,898	14.7%	926	0.4%	47	0.4%	508	3.9%	327	2.5%	90	0.7%
80-99% of MSA Median	847	6.5%	499	3.9%	23	0.2%	162	1.3%	135	1.0%	28	0.0%
100-119% of MSA Median	2,680	20.7%	1,549	3.6%	84	0.2%	510	3.9%	405	3.1%	349	1.0%
120% or More of MSA Median	6,317	48.8%	3,694	28.5%	128	1.0%	1,066	8.2%	1,080	8.3%	716	2.7%
Total	12,954	100.0%	7,090	54.73%	316	2.4%	2,710	20.9%	2,122	16.4%	716	5.5%

Source: <https://www.ffiec.gov/hmda/>

The following tables show the disposition of conventional loans disaggregated by minority status and income level for the **Fayetteville, NC MSA**. The number of applications for conventional loans submitted by White applicants outnumbers minority applicants in each income level analyzed. White applicants have a higher origination rate and lower denial rate of conventional loans than minority applicants in all income categories.

Loan Disposition Rates by Minority Status, Less than 50% of MSA Median Income

	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	26	2.15%	6	1.42%	1	2.94%	14	3.02%	1	0.57%	4	3.42%
Asian	27	2.23%	8	1.90%	0	0.00%	11	2.37%	5	2.86%	3	2.56%
Black or African American	412	33.99%	137	32.46%	12	35.29%	175	37.72%	44	25.14%	44	37.61%
Native Hawaiian or Other Pacific Islander	2	0.17%	1	0.24%	0	0.00%	1	0.22%	0	0.00%	0	0.00%
White	544	44.88%	219	51.90%	16	47.06%	172	37.07%	92	52.57%	45	38.46%
Hispanic or Latino	98	8.09%	50	11.85%	3	8.82%	26	5.60%	14	8.00%	98	8.09%
Not Hispanic or Latino	926	76.40%	327	77.49%	25	73.53%	353	76.08%	129	73.71%	926	76.40%
Total	1,212	100.00%	422	34.82%	34	2.81%	464	38.28%	175	14.44%	117	9.65%

Source: <https://www.ffiec.gov/hmda/>

The number of White, Non-Hispanic applicants, in this income category is higher than other applicant types. White, Non-Hispanic applicants have a higher origination rate than their population rate, and Black or African American residents have a higher denial rate than population rate with incomes less than 50% of the MSA median income.

Loan Disposition Rates by Minority Status, 50-79% of MSA Median Income

	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	42	2.21%	19	2.05%	0	0.00%	11	2.17%	6	1.83%	6	6.67%
Asian	49	2.58%	21	2.27%	3	6.38%	21	4.13%	4	1.22%	0	0.00%
Black or African American	599	31.56%	257	27.75%	10	21.28%	196	38.58%	106	32.42%	30	33.33%
Native Hawaiian or Other Pacific Islander	13	0.68%	5	0.54%	0	0.00%	2	0.39%	5	1.53%	1	1.11%
White	862	45.42%	481	51.94%	23	48.94%	185	36.42%	142	43.43%	31	34.44%
Hispanic or Latino	180	9.48%	101	10.91%	6	12.77%	31	6.10%	36	11.01%	6	6.67%
Not Hispanic or Latino	1,419	74.76%	695	75.05%	29	61.70%	396	77.95%	236	72.17%	63	70.00%
Total	1,898	100.00%	926	48.79%	47	2.48%	508	26.77%	327	17.23%	90	4.74%

Source: <https://www.ffiec.gov/hmda/>

The number of White, Non-Hispanic applicants, in this income category is higher than other applicant types. White, Non-Hispanic applicants have a higher origination rate than their population rate, and Black or African American residents have a much higher denial rate than population rate at this income level.

Loan Disposition Rates by Minority Status, 80-99% of MSA Median Income

	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	18	2.13%	5	1.00%	1	4.35%	7	4.32%	4	2.96%	1	3.57%
Asian	14	1.65%	8	1.60%	0	0.00%	3	1.85%	3	2.22%	0	0.00%
Black or African American	253	29.87%	117	23.45%	5	21.74%	80	49.38%	43	31.85%	8	28.57%
Native Hawaiian or Other Pacific Islander	8	0.94%	6	1.20%	0	0.00%	1	0.62%	0	0.00%	1	3.57%
White	437	51.59%	292	58.52%	14	60.87%	51	31.48%	66	48.89%	14	50.00%
Hispanic or Latino	87	10.27%	64	12.83%	1	4.35%	9	5.56%	10	7.41%	3	10.71%
Not Hispanic or Latino	664	78.39%	379	75.95%	20	86.96%	135	83.33%	109	80.74%	21	75.00%
Total	847	100.00%	499	58.91%	23	2.72%	162	19.13%	135	15.94%	28	3.31%

Source: <https://www.ffiec.gov/hmda/>

In the table below, the number of White, non-Hispanic applicants in this income category significantly outnumbers the number of minority applicants. All minority groups except for Hispanic or Latino households at this income bracket have higher denial rates and lower origination rates than their proportion of the population.

Loan Disposition Rates by Minority Status, 100-119% of MSA Median Income

	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	45	1.68%	20	1.29%	1	1.19%	13	2.55%	4	0.99%	7	5.30%
Asian	40	1.49%	18	1.16%	1	1.19%	12	2.35%	6	1.48%	3	2.27%
Black or African American	765	28.54%	375	24.21%	20	23.81%	199	39.02%	128	31.60%	43	32.58%
Native Hawaiian or Other Pacific Islander	13	0.49%	6	0.39%	0	0.00%	3	0.59%	3	0.74%	1	0.76%
White	1,379	51.46%	889	57.39%	46	54.76%	192	37.65%	201	49.63%	51	38.64%
Hispanic or Latino	248	9.25%	154	9.94%	5	5.95%	43	8.43%	35	8.64%	11	8.33%
Not Hispanic or Latino	2,036	75.97%	1,187	76.63%	62	73.81%	377	73.92%	317	78.27%	93	70.45%
Total	2,680	100.00%	1,549	57.80%	84	3.13%	510	19.03%	405	15.11%	132	4.93%

Source: <https://www.ffiec.gov/hmda/>

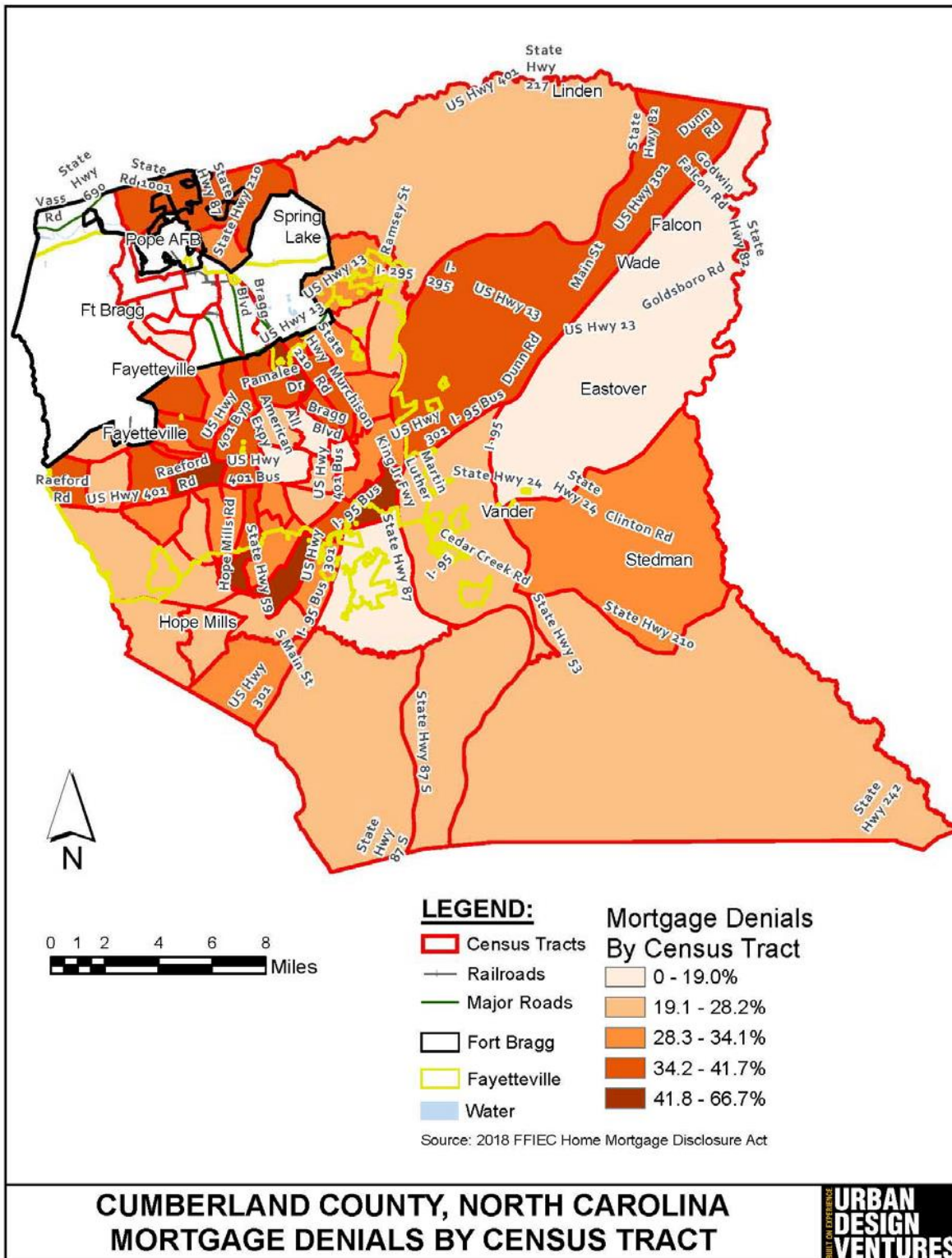
In the table below, the number of White, non-Hispanic upper-income applicants significantly outnumbers the number of minority applicants. In this income category, Black or African American and American Indian or Alaska Native applicants have a lower origination rate and a higher denial rate to white applicants.

Loan Disposition Rates by Minority Status, 120% or More of MSA Median Income

	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	61	0.97%	30	0.81%	2	1.56%	14	1.31%	11	1.02%	4	1.15%
Asian	126	1.99%	80	2.17%	2	1.56%	12	1.13%	22	2.04%	10	2.87%
Black or African American	1,643	26.01%	831	22.50%	28	21.88%	381	35.74%	290	26.85%	113	32.38%
Native Hawaiian or Other Pacific Islander	23	0.36%	10	0.27%	0	0.00%	5	0.47%	7	0.65%	1	0.29%
White	3,273	51.81%	2,079	56.28%	74	57.81%	436	40.90%	533	49.35%	151	43.27%
Hispanic or Latino	411	6.51%	227	6.15%	7	5.47%	70	6.57%	82	7.59%	25	7.16%
Not Hispanic or Latino	4,847	76.73%	2,885	78.10%	99	77.34%	790	74.11%	810	75.00%	263	75.36%
Total	6,317	100.00%	3,694	58.48%	128	2.03%	1,066	16.88%	1,080	17.10%	349	5.52%

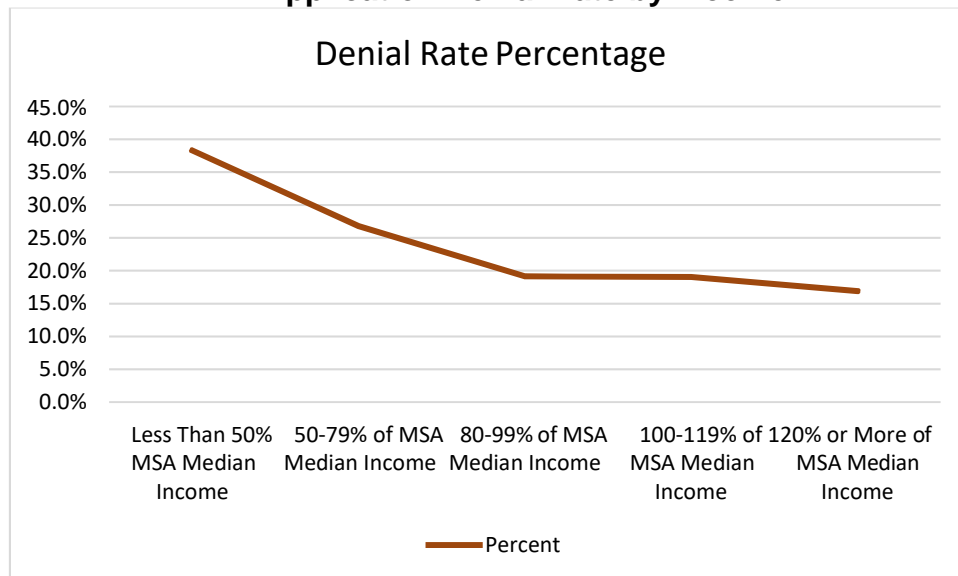
Source: <https://www.ffiec.gov/hmda/>

In summary, the HMDA data shows that more than half (61.4%) of conventional loan applications in Cumberland County were originated, slightly less than a quarter (16.3%) were denied. City applicants had a slightly lower origination rate than that of Cumberland County, where 62.5% were originated and 15.1% were denied. Cumberland County's applications for mortgages made up the majority of applications in the Fayetteville, NC MSA, comprising 85.1% of all applications, loans originated and 84.7% of denied applications. More research should be conducted to determine the reasons that loans were denied and address the relevant issues in those areas. The following map shows all Census Tracts where mortgage applications were received in Cumberland County, and the rates at which those applications were denied.



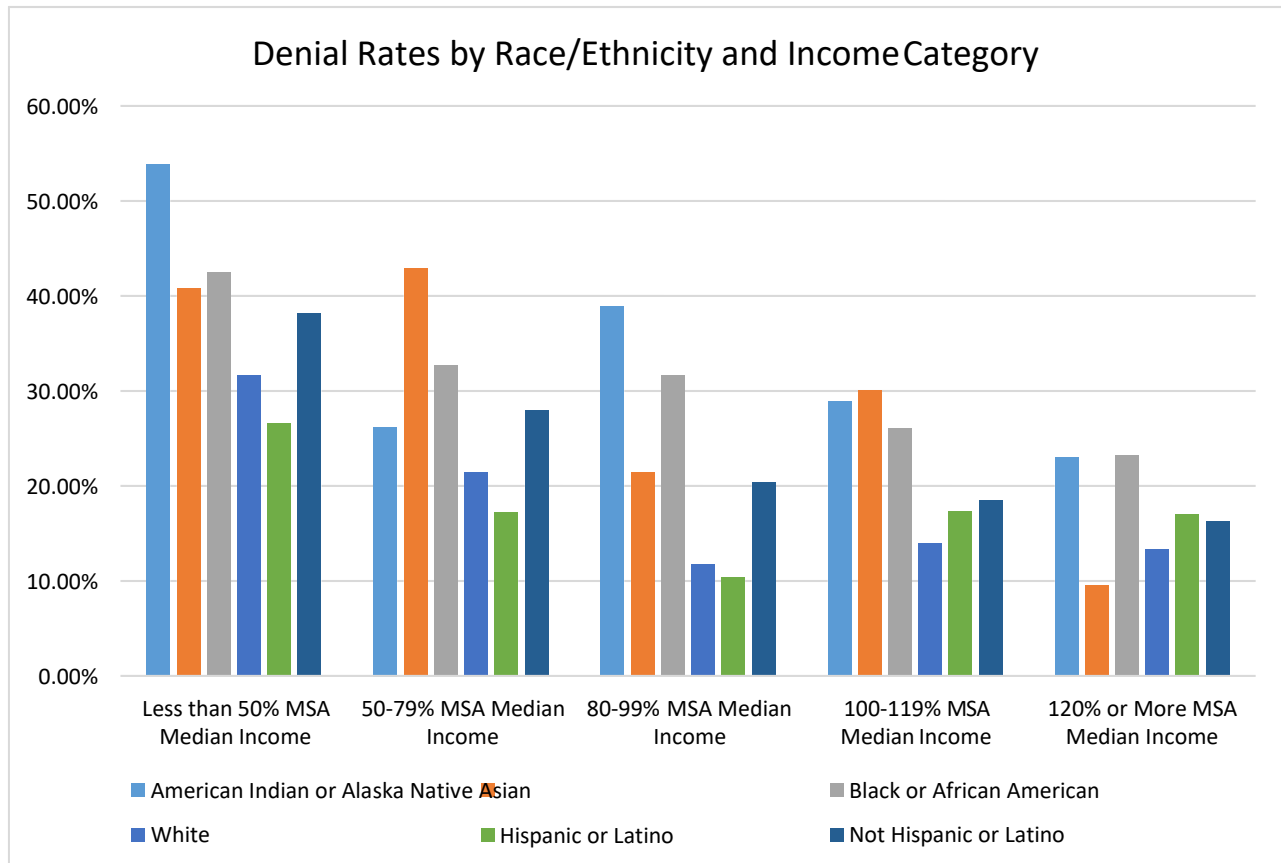
In the Fayetteville, NC MSA, the number of White applicants exceeds the number of minority applicants. Additionally, the origination rates are higher and denial rates lower for 'White' applicants than for 'Black or African American' in every income category. As incomes decrease, denial rates increase, often due to these applicants being first-time homebuyers with little to no collateral, poor credit history, and debt. While denial rates decrease as income increases, minorities have higher denial rates even within the same income groups because racist lending practices and redlining persist.

Conventional Loan Application Denial Rate by Income



Source: <https://www.ffiec.gov/hmda/>

Conventional Loan Application Denial Rate by Income and Race



Source: <https://www.ffiec.gov/hmda/>

Based on this data analysis, there is the possibility that there are discriminatory lending practices in the MSA, as there are disparities between the origination and denial rates of minority and non-minority households. In every income category, White applicants have a higher loan origination rate and a lower denial rate than minority applicants. While denial rates decrease as income increases, minorities have higher denial rates even within the same income groups.

While this data provides an insight into lending patterns in the Fayetteville, NC MSA, it should be noted that data identifying race that is unique to the City level would yield more conclusive findings and provide a more accurate understanding of any existing lending issues in either City. However, this data is not available.

D. Citizen Participation

The City of Fayetteville's Department of Economic & Community Development and Cumberland County's Community Development Department undertook a broad participation strategy for this Analysis of Impediments to Fair Housing Choice to engage as many individuals, organizations, and agencies as possible.

Stakeholders: The City of Fayetteville and Cumberland developed a list of stakeholders with direct knowledge of, and experience in, the housing market and issues affecting fair housing. Identified stakeholders were divided into the following categories:

- City and County Departments
- Public Housing Authorities
- Faith-Based Organizations
- Direct Housing Stakeholders
- Social Service Providers
- Fair Housing Agencies
- Planning Organizations
- Banks/Mortgage Companies
- Workforce & Economic Development Organizations

Agency/Organization/Stakeholder Meetings: The City of Fayetteville and Cumberland contacted all identified organizations and agencies to set up smaller meetings consisting of similar organizations to hold more in-depth conversations.

- Fayetteville-Cumberland Human Relations Commission – October 14, 2019 (Fayetteville City Offices)
- Fayetteville Metropolitan Housing Authority – October 15, 2019 (Fayetteville City Offices)
- Social Service Providers – October 15, 2019 (Fayetteville City Offices)
- Continuum of Care – October 15, 2019 (Cumberland County Offices)
- Cumberland County Department of Social Services – October 16, 2019 (Cumberland County Government Building)

- Cumberland County Public Health – October 16, 2019 (Cumberland County Government Building)
- Faith-Based Organizations – October 16, 2019 (Cumberland County Government Building)
- Housing Providers – October 16, 2019 (Fayetteville City Offices)
- Legal Aid – October 17, 2019 (Fayetteville City Offices)
- Economic Development Organizations – October 17, 2019 (Fayetteville City Offices)
- Council on Older Adults – October 17, 2019 (Fayetteville City Offices)

Any identified stakeholders that were not available to attend the meeting, as well as some of the aforementioned stakeholders, were then called to either (1) follow-up if they partook in either of the Community Meetings or (2) discuss fair housing issues with agencies/individuals who were unable to attend one of the Public Meetings.

Public Meetings: The City of Fayetteville and Cumberland County held two (2) Public Meetings to engage the public and local organizations/agencies and help identify issues impacting Fair Housing Choice. The First Public Meeting was held on Tuesday, October 15, 2019 at the Cliffdale Recreation Center and the Second Public Meeting was held on Thursday, October 17, 2019 at the Spring Lake Family Resource Center.

Additionally, the seventeen (17) scheduled meetings with various government staff, social service organizations, housing agencies, realtors, and banks were well-attended. Public Meetings were advertised in the “Fayetteville Observer,” the largest English-language newspaper in circulation in the area.

- The City of Fayetteville and Cumberland emailed Public Meeting and Stakeholder Meeting invitations to:
 - Local housing authority
 - Advocacy organizations
 - Direct housing stakeholders
 - Social service providers
 - Economic Development Organizations
 - Educational agencies
 - Planning organizations
 - Faith-Based Organizations
 - Local fair housing advocacy organizations

Additional Outreach: The City of Fayetteville and Cumberland County also employed the following to encourage extensive engagement and participation:

- Invitations to the stakeholder meetings were sent out by the Cities prior to the meetings (October 7th through October 11th).
- The City of Fayetteville and Cumberland County conducted a phone interviews with the Indian Housing Authority, who was unable to attend the public hearings or individual group meetings.

Resident Surveys: The survey was available online in both English and Spanish and physical copies were placed on public display to encourage resident input.

The online survey produced 170 English langue responses and 2 Spanish language responses. Actions to spread knowledge of the surveys included sending a press release advertising the survey, sending the survey to neighborhood organizations and associations for distribution, and emailing the link to interested parties. The information provided in these anonymous surveys were crucial in developing an accurate assessment of fair housing issues in the City and County.

The following is a summary of the 172 responses received:

Notable Characteristics

Some of the notable characteristics of respondents included (as a percentage of those that answered each question):

- The majority of respondents are female at 67.44%.
- The majority (54.07%) of respondents are White, and one-third of respondents are Black or African American (30.23%).
- One-third of the respondents were over the age of 60 (32.56%). More than half of respondents were over the age of 50 (58.14%).
- Of those that answered the question, 19.77% were low- to moderate-income for their family size.
- Nearly half, at 49.42%, come from two person households.
- 66.28% are homeowners.
- 31.40% of respondents felt that residents of the County did not know how to report fair housing violations, and a further 37.21% were unsure whether residents know or do not know how to report violations.

The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.

Accessibility:

- 49.29% of respondents believe that there is a need for curb and sidewalk improvements in the City and County.
- 7.00% believe there are not enough ramps leading to public facilities throughout the City and County.

Employment:

- 38.95% of respondents indicated that there are employment issues in the City and County.
- Of those that mention employment, 22.72% say there are jobs but the pay for them is too low.
- Of those that mention employment, 10.60% believe that there is a need for better education or training.

Housing:

- 41.86% said that there are housing issues within the City of Fayetteville and Cumberland County, and 29.17% of those respondents think affordability is the biggest issue.
- 12.50% believe there is a problem with the quality of rental housing.
- 31.43% cite property maintenance and blighted properties as an issue in their neighborhood.
- Other housing issues, needs, and programs include vacant housing, low-quality housing, and a need for housing for veterans.

Homelessness:

- 14.54% said that there is a need for services for the homeless in the City of Fayetteville and Cumberland County.
- 40% of those that mentioned homelessness described the need for more shelters.

Fair Housing:

- Only 12.21% of respondents are aware that residents can make reasonable housing accommodation requests to their landlords.
- 31.40% believed residents did not know who to contact, and 37.21% were unsure of who to contact.

Reasons Fair Housing Complaints Are Not Reported:

- 6.98% specifically mention fear of retaliation, including eviction, legal reprisal, and poor retreatment.
- 14.53% point to a lack of knowledge in reporting practices as a cause.
- 45.35% of respondents did identify reasons that fair housing complaints were not reported.

Transportation:

- 6.97% of respondents stated that there are problems or issues with public transportation in Cumberland County.
- 25% of respondents believed that streets in the City needed to be addressed.

Other:

- 14.53% of respondents describe a need for greater health services, including mental health and addiction services.
- 27.91% of respondents believed that public safety was a concern in their neighborhood.

The following table illustrates the types of situations that may result in further discriminations and/or barriers to fair housing in the City of Fayetteville and Cumberland County:

Resident Survey Results

	Strongly Agree	Agree	Neutral / Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	31.36%	29.66%	27.12%	7.63%	4.24%
Lack of affordable housing in certain areas	31.93%	38.66%	21.85%	3.36%	4.20%
Lack of accessible housing for persons with disabilities	24.37%	26.05%	40.34%	4.20%	5.04%
Lack of accessibility in neighborhoods (i.e. curb cuts)	21.01%	31.93%	29.41%	11.76%	5.88%
Lack of fair housing education	32.77%	32.77%	24.37%	7.56%	2.52%
Lack of fair housing organizations in the County	18.49%	26.89%	38.66%	10.08%	5.88%
State or local laws and policies that limit housing choice	14.41%	19.49%	49.15%	9.32%	7.63%

Lack of knowledge among residents regarding fair housing	37.29%	30.51%	21.19%	8.47%	2.54%
Lack of knowledge among landlords and property managers regarding fair housing	19.33%	28.57%	30.25%	14.29%	7.56%
Lack of knowledge among real estate agents regarding fair housing	10.26%	29.91%	35.04%	17.09%	7.69%
Lack of knowledge among bankers/lenders regarding fair housing	12.93%	19.83%	37.93%	18.97%	10.34%
Other barriers	15.66%	14.46%	61.45%	6.02%	2.41%

Source: Citizen Survey

Additional Comments or Concerns:

Typical responses included:

- “[We need] More affordable housing. Households with two incomes can barely afford decent shelter. Access to Tiny Homes for single older adults, reasonably priced might be an answer.”
- “More job training would be useful.”
- “Residents lack knowledge as to how to dispose of bulk items and construction debris.”
- “There should be a greater effort to stop littering in the city. And to remove the litter and keep our sidewalks and streets clean and beautiful.”
- “More homeless rapid rehousing and prevention dollars are needed based on the VA programs to cover things as transportation cost, car repairs and other emergency housing needs.”
- “Persons who do not have transportation, who have to walk have no place to safely walk. Students walking to school walk in bushes or the street. People in wheelchairs have to maneuver in the street.”
- “So many children with special needs in the area! Need more developmental pediatricians, ABA therapists, and groups to support these kids and their parents.”
- “We desperately need more mental health clinics and inpatient facilities.”

Public Meeting on the Draft AI Public Comments

The 2020-2024 Analysis of Impediments to Fair Housing Choice was made available on the City of Fayetteville's and Cumberland County's websites at <https://fayettevillenc.gov/community/community-development>, http://www.co.cumberland.nc.us/departments/community-development-group/community_development, and a hardcopy was placed at the following locations beginning on March 5, 2020:

- Economic & Community Development Office
Festival Park
225 Ray Avenue
Fayetteville, NC 28301
- Fayetteville City Hall Foyer
433 Hay Street
Fayetteville, NC 28301
- Cumberland County Library Headquarters
300 Maiden Lane
Fayetteville, NC 28301
- Cliffdale Library
6885 Cliffdale Lane
Fayetteville, NC 28314
- Cliffdale Recreation Center
6404 Cliffdale Road
Fayetteville, NC 28314
- College Lakes Recreation Center
4963 Rosehill Road
Fayetteville, NC 28311
- Gilmore Recreation Center
1600 Purdue Drive
Fayetteville, NC 28303
- J.S. Spivey Recreation Center
500 Fisher Road
Fayetteville, NC 28301
- Kiwanis Recreation Center
353 Devers Street
Fayetteville, NC 28303
- Spring Lake Town Hall
300 Ruth Street
Spring Lake, NC
- Godwin Town Hall
4924 Markham Street
Godwin, NC
- Falcon Town Hall
7156 South West Street
Falcon, NC
- Stedman Town Hall
5110 Front Street
Stedman, NC
- Wade Town Hall
7128 Main Street
Wade, NC
- Linden Town Hall
9456 Academy Street
Linden, NC
- Hope Mills Town Hall
5770 Rockfish Road
Hope Mills, NC
- Eastover Town Hall
3863 Dunn Road
Eastover, NC
- Myers Recreation Center
1018 Rochester Drive
Fayetteville, NC 28305

- Massey Hill Recreation Center
1612 Camden Road
Fayetteville, NC 28306
- Smith Recreation Center
1520 Slater Avenue
Fayetteville, NC 28301
- Old Wilmington Road
Neighborhood Resource Center
229 Lincoln Drive
Fayetteville, NC 28301
- College Lakes Recreation Center
4963 Rosehill Road
Fayetteville, NC 28311
- Westover Recreation Center
277 Bonanza Drive
Fayetteville, NC 28303

The document was on public display for a period of thirty (30) days. Residents were encouraged to submit written or oral feedback on the Analysis of Impediments.

Based on the citizen participation process and fair housing analysis, the following fair housing issues were identified:

- **Housing Opportunities:**
 - There is a shortage of affordable housing in Fayetteville and Cumberland County that is decent, safe, and sanitary.
 - There is a lack of Federal and State funds for housing subsidies and the development of new affordable housing is not economically feasible for private developers.
 - There is a shortage of affordable housing units in areas of opportunity where low-income persons and households may choose to move.
 - There are a number of mobile home parks in the City and County that vary in condition, with those in the poorest conditions becoming abandoned and should be removed.
 - There is enough vacant land for infill housing, but there is a lack of financial incentives to develop affordable housing on the vacant land by public, private, and non-profit developers.
- **Housing Choice:**
 - Housing units that are deteriorated and below code standards tend to be available at affordable rents.
 - Affordable housing units are concentrated in neighborhoods that are segregated by race or ethnicity, in addition to income.

- The special needs population in the City of Fayetteville and Cumberland County, has increased in the last 15 years, but landlords are frequently unwilling to make reasonable modifications and accommodations to their units.
- There are physical, economic, and social justice barriers that impede the development of new affordable and accessible housing in the City of Fayetteville and Cumberland County.
- There is a lack of "mixed-income" housing being built in the County.
- There is a high demand for elderly housing in the County.
- **Cost Overburden:**
 - Lower household incomes create cost overburdened housing conditions; approximately 25.6% of homeowners and 47.8% of renters in the County are cost overburdened by 30% or more.
 - Wages in the City of Fayetteville have remained stagnant, contributing to the high number of cost overburdened renters and homeowners in the area.
 - The elderly, on fixed income, cannot afford to make the repairs, alterations, and accommodations to their homes to make them accessible to their needs.
 - Contingencies do not exist on investor-rehabilitated affordable housing, and investors do not want to maintain affordability.
- **Disability/Accessibility:**
 - There is a lack of housing in the County that is accessible and affordable for the elderly, the disabled, and persons with special needs.
 - The denial by some landlords to make reasonable modifications and accommodations limits the amount of accessible units in the County that are for rent for persons with special needs.
- **Fair Housing:**
 - Tenants and homebuyers do not always file housing discrimination complaints when renting or buying a home.
 - Predatory loans in the region are common. As a result, foreclosure and eviction rates are high.
 - Eviction rates are high in the City and County, and landlords are permitted to evict tenants within 72 hours.
 - Persons with Limited English Proficiency (LEP) do not always have a fair housing choice.

- There is a lack of awareness of tenants' rights and landlords' responsibilities, including what reasonable modifications and accommodations are.
- **Access/Mobility:**
 - The limited public transportation network in the County is not convenient for lower income households to go to: work, health care, shopping, etc., which limits the choices where a low-income household can live.
 - Landlords will frequently refuse to make reasonable modifications and accommodations, and discriminate against elderly tenants.
 - Families and individuals have a right to live wherever they chose if affordable housing is available outside areas of concentration of low income or racial concentration.

Based on these findings, impediments to fair housing choice were outlined and are presented in Section V – Actions and Recommendations.

V. Actions and Recommendations

The following impediments to fair housing choice and recommendations are presented to assist the City of Fayetteville and Cumberland County to affirmatively further fair housing in the Region. The previously identified impediments to fair housing choice were discussed in Section III and progress was reported for each impediment. New and some previously identified impediments to Fair Housing Choice are presented on the pages that follow. Of the previously identified impediments, racial segregation, a lack of accessible housing, and economic barriers for racial and ethnic minorities are still present in Cumberland County, despite the City's and County's best efforts. Based on economic conditions, these need to be continually addressed by the City of Fayetteville and Cumberland County.

Below is a list of impediments that were developed for the City of Fayetteville and Cumberland County for this shared 2020 Analysis of Impediments to Fair Housing Choice.

A. Impediments to Fair Housing Choice

Using these findings, the City of Fayetteville and Cumberland County developed the following impediments for the 2020-2024 Analysis of Impediments to Fair Housing Choice and defined specific goals and strategies to address each impediment.

- **Impediment 1: Fair Housing Education and Outreach**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice, especially for low-income residents, minorities, and the disabled population.

Goal: Improve the public's and local officials' knowledge and awareness of the Fair Housing Act, related laws, regulations, and requirements to affirmatively further fair housing throughout the City of Fayetteville and Cumberland County.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **1-A:** Continue to promote Fair Housing awareness through the media, hosting seminars, and training to provide educational opportunities for all persons to learn about their rights under the Fair Housing Act and Americans with Disabilities Act.
- **1-B:** Continue to prepare and distribute literature and informational material concerning fair housing issues, an individual's housing rights, and a landlord's responsibilities to comply with the Fair Housing Act by making reasonable accommodations.
- **1-C:** Educate residents that they have the right to live outside concentrated areas of poverty.
- **1-D:** Work with the local Board of Realtors to educate and promote fair housing.
- **1-E:** Strive for better intergovernmental cooperation between state and local partners, as well as community groups, to effectively identify and address potential barriers to affordable housing choice.
- **1-F:** Publish forms, informational material, etc. in both English and Spanish.

• **Impediment 2: Quality of Rental Housing vs. Affordability**

The City of Fayetteville and Cumberland County have a large supply of rental housing that does not meet the minimum property standards and 35.9% of all households are cost overburdened and spend 30% or more of their monthly income on housing.

Goal: Increase the supply of decent, safe, sound and affordable rental housing through new construction and rehabilitation.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **2-A:** Provide funding and incentives for the rehabilitation of rental housing for low- and moderate-income renters.
- **2-B:** Continue to enforce local codes and ordinances, and develop a Rental Registry Program in the City of Fayetteville and Cumberland County.

- **2-C:** Promote and encourage the Public Housing Authority to offer Section 8 Housing Choice Voucher holders the option to convert to homeownership.
- **2-D:** Continue to support Low Income Housing Tax Credits to develop decent, safe, sound and affordable rental housing.
- **2-E:** Target and rehabilitate rental housing in the Murchison Road Corridor and Shaw Heights Neighborhood Revitalization Strategy Areas.

• **Impediment 3: Lack of Quality Affordable Homeowner Housing**

There is a lack of housing resources for low- and moderate-income households to purchase a home. Many houses that are available for purchase are in need of substantial rehabilitation work.

Goal: Increase the supply of various types of affordable housing for sale through new construction and rehabilitation activities.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **3-A:** Financially support and assist low- and moderate-income households to purchase homes at affordable prices throughout Cumberland County.
- **3-B:** Support and promote the development of affordable infill housing on vacant land.
- **3-C:** Continue to fund and support homeowner rehabilitation and emergency repair programs.
- **3-D:** Provide financial and development incentives to private developers and non-profits to construct and/or rehabilitate affordable housing.
- **3-E:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in areas that are not low-moderate income.
- **3-F:** Target and rehabilitate homeowner-occupied housing in the Murchison Road Corridor in Fayetteville the Shaw Heights in Cumberland County.

- **Impediment 4: Continuing Need for Accessible Housing Units**

As an older built-up environment, there is a lack of accessible housing units in the City of Fayetteville and Cumberland County. 21.9% of the County's housing units (including the City of Fayetteville) were built over 60 years ago and do not have accessibility features, while 16.6% of the County's population is classified as disabled.

Goal: Increase the number of accessible units for the physically disabled and developmentally delayed through new construction and rehabilitation of existing housing.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **4-A:** Promote programs to increase the amount of accessible housing through rehabilitation of existing housing stock by homeowners and landlords.
- **4-B:** Encourage the development of new construction of accessible and visitable housing through financial or development incentives.
- **4-C:** Continue to enforce ADA and Fair Housing requirements for landlords to make "reasonable accommodations" for tenants who are disabled.
- **4-D:** Continue to promote programs to assist elderly homeowners with accessibility improvements to their properties so they may remain in their own homes.

- **Impediment 5: Economic Issues Affecting Housing Choice**

There is a lack of economic opportunities in the City of Fayetteville and Cumberland County which prevents low-income households from increasing their financial resources to be able to choose to live outside areas of concentrated poverty.

Goal: The local economy will continue to improve by providing new job opportunities, which will increase household income, and will promote fair housing choice.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **5-A:** Strengthen partnerships that enhance local businesses, expand the tax base, and create a more sustainable economy for residents and businesses.
- **5-B:** Support and enhance workforce development and skills training that results in increased job opportunities and a living wage.
- **5-C:** Continue to support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income, and minority neighborhoods.
- **5-D:** Continue to promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **5-E:** Support and enhance entrepreneurship training programs, with a particularly focus on programs that assist women, minority, and veteran-owned businesses.

• **Impediment 6: Impacted Areas of Concentration**

There are specific areas throughout the City of Fayetteville and Cumberland County where the concentration of low-income persons and minorities exceeds 70% of the area's population.

Goal: Promote the de-concentration of minorities outside the Central and Northern sections of the City of Fayetteville and areas of the County bordering Fort Bragg in order to reduce minority concentration.

Strategies: To meet this goal, the following activities and strategies may be undertaken by the City of Fayetteville and Cumberland County:

- **6-A:** Support, promote, and plan for affordable housing developments outside areas of minority concentration.
- **6-B:** Market and promote housing opportunities for minorities outside areas of minority concentration.
- **6-C:** Provide assistance to minority households to locate their residences outside areas of high minority concentration.

B. Activities and Recommendations to Affirmatively Further Fair Housing

To affirmatively further fair housing, the following actions have, and will be, implemented by the City of Fayetteville and Cumberland County through their Fair Housing Plan through various activities noted below:

1. The Fayetteville-Cumberland Human Relations Department serves all of Cumberland County in addressing Fair Housing Complaints. All municipalities within Cumberland County will continue to support the expansion of the capabilities of the Human Relations Department.
2. The Fayetteville-Cumberland Human Relations Department will continue to enforce fair housing through public education and outreach.
3. The communities need to continue to partner with NC Legal Aid to assist low income residents with free legal assistance to insure that they have a fair housing choice.
4. The City and County will continue to provide funds and information on where to report housing discrimination complaints.
5. The City and County will encourage testing and auditing of fair housing practices through its regional fair housing providers.
6. The Human Relations Department will continue to educate and attempt to overcome any remaining “Not in My Back Yard” attitudes in the area through its fair housing providers.
7. The City and County will continue to make every attempt to increase geographic choice in housing by providing informational links on their websites for low-income households to use.
8. The City of Fayetteville will pursue a Choice Neighborhood Initiative grant to construct affordable housing.
9. The Fayetteville-Cumberland Human Relations Department and Fayetteville Metropolitan Housing Authority will continue to promote integration of public housing.
10. The Fayetteville Metropolitan Housing Authority will promote Section 8 Voucher landlords to rent to residents outside racially and ethnically concentrated areas of poverty.
11. The City of Fayetteville and Cumberland County will continue to partner with their local developers and CHDOs to improve the quality of the affordable housing stock in the area for renters and homeowners.

12. The communities will continue to promote economic development programs to assist in providing quality jobs to residents that will enable them to access more housing options.
13. On an annual basis, the City of Fayetteville and Cumberland County will continue to declare April to be Fair Housing Month via proclamation, in conjunction with holding an annual fair housing workshop with partners.
14. The Fayetteville-Cumberland Human Relations Department will continue to perform outreach to the public by providing updated housing discrimination information.
15. The City of Fayetteville and Cumberland County will continue to support housing rehabilitation programs to assist homeowners and renters in attaining safe, decent, affordable housing.
16. The Fayetteville-Cumberland Human Relations Department will continue to work with the North Carolina Human Relations Commission.

VI. Certification

Signature Page:

I hereby certify that this 2020-2024 Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Community Development Block Grant (CDBG) Program and HOME Investment Partnership (HOME) Program regulations.

City of Fayetteville, NC:

Mitch Colvin, Mayor

Date

Cumberland County, NC:

W. Marshall Faircloth, Chairman of the Board of Commissioners

Date

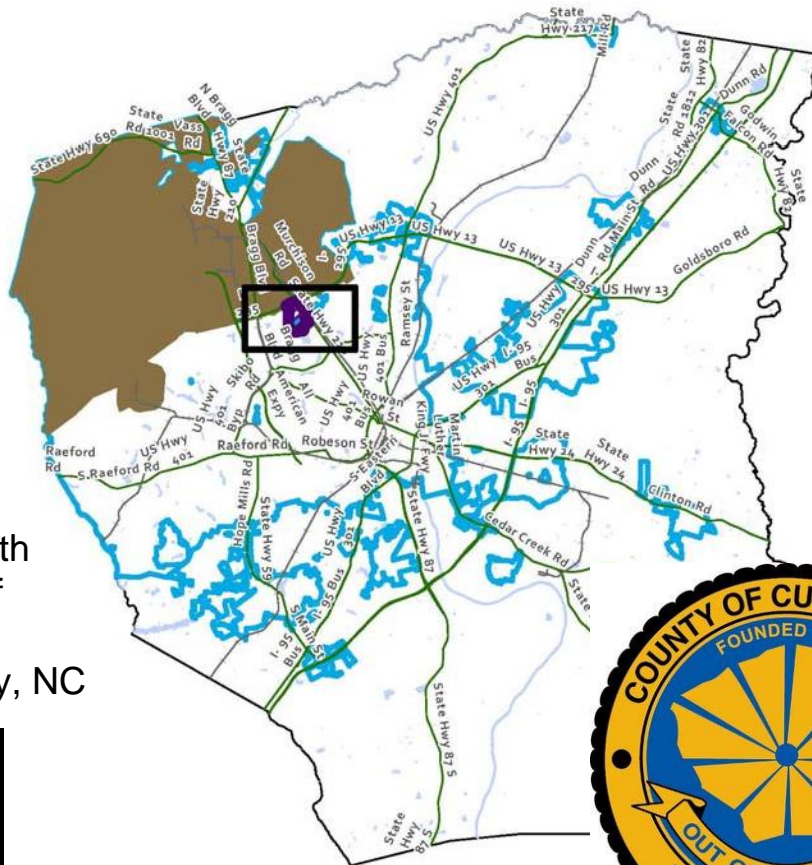
Fayetteville Metropolitan Housing Authority:

Dawn Weeks, Executive Director

Date

707 Executive Place, Fayetteville, NC 28305

May 4, 2020



W. Marshall Faircloth
Chairman, Board of
Commissioners
Cumberland County, NC





NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

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NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

A. INTRODUCTION –

1. BACKGROUND

Cumberland County has prepared a plan for the designation of a residential neighborhood, known as Shaw Heights, as a Neighborhood Revitalization Strategy Area (NRSA). The County has been working with the residents of the area to develop a plan to arrest decline, promote investment, develop infrastructure, and eliminate blighting conditions in the area.

Cumberland County, NC the primary County of the Fayetteville, NC Metropolitan Statistical Area. To the north of Cumberland County is Fort Bragg, which is one of the largest military installations in the United States. As a result, much of the County's employment is tied to Fort Bragg and the United States Military. New residents frequently move to the County, either for work in the military, to retire, or to take advantage of the amenities in the area that serve military personnel. International immigration to Fayetteville has also increased, creating a multi-cultural community. An average of 6.4% of the residents of Cumberland County moved to the area from out-of-state every year, and an average of 1.6% moved to Cumberland County from abroad. Cumberland County has a large amount of unincorporated land, which ranges from unincorporated towns with modern infrastructure to developments connected to State Highways by dirt roads.

Due to the heavy presence of the United States Military, Cumberland County experiences a high amount of population turnover from new recruits that arrive at Fort Bragg. Additionally, the County experiences an influx of military retirees who wish to return to the County after completing their service. These two populations are diverse and come from all regions of the United States, as well as the rest of the world. As the County, has grown in population in size, it has also grown more diverse.

Although the main occupation for residents of Cumberland County is military, a large service economy has grown around the base to cater to military members. Defense industry contractors are also located in Cumberland County in order to maintain close relationships with Fort Bragg.

The main employers in Cumberland County are the following companies in no particular order:

- United States Military
- U.S. Veterans Administration
- Wal-Mart
- Cape Fear Valley Health Systems
- MANN+HUMMEL Purolator
- U.S. Department of Defense
- Cumberland County Schools
- Goodyear
- Fayetteville Technical Community College
- Food Lion

Despite the numerous opportunities provided by the presence of the United States Military in Cumberland County, wages in the County remain low. The County is largely dependent on Fort Bragg to provide employment for its residents, and caters to the population of soldiers stationed there. The median age is relatively young when compared to the State of North Carolina. Most housing units Shaw Heights are occupied by families, but there is also a high percentage seniors in the neighborhood who are living alone. There is an extremely low homeownership rate in Shaw Heights, and a very low rate of lending (Source: U.S. Census Bureau, Census 2010, <http://www.factfinder.gov>).

Shaw Heights is a small neighborhood to the north of the Historic African-American neighborhood of the City of Fayetteville, the Murchison Road Corridor. Shaw Heights borders Fort Bragg on the Fort's immediate south. Shaw Heights is a small, unincorporated enclave of the City of Fayetteville that is administered by Cumberland County. Due to its unusual political status, Shaw Heights has experienced uneven development. While some portions of the neighborhood include single-family housing, the majority of the area is reserved for trailer parks or remains vacant.

Following the events of the 9/11 terrorist attacks, Bragg Boulevard, the main artery that had connected Cumberland County to Fort Bragg, was disconnected from Fort Bragg. Following this disconnection, the only remaining entrance to Fort Bragg was along Murchison Road, which acts as the Eastern border of Shaw Heights. Though this had increased the traffic that travels along Murchison Road, the investment in the area has not increased as initially expected.

Cumberland County is taking steps to build infrastructure in the Shaw Heights neighborhood and revitalize the area. Cumberland County is collaborating with the City of Fayetteville, as the City will be targeting the nearby Murchison Road Corridor for reinvestment in 2020. Cumberland County is seeking to develop infrastructure in the neighborhood now in preparation for future development that moves north on Murchison Road.

Cumberland County is taking steps to address the decline and disinvestment in areas of the County, including the Shaw Heights Neighborhood. The main initiative of Shaw Heights is to provide a combination of housing stabilization for longtime residents, and infrastructure development to improve the living conditions of residents living in trailers. Following the designation of Shaw Heights as an NRSA, the County will partner with developers to request Section 108 Loan guarantee for the neighborhood to improve neighborhood infrastructure and to increase the supply of new affordable housing.

Cumberland County prepared and adopted a Five Year Consolidated Plan for FY 2020-2024. One of the goals and initiatives in that document was the preparation of a plan for neighborhood revitalization in Shaw Heights. The County has prepared this Neighborhood Revitalization Strategy Area (NRSA) Plan for the Shaw Heights Neighborhood to help revitalize the area in accordance with the Federal Community Development Guidelines found in 24 CFR 91.215 (e)(2) and CPD Notice 16-16.

2. WHAT IS A NEIGHBORHOOD REVITALIZATION STRATEGY AREA?

A Neighborhood Revitalization Strategy Area (NRSA) affords a community some flexibility when pursuing economic development, housing, and public service initiatives with their CDBG funds. The Neighborhood Revitalization Strategy is designed as a tool for low- and moderate-income residents to improve the economic state of the neighborhood by making it attractive for investment, facilitate the reinvestment of economic activity into the neighborhood to support long-term development, and foster the growth of resident-based initiatives to identify the needs of the neighborhood. (Source: <http://www.hud.gov>).

The NRSA Plan is submitted as a part of Cumberland County's FY 2020-2024 Five Year Consolidated Plan. The benefits of adopting a NRSA for a community, is that it offers enhanced flexibility in carrying-out certain economic development, housing, and public service activities with the community's CDBG funds which are normally restricted by the national objective criteria. The expenditure of CDBG funds must meet one of the following national objective criteria:

- benefit to low- and moderate-income persons,
- prevention or elimination of slums or blight,
- or address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for

which other funding is not available (Source: <http://www.hud.gov>).

The NRSA allows flexibility with these criteria in order to promote innovative programs in economically disadvantaged residential neighborhoods, by aggregating various projects into one activity that principally benefits low- and moderate-income persons.

A jurisdiction that elects to develop a neighborhood revitalization strategy that includes the economic empowerment of low- and moderate-income persons may, upon HUD approval of the strategy, obtain greater flexibility in the use of CDBG funds in the revitalization area(s). These incentives are as follows:

- (a) **Job Creation or Retention as Low/Mod Area Benefit:** Job creation/retention activities undertaken pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for, such jobs (CFR 570.208(a)(1)(vii) and (d)(5)(i));
- (b) **Aggregation of Housing Units:** Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying the low- and moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood. Low/Mod Income households must benefit primarily by occupying at least 51% of the total amount of units assisted. (24 CFR 570.208(a)(3) and (d)(5)(ii));
- (c) **Aggregate Public Benefit Standard Exemption:** Economic development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefits standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209(b)(2)(v)(L) and (M)); and,
- (d) **Public Service Cap Exemption:** Public services carried out pursuant to the strategy by a Community Based Development Organization (CBDO) will be exempt from the public service cap of 15% (24 CFR 570.204(b)(2)(ii)). Source: HUD Notice: CPD-96-01, Issued January 16, 1996.

The NRSA can reduce the administrative burden to businesses and create incentives for participating in the community's job creation/workforce development programs. It lessens the burden of proof to track how

businesses are serving low- and moderate-income populations, because the NRSA is already considered to be an at-risk community which meets the national objective of the CDBG Program. In the NRSA, only 40.9% of civilians over the age of 16 are employed, and the median household income is only \$21,657 (Source: American Community Survey 2013-2017 Five Year Estimates, <http://www.factfinder.gov>). These figures and other Shaw Heights Neighborhood block group data, when compared to County as a whole as well as the State of North Carolina data, support the designation of the neighborhood as “at risk” and economically disadvantaged.

Similarly, the NRSA allows the aggregation of housing units for which CDBG funds can be obligated, treating them as a single structure serving low- and moderate-income families. It permits greater flexibility in applying the low- and moderate-income housing national objective for housing providers in the NRSA, which can aid the County’s Housing Rehabilitation programs. The NRSA also reduces administrative burdens, like record keeping, for providing economic development activities. It exempts the County CBDO’s from the CDBG’s public services cap allowing them to offer more intensive public services in the NRSA, such as more job training and employment-related services.

A major benefit of a NRSA is that it enables the County to undertake innovative economic development initiatives to reach tangible, measurable goals. Goals are developed by the County, community stakeholders, and citizens at various planning meetings where the needs of the community are identified and strategies to address them are discussed. The increased flexibility offered by a reduced administrative burden allows the County to help a greater number of people, thus increasing the likelihood that they will meet their goals (Source: <http://www.hud.gov>).

In order to halt the continuing decline and widespread disinvestment in the Shaw Heights Neighborhood, the County proposes to continue the following strategy:

- Make the neighborhood attractive for new investments.
- Improve the infrastructure in the neighborhood to encourage further development of decent, safe, sound affordable housing.
- Generate neighborhood participation to ensure that the benefits of economic activity are reinvested in the neighborhood for long-term community development.
- Address physical, social, and economic issues in the community that deter private investment.
- Develop consensus and collaboration on comprehensive strategies to deal with vacant residential, commercial and industrial properties.

- Address social issues in the Shaw Heights NRSA.
- Improve the quality of the housing stock in residential areas in the Shaw Heights NRSA.
- Facilitate the redevelopment of residential, commercial, and vacant sites with uses that complement and enhance the residential character of the community.
- Support the use of neighborhood intermediary institutions to bridge the gaps between local governmental agencies, the business community, community groups, and residents.
- Foster the growth of resident-based initiatives to identify and address their housing, economic and human service's needs.



NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

B. NEIGHBORHOOD DESCRIPTION

Cumberland County has selected and designated Shaw Heights as its Neighborhood Revitalization Strategy Area (NRSA). Shaw Heights was chosen by Cumberland County for designation as an NRSA based on its need for revitalization and the following factors:

- It is a contiguous neighborhood that is bordered on its east by Murchison Road, on its north by Fort Bragg, on its west by lakes, and on its south by forested land, lakes, and the City boundary.
- The neighborhood is completely surrounded by the City of Fayetteville, but is administered by the County, which creates an “island.”
- Though there is quality housing stock in the form of single-family homes, the majority of housing units in the neighborhood are mobile homes. Mobile homes are located in parks that lack infrastructure and require substantial investment.
- The area is primarily residential with 69.33% of the parcels considered residential in land use.
- Shaw Heights has a high concentration of LMI households. The upper quartile is 52.93% low- and moderate-income, and the aggregated Shaw Heights block groups have a low- and moderate-income percentage of 56.48%.
- There are vacant developable sites that are available for new development, and 25.24% of parcels are considered vacant.
- The residents of Shaw Heights are in favor of and will support the NRSA strategies.
- The City of Fayetteville is planning major investments for the Murchison Road Corridor, which is a nearby neighborhood, and is open to partnering with Cumberland County to encourage development in Shaw Heights.
- Shaw Heights is connected directly to Fort Bragg by Murchison Road.

1. BOUNDARY DESCRIPTION

The Shaw Heights NRSA is generally bounded as follows:

- **East** – The eastern right-of-way line of Murchison Road south to the intersection of the right-of-way-line of Shaw Road; and the eastern right-of-

way line of Gardenia Avenue southward to the boundary between the City limits of the City of Fayetteville and Cumberland County.

- **South** – The boundary between the City limits of the City of Fayetteville and Cumberland County along the northern property line of 5431 Murchison Road; westwardly along the property line to the intersection with Kornbow Lake, and westwardly along Kornbow Lake to its connection with Bonnie Doone Lake.
- **West** – The connection between Kornbow Lake and Bonnie Doone Lake, northwardly along Bonnie Doone Lake to the intersection between Bonnie Doone Lake and Interstate 295.
- **North** – The northern right-of-way line of Interstate 295 from its intersection with Bonnie Doone Lake eastward to its intersection with Murchison Road.

This is illustrated on the attached maps, entitled “Project Area Boundary Map.”

The NRSA comprises the following Census Tracts/Block Groups:

- Census Tract 24.01, Block Group 1

Attached is another map that is entitled “Census Tract & Block Group Map,” which illustrates the Census Tract and Block Group within the NRSA Boundary.

Due to the limited geographic scope posed by Shaw Heights’ status as an unincorporated enclave of the County in the City of Fayetteville, no consideration was given during the planning process to include other surrounding neighborhoods.

2. EXISTING LAND USES

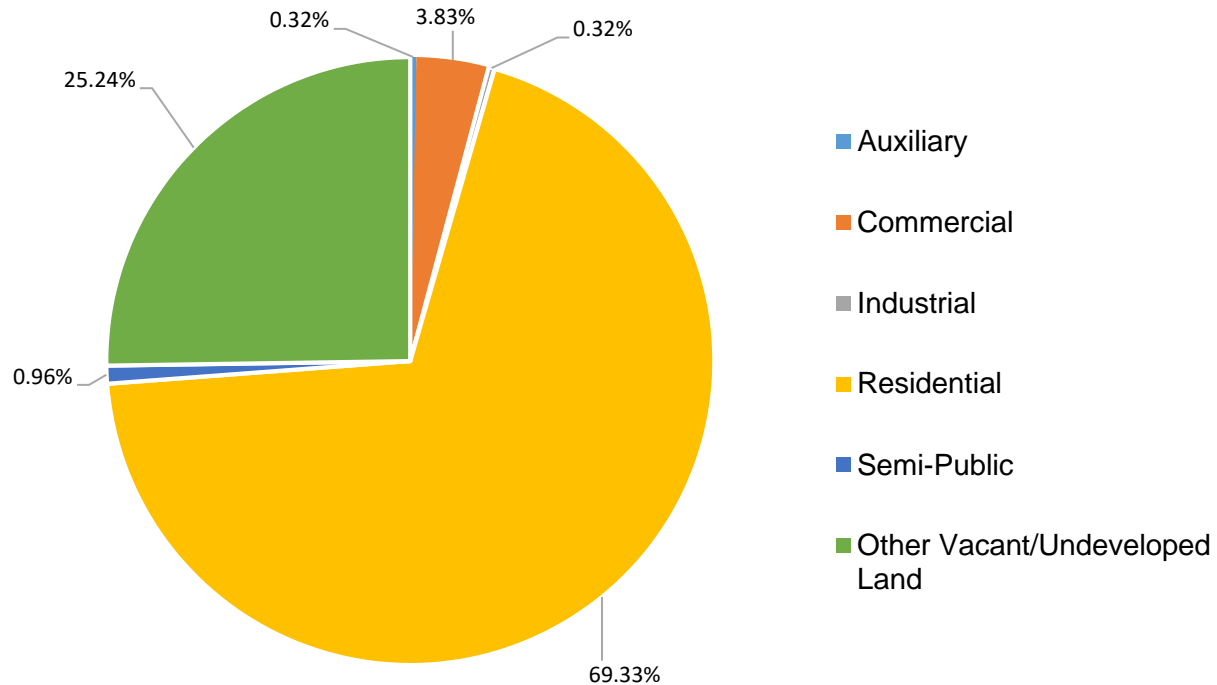
The proposed Shaw Heights NRSA is predominantly residential in character with a mix of secondary uses including commercial, light industrial, and semi-public. The NRSA borders the historic business district along Murchison Road, which is composed of commercial properties and churches—however, this district does not lie within Shaw Heights. All semi-public land uses in Shaw Heights correspond with churches.

A reconnaissance survey was performed during the week of November 10, 2019 in the Shaw Heights Neighborhood. Attached is a map entitled “Existing Land Use Map” which shows the existing land uses in the NRSA area. The following is a breakdown of land parcels by land use category:

Land Use Category	Number of Parcels	% of Total Parcels
Residential	217	69.33%
Commercial	12	3.83%

Industrial	1	0.32%
Semi-Public	3	0.96%
Auxiliary Structure	1	0.32%
Other Undeveloped/Vacant Land	79	25.24%
Total:	313	100.00%

Existing Land Use in 2019



3. STRUCTURAL CONDITIONS

As a part of the updated field reconnaissance survey work, a complete exterior structural conditions analysis was made of all the structures in the NRSA. The following criteria was used to assign categories to the structural conditions of the buildings:

- **Sound condition** – no rehabilitation work required, only maintenance work may be necessary.
- **Minor rehabilitation** – minor work is necessary, including deferred maintenance work.
- **Major rehabilitation** – major work is necessary to bring the building up to code standards.

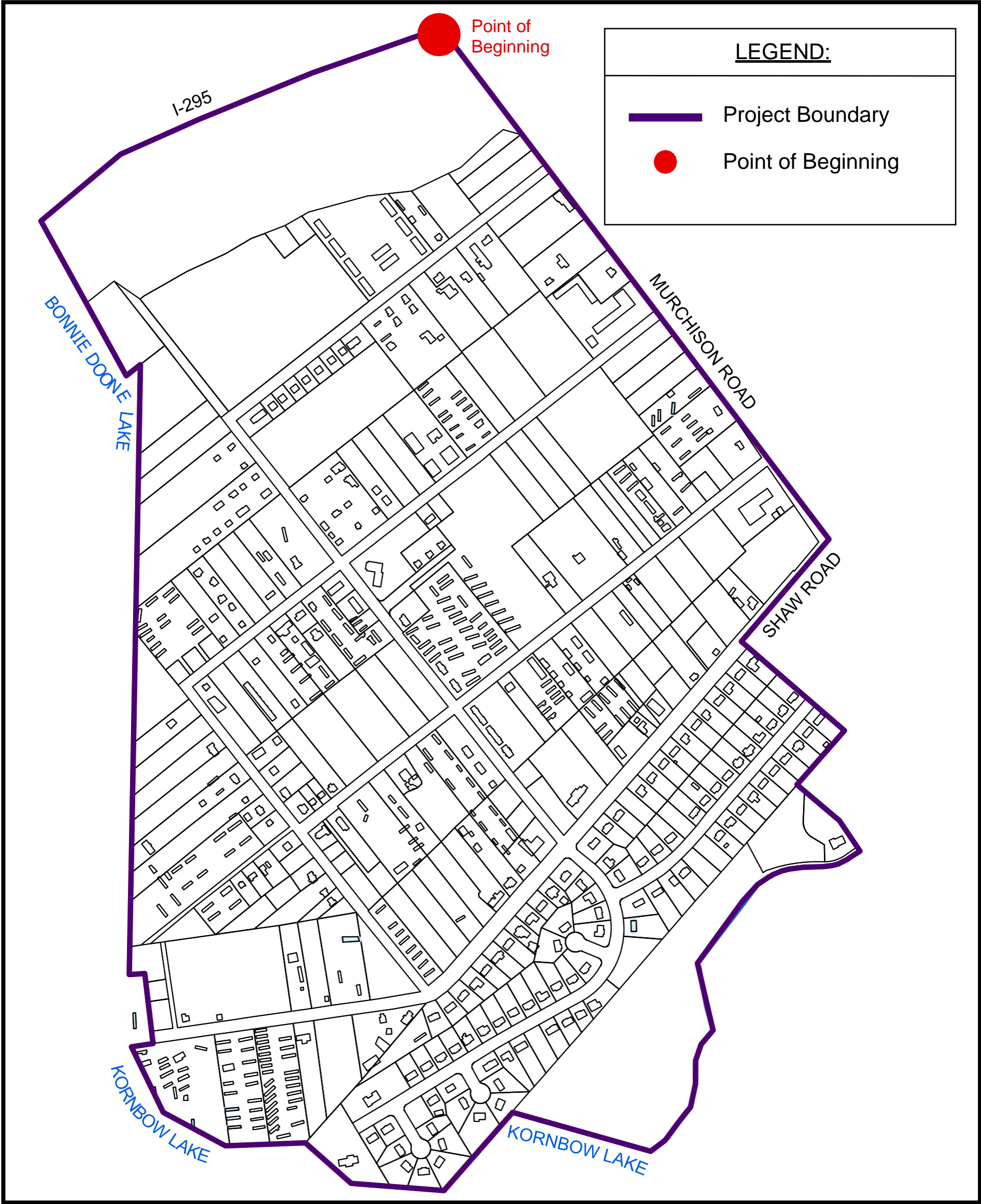
- **Economically infeasible** – the cost to rehabilitate the structure is well above the market value of the building after rehab work is completed.

There are 553 primary structures in the NRSA. It is common for multiple primary structures to be located on a single parcel in this neighborhood, due to the high number of mobile homes. Based on the exterior structural Conditions analysis, the following is the status of the buildings:

- **Sound condition** – 133 Structures (24.1%)
- **Minor rehabilitation** – 231 Structures (41.8%)
- **Major rehabilitation** – 151 Structures (27.9%)
- **Economic infeasible** – 38 Structures (6.9%)

Based on the above findings, 189 structures out of 553 total structures are code deficient (34.2%). This is illustrated on the attached map at the end of this section, entitled “Structural Conditions Map.”

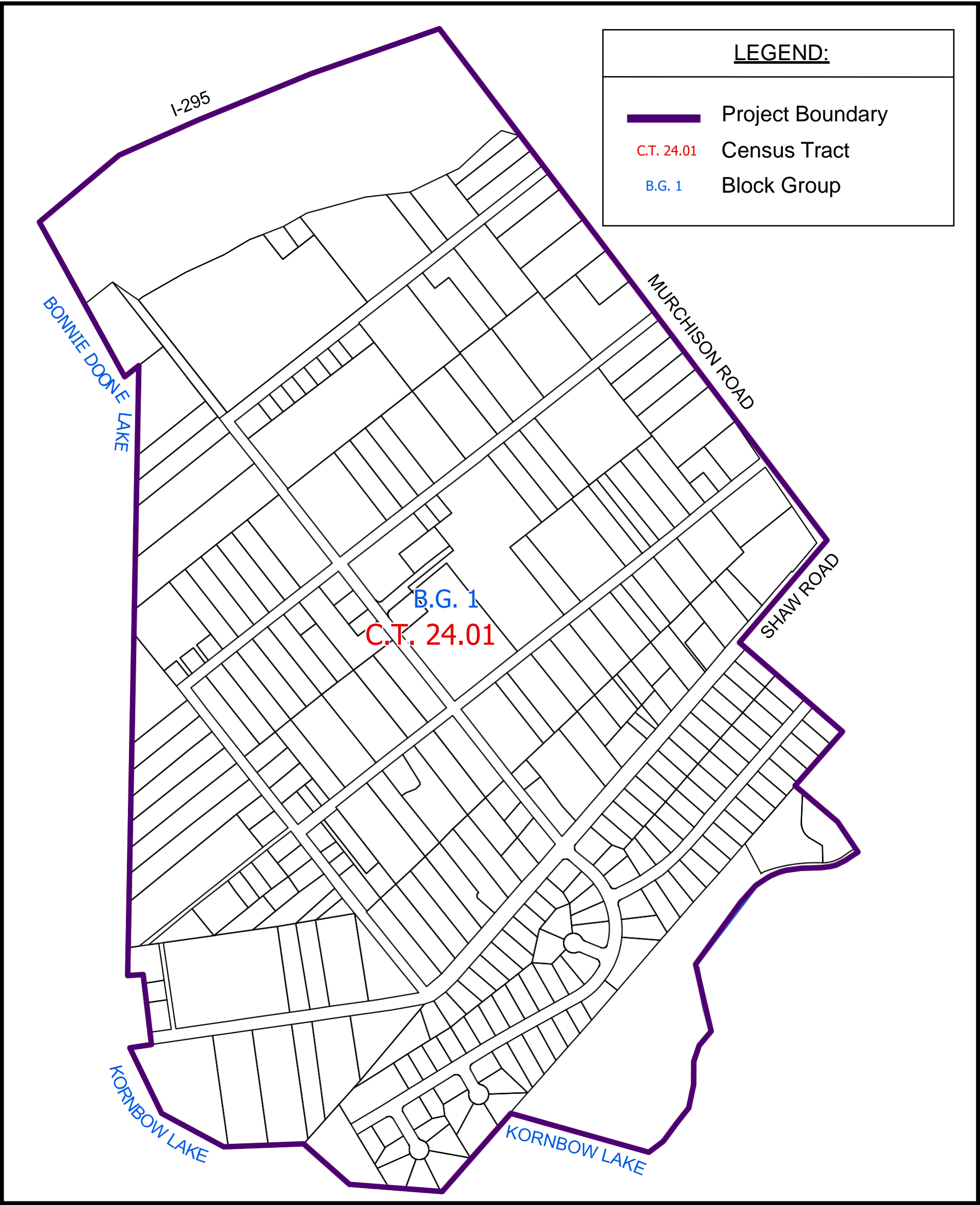
An assessment of the development potential for new sites was made. There is a need to demolish 38 structures that are vacant and may be economically infeasible to rehabilitate. There are also approximately 5 additional structures that are vacant and should be considered for demolition. There are a total of 43 structures that should be demolished over the next 5 years, with an additional 146 structures for consideration of demolition. Of these vacant structures, 33 are residential, one is commercial, and one is an auxiliary building. With these demolitions, there is also the opportunity to assemble vacant parcels of land into new development sites. There are 79 vacant residential parcels in the area and if you include the 33 vacant residential structures to be demolished you have a total of 112 vacant parcels that are residential. This makes up 35.8% of the parcels in the Shaw Heights NRSA as vacant lots.



**NEIGHBORHOOD REVITALIZATION STRATEGY AREA
(NRSA) FOR SHAW HEIGHTS
CUMBERLAND COUNTY, NC**

PROJECT BOUNDARY MAP

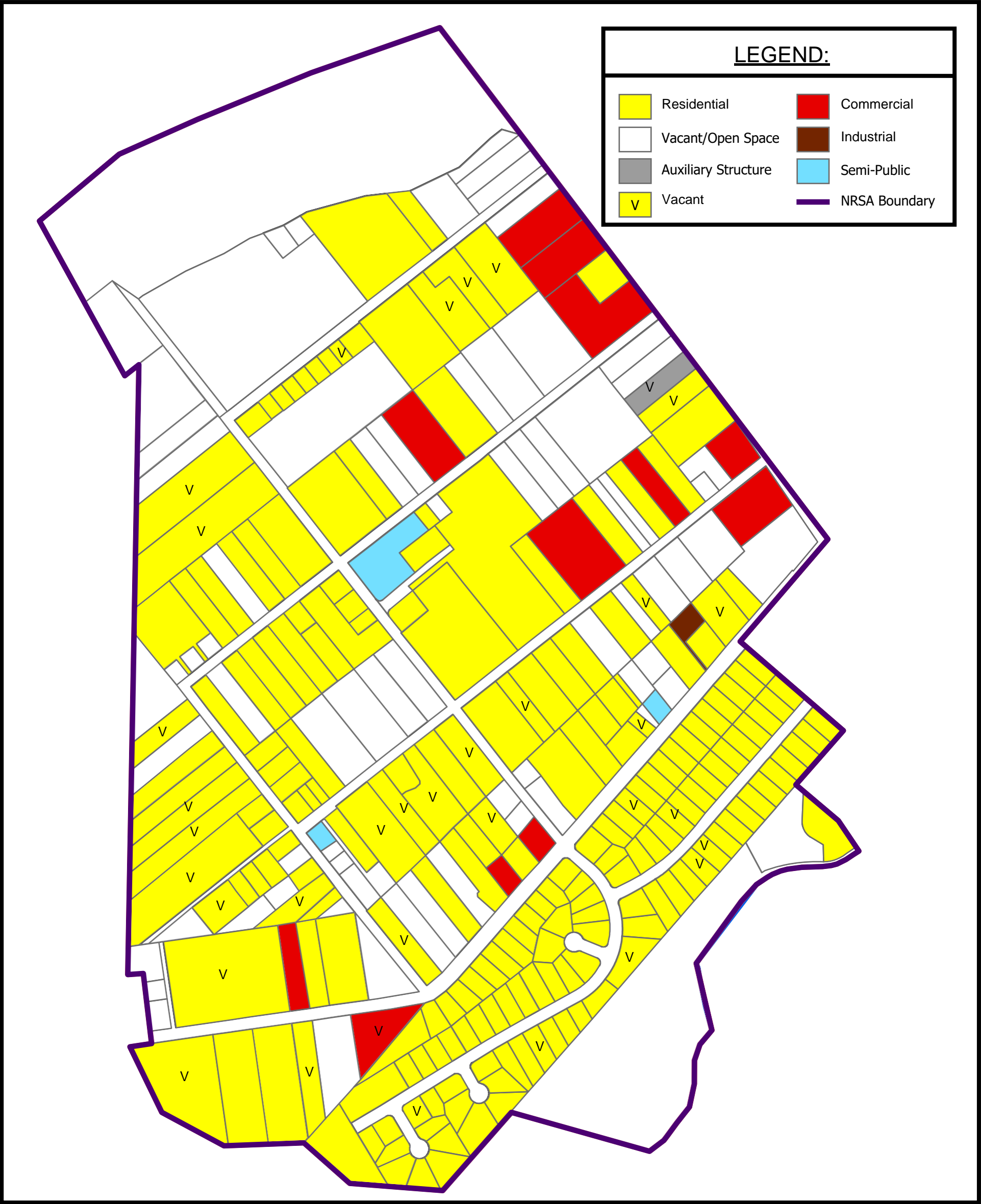
PREPARED BY: URBAN DESIGN VENTURES, LLC PLANNING CONSULTANTS



NEIGHBORHOOD REVITALIZATION STRATEGY AREA
(NRSA) FOR SHAW HEIGHTS
CUMBERLAND COUNTY, NC

CENSUS TRACT & BLOCK GROUP MAP

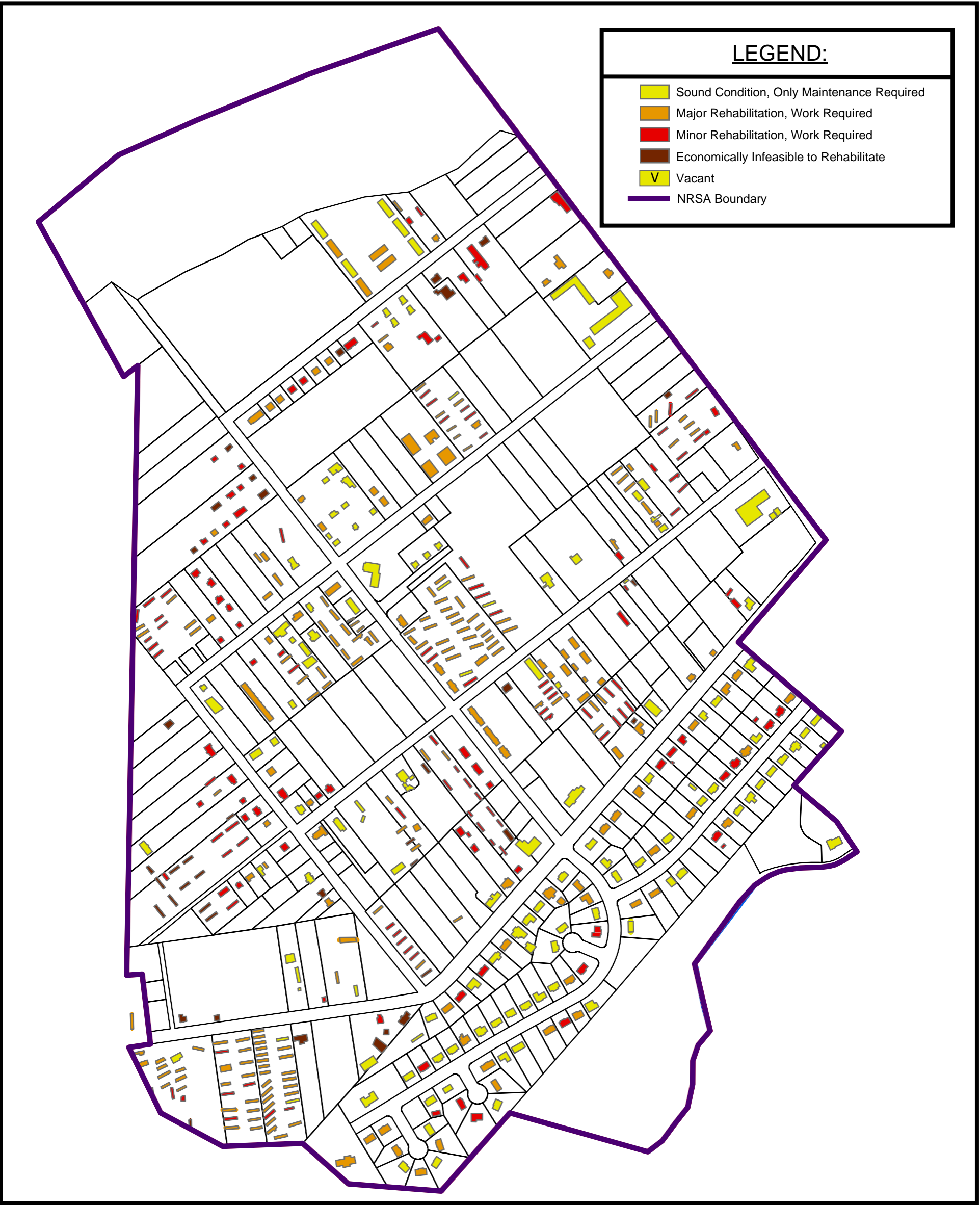
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**NEIGHBORHOOD REVITALIZATION STRATEGY AREA
(NRSA) FOR SHAW HEIGHTS
CUMBERLAND COUNTY, NC**

EXISTING LAND USE MAP

PREPARED BY: URBAN DESIGN VENTURES, LLC PLANNING CONSULTANTS



**NEIGHBORHOOD REVITALIZATION STRATEGY AREA
(NRSA) FOR SHAW HEIGHTS
CUMBERLAND COUNTY, NC**

STRUCTURAL CONDITIONS MAP

PREPARED BY: URBAN DESIGN VENTURES, LLC PLANNING CONSULTANTS



NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

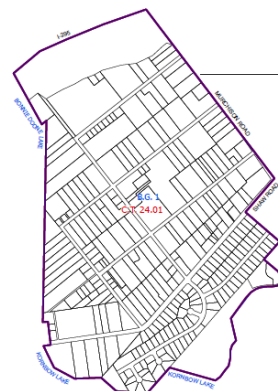
C. DEMOGRAPHIC CRITERIA OF THE AREA

The NRSA encompasses the following census tracts and block groups from the 2010 U.S. Census:

- C.T. 24.01, B.G. 1

These block groups are shown on the Census Tract & Block Group Map in Section B of the NRSA Plan.

A variety of data sources are used to measure population and demographic data, and it should be noted that differing datasets may have different estimates.



1. POPULATION

The following table highlights the population for the Census Tracts and Block Groups of the Shaw Heights NRSA at the time of the 2013-2017 American Community Survey Five Year Estimates, which is the most recent ACS dataset available.

	CT 24.01 BG 1	Total Cumberland County
Population	884	332,766

Source: ACS 2013-2017 Five Year Estimates,
www.factfinder.gov

The total population in the Shaw Heights NRSA is 884 persons. The total population of the Cumberland County is 332,766.

AGE:

The following table highlights the age breakdown for the Census Tracts and Block Groups of the Shaw Heights NRSA compared to Cumberland County at the time of the 2013-2017 American Community Survey Five Year Estimates.

	Total Shaw Heights NRSA		Cumberland County	
	Number	Percent	Number	Percent
Total:	884	100%	332,766	100%
Median	36.4	(X)	31.0	(X)
Male:	390	44.12%	165,787	49.82%
Under 5 years	37	9.49%	13,044	7.87%
5 to 9 years	23	5.90%	12,045	7.27%
10 to 14 years	15	3.85%	10,567	6.37%
15 to 19 years	38	9.75%	12,283	7.41%
20 to 24 years	19	4.87%	21,405	12.91%
25 to 29 years	15	3.85%	17,280	10.42%
30 to 34 years	44	11.28%	12,437	7.50%
35 to 39 years	10	2.56%	9,392	5.67%
40 to 44 years	33	8.46%	8,995	5.43%
45 to 49 years	26	6.67%	8,479	5.11%
50 to 54 years	33	8.46%	8,902	5.37%
55 to 59 years	33	8.46%	8,573	5.17%
60 to 64 years	29	7.44%	7,030	4.24%
65 to 69 years	10	2.56%	5,854	3.53%
70 to 74 years	16	4.10%	3,876	2.34%
75 to 79 years	0	0.0%	2,347	1.42%
80 to 84 years	5	1.28%	2,231	1.35%
85 years and over	4	1.03%	1,047	0.63%
Median	35.8	(X)	28.8	(X)
Female:	494	55.88%	166,979	50.18%
Under 5 years	22	4.45%	12,626	7.56%
5 to 9 years	38	7.69%	11,264	6.75%
10 to 14 years	39	7.89%	10,638	6.37%
15 to 19 years	34	6.88%	10,738	6.43%
20 to 24 years	55	11.13%	14,170	8.48%
25 to 29 years	35	7.09%	14,812	8.87%
30 to 34 years	9	1.82%	12,248	7.34%
35 to 39 years	46	9.31%	10,812	6.48%
40 to 44 years	21	4.25%	9,588	5.74%
45 to 49 years	24	4.86%	9,894	5.93%
50 to 54 years	42	8.50%	10,527	6.30%
55 to 59 years	12	2.43%	9,881	5.92%
60 to 64 years	16	3.24%	8,524	5.11%

65 to 69 years	26	5.26%	6,993	4.19%
70 to 74 years	16	3.24%	4,990	2.99%
75 to 79 years	21	4.25%	3,941	2.36%
80 to 84 years	24	4.86%	2,654	1.59%
85 years and over	14	2.83%	2,679	1.60%
Median	36.4	(X)	33.7	(X)

Source: 2013-2017 ACS Five Year Estimates

The median age in the NRSA is 36.4 years, this is higher than Cumberland County's at 31.0. The median age of males (35.8 years) is significantly higher the median age of males in the County (28.8 years), but comparable to that of females (36.4 years) in the NRSA. The median age for males in the County is 28.8 years, and the median age is 33.7 years for females. The population in both the NRSA and Cumberland County are comparable to the median age of the population of the State of North Carolina. The median age in the State of North Carolina is 38.4 years.

RACE:

The following table highlights the racial composition of the Shaw Heights NRSA compared to Cumberland County at the time of the 2013-2017 American Community Survey Five Year Estimates.

		White only	Black or African American only	American Indian and Alaska Native only	Asian only	Native Hawaiian and other Pacific Islander only	Some Other Race only	Two or More Races	Hispanic or Latino	Total
Total Shaw Heights NRSA	Number	163	606	8	0	0	26	81	99	884
	Percent	18.44%	68.55%	0.90%	0.0%	0.0%	2.94%	9.16%	11.20%	100%
Total Cumberland County	Number	148,550	117,984	4,107	8,018	755	775	15,246	37,331	332,766
	Percent	44.64%	35.46%	1.23%	2.41%	0.23%	0.23%	4.58%	11.22%	100%

Source: 2013-2017 ACS Five Year Estimates

The racial composition of the Shaw Heights NRSA is 721 persons who are considered to be minority (81.56%) and 163 persons who are non-minority (18.44%), with 606 people (68.55%) who are Black or African American. The minority population of the NRSA is much higher than Cumberland County and more than four times the rate in the State of North Carolina. The County has a 48.9% minority population, and the State of North Carolina has only 30.9% minority population. The Black or African American population of Cumberland County is comparable to Cumberland County

(41.54%), both of which are higher than the State of North Carolina. The Black or African American population of Cumberland County is only 36.6%, and only 21.5% in the State of North Carolina.

Shaw Heights is adjacent to The Murchison Road Corridor, which is a historically Black or African American community, and there is a lot of pride in that neighborhood. There is the potential for the revitalization of the Murchison Road Corridor to positively affect the Shaw Heights neighborhood in the longer term.

2. SOCIOECONOMIC DATA

An analysis of the latest census data and other socio-economic data is presented to gain a further in-depth perspective of the NRSA neighborhoods.

INCOME:

The table below highlights the current low- and moderate-income population in Cumberland County. The block groups that have a population of more than 51% low- and moderate-income are highlighted in blue. The rows highlighted in tan are the block groups that are above 51% Low- and Moderate-Income.

LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR CUMBERLAND COUNTY, NC				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
Census Tract	Block Group	Low/Mod	Low/Mod Universe	Percentage
000200	1	555	590	94.07%
000200	2	630	720	87.50%
000200	3	495	755	65.56%
000500	1	700	1155	60.61%
000500	2	325	485	67.01%
000500	3	460	585	78.63%
000600	1	730	1050	69.52%
000600	2	170	745	22.82%
000600	3	545	1775	30.70%
000600	4	595	660	90.15%
000600	5	105	1125	9.33%
000701	1	255	2265	11.26%
000701	2	100	1230	8.13%
000701	3	550	2125	25.88%

000702	1	270	1085	24.88%
000702	2	390	1000	39.00%
000800	1	290	665	43.61%
000800	2	305	805	37.89%
000800	3	755	1245	60.64%
000900	1	400	1055	37.91%
000900	2	565	755	74.83%
000900	3	315	890	35.39%
000900	4	195	935	20.86%
000900	5	270	915	29.51%
000900	6	360	890	40.45%
001000	1	570	950	60.00%
001000	2	1240	1790	69.27%
001100	1	645	1265	50.99%
001100	2	610	935	65.24%
001100	3	540	1315	41.06%
001200	1	505	1040	48.56%
001200	2	515	830	62.05%
001200	3	780	1145	68.12%
001200	4	1270	2295	55.34%
001400	1	805	1570	51.27%
001400	2	350	900	38.89%
001400	3	155	550	28.18%
001400	4	425	1500	28.33%
001400	5	735	1570	46.82%
001500	1	390	1345	29.00%
001500	2	620	1410	43.97%
001601	1	710	1925	36.88%
001601	2	595	2350	25.32%
001601	3	1220	3460	35.26%
001603	1	1095	1940	56.44%
001603	2	675	2050	32.93%
001604	1	395	1120	35.27%
001604	2	1230	2170	56.68%
001604	3	1390	3915	35.50%
001700	1	1295	2075	62.41%
001700	2	625	1230	50.81%
001700	3	830	1365	60.81%
001700	4	1510	4310	35.03%
001800	1	530	1315	40.30%

001800	2	555	1035	53.62%
001901	1	1120	2215	50.56%
001902	1	1145	2175	52.64%
001902	2	1090	2590	42.08%
001903	1	480	985	48.73%
001903	2	560	1605	34.89%
001903	3	340	675	50.37%
001903	4	670	955	70.16%
002001	1	450	1330	33.83%
002001	2	545	1480	36.82%
002002	1	335	560	59.82%
002002	2	960	2390	40.17%
002002	3	490	1205	40.66%
002002	4	405	1180	34.32%
002100	1	645	1130	57.08%
002100	2	865	1450	59.66%
002100	3	175	1330	13.16%
002200	1	60	285	21.05%
002200	2	560	990	56.57%
002300	1	710	790	89.87%
002300	2	1315	2200	59.77%
002300	3	605	1655	36.56%
002401	1	545	965	56.48%
002401	2	705	890	79.21%
002402	1	530	865	61.27%
002402	2	885	1325	66.79%
002402	3	275	1150	23.91%
002501	1	525	1765	29.75%
002501	2	610	1235	49.39%
002501	3	1020	4655	21.91%
002502	1	895	3140	28.50%
002502	2	605	1655	36.56%
002502	3	905	1755	51.57%
002503	1	580	1385	41.88%
002503	2	520	1760	29.55%
002503	3	525	1815	28.93%
002504	1	940	1245	75.50%
002504	2	540	2240	24.11%
002504	3	760	2580	29.46%
002600	1	645	1610	40.06%

002600	2	535	1355	39.48%
002600	3	155	1010	15.35%
002700	1	290	1060	27.36%
002700	2	330	1615	20.43%
002700	3	635	3225	19.69%
002700	4	775	2560	30.27%
002800	1	1095	2675	40.93%
002800	2	610	1710	35.67%
002800	3	410	2160	18.98%
002900	1	570	1285	44.36%
002900	2	315	1405	22.42%
002900	3	320	760	42.11%
002900	4	455	925	49.19%
003001	1	485	2175	22.30%
003001	2	1290	4700	27.45%
003001	3	495	3180	15.57%
003001	4	375	2365	15.86%
003002	1	985	2830	34.81%
003102	1	545	3480	15.66%
003102	2	320	945	33.86%
003103	1	560	1445	38.75%
003103	2	1020	2630	38.78%
003103	3	295	1595	18.50%
003104	1	630	1930	32.64%
003104	2	565	2070	27.29%
003104	3	1165	2295	50.76%
003201	1	320	1965	16.28%
003201	2	365	3900	9.36%
003201	3	425	2625	16.19%
003201	4	710	4070	17.44%
003203	1	1025	1915	53.52%
003203	2	425	1175	36.17%
003203	3	845	2285	36.98%
003204	1	640	1130	56.64%
003204	2	540	1160	46.55%
003204	3	780	2075	37.59%
003204	4	240	1045	22.97%
003204	5	885	3115	28.41%
003205	1	435	2415	18.01%
003205	2	350	2265	15.45%

003205	3	570	1035	55.07%
003302	1	905	1745	51.86%
003302	2	1250	3350	37.31%
003304	1	115	735	15.65%
003304	2	720	1210	59.50%
003304	3	1120	2655	42.18%
003304	4	520	825	63.03%
003304	5	125	940	13.30%
003304	6	115	485	23.71%
003305	1	745	2145	34.73%
003305	2	570	1605	35.51%
003305	3	1055	1920	54.95%
003307	1	555	1000	55.50%
003307	2	830	3300	25.15%
003309	1	490	2280	21.49%
003309	2	370	1650	22.42%
003309	3	480	1830	26.23%
003310	1	540	1035	52.17%
003310	2	110	400	27.50%
003310	3	665	1215	54.73%
003310	4	795	1965	40.46%
003311	1	920	2475	37.17%
003312	1	535	1330	40.23%
003312	2	645	1910	33.77%
003312	3	460	2005	22.94%
003312	4	550	1245	44.18%
003313	1	1090	3330	32.73%
003313	2	690	2900	23.79%
003314	1	1075	2310	46.54%
003314	2	620	2180	28.44%
003314	3	730	2770	26.35%
003401	1	0	0	0.00%
003401	2	1715	3240	52.93%
003402	1	0	0	0.00%
003402	2	0	0	0.00%
003403	1	380	835	45.51%
003403	2	1280	3065	41.76%
003404	1	0	0	0.00%
003404	2	0	0	0.00%
003405	1	1030	1760	58.52%

003406	1	160	895	17.88%
003407	1	615	1155	53.25%
003407	2	0	0	0.00%
003408	1	785	2730	28.75%
003408	2	775	2185	35.47%
003500	1	1765	3340	52.84%
003500	2	415	660	62.88%
003500	3	515	655	78.63%
003500	4	385	1055	36.49%
003600	1	315	680	46.32%
003600	2	420	750	56.00%
003600	3	1145	2195	52.16%
003600	4	765	2005	38.15%
003700	1	255	1895	13.46%
003700	2	155	1590	9.75%
003700	3	1785	3570	50.00%
003800	1	740	1030	71.84%
003800	2	260	380	68.42%
003800	3	425	860	49.42%
980100	1	0	0	0.00%
980200	1	0	0	0.00%
Cumberland County Total		117,930	314,220	37.53%

Source: U.S. Department of Housing and Urban Development

The Low- and Moderate-Income Table for the census tracts and block groups in the Shaw Heights Neighborhood Revitalization Strategy Area are listed below. The Shaw Heights Neighborhood is contained within one block group, which has a low- and moderate-income percentage of 56.48%. The upper quartile of Cumberland County is 52.93%. The NRSA has a higher low- and moderate-income population than the upper quartile for the County.

LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR THE NRSA AREA FOR CUMBERLAND COUNTY, NC				
TRACT	B.G.	LOWMOD	LOWMODUNIV	LOWMODPCT
24.01	1	545	965	56.48%
NRSA Area Total:		545	965	56.48%

Source: U.S. Department of Housing and Urban Development

Cumberland County has a low- and moderate-income population as a whole of 35.6%, while the NRSA has a much higher low- and moderate-income population of 56.48%. The State of North Carolina has a low- and moderate-income population of 42.6%.

The median household income in the Shaw Heights NRSA is lower than that of Cumberland County, and both are much lower than the median household incomes the State of North Carolina. According to the 2013-2017 American Community Survey (the most recent data available for the County), the median household income for the NRSA was \$21,657 compared to \$44,737 for the County. According to 2013-2017 American Community Survey 5-year Estimates, the median household income for the State of North Carolina is \$50,320.

Median Household Income

Total:			Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or more	Median household income in 2017
NRSA - C.T. 24.01 B.G. 1	#	409	42	134	146	57	50	47	12	0	5	0	21,657
	%	100%	10.27%	32.76%	35.70%	13.94%	12.22%	11.49%	2.93%	0.00%	1.22%	0.00%	(X)
Total Cumberland County	#	124,500	10,577	13,870	15,330	16,042	20,046	23,348	14,056	11,959	3,587	2,454	44,737
	%	100%	8.50%	11.14%	12.32%	12.89%	16.11%	18.75%	11.29%	9.61%	2.88%	1.97%	(X)

Source: 2013-2017 ACS Five Year Estimates

10.3% of households in the NRSA have a median household income of less than \$10,000 a year, which is higher than that of Cumberland County, where 8.5% of households have a median household income of less than \$10,000 a year. The majority of the households in the NRSA fall into the \$15,000 to \$24,999 income bracket (68.5%), while a much smaller proportion of Cumberland County (23.5%) has a median income in that range. Based on household incomes alone, Shaw Heights is significantly poorer than Cumberland County as a whole.

The median household income for both the County and the NRSA are well below the low-income limit for the FY 2019 Section 8 Income Limits for the Fayetteville-Cumberland County, North Carolina Housing and Mortgage Finance Agency (HMFA) (within the Fayetteville, NC MSA) for all household sizes. Cumberland County is part of the Fayetteville, NC HMFA. The Median Income for a family of four (4) in the Fayetteville-Cumberland County, NC HMFA is \$55,180 for 2019.

Fayetteville-Cumberland County Section 8 Income Limits for 2019

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$12,490	\$16,910	\$21,330	\$25,750	\$29,850	\$32,050	\$34,250	\$36,450
Very Low (50%) Income Limits	\$19,350	\$22,100	\$24,850	\$27,600	\$29,850	\$32,050	\$34,250	\$36,450
Low (80%) Income Limits	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300

Source: www.hud.gov

CIVILIAN EMPLOYMENT:

The table below highlights the major occupations of the employed civilian population over the age of 16 in Cumberland County and the Shaw Heights NRSA.

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Total Population	884	100%	332,766	100%
Total employed civilian population 16 years and older	362	40.95%	123,968	48.00%
Male	173	47.79%	59,969	48.37%
Management, professional, and related occupations	15	8.67%	16,474	27.47%
Service occupations	19	10.98%	11,452	19.10%
Sales and office occupations	42	24.28%	11,402	19.01%
Natural resources, construction, and maintenance occupations	28	16.18%	10,043	16.75%
Production, transportation, and material moving occupations	69	39.88%	5,228	8.72%
Female	189	52.21%	63,999	51.63%
Management, professional, and related occupations	20	10.58%	24,484	38.26%
Service occupations	79	41.80%	14,148	22.11%
Sales and office occupations	69	36.51%	20,479	32.00%
Natural resources, construction, and maintenance occupations	4	2.12%	516	0.81%
Production, transportation, and material moving occupations	17	8.99%	4,372	6.83%

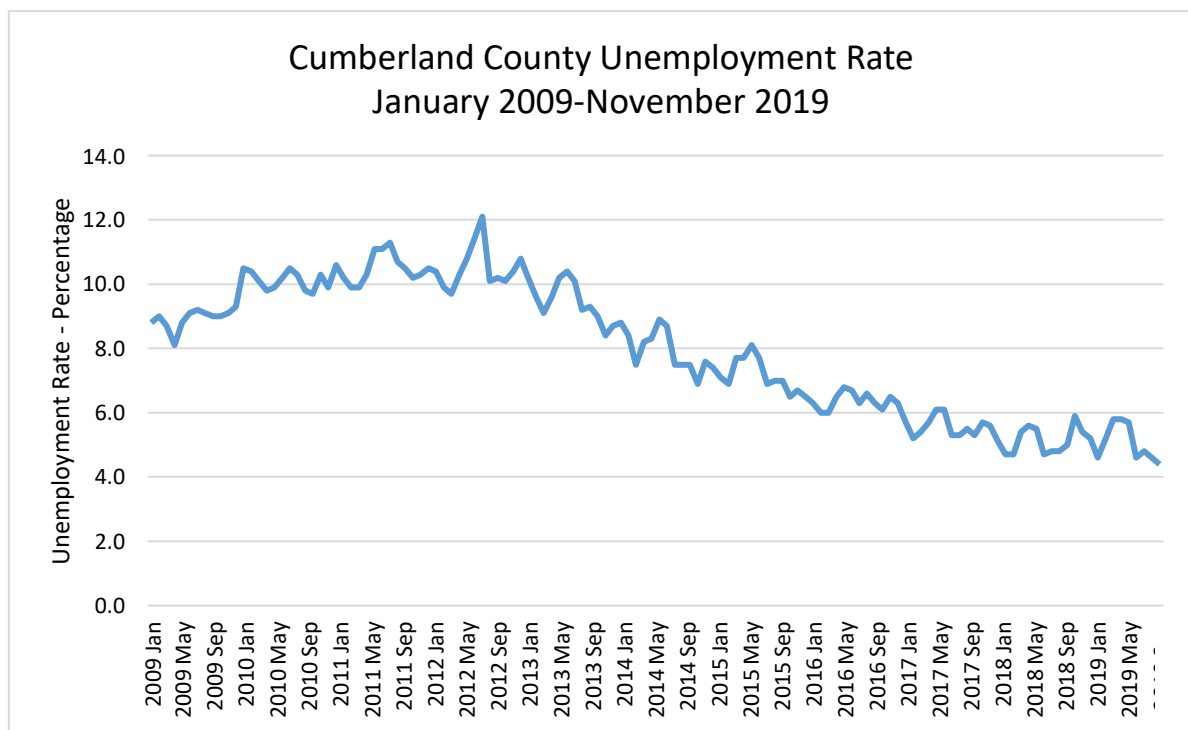
Source: 2013-2017 ACS Five Year Estimates

Of the total population over the age of 16 in the NRSA, 40.95% are employed civilians. Of the total population in Cumberland County, 37.25% are employed civilians over the age of 16. Males and female civilians are employed at about the same rate. Male civilians are mostly employed in

production, transportation, and material moving occupations in the NRSA (39.88%) which is disproportionately higher than the County, which has a male population employed in this sector at 8.72% of the population. Female civilians are employed mostly in service occupations in the NRSA (41.8%) and sales, and office occupations in the NRSA (36.51%). In the County, females are predominantly employed in management, professional, and related occupations (38.26%).

It is important to note that the military is the largest employer in Cumberland County, and military employment should be taken into consideration. According to the 2013-2017 ACS, there were 29,698 individuals in the Armed Forces, or 11.5% of the labor force in Cumberland County. This data was not available for individual block groups.

The following chart illustrates the trends of the unemployment rate (not seasonally adjusted) for Cumberland County from January 2009 through November 2019 as reported by the Bureau of Labor Statistics (www.bls.gov).



The unemployment rate in Cumberland County experienced an overall decrease from 2009 through 2019, and unemployment continues on a downward trend. However, it is still higher when compared to the November 2019 rate of 3.8% for the State of North Carolina, and the national unemployment rate at the time of 3.5%.

EDUCATION:

The table below highlights the educational attainment of the population over the age of 25 in Cumberland County and the Shaw Heights NRSA.

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Total	564	100%	203,986	100%
Male	258	45.74%	96,443	47.28%
No schooling completed	0	0.00%	992	1.03%
Less than 9th grade	18	6.98%	1,886	1.96%
9th to 12th grade, no diploma	54	20.93%	6,047	6.27%
High school graduate (includes equivalency)	124	48.06%	25,367	26.30%
Some college, no degree	40	15.50%	29,815	30.91%
Associate degree	5	1.94%	9,901	10.27%
Bachelor's degree	17	6.59%	14,875	15.42%
Graduate or professional degree	0	0.00%	7,560	7.84%
Female	306	54.26%	107,543	52.72%
No schooling completed	16	5.23%	1,267	1.18%
Less than 9th grade	25	8.17%	2,145	1.99%
9th to 12th grade, no diploma	54	17.65%	7,100	6.60%
High school graduate (includes equivalency)	102	33.33%	27,528	25.60%
Some college, no degree	88	28.76%	30,120	28.01%
Associate degree	16	5.23%	12,341	11.48%
Bachelor's degree	0	0.00%	17,842	16.59%
Graduate or professional degree	5	1.63%	9,200	8.55%

Source: 2013-2017 ACS Five Year Estimates

In the NRSA, 29.6% of people over 25 years old have no high school diploma nor an equivalency diploma. It is reported that 72.1% of males and 69.0% of females have achieved at least a high school diploma or the equivalent of one. The numbers are much lower than those in Cumberland County, with 90.7% of males and 90.2% of females achieving at least a high school diploma or its equivalent. Residents in Cumberland County and the NRSA have not obtained the same level of education. The achievement numbers for a high school education in the NRSA are much lower than they are for Cumberland County. However, in the State of North Carolina, 85.2% of males and 88.4% of females have at least a high school diploma or equivalent.

The high school drop-out rates for the NRSA are also much higher than they are for Cumberland County and the State of North Carolina. In the NRSA, 20.9% of males and 5.9% of females achieved an education between 9th and 12th grade, but did not graduate, and in Cumberland County, 6.3% of males and 6.6% of females dropped out, which is similar to the State of North Carolina with a drop-out rate of 9.2% for males and 7.3% of females.

Overall, educational attainment for males and females is about equal when looking at high school graduates in the County, although males complete additional schooling at a lower rate than females in the NRSA. Fewer males in the NRSA achieved a bachelor's degree or higher than females (6.59% compared to 1.63%). In Cumberland County and the State of North Carolina, males achieved a bachelor's degree or higher at a lower rate than females, at 20.2% to 26.8% in the County and 28.9% to 30.7% in the State.

3. HOUSING

The occupancy status for the NRSA is lower than that of the County, with 73.8% of units occupied in the NRSA, which is below the 85.8% of all units occupied in Cumberland County. The vacancy rates in the NRSA (26.2%) are higher than the vacancy rates of the County (14.2%) and the State (14.3%).

Occupancy Status

		Total:	Occupied	Vacant
C.T. 24.01, BG 1	Number	554	409	145
	Percent	100%	73.83%	26.17%
Total Shaw Heights NRSA	Number	554	409	145
	Percent	100%	73.83%	26.17%
Total Cumberland County	Number	145,090	124,500	20,590
	Percent	100%	85.81%	14.19%

Source: 2013-2017 ACS Five Year Estimates

TENURE:

The majority of households living in the NRSA are renters, and the percentage of renter-occupied units in the NRSA (82.64%) is much higher than the County as a whole (48.97%).

Tenure of Households

		Total	Total Owner Occupied	Total Renter Occupied
C.T. 24.01, BG 1	Number	409	71	338
	Percent	100%	17.36%	82.64%
Total Shaw Heights NRSA	Number	409	71	338
	Percent	100%	17.36%	82.64%
Total Cumberland County	Number	124,500	63,533	60,967
	Percent	100%	51.03%	48.97%

Source: 2013-2017 ACS Five Year Estimates

The NRSA has a very low homeownership rate, at 17.36%. Overall, Cumberland County has a homeownership rate at 51.0% and a comparable renter-occupied household rate at 48.97%. The State of North Carolina has much higher rates of homeownership than the NRSA, at 65.0%.

VACANCY:

Vacancy Status

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Total	145	100%	20,590	100%
For rent	55	37.93%	5,475	26.59%
Rented, not occupied	4	2.76%	1,665	8.09%
For sale only	5	3.45%	2,559	12.43%
Sold, not occupied	19	13.10%	2,536	12.32%
For seasonal, recreational, or occasional use	0	0.0%	500	2.43%
For migrant workers	0	0.0%	14	0.07%
Other vacant	62	42.76%	7,841	38.08%

Source: 2013-2017 ACS Five Year Estimates

The largest percentage of vacancies in the NRSA and the County is in the “other vacant” category, with about 42.76% in the NRSA but only 38.08% for the County. The definition of “other vacant” according to the U.S. Census Bureau is when a vacant unit does not fall into any of the other classifications specified above. This includes housing units “unfit” for habitation. This trend, combined with the high vacancy rate in the NRSA when compared to the County or State, could indicate a large amount of blighted properties in Shaw Heights. The second largest category of vacancies in both the NRSA and the County are rental units at 37.93% and 26.59%. The rate of households for rent is much lower in the State of North

Carolina at 16.2%, but vacancy rates of homes for sale are higher than that of the NRSA at 8.1%.

RACE OF HOUSEHOLDER:

Race of Householder

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Total	409	100%	124,500	100%
Householder who is White alone	97	23.72%	67,228	54.00%
Householder who is Black or African American alone	278	67.97%	46,316	37.20%
Householder who is American Indian and Alaska Native alone	8	1.96%	1,473	1.18%
Householder who is Asian alone	0	0.0%	2,548	2.08%
Householder who is Native Hawaiian and Other Pacific Islander alone	0	0.0%	300	0.24%
Householder who is Some Other Race alone	15	3.67%	2,666	2.14%
Householder who is Two or More Races	11	2.69%	3,933	3.16%
Householder who is Hispanic or Latino	40	9.78%	11,621	9.33%

Source: 2013-2017 ACS Five Year Estimates

Householders who are minorities in the NRSA comprise 76.3%, compared to 46.0% in Cumberland County. White householders in the NRSA make up 23.72% and are a minority within the NRSA. In the NRSA, 67.97% of householders are Black or African American, compared to 37.2% in the County. These rates are much higher than they are the State of North Carolina. In the State, only 27.7% of householders are minorities with only 21.0% being Black or African American.

AGE OF HOUSEHOLDER:

Age of Householder

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Total	409	-	124,500	-
Owner occupied	71	17.36%	63,533	51.03%
Householder 15 to 24 years	0	0.0%	644	1.01%

Householder 25 to 34 years	0	0.0%	6,561	10.33%
Householder 35 to 44 years	6	8.45%	10,287	16.19%
Householder 45 to 54 years	4	5.63%	13,649	21.48%
Householder 55 to 59 years	0	0.0%	7,456	11.74%
Householder 60 to 64 years	15	21.13%	6,509	10.25%
Householder 65 to 74 years	17	23.94%	10,495	16.52%
Householder 75 to 84 years	20	28.17%	5,954	9.37%
Householder 85 years and over	9	12.68%	1,978	3.11%
Renter occupied	338	82.64%	60,967	48.97%
Householder 15 to 24 years	16	4.73%	8,457	13.87%
Householder 25 to 34 years	61	18.05%	20,865	34.22%
Householder 35 to 44 years	72	21.3%	11,916	19.54%
Householder 45 to 54 years	78	23.08%	8,564	14.05%
Householder 55 to 59 years	24	7.10%	3,446	5.65%
Householder 60 to 64 years	25	7.40%	2,717	4.46%
Householder 65 to 74 years	34	10.06%	3,195	5.24%
Householder 75 to 84 years	23	6.80%	1,277	2.09%
Householder 85 years and over	5	1.48%	530	0.87%

Source: 2013-2017 ACS Five Year Estimates

The largest percentage of householders in the NRSA are renters at 82.64% and in the County, are 48.97%. The largest cohort is between 25 and 55 years old for renters, and there is a disproportionately large number of renters over 65 in the neighborhood. The largest proportion of homeowners in the NRSA is over 60. Though these trends hold true for renters in Cumberland County and the state of North Carolina, homeowners are more common at the 45 and older age group for the County and the State.

HOUSEHOLD TYPE:

Household Type

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Total households	409	100%	124,500	100%
Family households (families)	164	40.10%	78,900	63.37%
Nonfamily households	245	59.90%	45,600	36.63%
Families with male householder, no wife present	25	6.11%	4,860	3.90%
Families with female householder, no husband present	64	15.65%	20,458	16.43%
Total households	409	100%	124,500	100%

Householder living alone	212	51.83%	39,256	31.53%
Living alone and over 65 years old	74	18.09%	10,528	8.46%
Male, living alone	89	10.07%	18,881	15.17%
Female, living alone	123	13.91%	20,375	16.37%

Source: 2013-2017 ACS Five Year Estimates

The largest percentage of households are nonfamily households in the NRSA (59.9%), though family households are the largest percentage of households in Cumberland County (63.4%), The same trend holds true for the State of North Carolina with 80.7% families.

Household Size

Source: 2013-2017 ACS Five Year Estimates

One-person households are the most common household size in the NRSA. The largest percentages of households are either one or two person households in Cumberland County and the State of North Carolina. The average household size in the NRSA (2.13) is smaller than the household size in the County (2.55), and State (2.53).

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Owner-occupied housing units	71	17.36%	63,533	51.03%
1-person household	42	59.15%	16,467	25.92%
2-person household	8	11.27%	23,749	37.38%
3-person household	4	5.63%	10,547	16.60%
4-person household	7	9.86%	7,226	11.37%
5-person household	10	14.08%	3,635	5.72%
6-person household	0	0.0%	1,196	1.88%
7-or-more-person household	0	0.0%	713	1.12%
Renter-occupied housing units	338	82.64%	60,967	48.97%
1-person household	170	50.30%	22,789	37.38%
2-person household	70	20.71%	16,897	27.71%
3-person household	63	18.64%	9,422	15.45%
4-person household	13	3.85%	7,604	12.47%
5-person household	10	2.96%	2,812	4.61%
6-person household	12	3.55%	975	1.60%
7-or-more-person household	0	0.0%	468	0.77%
Average household size	2.13	-	2.55	-

Family Type and Presence of Own Children

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Total:	164	100%	78,900	100%
With own children under 18 years:	81	49.39%	36,579	46.59%
Under 6 years only	15	9.15%	10,422	13.21%
Under 6 years and 6 to 17 years	5	3.05%	7,436	9.43%
6 to 17 years only	61	37.20%	18,901	23.96%
No own children under 18 years	83	50.61%	42,141	53.41%
Husband-wife family:	75	45.73%	53,582	67.91%
With own children under 18 years:	43	57.33%	21,844	40.77%
Under 6 years only	12	27.91%	6,685	30.60%
Under 6 years and 6 to 17 years	5	11.63%	4,806	22.00%
6 to 17 years only	26	60.47%	10,353	47.70%
No own children under 18 years	32	42.67%	31,738	59.23%
Other family:	89	54.27%	25,318	32.09%
Male householder, no wife present:	25	28.09%	4,860	19.20%
With own children under 18 years:	16	64.00%	2,675	55.04%
Under 6 years only	3	18.75%	994	37.16%
Under 6 years and 6 to 17 years	0	0.0%	398	14.88%
6 to 17 years only	13	81.25%	1,283	47.96%
No own children under 18 years	9	36.00%	2,185	44.96%
Female householder, no husband present:	64	71.91%	20,458	80.80%
With own children under 18 years:	22	34.38%	12,240	59.83%
Under 6 years only	0	0.0%	2,743	22.41%
Under 6 years and 6 to 17 years	0	0.0%	2,232	18.24%
6 to 17 years only	22	100%	7,265	59.35%
No own children under 18 years	42	65.62%	8,218	40.17%

Source: 2013-2017 ACS Five Year Estimates

The majority of families in the NRSA and the County do not have children under the age of 18 (50.6% and 53.4% respectively), although most families in the NRSA are not husband-wife married couples (54.27%). Families with children are more prevalent in Cumberland County and the State of North Carolina, however, where 46.5% of families in the County and 42.4% in the State have children under the age of 18. The majority of families in the County and State are husband-wife married couples at 67.9% and 73.2% respectively. Consequently, there is a high concentration of single-female households in the NRSA, as compared to Cumberland County and the State of North Carolina. 71.9% of the households in the NRSA are single-female

households. However, and 34.4% of those have children under the age of 18, compared to the County and the State. Cumberland County only has 25.9% single-female households (of which 59.8% are single mothers) and North Carolina only has 27.4% single-female households (of which 54.7% are single mothers).

AGE OF HOUSING:

Year Structure was Built

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Total housing units	554	100%	145,090	100%
Built 2014 or later	0	0.0%	1,316	0.91%
Built 2010 to 2013	0	0.0%	7,160	4.93%
Built 2000 to 2009	6	1.08%	24,278	16.73%
Built 1990 to 1999	50	9.03%	29,405	20.27%
Built 1980 to 1989	135	24.37%	24,285	16.74%
Built 1970 to 1979	158	28.52%	26,887	18.63%
Built 1960 to 1969	104	18.77%	16,668	11.49%
Built 1950 to 1959	75	13.54%	9,057	6.24%
Built 1940 to 1949	13	2.35%	3,476	2.40%
Built 1939 or earlier	13	2.35%	2,558	1.76%

Source: 2013-2017 ACS Five Year Estimates

Overall, more than half of the housing units were built between 1970 and 1989 at 52.9%. According to the 2013-2017 American Community Survey Five Year Estimates, (the most current Census data available for physical housing characteristics in Cumberland County), a small portion of the units have been built in the last twenty years in the NRSA or in Cumberland County. Since the year 2010, the NRSA has had no new housing units built, while the County has built 8,476 new housing units during the same time frame. The same is not true of the State of North Carolina according to the 2013-2017 American Community Survey Five Year Estimates. For the County as a whole, 30.1% of housing units were built in between 1970 and 1989, and 5.8% were built since the year 2010. Only 29.8% of housing units in the State of North Carolina were built between 1970 and 1989, but 4.5% were built since the year 2010. This indicates that the NRSA has a moderately old housing stock, and is proportionally an older housing stock than the rest of the County.

NUMBER OF UNITS:**Units in Structures**

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Total housing units	554	100%	145,090	100%
1, detached	204	36.82%	92,109	63.48%
1, attached	17	3.07%	4,808	3.31%
2	43	7.76%	3,649	2.51%
3 or 4	48	8.66%	5,419	3.73%
5 to 9	6	1.08%	10,176	7.01%
10 to 19	4	0.72%	8,144	5.61%
20 to 49	0	0.0%	5,901	4.07%
50 or more	0	0.0%	1,312	0.90%
Mobile home	232	41.88%	13,560	9.35%
Boat, RV, van, etc.	0	0.0%	12	0.01%

Source: 2013-2017 ACS Five Year Estimates

In the NRSA, 41.88% of the housing units are mobile homes. Single-unit detached housing is the next most common, at 36.82% of housing. The percentage of 1-unit detached housing units is much higher in the County at 63.5%, and only 0.9% of the housing in the County are mobile homes. The percentage of 1-unit detached homes in the State of North Carolina (65.2%) is much higher than the NRSA, but comparable to the County.

ROOM SIZE & OCCUPANTS PER ROOM:**Rooms in the Housing Unit**

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
1 Room	4	0.72%	1,161	0.80%
2 Rooms	12	2.17%	1,999	1.38%
3 Rooms	65	11.73%	10,985	7.57%
4 Rooms	311	56.14%	25,079	17.29%
5 Rooms	118	21.30%	34,094	23.50%
6 Rooms	35	6.32%	30,769	21.21%
7 or more Rooms	9	1.62%	18,554	12.79%
Median	4.1	(X)	5.5	(X)

Source: 2013-2017 ACS Five Year Estimates

The median number of rooms per unit in the NRSA is 4.1 while the median rooms throughout the County is 5.5. Most units in the NRSA have 3, 4, or 5 room, but most in the County have 4, 5, or 6 rooms. The State has a median number of rooms per unit at 5.5, and most units have 4, 5, or 6 rooms, and is more similar to the makeup of Cumberland County than the NRSA.

Occupants per Room

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Total Housing Units	409	100%	124,500	100%
Owner-Occupied Housing Units	71	17.36%	63,533	51.03%
0.50 or less	50	70.42%	51,193	80.58%
0.50 to 1.00	21	29.58%	11,539	18.16%
1.01 to 1.50	0	0.0%	589	0.93%
1.51 to 2.00	0	0.0%	182	0.29%
2.01 or more	0	0.0%	30	0.05%
Renter-Occupied Housing Units	338	82.64%	60,967	48.97%
0.50 or less	223	65.98%	41,406	67.92%
0.50 to 1.00	93	27.51%	18,385	30.16%
1.01 to 1.50	22	6.51%	969	1.59%
1.51 to 2.00	0	0.0%	133	0.22%
2.01 or more	0	0.0%	74	0.12%

Source: 2013-2017 ACS Five Year Estimates

The NRSA, the County, and the State are both are all over 94% of 1.00 or less occupants per room. The NRSA has 94.6% of households at 1.00 or less occupants per room, and 100% of homeowner occupied housing has 1.00 or less occupants per room. The numbers are higher for the County and State, with 98.4% of 1.00 or less persons per room in Cumberland County and 97.6% in the State of North Carolina.

TENURE IN HOUSING:

Year Household Moved into Unit

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
2010 to 2015 or later	223	54.52%	65,550	52.65%
2000 to 2009	121	29.58%	29,560	23.74%
1990 to 1999	10	2.45%	13,832	11.11%

1980 to 1989	12	2.93%	6,873	5.52%
1979 or earlier	43	10.51%	8,685	6.98%

Source: U.S. 2013-2017 ACS Five Year Estimates

Almost half of people in the Shaw Heights NRSA and Cumberland County moved into their home recently according to the 2013-2017 ACS Five Year Estimates. In the NRSA, 54.52% of people moved into their unit in 2010 or later compared to 52.65% of people in the County that moved into their unit in the same time frame. A large number of residents of the neighborhood also moved into their unit in 1979 or earlier (10.51%). Residents were less mobile in the State of North Carolina (42.1%), where less than half of the population moved into their units in the five-year period between 2010 and 2015 or later. There is a community of long-time residents in the neighborhood, though it is predominantly composed of new arrivals. This is likely due to the disparity between renters and homeowners in the NRSA.

HOUSING VALUES:

Value of Housing Unit

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Less than \$50,000	14	19.71%	5,608	8.83%
\$50,000 to \$99,999	28	39.43%	15,525	24.43%
\$100,000 to \$149,999	23	32.39%	15,579	24.52%
\$150,000 to \$199,999	0	0.0%	11,644	18.33%
\$200,000 to \$299,999	6	8.45%	10,094	15.89%
\$300,000 to \$499,999	0	0.0%	3,960	6.23%
\$500,000 to \$999,999	0	0.0%	904	1.42%
\$1,000,000 or more	0	0.0%	219	0.35%
Median (dollars)	68,500	(X)	131,200	(X)

Source: U.S. 2013-2017 ACS Five Year Estimates

The median value of houses in the NRSA is \$68,500 versus the County's median value of \$131,200. North Carolina's median home value of \$161,000 is much higher than the County and NRSA. Median home value for mobile homes is not available for the NRSA, but is \$10,000 for Census Tract 24.01 and \$41,200 for the County.

REAL ESTATE DATA:

According to the 2013-2017 American Community Survey 5-Year Estimates, the average home value in Cumberland County was \$131,200. Housing sales data from Realtor.com as of January 2020, indicated that there were 2,131 homes for sale, ranging in list price from \$6,300 to \$2,400,000 with a median home listing price of \$143,000, or \$90 per square foot.

The real estate market in Shaw Heights is weak. Seven (7) homes were sold in 2019, as well as 2018, and three (3) homes were sold in 2017 for a total of seventeen (17) home sales in the last three years. However, one house above \$200,000 has been sold each of these years. The table below compares the number of homes sold in Shaw Heights in 2017, 2018, and 2019.



Homes Sold in Shaw Heights NRSA

Sales Price	2017		2018		2019	
	Number	Percent	Number	Percent	Number	Percent
\$0 to \$10,000	1	14.3%	0	0.0%	0	0.0%
\$10,001 to \$20,000	0	0.0%	3	42.9%	0	0.0%
\$20,001 to \$30,000	3	42.9%	0	0.0%	0	0.0%
\$30,001 to \$40,000	0	0.0%	2	28.6%	1	33.3%
\$40,001 to \$50,000	1	14.3%	0	0.0%	0	0.0%
\$50,001 to \$60,000	0	0.0%	0	0.0%	0	0.0%
\$60,001 to \$70,000	1	14.3%	0	0.0%	1	33.3%
\$70,001 to \$80,000	0	0.0%	1	14.3%	0	0.0%
\$80,001 to \$90,000	0	0.0%	0	0.0%	0	0.0%
\$90,001 to \$100,000	0	0.0%	0	0.0%	0	0.0%
\$100,001 to \$125,000	0	0.0%	0	0.0%	0	0.0%

\$125,001 to \$150,000	0	0.0%	0	0.0%	0	0.0%
Over \$150,000	1	14.3%	1	14.3%	1	33.3%
TOTAL	7	100%	7	100%	3	99.9%

Source: Zillow.com

The average rent for a 2-bedroom apartment in the Shaw Heights is \$656 per month, with a median rent of \$650 per month (Sources www.rentometer.com). The average rent for a 3-bedroom unit in the area is \$890 per month, with a median rent of \$889 per month (Sources www.rentometer.com). However, listings are rare for Shaw Heights. Only two (2) listings are available on www.Rentometer.com in the neighborhood, and only one rental is available on www.Zillow.com in the neighborhood.

HOUSING COSTS:

Mortgage Status and Selected Monthly Owner Costs

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
With a mortgage	23	32.39%	42,816	67.39%
Less than \$300	0	0.0%	108	0.17%
\$300 to \$499	5	7.04%	710	1.11%
\$500 to \$699	0	0.0%	2,832	4.46%
\$700 to \$999	7	9.86%	10,049	15.82%
\$1,000 to \$1,499	5	7.04%	17,187	27.06%
\$1,500 to \$1,999	6	8.45%	7,771	12.23%
\$2,000 or more	0	0.0%	4,159	6.54%
Median (dollars)	993	(X)	1,198	(X)
Not mortgaged	48	67.61%	20,717	32.61%
Median (dollars)	375	(X)	411	(X)

Source: U.S. 2013-2017 ACS Five Year Estimates

The majority of homeowners are not mortgage holders in the NRSA (67.6%) as compared to the County as a whole (32.6%), and their monthly costs are much lower than homeowners with a mortgage. Homeowners in the NRSA have a median cost of \$993 per month with a mortgage compared to \$375 per month without. The costs are lower per month than they are in Cumberland County and North Carolina, with or without a mortgage. In Cumberland County, median monthly costs are \$1,198 with a mortgage and

\$411 without. In the State, median monthly costs are \$1,261 with a mortgage and \$383 without.

**Selected Monthly Owner Costs as a
Percentage of Household Income in 2017**

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Less than 10 percent	18	25.35%	11,539	18.16%
10 to 14.9 percent	17	23.94%	11,188	17.61%
15 to 19.9 percent	0	0.0%	10,624	16.72%
20 to 24.9 percent	17	23.94%	7,963	12.53%
25 to 29.9 percent	4	5.63%	5,110	8.04%
30 to 34.9 percent	0	0.0%	4,073	6.41%
35 to 39.9 percent	0	0.0%	2,557	4.02%
40 percent or more	15	21.13%	9,616	15.14%
Not computed	0	0.0%	863	1.36%

Source: U.S. 2013-2017 ACS Five Year Estimates

Almost half of homeowners in the NRSA (49.3%) are burdened by less than 15% of their income for monthly housing costs, compared to 35.8% of Cumberland County homeowners and 40.4% of North Carolina homeowners. A large portion of the homeowners in the NRSA spend 40% of income on housing, suggesting that homeowners are either very stable homeowners, or they are unstable and housing insecure, without many homeowners in between.

The Fayetteville, NC HUD Metro FMR Area is comprised of the following counties: Cumberland County and Hoke County, NC. The 2019 Fair Market Rents for the Fayetteville, NC HUD Metro FMR Area are shown in the table below:

Final FY 2019 Fair Market Rents (FMRs) by Unit Bedrooms

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2019 FMR	\$719	\$722	\$854	\$1,188	\$1,450

Source: www.hud.gov

The Gross Monthly Rents for Cumberland County and the Shaw Heights NRSA are shown in the table below:

Gross Rent

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Less than \$200	0	0.0%	557	0.92%
\$200 to \$299	4	1.18%	848	1.39%
\$300 to \$499	19	5.62%	1,470	2.41%
\$500 to \$749	211	62.43%	13,949	22.88%
\$750 to \$999	42	12.43%	18,346	30.09%
\$1,000 to \$1,499	10	2.96%	17,974	29.48%
\$1,500 or more	0	0.0%	2,837	4.66%
No cash rent	10	2.96%	3,428	5.62%
Median (dollars)	604	(X)	887	(X)

Source: U.S. 2013-2017 ACS Five Year Estimates

According to the 2013-2017 Five Year estimates, median gross rent in the NRSA is \$604 and \$887 in the County. The Five-Year Estimates for the median gross rent is \$887 in the State of North Carolina.

Gross Rent as a Percentage of Household Income in 2017

	Total Shaw Heights NRSA		Total Cumberland County	
	Number	Percent	Number	Percent
Less than 20 percent	65	19.23%	13,351	21.89%
20 to 24.9 percent	19	5.62%	7,222	11.85%
25 to 29.9 percent	40	11.83%	6,361	10.43%
30 to 34.9 percent	20	5.92%	5,693	9.34%
35 to 39.9 percent	43	12.72%	4,224	6.93%
40 to 49.9 percent	57	16.86%	6,179	10.13%
50 percent or more	79	23.37%	13,120	21.52%
Not computed	15	4.44%	4,817	7.90%

Source: U.S. 2013-2017 ACS Five Year Estimates

The monthly cost of housing as a percentage of income poses a greater burden to renters than it does homeowners. 58.9% of the residents in the NRSA are spending over 30% of their income on rent, and 47.9% for the County, respectfully. In the State of North Carolina, 44.3% of renters are spending over 30% of their income on rent. Renters in the NRSA are more distressed than renters outside of the NRSA in the County.

HOME MORTGAGE DISCLOSURE ACT (HMDA):

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans per year, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.cfpb.gov/. The most recent HMDA Data is that of 2018, which is the data that is used for this analysis. The following tables provide an analysis of the HMDA data. Data for the Shaw Heights NRSA and Cumberland County is highlighted where possible. All other data is that of the entire Fayetteville-Cumberland County, NC Housing and Mortgage Finance Agency (HMFA) within the Fayetteville-Cumberland County, NC MSA.

The table below compares lending (loans originated) in the Shaw Heights NRSA to lending in Cumberland County, the City of Fayetteville and the Fayetteville, NC MSA. Lending in the NRSA and City has been extracted from the MSA data based on census tract. CT 2401 extends beyond the NRSA's borders and includes two block groups, one of which is in the City of Fayetteville, resulting in an overstatement of lending within the area. Overall, there is a very low rate of lending in the NRSA in relation to the County, the City of Fayetteville, and MSA. Lending in the Shaw Heights NRSA comprised 0.4% of lending in Cumberland County.

HMDA Data Analysis for 2018

	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Shaw Heights NRSA	11	\$705,000	11	\$685,000	6	\$390,000	3	\$85,000
City of Fayetteville	2,342	\$403,200,000	990	\$132,590,000	1,281	\$171,285,000	198	\$14,140,000
Cumberland County	2,951	\$519,985,000	1,186	\$157,310,000	1,537	\$207,585,000	239	\$16,675,000
MSA/MD	3,758	\$669,220,000	1,396	\$184,180,000	1,777	\$245,535,000	266	\$18,090,000
% of County lending in NRSA	0.4%	0.1%	0.9%	0.4%	0.4%	0.2%	1.3%	0.5%
% of metro area lending in Cumberland County	78.5%	77.7%	85.0%	85.4%	86.5%	84.5%	89.8%	92.2%
% of metro area lending in NRSA	0.3%	0.1%	0.8%	0.4%	0.3%	0.2%	1.1%	0.4%

The table below shows the conventional loan applications in the Shaw Heights NRSA. Approximately 61.4% of the loan applications in Cumberland County were originated, while 16.3% were denied and 15.7% were withdrawn. The loans in the NRSA make up an extremely small portion of the loans in the City, County, and MSA.

Disposition of Conventional Loans

	Shaw Heights Neighborhood Revitalization Strategy Area				
	Count	% of Shaw Heights NRSA Applications	% of City of Fayetteville Applications	% of Cumberland County Applications	% of Total MSA Applications
Loans Originated	5	45.5%	0.5%	0.4%	0.4%
Approved, Not Accepted	0	0.0%	0.0%	0.0%	0.0%
Applications Denied	6	0.0%	2.5%	1.9%	1.6%
Applications Withdrawn	0	0.0%	0.0%	0.0%	0.0%
File Closed for Incompleteness	0	0.0%	0.0%	0.0%	0.0%

The tables below highlight home loans made the Fayetteville-Cumberland County, NC MSA based on Area Median Income and minority population of Census Tracts. Data describing the median income of loan applicants was not available for the City or County. The only Census Tract in the Shaw Heights Neighborhood has a minority population of at least 50%. Minority applicants, particularly those that were either Black/African American, or American Indian/Alaska Native were more likely to be denied at all income levels than White applicants. This includes the highest levels of income for the MSA as well.

Home Purchase Loans by Race Less than 50% of MSA Median Income

Disposition of Loan Applications by Race/Ethnicity of Applicant												
Race/Ethnicity	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	26	2.15%	6	1.42%	1	2.94%	14	3.02%	1	0.57%	4	3.42%

Asian	27	2.23%	8	1.90%	0	0.00%	11	2.37%	5	2.86%	3	2.56%
Black or African American	412	33.99%	137	32.46%	12	35.29%	175	37.72%	44	25.14%	44	37.61%
Native Hawaiian or Other Pacific Islander	2	0.17%	1	0.24%	0	0.00%	1	0.22%	0	0.00%	0	0.00%
White	544	44.88%	219	51.90%	16	47.06%	172	37.07%	92	52.57%	45	38.46%
Hispanic or Latino	98	8.09%	50	11.85%	3	8.82%	26	5.60%	14	8.00%	98	8.09%
Not Hispanic or Latino	926	76.40%	327	77.49%	25	73.53%	353	76.08%	129	73.71%	926	76.40%
Total	1,212	100.00%	422	34.82%	34	2.81%	464	38.28%	175	14.44%	117	9.65%

Home Purchase Loans by Race 50-79% of MSA Median Income

Disposition of Loan Applications by Race/Ethnicity of Applicant												
Race/Ethnicity	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	42	2.21%	19	2.05%	0	0.00%	11	2.17%	6	1.83%	6	6.67%
Asian	49	2.58%	21	2.27%	3	6.38%	21	4.13%	4	1.22%	0	0.00%
Black or African American	599	31.56%	257	27.75%	10	21.28%	196	38.58%	106	32.42%	30	33.33%
Native Hawaiian or Other Pacific Islander	13	0.68%	5	0.54%	0	0.00%	2	0.39%	5	1.53%	1	1.11%
White	862	45.42%	481	51.94%	23	48.94%	185	36.42%	142	43.43%	31	34.44%
Hispanic or Latino	180	9.48%	101	10.91%	6	12.77%	31	6.10%	36	11.01%	6	6.67%
Not Hispanic or Latino	1,419	74.76%	695	75.05%	29	61.70%	396	77.95%	236	72.17%	63	70.00%
Total	1,898	100.00%	926	48.79%	47	2.48%	508	26.77%	327	17.23%	90	4.74%

Home Purchase Loans by Race 80-99% of MSA Median Income

Disposition of Loan Applications by Race/Ethnicity of Applicant												
Race/Ethnicity	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	18	2.13%	5	1.00%	1	4.35%	7	4.32%	4	2.96%	1	3.57%
Asian	14	1.65%	8	1.60%	0	0.00%	3	1.85%	3	2.22%	0	0.00%
Black or African American	253	29.87%	117	23.45%	5	21.74%	80	49.38%	43	31.85%	8	28.57%
Native Hawaiian or Other Pacific Islander	8	0.94%	6	1.20%	0	0.00%	1	0.62%	0	0.00%	1	3.57%
White	437	51.59%	292	58.52%	14	60.87%	51	31.48%	66	48.89%	14	50.00%
Hispanic or Latino	87	10.27%	64	12.83%	1	4.35%	9	5.56%	10	7.41%	3	10.71%
Not Hispanic or Latino	664	78.39%	379	75.95%	20	86.96%	135	83.33%	109	80.74%	21	75.00%
Total	847	100.00%	499	58.91%	23	2.72%	162	19.13%	135	15.94%	28	3.31%

Home Purchase Loans by Race 100-119% of MSA Median Income

Disposition of Loan Applications by Race/Ethnicity of Applicant												
Race/Ethnicity	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	45	1.68%	20	1.29%	1	1.19%	13	2.55%	4	0.99%	7	5.30%
Asian	40	1.49%	18	1.16%	1	1.19%	12	2.35%	6	1.48%	3	2.27%
Black or African American	765	28.54%	375	24.21%	20	23.81%	199	39.02%	128	31.60%	43	32.58%
Native Hawaiian or	13	0.49%	6	0.39%	0	0.00%	3	0.59%	3	0.74%	1	0.76%

Other Pacific Islander												
White	1,379	51.46%	889	57.39%	46	54.76%	192	37.65%	201	49.63%	51	38.64%
Hispanic or Latino	248	9.25%	154	9.94%	5	5.95%	43	8.43%	35	8.64%	11	8.33%
Not Hispanic or Latino	2,036	75.97%	1,187	76.63%	62	73.81%	377	73.92%	317	78.27%	93	70.45%
Total	2,680	100.00%	1,549	57.80%	84	3.13%	510	19.03%	405	15.11%	132	4.93%

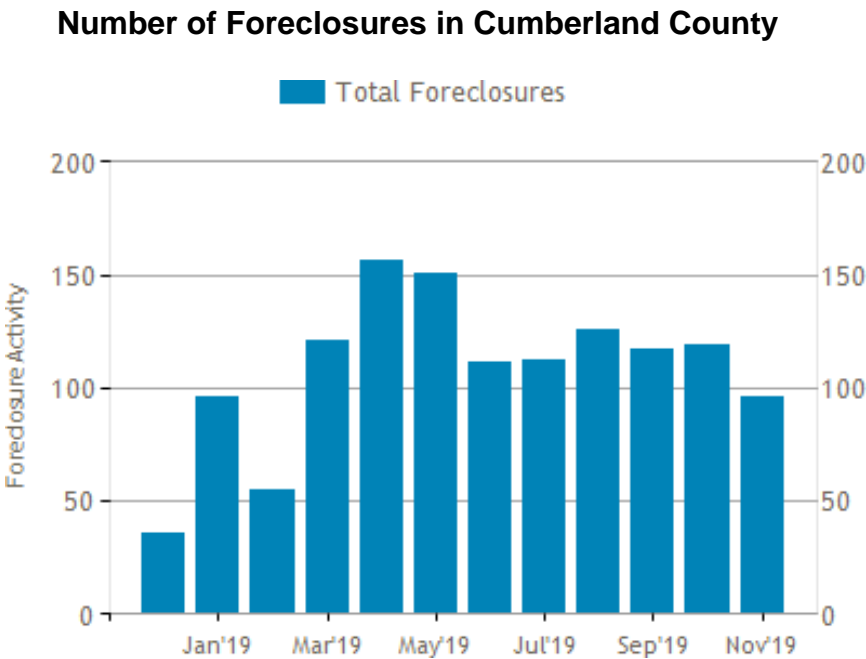
Home Purchase Loans by Race 120% or More of MSA Median Income

Disposition of Loan Applications by Race/Ethnicity of Applicant												
Race/Ethnicity	Applications Received	% of Total Applications	Loans Originated	% of Received Applications by Minority Status	Applications Approved but Not Accepted	% of Received Applications by Minority Status	Applications Denied	% of Received Applications by Minority Status	Applications Withdrawn	% of Received Applications by Minority Status	Applications Closed for Incompleteness	% of Received Applications by Minority Status
American Indian or Alaska Native	61	0.97%	30	0.81%	2	1.56%	14	1.31%	11	1.02%	4	1.15%
Asian	126	1.99%	80	2.17%	2	1.56%	12	1.13%	22	2.04%	10	2.87%
Black or African American	1,643	26.01%	831	22.50%	28	21.88%	381	35.74%	290	26.85%	113	32.38%
Native Hawaiian or Other Pacific Islander	23	0.36%	10	0.27%	0	0.00%	5	0.47%	7	0.65%	1	0.29%
White	3,273	51.81%	2,079	56.28%	74	57.81%	436	40.90%	533	49.35%	151	43.27%
Hispanic or Latino	411	6.51%	227	6.15%	7	5.47%	70	6.57%	82	7.59%	25	7.16%
Not Hispanic or Latino	4,847	76.73%	2,885	78.10%	99	77.34%	790	74.11%	810	75.00%	263	75.36%
Total	6,317	100.00%	3,694	58.48%	128	2.03%	1,066	16.88%	1,080	17.10%	349	5.52%

Because the residents of the NRSA are largely Black or African-American, the high denial rates of Black or African-American mortgage applications will affect homeownership in the NRSA. Any initiative that seeks to assist Black or African American homebuyers in the area must address these denial rates with housing counseling and credit repair programs.

According to www.realtytrac.com, Cumberland County had 578 foreclosures at a rate of 1 in every 1,110, or 0.09% in November, 2019, and Cumberland County had 96 homes in foreclosure at a rate of 1 in every 1,188, or 0.08% as of November, of 2019. Legal Aid of North Carolina has a division dedicated to assisting households experiencing foreclosures. The

following chart illustrates the monthly foreclosure filings in Cumberland County from December 2018 to November 2019.



Source: www.realtytrac.com

The number of foreclosures for Cumberland County was at its highest in April of 2019 with 157 foreclosures.



NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

D. COMMUNITY CONSULTATION

Cumberland County's Department of Community Development staff and its consulting firm, Urban Design Ventures, organized and conducted the citizen meetings, interviews with financial institutions, economic development agencies, housing providers, social service agencies, employment/business agencies, and educational organizations. UDV held citizen meetings, round table discussions, one on one interviews with stakeholders in the Shaw Heights NRSA.

1. CITIZEN MEETINGS

UDV and the Community Development Department conducted two (2) citizen meetings in the Shaw Heights Neighborhood on the following date and location:

- **January 30, 2020 at 6:00 PM**
Mt. Olive Missionary Baptist Church
118 Johnson Street
Fayetteville, North Carolina 28303
- **February 4, 2020 at 6:00 PM**
Smith Recreation Center
1520 Slater Avenue
Fayetteville, North Carolina 28301

As a part of the consultation progress, the County involved other stakeholders in the NRSA planning process. Stakeholders were contacted and personal interviews held with each.

The County will present the NRSA Plan to the community to obtain citizen comments.

Comments made at the public hearings are included in Section H - "Appendix," Part 3 - "Citizen Participation."

2. ECONOMIC DEVELOPMENT ORGANIZATIONS

The following business organizations provided comments for the NRSA:

- NCWorks Career Center – Nedra Clayborne Rodriguez
- Center for Economic Empowerment and Development (CEED) – Suzy Hrabovsky and Kia Walker
- Pathway 4 Prosperity – Cynthia Wilson

The following comments were made:

Many of the jobs available to residents of neighborhoods like Shaw Heights are low-paying, service sector jobs that cater to the population at Fort Bragg. There is a need to create higher-paying jobs for these individuals and to provide them with training that will command a more competitive wage in the local economy. Some specific sectors are targeted for growth, such as cyber security and artificial intelligence, and programs are either in place to work within these industries or are being developed.

Shaw Heights was previously served by the Wal-Mart on Murchison Road for groceries, but the grocery store has closed down. Shaw Heights is now located in a food desert. Many in the community have demonstrated a desire for more food providers and dining establishments aside from fast food, and there is a need to bring quality food at lower prices into the neighborhood.

There is a need for additional daycare and family care for people seeking employment. There is also a need for improved public transit in the County and in Shaw Heights to provide transit for third shift jobs.

There is a need to teach budgeting and financial literacy to residents of the area. Many of the poorest residents of the County and the neighborhood have no knowledge of how to build credit.

3. FAITH-BASED ORGANIZATIONS

The following faith-based organization provided comments for the NRSA:

- Greater Life Fayetteville – Georgeanna Pincking
- Fayetteville Urban Ministry – Jeremy Williams & Patricia Jackson
- Covenant Love Church – Tim Atkinson
- First Baptist Church – Moore Street – Fredrick D. Culbreth
- Hay Street United Methodist Church – David J. Blackman
- Manna Church – Elliot Diaz

The following is a summary of comments made:

Transportation is a big issue for people throughout the region. Many of the poorest residents are unable to get employment at early or late hours due to the poor public transportation in the area.

People in the region with criminal histories or poor credit struggle to find affordable housing. Many people with criminal histories face housing discrimination, and are often afraid to report the discrimination due to fear of retaliation.

The lack of affordable housing contributes to a growth in homelessness in the area. Some affordable housing could be improved through rehabilitation and repair programs.

4. HOUSING PROVIDER AGENCIES

The following housing developers provided comments for the NRSA:

- Kingdom CDC – J. Carl Manning
- United Management II, Inc. – Terry Bass & Shanna Roy
- Fayetteville Area Habitat for Humanity – Ron Gunter
- Center for Economic Empowerment and Development (CEED) – Suzy Hrabovsky and Kia Walker

The following is a summary of comments made:

United Management has never constructed housing using Low-Income Housing Tax Credits in Shaw Heights, and recognizes the need. There are vacant lots in the area that have the potential for single-family housing development, or that can be grouped together into parcels for larger affordable housing developments. However, due to the lack of services, Shaw Heights does not score well on LIHTC applications. Development in Shaw Heights will require additional leveraging.

According to area housing providers, there are a high number of properties in the foreclosure process in Shaw Heights. Foreclosures move slowly in Shaw Heights due to unusual administrative boundaries of the neighborhood.

Kingdom CDC has developed affordable housing throughout the County, and is interested in working on developments in Shaw

Heights. Kingdom CDC provides counseling for families interested in becoming homeowners, as well as downpayment assistance for enrolled families. There is the need to construct additional affordable housing in Shaw Heights.

There is a need for affordable housing for Veterans in the area. The VA provides many VASH vouchers and wraparound services, but there remains the need for more units.

CEED has managed affordable housing throughout the region. There is a need to assist low-income renters with utilities and deposits. There is also a need to assist people with rent-to-own programs and to train aspiring homebuyers in homeownership.

There is a demand for senior housing in the area. The region has attracted retirees from military careers and elsewhere.

5. NON-PROFIT ORGANIZATIONS

The following Housing Authorities offered comments for the NRSA:

- **Housing Authorities:**

- Fayetteville Metropolitan Housing Authority – Dawn Weeks

The following comments were made:

Section 8 Housing Choice Vouchers are highly utilized and there is a need for more units for extremely low income families. Landlords are often unwilling to rent to Section 8 tenants in the area.

Students in the region can apply for public housing because they meet the income limits. There is a need for more student housing in the area.

FHMA sees the highest demand for one- and two-bedroom housing. There is a need for decent, safe, sound affordable rental housing for these tenants in Shaw Heights.

FMHA is willing to partner with developers to increase the supply of all affordable housing types in the area.

- **Health & Social Service Agencies:**

The following health and social services agencies provided comments on the NRSA:

- Alliance Health – Laressa Witt & Tony Gardner
- Salvation Army – Lisa Shelley Hudson
- Cumberland Healthnet – Anton Ivonne & Anna Webster
- Veterans Empowering Veterans – Denise Giles
- Designing Station – Cheri Smtih
- Seth’s Wish – Lindsey Wofford
- Volunteers of America – Nena Knowles
- HOPE Center – Kenneth Hartley
- Connections of Cumberland County – Crystal Bennett
- Hope 4 NC – Antonio Gardner
- United Way – Robert Hines
- Stedman-Wade Health Services – Rosa Gooding
- Care Center – Amy White
- Endeavors – Waren Riley
- Operation Inasmuch – Sue Byrd & Barbara Speir

The following comments were made:

Many of the individuals and families in need of housing assistance in the area also require supportive services. Job training, case management, and counseling are all components of services that could assist individuals experiencing homelessness, particularly those in the re-entry population.

Resources are available in the County targeted to women, children, and veterans in poverty. However, the lack of public transportation creates barriers to accessing these services.

There is a major need for affordable housing across the County that is decent, safe, and sound. Though there are many trailers in the area that are technically affordable, they carry a high health risk and are often overcrowded. The trailers deteriorate rapidly and lead to housing instability.

Across the County, there is a need for rapid rehousing and transitional housing to assist homeless populations. A large number of the people in need of assistance could be sustained with funding for these types of programs. These types of programs also have the potential to assist many homeless children.

It is likely that many of the disabled people in the area are not being served, as they do not meet the definition of disabled. There is a need for accessibility improvements in housing and public spaces to assist these individuals.

6. EDUCATIONAL ORGANIZATIONS

The following educational organizations provided comments for the NRSA:

- Cumberland County Schools – Pamela Suggs Story

The following comments were made:

Cumberland County Schools has identified a large number of homeless youth. There are over 800 homeless youth according to the McKinney-Vento Act, and there are 200 foster children identified in the district. Many parents live in motels due to their low wages, and children are forced to live in substandard conditions at the hotels.

The school system has an increasing number of students from other parts of the world, and English as a Second Language is becoming a bigger concern throughout the district.

7. FAIR HOUSING ORGANIZATIONS

The following fair housing organizations provided comments for the NRSA:

- Legal Aid NC – Ida T. Baker

The following comments were made:

Landlords are often unwilling to make reasonable modifications and accommodations. There is a need to negotiate with landlords and to educate them to ensure that these modifications and accommodations are made.

There are many predatory loans being made. Land contracts are common in the area and an individual may lose their property for

missing one payment. Foreclosures are common. Evictions are also common and it is easy for landlords to evict renters. Quid pro quo sexual harassment among renters is also on the rise.

The closing of mobile home parks has created issues for residents of the County. Landlords may evict trailer park residents before making repairs to infrastructure in the parks.

Housing insecurity increased in the County due to Hurricane Florence. There is a need for homeless services related to the hurricane, as well as rehabilitation work related to damage from the disaster.

8. CUMBERLAND COUNTY DEPARTMENTS

The following engineering and public works representatives provided comments on the NRSA:

- **Code Enforcement:**

The following comments were made:

- Code Enforcement – Jamie Bahneman, Gilbert Sanchez & Andy Roberts

The following is a summary of their comments:

The Cumberland County Code Enforcement Department has three (3) code enforcement officers and two (2) permit staff. The Department is complaint-driven because it is too geographically large for a proactive strategy among a staff of this size.

The Department sees a high number of vacant and abandoned houses, as well as a number of older mobile home parks. Owners of mobile home parks will not repair mobile homes in spite of code complaints. Many of the sites of these mobile home parks are ideal for tiny house village.

There is a need for demolition of these vacant and abandoned properties. Demolitions from hurricanes had only begun initiation when interviews were conducted in Fall of 2019. Sites of vacant, abandoned housing can act as new sites for infill housing.

Much of the development on former mobile home parks requires the development of additional infrastructure. The biggest obstacle to development in these areas is a lack of sewer and septic systems. There is a need to acquire funding for large-scale sewer and septic programs.

- **County Social Services:**

The following comments were made:

The following is a summary of their comments:

The County is a Tier 1 County due to its poverty.

Elderly residents of the area often have extensive needs, but cannot also not taking advantage of the benefits available. Senior classes and education are available, but often in centralized locations. There is a need for public transit that can connect these seniors to services. The Department of Social Services provides paratransit for the elderly.

The mental health system in the area is lacking. There are a large number of people that need mental health care and few resources. There is a need for greater advocacy for those with mental disabilities in the region.

There are a large number of people with addiction issues. People with criminal histories may struggle to find housing, and may end up segregated into certain neighborhoods that accept them as tenants.

There are a large number of foster children in the County that require deferral from incarceration and placement into housing and social service programs.

- **Fayetteville-Cumberland Human Relations Department:**

The following comments were made:

- Fayetteville-Cumberland Human Relations – Dr. Anthony Wade and Yamile Nazar

The following is a summary of their comments:

There are many landlord-tenant issues in the area where landlords will not take care of their property. Landlords in the area do not often understand their responsibilities. Tenants

worry that if they send a complaint to code enforcement, the house will be condemned and they will continue to live in poor conditions. Though there are many rentals in the City and County, housing is not necessarily decent, safe, and sound.

Individuals that have lost public housing for any reason are often the most difficult to rehouse.

- **County Management:**

The county management team provided comments on the NRSA:

The following is a summary of their comments:

There are relatively few minority developers in the area. Minority neighborhoods in the region that were formerly majority-homeowner neighborhoods are transitioning into majority-rental neighborhoods. There are a high number of tax foreclosures in the area.

Many neighborhoods of the County are undeveloped, with unpaved roads connecting developments.

NIMBYism is common in the region. There are a number of people who are unwilling to address issues of poverty and inequality in the region.

9. OTHER STAKEHOLDERS

The following stakeholders provided comments on the NRSA:

- Cumberland County Commissioners – Glenn Adams, Dr. Jeannette M. Council, Charles Evans & Larry L. Lancaster
- Cumberland County Department of Community Development – Delores Taylor
- City of Fayetteville Department of Economic & Community Development – Cynthia Blot & Adolphus Thomas

The following is a summary of their comments:

There is a need to assist the elderly, the homeless, people with disabilities, and people recovering from addictions.

The County runs a variety of housing rehabilitation programs that assist low-income homeowners and individuals affected by

hurricanes. The County Department of Community Development has sought developers to do larger developments. Many of these developments have been in Silver Lake, but the County acknowledges that there are needs for larger affordable developments in other areas.

The City of Fayetteville will also be creating an NRSA and pursuing a Choice Neighborhoods Initiative Grant near Cumberland County's NRSA in the Murchison Road Corridor Neighborhood. Though Shaw Heights is adjacent to Murchison Road, it is not adjacent to the NRSA.



NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

E. ASSESSMENT

An analysis of the area based on the physical, human, and economic conditions was made of the Shaw Heights NRSA.

1. ECONOMIC CONDITIONS

The Shaw Heights NRSA is primarily residential. It is an urban area with a mix of other existing land uses, including commercial and industrial, but these parcels are largely located on the eastern edge of the neighborhood on Murchison Road. There are few businesses in the area to provide employment opportunities for the NRSA residents. The closest major commercial corridor, Murchison Road, has experienced business closings and reductions that indicate challenges exist which affect future business growth. The types of jobs that have been created in the region are higher skilled jobs at the cost of lower skilled jobs. With the low number of skilled jobs that are available, there is very low turn-over.

There are vacant commercial sites in the area. However, this space will generally require significant investment to be tailored to specific business needs. The climate for investment in the Shaw Heights NRSA is not healthy. Real estate appraisal values are low in the NRSA, and the tightening of credit scores has made it extremely difficult to secure capital to start, expand, or improve businesses.



There are existing groups that provide support to businesses and job creation such as NCWorks, the Center for Economic Development and Empowerment (CEED), and Pathways For Prosperity.

2. EMPLOYMENT CONDITIONS

The 2010 civilian labor force of Cumberland County was comprised of 131,787 (55.5%) out of the total County resident population of 237,332 age sixteen (16) years and older, according to the American Community

Survey's 5-year Estimates (2006-2010). In November 2019, County had an unemployment rate of 4.6% for Cumberland County. This is a higher unemployment rate than 3.8% for the State of North Carolina, and the national unemployment rate at the time of 3.5%.

The table below illustrates a comparison of employment by occupation among Cumberland County residents for 2000 through 2017. Increases were experienced in sales and office occupations, as well as management, professional, and related occupations. All other occupations declined in the number of persons employed. Most of these losses resulted from the further decline of the steel and other heavy industries during that period of time.

Employment Distribution by Occupation

	2000	2010	2017	Change 2000 - 2017
Management, professional, and related occupations	31,826	37,833	40,958	28.7%
Service occupations	18,432	23,191	25,600	38.9%
Sales and office occupations	29,798	30,458	31,881	7.0%
Construction, extraction, natural resources and maintenance occupations	11,552	10,900	10,559	-8.6%
Production, transportation, and material moving occupations	18,729	15,195	14,970	-20.1%
Total:	120,672	117,667	123,968	2.7%

Source: U.S. Census Bureau, Census 2000 & 2010; American Community Survey 5-year estimates (2013-2017), www.factfinder.gov

3. BUSINESSES

The main employers in Cumberland County are the following companies in no particular order:

- United States Military
- Department of Defense
- Cape Fear Valley Health Systems
- Wal-Mart Distribution
- Goodyear Tire & Rubber, Inc.
- Veterans Administration
- Fayetteville Technical Community College
- Food Lion
- Fayetteville State University

- General Dynamics
- Mann+Hummel Purolator Filters
- PruittHealth Veteran Services, NC
- Sykes Enterprises
- Eaton Corporation
- Methodist University
- Lowes, Inc.
- Fluor Daniel Services, NC
- M.J. Soffee LLC
- Horne Brothers Construction
- AT&T
- Circle K

There are few businesses located in the Shaw Heights NRSA. The majority of these businesses are located on Murchison Road, while a day care and an auto repair store operate on Shaw Road. There are businesses within driving distance of the NRSA along Pamalee Drive and Country Club Drive. Many of these businesses are located in “strip type” commercial development. Businesses along Pamalee Drive and Country Club Drive are larger chain stores. Few stores exist in Shaw Heights, and there are no grocery stores or pharmacies. The neighborhood is considered a food desert.

The following main service facilities located in the area include:

Food Store -

- 210 Fish Market

Automobile Parts/Service –

- Will's Auto Repairs
- Darjons Tires
- Mallety Used Cars
- Save-Your-Car Auto Repair

Engineering -

- Skan Electric

Family Care -

- Creative Enhancements Day Care

Retail -

- Aaron's Supply

Within the NRSA, there are 11 commercial properties of which 1 is vacant.

4. ACCESS TO CAPITAL AND AVAILABILITY OF ECONOMIC PROGRAMS

There is a range of public and private resources, programs and incentives that have been developed to address issues facing the Shaw Heights NRSA. These resources and programs provide incentives for businesses to locate and/or otherwise invest in these areas. These resources and incentives are available on a local, state and Federal level. The following represents a summation of some relevant resources and programs that may be applicable to the Shaw Heights NRSA in Cumberland County. This list is not comprehensive, but rather representative of the potential resources that are available from public sources.

- **Section 108 Loan** – The Section 108 Loan Guarantee Program (Section 108) provides communities with low-cost, flexible financing for economic development, housing rehabilitation, public facilities, and other physical infrastructure projects, including those to increase resilience to natural disasters. Section 108's unique flexibility and range of applications makes it one of the most potent and important public investment tools that HUD offers to state and local governments. Section 108 offers Community Development Block Grant (CDBG) recipients the ability to leverage their annual grant allocation to gain access to federally guaranteed loans large enough to pursue physical and economic development projects capable of revitalizing entire neighborhoods.
- **Low-Income Housing Tax Credits (LIHTC)** – The North Carolina Housing and Finance Agency administers this program for the State. The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation of affordable housing.
- **Choice Neighborhoods Initiatives** – The Choice Neighborhoods program leverages significant public and private dollars to support locally driven strategies that address struggling neighborhoods with distressed public or HUD-assisted housing through a comprehensive approach to neighborhood transformation. Local leaders, residents, and stakeholders, such as public housing authorities, cities, schools, police, business owners, nonprofits, and private developers, come together to create and implement a plan that revitalizes distressed HUD housing and addresses the challenges in the surrounding

neighborhood. The program helps communities transform neighborhoods by revitalizing severely distressed public and/or assisted housing and catalyzing critical improvements in the neighborhood, including vacant property, housing, businesses, services and schools. Grants are provided for planning, and a second competitive grant is available for implementation.

- **Job Development Investment Grant (JDIG)** – DIG is a performance-based, discretionary incentive program that provides cash grants to new and expanding businesses to help offset the cost of locating or expanding a business facility in North Carolina. Companies can qualify for a JDIG based on the project location, number of jobs, and average wage. The grant amount is based on 75% of the personal income tax withholdings associated with the new jobs up to \$16,000 per job for a maximum of 12 years. For “high-yield” projects that invest at least \$500 million and create at least 1,750 jobs, the JDIG program can provide a grant worth up to 90% of personal income tax withholdings for up to 20 years. For “transformative” projects that invest at least \$1 billion and create at least 3,000 jobs, the JDIG program can provide a grant worth up to 90% of personal income tax withholdings for up to 30 years.
- **One North Carolina Fund (One NC)** – One NC is a discretionary cash-grant program awarded to reimburse project capital costs such as installation or purchase of equipment, structural repairs and renovations, and construction or improvements to utility lines and associated equipment. Awards are based on the number of jobs created, investment level, project location, and economic impact of the project. One NC awards require a local match award and are disbursed on a performance basis.
- **NC Department of Public Safety-NC State High Patrol Statewide BikeSafe Coordinator** – BikeSafe is a partnership with law enforcement agencies and the motorcycle community to proactively reduce motorcycle crashes and fatalities.
- **NCDOT Bicycle and Pedestrian Planning Grant** – This initiative encourages municipalities and counties to develop comprehensive bicycle and pedestrian plans. These plans largely focus on enhancing mobility, improving safety, and promoting economic and health benefits. Because of these efforts, the program has reached communities of all sizes from all regions of the state.
- **Golden LEAF Foundation Economic Catalyst Program** – Grants are available to projects that include a company’s commitment to create full-time jobs in North Carolina, targeted toward providing areas of distress with high quality, high wage jobs.
- **Golden LEAF Foundation Disaster Recovery Program** – Grants are available to governmental entities and nonprofits to repair or

replace infrastructure and equipment damaged or destroyed by Hurricanes Matthew, Florence, Michael, and Dorian. Infrastructure includes nonresidential buildings that serve the public, water, sewer, stormwater, and other publicly owned assets.

- **NCHFA Tax Exempt Bonds** – Tax-exempt bond financing provides long-term, below-market financing for the construction and rehabilitation of affordable rental housing. In order to utilize tax-exempt bond financing, the County partners with a private entity and issues the bonds.
- **NCHFA Workforce Housing Loan Program** – The Workforce Housing Loan Program (WHLP) is administered by the NC Housing Finance Agency in combination with federal Housing Credits. With WHLP funds, the County can receive a 30-year deferred payment loan at 0 percent interest for a percentage of a rental property's development cost. The maximum loan amount is based on income designations in Cumberland County.
- **NCHFA Rental Production Program Loans** – The Rental Production Program (RPP) provides long-term financing for rental developments that serve families earning 60 percent or less of the area median income. RPP loans are awarded through an annual competitive cycle that ensures equitable distribution among the three geographic regions of the state and between metropolitan and urban areas. Once your development is approved for federal Housing Credits, it is automatically considered for this program.
- **Cumberland Community Foundation, Inc.** – The Cumberland Community Foundation provides grants from its endowment in six areas considered to be of great need: growing philanthropy and local giving; growing sustainable support for local nonprofit organizations; increasing college access and affordability; improving education outcomes; improving quality of life for all; and strengthening local nonprofit organizations. Grants in these categories could serve organizations operating in the Shaw Heights NRSA.
- **NCDOT Rail Industrial Access Program** – Uses state funds to help construct or refurbish railroad spur tracks required by a new or expanding company. Program funding is intended to modernize railroad tracks to ensure effective and efficient freight deliveries. Project funding is contingent upon a company's receiving application approval prior to making a decision to locate or expand its facility in North Carolina. In addition, an award can be made only after confirmation of the availability of matching funds from private and/or local sources. Local governments, community development agencies, railroads and companies themselves are eligible for funds to improve rail access. Approval depends on a variety of factors, including the number of potential new jobs that will be created, the

amount of capital investment, rail use and local economic conditions. Grant recipients may receive a maximum of 50% of total project costs, subject to a \$200,000 limit per project. Program funding is an incentive to encourage companies to locate or expand in North Carolina versus another state. Projects considering in-state locations only or those not anticipated to yield a significant economic impact do not qualify for funding.

- **State Rural Demolition Grants** – The Demolition Grant Program provides grants to local governments to support the demolition of a vacant building to encourage site rehabilitation and site availability for economic development purposes. Eligible applicants are units of local government located in either a Tier 1 or Tier 2 county, or a rural census tract in a Tier 3 county. You can find more about the state's tier designations elsewhere on our site. In Tier 1 or Tier 2 counties, priority will be given to towns or communities with populations less than 5,000
- **Federal Home Loan Bank – Affordable Housing Program (FHLB AHP)** – Loans are given for capital costs associated with affordable housing projects for low-income persons. A member lending institution is able to access funds as a sponsor for affordable housing development.
- **Economic Development Initiative (EDI) Special Projects Grants – United States Department of Housing and Urban Development Congressional Grants Division** - Congressional Grants are authorized each year in the annual HUD appropriation and accompanying conference report or congressional record. Congress authorizes a specific level of funding to a designated grantee, to undertake a particular activity cited in the appropriation or conference report. These funds have been used effectively on brownfield properties nationwide. Virtually any expense related to development of brownfields is eligible provided that those activities are cited in the appropriation or conference report. There is no maximum or minimum funding amount. The level of funding authorized by Congress is the amount allocated to a particular activity.
- **Economic Development Administration (EDA) – Investments for Public Works and Economic Development Facilities** - EDA provides public works investments to assist financially and socially distressed communities upgrade and expand their physical infrastructure to attract industry, facilitate business expansion, diversify local economies and create new employment opportunities. Applicants may include State, County, and local units of government, as well as associated authorities. The activities proposed must be in compliance with the current “Comprehensive Economic

Development Strategy (CEDS) for the region in which the activity will take place. EDA prefers to make investments in facilities such as water and sewer systems, industrial access roads, industrial and business parks, port facilities, railroad sidings, redevelopment of brownfields and eco-industrial parks. There are no minimum or maximum award amounts stipulated, however, EDA will not make an investment in excess of fifty percent (50%) of the project cost.



- **Small Business Administration (SBA) Section 504 Loan Program** - The SBA 504 Loan Program is the SBA's principal long-term financing tool for economic development. The SBA 504 Program provides long term, fixed rate financing for fixed asset projects. For-Profit Businesses with a tangible net worth of less than \$7 million and an average net income less than \$2.5 million are eligible for 504 financing. Applications are filed through designated local non-profit corporations. Loan funds may be used for the purchase of land and buildings, site preparation and infrastructure such as street improvements, utilities, parking lots and landscaping, and the acquisition of machinery and equipment. A typical structure for a SBA 504 deal is as follows:
 - 50% of the project is bank financing
 - 40% of the project is funded by SBA 504
 - 10% Equity

The SBA sets a limit of \$1,500,000 in loan funds for job retention/creation projects, \$2,000,000 for projects meeting certain SBA public policy goals, and up to \$4,000,000 for manufacturing.

5. HOUSING NEEDS

The NRSA housing market is depressed. The NRSA Neighborhood lacks infrastructure for development and is not considered a desirable place to live. Houses do not tend to increase in value in the NRSA. The predominant type of housing units in the NRSA are mobile homes. The following conditions cause the depressed housing market:

- 43 out of 553 structures are vacant, of which 40 are residential.
- Large number of vacant lots, 79 parcels out of 313 parcels of land. Many of these larger lots are used for illegal dumping.

- High percentage of code deficient buildings in the area (34.2%)
- Condition of the streets, walks, curbs and infrastructure is poor.
- Perception of high crime area, with drug trafficking and gangs.
- Large percentage of elderly residents on fixed income.
- Large percentage of mobile homes that are in poor condition.
- Little development of sewer and septic systems to encourage development.

The problems likely to be encountered in trying to provide opportunities for housing development consist of:

- Small lots on scattered sites that need to be assembled, but might have title problems and tax liens.
- Large lots that are used for illegal dumping and may not conform to the current zoning code for housing development.
- Large lots where abandoned trailers are currently located.
- Lack of funds and ability to obtain private financing to undertake new housing development due to low sales prices for housing.
- Need to subsidize the sales price of new housing to make it affordable, as well as in keeping with the existing housing market for the area.
- A lack of sewer and septic tank infrastructure to create the possibility for the development of decent, safe, sound, affordable housing.

6. INCOME CHARACTERISTICS

As shown in the table below, the poverty rate in the NRSA is very high. The poverty rates for the NRSA is 39.7%, and the NRSA has a poverty rate that is more than double that of the County and the State. The following tables reflect the changes in poverty rates for the years 2000, 2010 and 2017.

2000 Comparative Poverty Rates

Census Tract & Block Group	Total NRSA	Total City of Fayetteville	Cumberland County	State of North Carolina	United States
Median household income in 1999	15,898	36,124	37,226	39,061	41,851

% of People Living Below Poverty Level	38.9%	14.8%	12.8%	12.3%	12.4%
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Source: U.S. Census Bureau, Census 2000, www.factfinder.gov

The poverty rate for Cumberland County's NRSA remained stagnant in ten years from 38.9% to 38.5%, according to the American Community Survey's 5-year estimates (2006-2010). The poverty rate for the City of Fayetteville and Cumberland County also increased in this ten-year period, although not as severely as the rate in the Shaw Heights NRSA. The poverty rate for the City overall is remained similar to the County at 16.3%, the State of North Carolina at 16.2%, or the Country as a whole at 14.4%. Median household income increased during this time period in the NRSA, at \$15,898 in 2000 dropping to \$19,750 in 2010. Median incomes rose for the City, County, State, and Nation during this same time period.

2010 Comparative Poverty Rates

Census Tract & Block Group	Total NRSA	Total City of Fayetteville	Cumberland County	State of North Carolina	United States
Median household income in 2010	19,750	43,284	43,834	45,570	51,914
% of People Living Below Poverty Level	38.5%	16.3%	16.3%	16.2%	14.4%

Source: U.S. Census Bureau, Census 2010, www.factfinder.gov

By 2017, the poverty rate for Cumberland County's NRSA increased in the NRSA from 2010 to 2017 according to the 2013-2017 American Community Survey (the most recent data available). The poverty rate remains higher at 39.7% for the NRSA than it was in 2000. The poverty rate in the City of Fayetteville increased to 19.3% and to 18.2% for the County, though it remained stable at 16.1% for the State of North Carolina. The median income of the NRSA increased from 2010 to 2017, from \$19,750 to \$21,657. Though median incomes in the City and County remained relatively stagnant at this time, the median income in the NRSA is still lower than both the City and County Median Incomes. During the same time period, the State and the Nation saw increases in Median Household Income.

2017 Comparative Poverty Rates

Census Tract & Block Group	Total NRSA	Total City of Fayetteville	Cumberland County	State of North Carolina	United States
Median household income in 2017	21,657	43,439	44,737	50,320	57,652
% of People Living Below Poverty Level	39.7%	19.3%	18.2%	16.1%	14.6%

Source: U.S. 2013-2017 ACS Five Year Estimates

Based on the poverty rates and median household incomes in the past twenty years, the NRSA neighborhood has become increasingly poorer as did the City of Fayetteville and Cumberland County, as increases in income have not kept pace with the increase in the number of poverty-level individuals.

As defined by the U.S. Census Bureau low income census tracts are those with median household incomes ranging from 50-80% of the median income. The block groups that have a population of more than 51% low- and moderate-income are indicated in bold. The rows highlighted in yellow are the block groups that are located in the Shaw Heights (NRSA). As the table below illustrates, Cumberland County spans all income types and the poorest block groups in the County have nearly a 100% low-moderate income population. Cumberland County's overall Low- and Moderate-Income percentage is 37.53% while the NRSA's is 56.48%.

LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR CUMBERLAND COUNTY, NC				
TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
Census Tract	Block Group	Low/Mod	Low/Mod Universe	Percentage
000200	1	555	590	94.07%
000200	2	630	720	87.50%
000200	3	495	755	65.56%
000500	1	700	1155	60.61%
000500	2	325	485	67.01%
000500	3	460	585	78.63%
000600	1	730	1050	69.52%
000600	2	170	745	22.82%
000600	3	545	1775	30.70%
000600	4	595	660	90.15%

000600	5	105	1125	9.33%
000701	1	255	2265	11.26%
000701	2	100	1230	8.13%
000701	3	550	2125	25.88%
000702	1	270	1085	24.88%
000702	2	390	1000	39.00%
000800	1	290	665	43.61%
000800	2	305	805	37.89%
000800	3	755	1245	60.64%
000900	1	400	1055	37.91%
000900	2	565	755	74.83%
000900	3	315	890	35.39%
000900	4	195	935	20.86%
000900	5	270	915	29.51%
000900	6	360	890	40.45%
001000	1	570	950	60.00%
001000	2	1240	1790	69.27%
001100	1	645	1265	50.99%
001100	2	610	935	65.24%
001100	3	540	1315	41.06%
001200	1	505	1040	48.56%
001200	2	515	830	62.05%
001200	3	780	1145	68.12%
001200	4	1270	2295	55.34%
001400	1	805	1570	51.27%
001400	2	350	900	38.89%
001400	3	155	550	28.18%
001400	4	425	1500	28.33%
001400	5	735	1570	46.82%
001500	1	390	1345	29.00%
001500	2	620	1410	43.97%
001601	1	710	1925	36.88%
001601	2	595	2350	25.32%
001601	3	1220	3460	35.26%
001603	1	1095	1940	56.44%
001603	2	675	2050	32.93%
001604	1	395	1120	35.27%
001604	2	1230	2170	56.68%
001604	3	1390	3915	35.50%
001700	1	1295	2075	62.41%

001700	2	625	1230	50.81%
001700	3	830	1365	60.81%
001700	4	1510	4310	35.03%
001800	1	530	1315	40.30%
001800	2	555	1035	53.62%
001901	1	1120	2215	50.56%
001902	1	1145	2175	52.64%
001902	2	1090	2590	42.08%
001903	1	480	985	48.73%
001903	2	560	1605	34.89%
001903	3	340	675	50.37%
001903	4	670	955	70.16%
002001	1	450	1330	33.83%
002001	2	545	1480	36.82%
002002	1	335	560	59.82%
002002	2	960	2390	40.17%
002002	3	490	1205	40.66%
002002	4	405	1180	34.32%
002100	1	645	1130	57.08%
002100	2	865	1450	59.66%
002100	3	175	1330	13.16%
002200	1	60	285	21.05%
002200	2	560	990	56.57%
002300	1	710	790	89.87%
002300	2	1315	2200	59.77%
002300	3	605	1655	36.56%
002401	1	545	965	56.48%
002401	2	705	890	79.21%
002402	1	530	865	61.27%
002402	2	885	1325	66.79%
002402	3	275	1150	23.91%
002501	1	525	1765	29.75%
002501	2	610	1235	49.39%
002501	3	1020	4655	21.91%
002502	1	895	3140	28.50%
002502	2	605	1655	36.56%
002502	3	905	1755	51.57%
002503	1	580	1385	41.88%
002503	2	520	1760	29.55%
002503	3	525	1815	28.93%

002504	1	940	1245	75.50%
002504	2	540	2240	24.11%
002504	3	760	2580	29.46%
002600	1	645	1610	40.06%
002600	2	535	1355	39.48%
002600	3	155	1010	15.35%
002700	1	290	1060	27.36%
002700	2	330	1615	20.43%
002700	3	635	3225	19.69%
002700	4	775	2560	30.27%
002800	1	1095	2675	40.93%
002800	2	610	1710	35.67%
002800	3	410	2160	18.98%
002900	1	570	1285	44.36%
002900	2	315	1405	22.42%
002900	3	320	760	42.11%
002900	4	455	925	49.19%
003001	1	485	2175	22.30%
003001	2	1290	4700	27.45%
003001	3	495	3180	15.57%
003001	4	375	2365	15.86%
003002	1	985	2830	34.81%
003102	1	545	3480	15.66%
003102	2	320	945	33.86%
003103	1	560	1445	38.75%
003103	2	1020	2630	38.78%
003103	3	295	1595	18.50%
003104	1	630	1930	32.64%
003104	2	565	2070	27.29%
003104	3	1165	2295	50.76%
003201	1	320	1965	16.28%
003201	2	365	3900	9.36%
003201	3	425	2625	16.19%
003201	4	710	4070	17.44%
003203	1	1025	1915	53.52%
003203	2	425	1175	36.17%
003203	3	845	2285	36.98%
003204	1	640	1130	56.64%
003204	2	540	1160	46.55%
003204	3	780	2075	37.59%

003204	4	240	1045	22.97%
003204	5	885	3115	28.41%
003205	1	435	2415	18.01%
003205	2	350	2265	15.45%
003205	3	570	1035	55.07%
003302	1	905	1745	51.86%
003302	2	1250	3350	37.31%
003304	1	115	735	15.65%
003304	2	720	1210	59.50%
003304	3	1120	2655	42.18%
003304	4	520	825	63.03%
003304	5	125	940	13.30%
003304	6	115	485	23.71%
003305	1	745	2145	34.73%
003305	2	570	1605	35.51%
003305	3	1055	1920	54.95%
003307	1	555	1000	55.50%
003307	2	830	3300	25.15%
003309	1	490	2280	21.49%
003309	2	370	1650	22.42%
003309	3	480	1830	26.23%
003310	1	540	1035	52.17%
003310	2	110	400	27.50%
003310	3	665	1215	54.73%
003310	4	795	1965	40.46%
003311	1	920	2475	37.17%
003312	1	535	1330	40.23%
003312	2	645	1910	33.77%
003312	3	460	2005	22.94%
003312	4	550	1245	44.18%
003313	1	1090	3330	32.73%
003313	2	690	2900	23.79%
003314	1	1075	2310	46.54%
003314	2	620	2180	28.44%
003314	3	730	2770	26.35%
003401	1	0	0	0.00%
003401	2	1715	3240	52.93%
003402	1	0	0	0.00%
003402	2	0	0	0.00%
003403	1	380	835	45.51%

003403	2	1280	3065	41.76%
003404	1	0	0	0.00%
003404	2	0	0	0.00%
003405	1	1030	1760	58.52%
003406	1	160	895	17.88%
003407	1	615	1155	53.25%
003407	2	0	0	0.00%
003408	1	785	2730	28.75%
003408	2	775	2185	35.47%
003500	1	1765	3340	52.84%
003500	2	415	660	62.88%
003500	3	515	655	78.63%
003500	4	385	1055	36.49%
003600	1	315	680	46.32%
003600	2	420	750	56.00%
003600	3	1145	2195	52.16%
003600	4	765	2005	38.15%
003700	1	255	1895	13.46%
003700	2	155	1590	9.75%
003700	3	1785	3570	50.00%
003800	1	740	1030	71.84%
003800	2	260	380	68.42%
003800	3	425	860	49.42%
980100	1	0	0	0.00%
980200	1	0	0	0.00%
Cumberland County Total		117,930	314,220	37.53%

Source: U.S. Department of Housing and Urban Development

Cumberland County has a low- and moderate-income population as a whole of 37.53%, and its upper quartile of low- and moderate-income population is 52.93% of the population which may be classified as low- and moderate-income. The Shaw Heights NRSA is comparable to the upper quartile limit with a low- and moderate-income population of 56.48%, which is both higher than the County's low-mod population as a whole, and higher than the upper quartile level.

The minority population in the NRSA comprises 81.6% of the total NRSA population. County-wide, the minority population totals approximately 60.9% of the population. The minority population in the NRSA is considerably higher than the minority population of the County, though both jurisdictions are majority-minority.

Census Tract and Block Group	Total	Minority Individuals	Minority %
CT 24.01 BG 1	884	721	81.6%
Total NRSA	884	721	81.6%
Total Cumberland County	332,766	184,216	55.4%

Source: U.S. 2013-2017 ACS Five Year Estimates

7. OPPORTUNITIES FOR ECONOMIC DEVELOPMENT

There are numerous opportunities for the economic development in the NRSA. These include the following:

- There are a number of churches in and near the NRSA that could potentially serve area residents.
- A large Food/Grocery Store is missing in or near the NRSA. A Wal-Mart with a food store had previously been located nearby, but closed recently and caused the NRSA to become a food desert.
- Murchison Road is the primary artery between Fort Bragg and Downtown Fayetteville. There is opportunity to attract business from individuals traveling between the base and the City along the Shaw Heights portion of the commercial route. There is a daily average of 15,500 trips on Murchison Road.
- Shaw Road presents opportunities for the development of a small business district.
- There is a need for retail and services that serve Shaw Heights.
- There is a need for Community Based Development Organizations (CBDOs) and Community Housing Development Organizations (CHDOs) to continue to access Federal funds for community projects and mixed income housing.
- There is a need for a larger housing development in the area, which could be funded with a Section 108 Loan.
- There is a need for more police protection and “community policing” in the neighborhood.
- Code enforcement efforts need to be continued to prevent the further deterioration and abandonment of properties.

- There are vacant mobile homes throughout the neighborhood, particularly near the neighborhoods western border, that require demolition.
- There is a need for a bank or financial institution in the area, particularly one that provides financial literacy assistance to low-income residents in the area.
- There are large vacant lots that have the potential for the development of large affordable housing communities.
- The school system and educational programs need to be enhanced to increase literacy, preparation for jobs, and self-sufficiency.
- Fayetteville State University has the potential to serve the population with social services, as it has done for residents of the larger Murchison Road area under past administrations.
- There are numerous vacant lots scattered throughout the NRSA on residential streets that could be developed for in-fill housing or sold to the adjacent property owner to increase the size of their property.
- Additional pedestrian improvements are needed, including sidewalks, curbs, and bus shelters.

8. PROBLEMS LIKELY TO BE ENCOUNTERED

The problems likely to be encountered in trying to provide opportunities for new development consist of:

- Many portions of the neighborhood are not currently suitable for the development of decent, safe, sound affordable housing due to the lack of infrastructure, including paved roads, and sewer and septic systems.
- The population of the NRSA is aging, and may be on a fixed income. The homeowner elderly homeowner population may require housing rehab or reasonable modifications and accommodations to allow for aging in place.
- Lots that are suitable for development are currently occupied by trailer parks. The trailers may be dilapidated and require demolition, and the lots must be acquired from owners before any infrastructure development can take place.
- The decrease in Federal funds to undertake needed community development projects is still a concern for urban counties.
- There is a need to subsidize the sales price of new housing to make it affordable, as well as in keeping with the existing housing market for the area.

- There is a need to entice both military and civilians who work at Fort Bragg to live in Shaw Heights.
- There is a need to promote the Shaw Heights NRSA. Work on rebranding the area from previously perceived ideas whether real or not.
- There is a need to maintain the interest and involvement of residents, County officials, and community agencies committed to revitalization the Shaw Heights NRSA.
- Funds need to be obtained for the construction and development of affordable rental housing and the rehabilitation of the existing housing stock.
- Shaw Heights is an unincorporated enclave within the City of Fayetteville. These types of administrative boundaries can make code enforcement and crime prevention more difficult.



NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

F. HOUSING & ECONOMIC OPPORTUNITIES

Cumberland County has designated Shaw Heights as a Neighborhood Revitalization Strategy Area because of the housing, economic and social problems which exist in the neighborhood and progress that has been made to date. The County continues to support a realistic development strategy and implementation plan to promote the area's economic revitalization.

The continuing goals for the Shaw Heights NRSA include the following strategies:

- Overcome negative perceptions of risk and crime in the Shaw Heights NRSA by sharing information about the market areas and their potential, and promote the Shaw Heights NRSA.
- Actively promote the redevelopment and reuse of vacant property in the Shaw Heights NRSA.
- Promote the location and expansion of small businesses in the Shaw Heights NRSA.
- Promote partnerships with local stakeholders to train the workforce and build community wealth.
- Eliminate the blighting conditions in the Shaw Heights NRSA and continue the County's code enforcement and demolition programs.
- Continue and expand the County's homeownership programs to stabilize the NRSA promote reinvestment to build back equity in the properties in the Shaw Heights NRSA.
- Integrate economic development efforts, housing, public services, etc., with the overall goal of increased investment and services in the Shaw Heights NRSA.
- Promote the Section 108 Loan Program to develop infrastructure and affordable housing and provide additional social services for residents of the neighborhood.

1. INCREASE ECONOMIC OPPORTUNITIES

The following economic and development strategy will be continued for the Shaw Heights NRSA.

- Increase the number of businesses in the NRSA.

- Increase the number of job opportunities in the NRSA.
- Increase employment of NRSA residents in jobs that provide economic self-sufficiency.
- Decrease the level of unemployment in the NRSA by increasing entrepreneurship and development of small businesses.
- Increase the number of NRSA residents in job training and educational programs.
- Enhance technical assistance and financial aid to local businesses to increase employment.
- Enhance the opportunities for minority and female owned business enterprises.
- Develop a program to assist residents who are previous criminal offenders to find employment.
- Develop infrastructure in the neighborhood to attract businesses.
- Share financial resources, provide financial incentives and pool assets to reduce the cost to purchase houses to make them affordable to home buyers.
- Assemble sites through the Department of Community Development for construction of new housing and business enterprises.
- Target the code enforcement program toward buildings in the NRSA.
- Demolish vacant dilapidated structures owned by the County and absentee owners assemble parcels for affordable housing development.
- Market small vacant publicly owned properties for infill housing or for sale to adjacent property owners.

2. CREATION OF JOBS

- Partner with local stakeholders such as NCWorks and CEED to promote entrepreneurship in the area.
- Continue the working relationship with employment agencies and businesses in the NRSA.
- Continue to collaborate with local trade unions to promote job training programs.
- Assist 18-35 year olds to obtain their high school equivalency diploma or GED.

- Utilize Fayetteville State University to promote higher educational, education in the trades industry, and career development opportunities for Shaw Heights residents.
- Provide transportation and/or child care services for residents so they will be able to attend educational and job training programs outside the NRSA.

3. PROMOTE REVITALIZATION

- Continue to demolish vacant dilapidated structures throughout the NRSA.
- Clean up abandoned mobile home parks.
- Clean up litter on residential streets and alleys.
- Target abandoned trailer parks for demolition, acquisition, and infrastructure development.
- Reconstruct deteriorated streets, curbs, and walks.
- Construct sidewalks, curbs, and bus shelters along Shaw Road.
- Plant trees in the public right-of-way along streets.
- Install new street signs and traffic signals.
- Continue to improve street lighting with new light fixtures.
- Continue to install handicapped ramps at street intersections where needed.
- Form “block watch” & “crime watch” units.
- Continue to initiate regular police patrols in the NRSA.
- Eliminate places for criminals to “hide” through neighborhood clean-up programs.
- Prepare a brochure of the programs that are available in the NRSA.
- Continue to hold citizen meetings in the neighborhood to inform residents of what programs are available to assist them and what progress is being made.
- Bring public safety officials and local elected officials to neighborhood meetings to build confidence in the community.
- Develop gateways linking Downtown Fayetteville, the City of Fayetteville’s NRSA in the Murchison Road Corridor, and Fort Bragg to the Shaw Heights NRSA.

4. HOUSING DEVELOPMENT

- Assemble small lots into developable parcels.
- Determine the feasibility of constructing housing on larger lots.
- Work with builders and developers to construct new housing.
- Identify sources of construction financing.
- Transfer ownership of small narrow vacant lots to the adjacent property owner for those that are not wide enough to build a home on.
- Acquire title to tax delinquent properties for resale or transfer to private owners to put them back on the tax rolls.
- Provide housing counseling to perspective homebuyers.
- Continue to obtain funding to write down the purchase price of new homes to make them affordable to NRSA residents.
- Prepare vacant land for development with infrastructure including paved roads and sewer and septic systems.
- Continue to partner with Community Development Housing Organizations (CHDOs) to promote affordable housing development in the area.
- Develop mixed-income housing for renters and homeownership.
- Provide financial incentives for developers to construct mixed income housing by allocating a percentage of units for low- and moderate-income households.

5. ESTIMATE OF COSTS

This is an estimate of the costs to revitalize the Shaw Heights NRSA:

- **Clearance and Demolition** – structures @ \$8,000 to \$10,000/demolition
- **Street Reconstruction** – 5 streets @ \$150,000 to \$175,000/street
- **Walks, Curbs & Ramps** – 10,000 L.F. @ \$100 to \$125/L.F.
- **Sanitary Sewer Construction** – 5 lots @ \$150,000 per lot
- **Street Planting** – 500 trees @ \$450/tree
- **Assemblage of Sites** – 75 parcels @ \$5,000/parcel
- **Construction of New Single Family Homes** – 5 new houses @ \$215,000/ home
- **Rehabilitation of Housing** – 125 houses @ \$25,000/house

- **Rehabilitation of Rental Units – 100 apartments @ \$15,000/unit**



NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

G. PERFORMANCE MEASURES

The implementation plan involves the pursuit of the following short and long-term goals:

1. SHORT TERM GOALS

- Remove substandard structures and properties which impede economic growth and residential stability.
- Utilize homeownership programs to expand homeownership opportunities in the Shaw Heights NRSA through construction of new affordable housing to qualified low- and moderate-income buyers.
- Promote mixed income housing developments in the NRSA to help stabilize the area.
- Assemble sites for additional housing development.
- Select sites for the development of infrastructure for new affordable housing development, including paved roads, sewers and septic tanks.
- Promote homeownership in the Shaw Heights NRSA through housing counseling programs and partnerships with Kingdom CDC.
- Continue to rehabilitate owner occupied housing in the Shaw Heights Neighborhood.
- Rehabilitate renter occupied housing in the NRSA.
- Increase the presence of the County's code enforcement program in the Shaw Heights NRSA.
- Increase the police patrols and community policing in the Shaw Heights NRSA.
- Apply for a Section 108 Loan Guarantee to develop the Shaw Heights NRSA.
- Partner with the Housing Authority to encourage the development of public housing and increased participation in the Section 8 Housing Choice Voucher Program in Shaw Heights.
- Develop partnerships for financial literacy programs in the neighborhood.

2. LONG TERM GOALS

- Continue acquisition/relocation/clearance activities in the Shaw Heights NRSA to develop attractive and marketable development sites.
- Revitalize vacant and underutilized land in a manner that provides tax base stabilization, including potential commercial or industrial development.
- Ensure the continued preservation of the existing housing stock in the Shaw Heights NRSA through a comprehensive rehabilitation program including incentives for homeowners to improve their property.
- Reconstruct streets, sidewalks, curbs, and infrastructure in the Shaw Heights NRSA.
- Provide information and refer Shaw Heights NRSA residents to employment training programs such as NCWorks for job placement opportunities through the trades or other skills.
- Market Shaw Heights to members of the military and civilians who work at Fort Bragg based on its proximity and affordability to the base.
- Decrease the school drop-out rate for men and women in the Shaw Heights NRSA.
- Assist 18-35 year olds to obtain their high school equivalency diploma or GED.
- Develop infrastructure to create dense, multi-family affordable housing using a Section 108 Loan.
- Recruit banks, pharmacies, and a grocery store to the Shaw Heights NRSA.
- Continue to promote and market the County's housing rehabilitation programs in the Shaw Heights NRSA.
- Create a revolving loan program targeted toward the Shaw Heights NRSA.
- Promote home occupations and develop small business enterprises in the Shaw Heights NRSA.
- Develop a "loan pool" with the local banks with bank funds to match Federal and State funds.
- Continue to work with Kingdom CDC and other CHDOs to undertake larger development projects.

3. MEASURABLE OUTCOMES

The following is a list of performance measures and results which could be achieved over the next five (5) years:

- **Neighborhood Improvement –**
 - Rehabilitate 25 owner occupied homes per year in the NRSA for a total of 125 homes.
 - Rehabilitate 100 renter occupied units in the NRSA.
 - Demolition of 20 structures per year in the NRSA, total of 100 structures.
 - Clean-up of 10 vacant lots per year.
 - Reconstruction of main streets in the area, 1 streets per year for a total of 5 streets.
 - Installation of handicapped ramps on reconstructed streets of 12 per year for a total of 60.
- **New Housing Development –**
 - Increase homeownership opportunities for forty-five (45) low-to moderate-income homebuyers.
 - Increase homeownership opportunities for twenty-five (25) above income families.
 - Identification of potential homebuyers and housing counseling services provided to 15 potential homebuyers per year by the local non-profit housing counseling agency.
 - Construction of 5 new single-family houses per year by housing partners.
 - Assist in the development of a CBDO and CHDO in Cumberland County to help develop housing in the NRSA.
- **Public Safety Improvements –**
 - Formation of a block watch/crime watch organization.
 - Assignment of a police patrol cars to the Shaw Heights NRSA.
 - Decrease in crime statistics in the NRSA
- **Citizen Involvement –**
 - Distribution of informational material to NRSA residents on an annual basis.
 - Organize citizen meetings in the neighborhood to explain progress and solicit citizen input.
 - Promoting the formation of task forces and citizen participation for housing, public safety, public relations, etc.
- **Inter-Agency Cooperation –**
 - Support the formation of joint ventures between the non-profit housing development corporations and private developers.

- Assemble sites to build new houses and purchase existing houses for rehab and resale using a new non-profit and other housing development agencies.
 - Partner with NCWorks, the Center for Economic Empowerment and Development (CEED), and Pathway 4 Prosperity to bring job training to the area.
 - Continue to county code enforcement on a systematic block by block basis.
 - Demolition of up to 15 vacant dilapidated structures per year.
- **Economic Development Initiatives:**
 - Assemble sites for new economic development.
 - Promote job training partnerships with area nonprofits.



NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

H. LEVERAGE

Leverage is a critical element of the neighborhood revitalization and the overarching goal of the NRSA. In order to revitalize the area, Cumberland County needs to attract additional investment in the NRSA

The following potential resources will be utilized depending on the availability of funds:

1. Federal Funds:

The County receives approximately **\$865,000** in Community Development Block Grant (CDBG) funds. The County also receives approximately **\$390,000** in HOME Investment Partnership (HOME) funds each year.

The County has been targeting a large percentage of its CDBG and HOME funds to the NRSA. Other Federal funds that housing development agencies will continue to apply for are Federal Low Income Housing Tax Credits (LIHTC) through the North Carolina State Housing Development Agency.

The County also has the ability to utilize the Section 108 Loan Guarantee Provision under the CDBG Regulations. The County will be able to borrow funds based on its previous levels of CDBG grants received. Section 108 Loan Guarantee funds are from bond proceeds issued by the Federal Treasury at low rates of interest up to a 20 years' maximum loan period.

2. State Funds:

Cumberland County is in Cumberland County, which is a Tier 1 County due to poverty. This allows various State funds to be targeted to the County.

A list of other state programs and sources of funds is included in Section E.
4. Access to Capital and Availability of Economic Programs.



NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

I. APPENDIX

1. RESOLUTION

Attached is the Resolution approving the Shaw Heights NRSA.



NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

2. FULL BOUNDARY DESCRIPTION

Attached is the full boundary description of the Shaw Heights NRSA.



NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

3. CENSUS DATA

Attached is the U.S. Census Bureau Data for Cumberland County and the Shaw Heights NRSA.



NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

4. MEETING MINUTES

Attached are the meeting and interview minutes with stake holders.



NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN CUMBERLAND COUNTY, NORTH CAROLINA

5. CITIZEN PARTICIPATION

The following pages include public hearing notice, public hearing sign-in sheets, meeting sign-in sheets, and other documents.



*Cumberland County Community
Development invites you to
attend a*

Shaw Heights Community Meeting

Thursday, January 30 • 6 p.m.

Mt. Olive Missionary Baptist Church

118 Johnson Street

Fayetteville, NC 28303

Tuesday, February 4 • 6 p.m.

Smith Recreation Center

1520 Slater Avenue

Fayetteville, NC 28301

DISCUSSION TOPICS

- Input Needed for a Neighborhood Revitalization Strategy Area Plan
- Programs Available for Eligible Residents
 - ♦ Owner-Occupied Housing Rehabilitation Program
 - ♦ Investor-Owner Rental Rehabilitation Program
 - ♦ Homebuyer Assistance Program
- Economic Development Program
- Public Facilities / Public Services Programs
- Affordable Housing Development
- Other Programs Offered

**CUMBERLAND
COUNTY**
NORTH CAROLINA

For more information, please contact Cumberland County Community Development at (910) 323-6112. Funding restrictions apply. Funding is provided by the U.S. Department of Housing and Urban Development.



COMMUNITY DEVELOPMENT

MEMORANDUM FOR BOARD OF COMMISSIONERS AGENDA OF MAY 4, 2020

TO: BOARD OF COUNTY COMMISSIONERS

FROM: DEE TAYLOR, DIRECTOR OF COMMUNITY DEVELOPMENT

DATE: 4/27/2020

SUBJECT: CONSIDERATION OF THE SMALL BUSINESS RESILIENCY PROGRAM GUIDELINES

BACKGROUND

During the COVID-19 pandemic, many small businesses were impacted by mandated closures and social distancing guidelines. Through the Coronavirus Aid, Relief, and Economic Security (CARES) Act, Cumberland County received additional Community Development Block Grant funding in the amount of \$509,194 from the U.S. Department of Housing and Urban Development (HUD). In response to addressing the local business needs related to COVID-19 pandemic, Cumberland County Community Development (CCCD) is making available its CDBG funds to assist qualified small businesses that suffered an economic hardship during the crisis.

CCCD has developed the Small Business Resiliency Program that will target small businesses with 10 or fewer full-time equivalent employees by providing assistance in the form of a grant of up to \$10,000 based on need. The goal of the program is to assist businesses retain employees and maintain economic stability during the crisis. The program application will be open to qualified businesses that are located within Cumberland County geographic service area which include the Towns of Eastover, Falcon, Godwin, Hope Mills, Linden, Spring Lake, Stedman, Wade and the unincorporated areas of Cumberland County. Applications will be reviewed based on the eligibility requirements established in HUD's CDBG regulations and CCCD's evaluation criteria.

RECOMMENDATION / PROPOSED ACTION

Community Development is requesting the Board of Commissioners to approve the Small Business Resiliency Program guidelines.

ATTACHMENTS:

Description	Type
Small Business Resiliency Program Guidelines	Backup Material



**Cumberland County, North Carolina
Community Development Department**

SMALL BUSINESS RESILIENCY PROGRAM APPLICATION GUIDELINES

Community Development Block Grant (CDBG)

Application Period:



CUMBERLAND COUNTY COMMUNITY DEVELOPMENT SMALL BUSINESS RESILIENCY PROGRAM

BACKGROUND

The Small Business Resiliency Program was established in response to the economic impacts experienced by small businesses as a result of Presidentially Declared Disasters. This program describes eligible activities as defined in 24 CFR 570.203.

STATEMENT OF PURPOSE

Funds are made available by the U.S. Department of Housing and Urban Development through the Community Development Block Grant (CDBG) Program and are administered by the Cumberland County Community Development Department. The goal is to provide financial assistance to small for-profit businesses with up to ten (10) employees (including the owner) at the time of application with up to \$10,000 in grant funding.

ELIGIBLE APPLICANTS

For-profit businesses operating within the County outside the City of Fayetteville employing up to ten (10) individuals at the time of application submission may apply.

1. The business must possess the capacity to be successful with the use of CDBG funds;
2. If the business is a sole proprietorship or a partnership, each person owning an interest in the business must be at least 18 years old;
3. The business must have a valid tax identification number consisting of the owner's social security number, if the business is a sole proprietorship or Federal Employer Identification Number, if the business is other than a sole proprietorship; a State Employer Number,, and a business bank account in the name of the business;
4. If the business is a corporation, limited liability company or limited partnership, it must be registered in good standing with the North Carolina Secretary of State;
5. The business must not currently be in bankruptcy; if the business is a sole proprietorship or a partnership no person owning an interest in the business may currently be in bankruptcy;
6. The business is current with property taxes and any fees that are collected with property taxes, or has a payment plan in place with the tax collector; and
7. Business will have general liability insurance in policy with sufficient coverage in place at the time the grant is received.

INELIGIBLE APPLICANTS

Certain business types are ineligible to apply. This includes but not limited to:

- Businesses Exclusively Residential;
- Franchises;
- Hotels or Motels;
- Liquor Stores;
- Financial / Lending Institutions;
- Private Membership or Fraternal Organizations/Businesses;
- Adult Oriented Businesses;
- National / Regional Chain Businesses;
- Bars and Night Clubs;
- Vape Shops and Hemp Shops;
- Tattoo Parlors and Body Piercing Shops;
- Gambling Business; and
- Businesses owned in part or fully by Cumberland County staff, administration, or leadership.

IMPLEMENTATION

The Small Business Resiliency Program will be implemented using the following two methods:

1. Microenterprise Method:
 - a. Business with 5 or fewer employees, paid with wages reported on a Form 1099;
 - b. Business has been in operation for at least 6 months; and
 - c. Owner's household qualifies as low to moderate income (LMI) per HUD income guidelines. If there are multiple owners or shareholders, at least 51% of the owners or shareholders must reside in households qualifying as LMI per HUD income guidelines.
2. Small Business Method:
 - a. Businesses with 10 or fewer employees paid with wages reported on a Form 1099;
 - b. Business has been in operation for at least 6 months;
 - c. Business must commit to retaining a minimum of one (1) Full-time Equivalent (FTE) job for one year after the receipt of the grant. FTE is calculated as 40 work hours per week and may be aggregated by multiple part-time employees;
 - d. At least 51% of the retained FTE jobs must be held by employees who reside in LMI households, as determined by a self-verification of household income.

CCCD will consider businesses qualifying under the LMI benefit categories indicated above. If a business does not qualify under the LMI criteria, then CCCD may consider qualifying businesses under the "Urgent Need" category, which has fewer qualification requirements. However, funding for the Urgent Need category is limited by federal regulations to 30% of the total available CDBG funding. Grant funding under the "Urgent Need" category shall only occur as long as those funds are available.

GEOGRAPHIC SERVICE AREA

Eligible businesses must provide services or make sales to customers within the Towns of Eastover, Falcon, Godwin, Hope Mills, Linden, Spring Lake, Stedman, Wade, and/or the unincorporated area of Cumberland County with LMI qualified owners and employees who reside in this geographic service area.

JOB RETENTION / CREATION

Priority consideration will be given to businesses that commit to retaining the greatest number of employees or jobs for at least one year after receipt of the grant.

MEETING CDBG NATIONAL OBJECTIVE REQUIREMENT

Under federal regulations, use of CDBG funds for economic development activities must meet the national objective of benefit to LMI persons under the Job Creation/Retention or Limited Clientele definition. As such, all applicants must meet at least one national objective through either the Small Business Method or the Microenterprise Method.

Small Business Method - Businesses qualifying under the Small Business may meet the national objective of benefit to LMI persons under the Job Creation definition. This is accomplished by retaining at least 1 FTE position held that is held by an employee who qualified as LMI prior to receiving the business receiving the grant. County staff will verify that employees listed meet HUD's LMI definition by requiring submission of a self-certification of household income from each employee whose position is being 'retained', as outlined in the program application and guidelines.

OR

Microenterprise Method - Businesses qualifying under the Microenterprise funding may be used to meet the national objective of benefit to LMI persons under the Limited Clientele definition. As such, microenterprise owners must be documented as meeting HUD's LMI household definition prior to receiving any a grant. County Staff must verify that microenterprise owner(s) meet HUD requirements by completing a review of the applicant's household annual income through submission of their most recently completed IRS Form 1040 and such other documentation needed to complete the income verification process to determine program eligibility. This information will be kept confidential to the extent permitted by law.

Under either the Small Business or the Microenterprise Method, additional verification may be requested through documentation of the owner's and/or business', payroll records, or other documents that are found to sufficiently document the number of FTE employees on staff and total FTE jobs retained.

As with other economic development program activities, if the County determines that the applicant income information is not accurate or over HUD's income limits, the business or owner is using funds for ineligible activities, or the business or owner is disqualified from receiving federal assistance, then all program services will cease immediately and any allocated funds will be **due and payable to the County immediately**.

NOTE: After funds are disbursed, household income may increase for the business owner or its employees without penalty. Applicants and associated employees are not obligated to remain low- or moderate-income households.

REIMBURSEMENT

The Small Business Resiliency Program applications will be processed in accordance with the information contained in the public releases of the Request for Proposals for the use of the grant funds.

Funds will be disbursed by reimbursement to the applicant for documented eligible project expenses or paid directly to third party vendors for purchase orders. Successful applicants will submit eligible expenses to CCCD staff on certified reimbursement invoices. Invoices will be paid within 30 days. Requests to provide advance payments will be considered on a case-by-case basis.

FUNDING AVAILABILITY AND TERMS

Funds are available as grants with a minimum request of \$1,000 and a maximum request of \$10,000 pending continued compliance with HUD regulations throughout the one-year grant cycle. Grant amounts will be determined according to the level of assistance needed for the business.

ELIGIBLE USE OF FUNDS

Funds may be used for the following:

- Working capital to meet payroll, pay rent and utilities or purchase inventory;
- Purchasing machinery and equipment (with or without installation costs);
- Professional Services including engineering, architectural, local permits or fees, business consulting services, but only as specifically approved by County staff;
- Marketing materials and advertising including website development and serving;

Funding for activities will be approved based on the business need during the emergency period.

INELIGIBLE USE OF FUNDS

In addition to CDBG-ineligible costs outlined in 24 CFR 570, funds under this Program may not be used to:

- Reimburse expenses incurred prior to of the application for the grant being approved;
- Pay off non-business debt, such as personal credit cards for purchases not associated with the business;
- Purchase personal expenses such as buying a new family car or making repairs to a participant's home;
- Direct financing to political activities or paying off taxes and fines; and
- Purchase personal items or support other businesses in which the owner may have an interest.

EVALUATION CRITERIA

Applications received for assistance must also meet the following minimum threshold requirements in order to be considered for program funding:

1. The business must be an eligible entity as described above;
2. The business must serve clients or customers located within the geographic area of Cumberland County described above; AND
3. The project must meet one of the three national objectives established by HUD.

The following criteria will be used to evaluate applications to the Small Business Resiliency Fund:

1. Pre-Covid 19 Emergency success of the Business;
2. Readiness to utilize the funding;
3. Success in maintaining a customer base during the Covid 19 Emergency;

4. Job and/or Employee Retention;
5. In addition to the criteria listed above, preference will be given to a:
 - a. Minority Business Enterprise (MBE) – a business in which more than 50% of the ownership or control is held by one or more minority individuals; and more than 50% of the net profit or loss of which accrues to one or more minority individuals; and/or
 - b. Woman-owned Business Enterprise (WBE) – a business in which more than 50% of the ownership or control is held by one or more women; and more than 50% of the net profit or loss of which accrues to one or more women; and a significant percentage of senior management positions of which are held by women.

OTHER HUD ELIGIBILITY REQUIREMENTS

Each project must demonstrate its compliance with other requirements established by the U.S. Department of Housing and Urban Development (HUD). These requirements include the following:

Reasonableness of Proposed Costs. The applicant must ensure that each cost element of for which funding is sought is reasonable and consistent with third-party, fair market prices. Assistance beyond the true cost would be an inappropriate use of funds.

No substitution of program funds for Private Sources of Funds. The applicant shall ensure that funds are not being substituted for available private debt financing or equity capital. The applicant must demonstrate the need for program funds and provide sufficient information to allow the County to make its own determination as well.

ADDITIONAL CONSIDERATIONS

Applications are processed on a competitive basis, with a recommendation provided by Cumberland County Community Development (CCCD) staff based upon the evaluation criteria noted above.

Applications will be processed as soon as possible to ensure that funding is provided in a timely manner to retain jobs.

CDBG Federal overlay compliance requirements, if not fully considered, can slow down the project timeline, or result in choice-limiting action.

Each business is unique and may require different specific information to document CDBG compliance.

POST AWARD REQUIREMENTS

In preparing an application, applicants should familiarize themselves with a number of post-award requirements which may have an impact on the structure and timing of projects. CCCD staff will require the assistance of recipient staff to meet these requirements.

1. Preliminary Awards.

Applicants may commence project activities only after an agreement has been approved by CCCD and any conditions of the grant funds have been met. No funds, private or public, may be spent for project activities prior to approval of the agreement.

2. Environmental Review.

Recipients of program funds are required to coordinate and cooperate with the CCCD staff to complete an Environmental Review Record (ERR). An environmental review is required by HUD to be completed by CCCD for each business funded with CDBG monies (24 CFR 58). The review must be completed prior to any grant award. The environmental review will comply with HUD's regulations regarding the National Environmental Policy Act (NEPA). CCCD is required to complete and certify the NEPA review. The level of environmental review is determined by the proposed use of the grant funds. The applicant will be informed of any additional application processing time due to the NEPA review. No costs will be charged to the applicant for this process.

3. Section 504 Requirements.

Recipients of grant funds are required to work with the CCCD staff to comply with the provisions of Section 504 of the Rehabilitation Act of 1973, as amended, which prohibits federally funded programs and activities from discriminating against qualified persons with disabilities. The requirements of Section 504 apply to any recipient of federal funds or any program or activities carried out directly or through another recipient, successor, assignee or transferee.

4. Administration.

Responsibility for administering the program rests with CCCD and the businesses receiving funding through the program. As noted above, this involves record keeping and monitoring by both entities, among other requirements, a few of which are covered in this brief section.

CCCD staff (including other County Departments and Partnering Agencies) will:

1. Market the Small Business Resiliency Program and promote enrollment dates;
2. Accept and process applications;
3. Complete Income Eligibility qualification and document number of employees;
4. Evaluate application requests;
5. Ensure a timely disbursement of funds;
6. Maintain grant files and fiscal records;
7. Administer grants and program income used to fund this program;
8. Ensure compliance with program guidelines; and
9. Provide County Boards and relevant committees annual program updates.

5. Federal Acquisition and Relocation Laws

Federal acquisition and relocation laws may be triggered when using CDBG funds (24 CFR 570.606). Acquisition laws, both federal and state, must be followed when CDBG funds are used to assist in the purchase of real property. In the same way, federal and state relocation laws apply if a person or a business is displaced because of the use of CDBG funding. The County staff will work with applicants to ensure that the business is in compliance.

6. No Conflict of Interest

No conflict of Interest is allowed, in accordance with Title 24, Section 570.611 of the Code of Federal Regulations. As such, no member of the governing body and no official, employee or agent of the local government, nor any other person who exercises policy or decision-making responsibilities (including members of the grant selection committee and officers, employees, and agents of the grant selection committee, the administrative agent, contractors and similar agencies) in connection with the planning and implementation of the CDBG program shall directly or indirectly be eligible for this program. The County may review such matters on a case-by-case basis. The County staff must collect certain income and demographic data from applicants. The County staff will collect this information and keep it in the program file.

PROGRAM OPERATIONS AND GRANT APPLICATION PROCESSING

1. Program Marketing and Outreach

Program marketing will be conducted by CCCD and will affirmatively target women and minority-owned enterprises. Examples of marketing include media coverage with ads in local papers and distribution of marketing brochures to any local chamber of commerce and business networking organizations. Presentations may be scheduled for these groups as well as real estate groups, local commercial banks and other organizations. Local small business development centers or other similar entities may be used as a referral agency.

2. Equal Opportunity Compliance

The Small Business Resiliency Program will be implemented consistently with the County's commitment to State and Federal equal opportunity laws. No business shall be excluded from participation in, denied the benefit of, or be subjected to discrimination under any program or activity funded in whole or in part with CDBG program funds on the basis of any owner's or employee's religion, religious affiliation, age, race, color, ancestry, national origin, sex, marital status, familial status (number or ages of children), physical or mental disability, sexual orientation, or other arbitrary cause.

3. Applicant Confidentiality

All personal and business financial information will be kept confidential to the extent permitted by law. Small Business Resiliency Program participant files with personal and business confidential information will be kept in locked, secured storage units.

4. Dispute Resolution / Appeals Procedure

Applicants whose applications are not selected or not deemed eligible have the right to appeal the decision of CCCD, limited to procedural errors in the selection process. In the event that no such procedural errors are found to have occurred, the decision of CCCD shall be final. An aggrieved applicant may, within seven (7) business days after the selection of prospective eligible projects, appeal in writing to the Director of Cumberland County Community Development or their designee. The appeal must state all facts and arguments upon which the appeal is based. The Director, or the appointed Designee, will review the content of CCCD's solicitation document (RFP), the applicant's application, and the facts which form the basis for the appeal. The Director, or the appointed Designee, will render a written decision within thirty (30) business days of the receipt of the appeal.

5. Exceptions / Special Circumstances

The County will not make exceptions to policies and procedures outlined in the program guidelines derived from HUD requirements. The County reserves the right, to deviate from the County's policies and procedures in extenuating circumstances. A request for exception to program guidelines shall be submitted to CCCD staff in writing by applicant. Exceptions are defined as any action which would depart from policy and procedures stated in the guidelines. Federal regulations shall overrule this document in any case where conflict between the County and Federal regulations is apparent.

6. Application Process

Upon contract execution, the applicant may submit invoices to request reimbursement funds from the County. County staff will review invoice requests and initiate the reimbursement payment process. CDBG funds will only be disbursed for reimbursement to the borrower for documented eligible project expenses or may be paid directly to third party vendors for purchase orders.

****CUMBERLAND COUNTY COMMUNITY DEVELOPMENT'S RIGHT TO REJECT PROPOSALS****

CCCD reserves the right to reject any and all proposals received or to negotiate on the terms of the funds so as to best serve the interests of CCCD and the citizens of Cumberland County, based upon the proposal for funds being in compliance with the HUD regulations and the Small Business Resiliency Program's guidelines.

HELPFUL LINKS

For the most recent HUD income limits, please refer to the link below:
<https://www.huduser.gov/portal/datasets/il.html>.

24 CFR 570 – Community Development Block Grants

<https://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&rgn=div5&view=text&node=24:3.1.1.3.4&idno=24>

Basically CDBG

<https://www.hudexchange.info/resource/19/basically-cdbg-training-guidebook-and-slides/>

The Economic Development Toolkit: A Practical Guide to Constructing Your Economic Development Program

<https://files.hudexchange.info/resources/documents/Economic-Development-Toolkit-Manual.pdf>

Prohibition on Use of Community Development Block Grant Assistance for Job-Pirating Activities

<https://www.federalregister.gov/documents/2005/12/23/05-24428/prohibition-on-use-of-community-development-block-grant-assistance-for-job-pirating-activities>

OTHER APPLICABLE REGULATIONS

If you need a copy of these regulations, circulars, reporting requirements, etc., copies can be found on the HUD web site at www.hudexchange.info or request copies from Cumberland County Community Development. The following

are related Acts, OMB Circulars and regulations that must be complied with when using grant funds. The following is a list and brief description of some of these:

FEDERAL ACTS

- Title I of the Housing and Community Development Act of 1974, as amended.
- Title II of the Cranston-Gonzalez National Affordable Housing Act

FEDERAL REGULATIONS - CFR Title 24

-Part 570 - Community Development Block Grants

- Sub Part A - General Provisions
- Sub Part C - Eligible Activities
- Sub Part D - Entitlement Grants
- Sub Part J - Grant Administration
- Sub Part K - Other Program Requirements
- Sub Part O - Performance Reviews

-Part 58 - Environmental Review Procedures for the CDBG, Rental Rehabilitation and Housing Development Programs.

-Part 85 – Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments

2 CFR Part 200 - Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards

2 CFR Part 225 (formerly OMB Circular A-87)

2 CFR Part 230 (formerly OMB Circular 122)

2 CFR Part 220 (formerly OMB Circular A-21)

24 CFR Part 84

OMB CIRCULARS

A-110, Grants and Agreements with Institutions of Higher Education, Hospitals, and other nonprofit organizations- Uniform Administrative Requirements.

A-133, Audits of Institutions of Higher Education and Other Nonprofit Institutions.

*A-129, Single Audits of State and Local Governments

*A-97, Cost Principles for State and Local Governments



CLERK TO THE BOARD OF COMMISSIONERS

MEMORANDUM FOR BOARD OF COMMISSIONERS AGENDA OF MAY 4, 2020

TO: BOARD OF COUNTY COMMISSIONERS

FROM: KELLIE BEAM, DEPUTY CLERK TO THE BOARD

DATE: 4/24/2020

SUBJECT: ABC BOARD (2 VACANCIES)

BACKGROUND

The ABC Board has the following two (2) upcoming vacancies:

Paul Crenshaw - completed first term. Eligible for reappointment. Mr. Crenshaw has indicated he is willing to serve a second term and the General Manager of the ABC Board supports his reappointment. (See attached)

Tammy Sinclair Graham – completed first term. Eligible for reappointment. Ms. Graham has indicated she is willing to serve a second term and the General Manager of the ABC Board supports her reappointment. (See attached)

I have attached the current membership list and applicant list for this board.

RECOMMENDATION / PROPOSED ACTION

Nominate individuals to fill the two (2) vacancies above.

ATTACHMENTS:

Description	Type
ABC Board Nomination Backup Information	Backup Material

ABC Board

The Alcoholic Beverage Control Board has control and jurisdiction over the sale and distribution of alcoholic beverages.

Statutory Authorization: NCGS 18B-700

Member Specifications:

5 Members

Term: 3 Years

Compensation: Chairman: \$250/month; Other members: \$200/month

Duties:

- has power and authority to adopt rules and regulations governing the operation of stores;
- locate, furnish and equip stores and provide management of the same;
- direct the duties and services of all employees;
- perform other activities authorized or required by the ABC law (G.S. 18B-701/702).

The Finance Officer or a properly designated Deputy Finance Officer shall sign all checks for the ABC System. The Chairman of the Board or General Manager shall countersign these checks.

Meetings: Second Monday of each month at 6:00 PM. The average length of a meeting is approximately one hour.

Meeting Location: ABC Board Office Conference Room 1705 Owen Drive Fayetteville, NC

**CUMBERLAND COUNTY
ALCOHOLIC BEVERAGE CONTROL BOARD**

1705 OWEN DRIVE • P.O. BOX 64957

**FAYETTEVILLE, N.C.
28306**

To: Kellie Beam, Deputy Clerk

From: David Horne, General Manager ABC Board

Date: April 15, 2020

Re: ABC Board Reappointment

I have spoken with **Paul Crenshaw** and **Tammy Sinclair Graham** regarding reappointment to the Cumberland County ABC Board. Their current appointment to the Board ends June 30, 2020.

Both, **Paul Crenshaw** and **Tammy Sinclair Graham** have expressed they would be willing and happy to serve an additional 3-year appointment starting July 1, 2020. The General Manager of the ABC Board supports their reappointment as they both have been exemplary ABC members.

Regards,

A handwritten signature in cursive script that reads "David Horne".

David Horne, GM

ABC BOARD

3 Year Term

Name/Address	Date Appointed	Term	Expires	Eligible For Reappointment
Paul Crenshaw 313 SpringBrooke Pl Fayetteville, NC 28305 223-2709/964-3811/222-1000 Pcrenshaw11@hotmail.com	6/18	1st	June/20 6/30/20	Yes
(serving unexpired term; eligible for one additional three-year term)				
Harold Lee Boughman Jr. 282 Skye Drive Fayetteville, NC 28303 484-4589/978-2293/223-1400 lee.boughman@abb-law.com	6/18	1st	June/21 6/30/21	Yes
Alex Warner 4333 Legion Road Hope Mills, NC 28348 424-0030/424-5350/309-7777 carleensofhopemills@gmail.com	6/19	1st full term	June/22 6/30/22	No
Frances Jackson 5489 Robmont Drive Fayetteville, NC 28306 910-423-3649	6/19	2nd	June/22 6/30/22	No
Tammy Sinclair Graham 2951 Cosmo Place Apt H Fayetteville, NC 28304 797-1405/483-1382 tfgmom@gmail.com	6/17	1st	June/20 6/30/20	Yes

Regular Meetings: 2nd Monday of the month at 6:00 PM in the conference room at the ABC office at 1705 Owen Drive, Fayetteville, NC 28304.

Contact: ABC Board Director David Horne
PO Box 64957
Fayetteville, NC 28306
484-8167
carolyn.parker@cumberlandabc.com

**APPLICANTS FOR
ABC BOARD**

<u>NAME/ADDRESS/TELEPHONE</u>	<u>OCCUPATION</u>	<u>EDUCATIONAL BACKGROUND</u>
BOSTIC, MELISSA (-/F) 3931 BROOKGREEN DR FAYETTEVILLE NC 28304 910-364-2345 MBOSTIC19@ICLOUD.COM 910-364-2345 Graduate-County Citizens' Academy: NO Graduate-Institute for Community Leadership: YES Graduate-Leadership Fayetteville: NO Graduate-United Way's Multi-Cultural Leadership Program: NO Graduate-other leadership academy: NO CATEGORY: GENERAL PUBLIC	HR MANAGER PCES	MBA, DBA
BROWN-COOK, PAULA (B/F) 3500 BENNETT DRIVE FAYETTEVILLE NC 28301 703-8399/709-8595/483-0153 PHOWARD924@YAHOO.COM Graduate-County Citizens' Academy: YES Graduate-Institute for Community Leadership: YES Graduate-Leadership Fayetteville: YES Graduate-United Way's Multi-Cultural Leadership Program: YES Graduate-other leadership academy: NO CATEGORY: GENERAL PUBLIC	TEACHER CC SCHOOLS	MASTERS-ED
DAWKINS, JUDY (W/F) 2004 MORGANTON ROAD FAYETTEVILLE NC 28305 323-4974/237-6785 JMWDANKINS@GMAIL.COM Graduate-County Citizens' Academy: NO Graduate-Institute for Community Leadership: NO Graduate-Leadership Fayetteville: NO Graduate-United Way's Multi-Cultural Leadership Program: YES Graduate-other leadership academy: NO CATEGORY: GENERAL PUBLIC	RETIRED CIVIL SERVICE	SOME COLLEGE
DEBNAM, HENRY (HANK) (B/M) 705 WOODSTONE COURT FAYETTEVILLE NC 28311 488-0522/818-8038/491-4798 HANK705@AOL.COM Graduate-County Citizens' Academy: NO Graduate-Institute for Community Leadership: NO Graduate-Leadership Fayetteville: NO Graduate-United Way's Multi-Cultural Leadership Program: NO Graduate-other leadership academy: NO CATEGORY: GENERAL PUBLIC	HEALTH SERVICES ADMINISTRATOR ALLIANCE HEALTH	COLLEGE LISTED

ABC BOARD APPLICANTS, PAGE 2

<u>NAME/ADDRESS/TELEPHONE</u>	<u>OCCUPATION</u>	<u>EDUCATIONAL BACKGROUND</u>
KNIGHT, KIM (B/M) 747 ASHFIELD DRIVE FAYETTEVILLE, NC 28311 920-1101/337-8828 KLKNIGHT8@GMAIL.COM Graduate-County Citizens' Academy: NO Graduate-Institute for Community Leadership: NO Graduate-Leadership Fayetteville: NO Graduate-United Way's Multi-Cultural Leadership Program: NO Graduate-other leadership academy: NO CATEGORY: GENERAL PUBLIC	SEMI RETIRED CARE GIVER	ASSOCIATES – CRIMINAL JUSTICE
LYNCH, MARK N. (W/M) 833 BRAGG BLVD FAYETTEVILLE NC 28301 483-1212/494-0233 MARK@QUALITYSOUNDINC.COM Graduate-County Citizens' Academy: NO Graduate-Institute for Community Leadership: YES Graduate-Leadership Fayetteville: YES Graduate-United Way's Multi-Cultural Leadership Program: NO Graduate-other leadership academy: NO CATEGORY: GENERAL PUBLIC	ENGINEER QUALITY SOUND & VIDEO	COLLEGE LISTED
MILLER, SHERRY ELAINE (O/F) 944 DALMORE DRIVE FAYETTEVILLE NC 28311 829-9992/485-5004/494-2008 SHERRYMILLER121@GMAIL.COM Graduate-County Citizens' Academy: No Graduate-Institute for Community Leadership: No Graduate-Leadership Fayetteville: No Graduate-United Way's Multi-Cultural Leadership Program: No Graduate-other leadership academy: No CATEGORY: GENERAL PUBLIC	ATTORNEY MILLER & ILLIKAINEN	DOCTORATE
PERRIER, PHILLIP (-/M) 5838 BEAR CREEK CIRCLE FAYETTEVILLE NC 28304 DID NOT LEAVE COMPLETE PHONE NUMBER ON APP PTPERRIER@GMAIL.COM Graduate-County Citizens' Academy: YES Graduate-Institute for Community Leadership: NO Graduate-Leadership Fayetteville: NO Graduate-United Way's Multi-Cultural Leadership Program: NO Graduate-other leadership academy: ARMY LEADERSHIP COURSE CATEGORY: GENERAL PUBLIC	FINANCE PROFESSIONAL PRESIDENT PT FINANCIAL MGMT	BS-ECONOMICS

ABC BOARD APPLICANTS, PAGE 3

<u>NAME/ADDRESS/TELEPHONE</u>	<u>OCCUPATION</u>	<u>EDUCATIONAL BACKGROUND</u>
STROUD-MELVIN, OCIE (B/M) 1588 WINNABOW DRIVE FAYETTEVILLE, NC 28304 910-299-8489 STROUDMELVIN@GMAIL.COM Graduate-County Citizens' Academy: NO Graduate-Institute for Community Leadership: YES Graduate-Leadership Fayetteville: NO Graduate-United Way's Multi-Cultural Leadership Program: NO Graduate-other leadership academy: NO CATEGORY: GENERAL PUBLIC	HEALTHCARE RECRUITER MAXIM HEALTHCARE SERVICES	BACHELORS MASTERS
TALLY, WILLIAM LOCKETT (W/M) 2222 BAYVIEW DRIVE FAYETTEVILLE NC 28305 489-3533/483-4175 LOCKETTALLYANDTALLY@GMAIL.COM Graduate-County Citizens' Academy: NO Graduate-Institute for Community Leadership: NO Graduate-Leadership Fayetteville: NO Graduate-United Way's Multi-Cultural Leadership Program: NO Graduate-other leadership academy: NO CATEGORY: GENERAL PUBLIC	ATTORNEY TALLY & TALLY, ATTYS & COUNSELORS	COLLEGE
TATE, DEYANNA (B/F) 218 TIFFANY CT FAYETTEVILLE NC 28301 910-651-1807 TATEDEYANNA26@GMAIL.COM Graduate-County Citizens' Academy: No Graduate-Institute for Community Leadership: No Graduate-Leadership Fayetteville: No Graduate-United Way's Multi-Cultural Leadership Program: No Graduate-other leadership academy: No CATEGORY: GENERAL PUBLIC	NONE LISTED	SCHOOL LISTED
THOMPSON, DWIGHT (-/M) 3402 RUDLAND CT FAYETTEVILLE NC 28304 910-494-3959 DWIGHT.E.THOMPSON@GMAIL.COM Graduate-County Citizens' Academy: No Graduate-Institute for Community Leadership: No Graduate-Leadership Fayetteville: No Graduate-United Way's Multi-Cultural Leadership Program: No Graduate-other leadership academy: No CATEGORY: GENERAL PUBLIC	SOLDIER/IT SUPPORT FSU/ARMY	BA, MBA



CLERK TO THE BOARD OF COMMISSIONERS

MEMORANDUM FOR BOARD OF COMMISSIONERS AGENDA OF MAY 4, 2020

TO: BOARD OF COUNTY COMMISSIONERS

FROM: KELLIE BEAM, DEPUTY CLERK TO THE BOARD

DATE: 4/24/2020

SUBJECT: BOARD OF HEALTH (1 VACANCY)

BACKGROUND

On April 20, 2020, the Board of Commissioners nominated the following individual to fill one (1) vacancy on the Board of Health:

NOMINEE(S)
Optometrist Position:
Hakkam Alsaidi (new appointment)

The current membership roster for the Board of Health is attached.

RECOMMENDATION / PROPOSED ACTION

Appoint individual to fill the one (1) vacancy on the Board of Health.

ATTACHMENTS:

Description	Type
Board of Health Membership Roster	Backup Material

BOARD OF HEALTH
3 Year Term

(All terms expire on December 31st per NCGS § 130A-35)

Name/Address	Date Appointed	Term	Expires	Eligible For Reappointment
<u>Veterinarian</u>				
Dr. William Kent Dean (W/M) 5733 Rockfish Road Hope Mills, NC 28348 424-2508/624-8691/424-3011 deannoone@aol.com	2/19	1st	Dec/21 12/31/21	Yes
<u>Physician</u>				
Dr. Sam Fleishman 3308 Melrose Road Fayetteville, NC 28304 910-615-3200	12/19	2nd	Dec/22 12/31/22	No
<u>Dentist</u>				
Dr. Kingsley Momodu (B/M) 6806 South Staff Road Fayetteville, NC 28306 401-2616/443-762-1987/568-5669 komomodu@yahoo.co.uk	2/19	1st	Dec/21 12/31/21	Yes
<u>Registered Nurse</u>				
Cynthia McArther-Kearney (B/F) 819 Alexwood Drive Hope Mills, NC 28348 424-3640/308-3772/672-1111 Kearney01.clrk@gmail.com	1/19	1st	Dec/21 12/31/21	Yes
<u>Optometrist</u>				
VACANT (Vacated by Dr. Philbrick) 12/16		2nd	Dec/19 12/31/19	No
<u>Pharmacist</u>				
Dr. Olusola A. Ojo (B/F) PO Box 8 Hope Mills, NC 28348 322-6032/488-2120 Oluojo12@hotmail.com	1/19	1st	Dec/21 12/31/21	Yes

(All terms expire on December 31st per NCGS § 130A-35)

<u>Name/Address</u>	<u>Date Appointed</u>	<u>Term</u>	<u>Expires</u>	<u>Eligible For Reappointment</u>
<u>Engineer</u>				
John Larch III. (W/M) 2500 North Edgewater Dr. Fayetteville, NC 28303 261-8746/433-1240 jlarch@ci.fay.nc.us	11/18	1 st	Dec/21 12/31/21	Yes
<u>Cumberland County Commissioner</u>				
Jeannette Council 3310 Lake Bend Drive Fayetteville, NC 28311 488-0691 (H) / 273-4585 (C)	2/19	2nd	Dec/21 12/31/21	No
<u>General Public Reps.</u>				
Sonja Council 2214 Puffin Place Fayetteville, NC 28306 864-1651/615-6139	1/19	2nd	Dec/21 12/31/21	No
Dr. Connette McMahon (B/F) 4723 Flintcastle Road Fayetteville, NC 28314 867-6704/489-3915	2/19	2nd	Dec/21 12/31/21	No
Stacy A. Cox (A/F) 7528 Wilkins Drive Fayetteville, NC 28311 910-476-7367 sakuni@aol.com	2/19	1st	Dec/21 12/31/21	Yes

Contact: Dr. Jennifer Green, Public Health Director
 Kelly Smith, Administrative Assistant
 Phone: 433-3705
 Fax: 433-3659

Meetings: 3rd Tuesday of the month - 6:00 PM - Board Room, Health Department, 1235 Ramsey Street
 (July and September meetings take place only if desired).



CLERK TO THE BOARD OF COMMISSIONERS

MEMORANDUM FOR BOARD OF COMMISSIONERS AGENDA OF MAY 4, 2020

TO: BOARD OF COUNTY COMMISSIONERS

FROM: KELLIE BEAM, DEPUTY CLERK TO THE BOARD

DATE: 4/24/2020

SUBJECT: FAYETTEVILLE TECHNICAL COMMUNITY COLLEGE (FTCC) BOARD OF TRUSTEES (1 VACANCY)

BACKGROUND

At their meeting on April 20, 2020, the Board of Commissioners nominated the following individual to fill one (1) vacancy on the Fayetteville Technical Community College Board of Trustees:

NOMINEE(S)

Charles Harrell (reappointment)

I have attached the current membership list for this board.

RECOMMENDATION / PROPOSED ACTION

Appoint one individual to fill the one (1) vacancy above.

ATTACHMENTS:

Description

FTCC Board of Trustees Membership Roster

Type

Backup Material

FAYETTEVILLE TECHNICAL COMMUNITY COLLEGE
BOARD OF TRUSTEES
(County Appointees)
4 Year Terms

Name/Address	Date Appointed	Term	Expires	Eligible For Reappointment
David Williford (W/M) 2539 Mirror Lake Dr Fayetteville, NC 28303 323-1200/987-0548/483-2500 Dwillif363@aol.com	8/18	1st	Aug/22 8/31/22	Yes
Dr. Linwood Powell (W/M) 6032 Iverleigh Circle Fayetteville, NC 28311 488-1616/273-7178	6/19	2nd	June/23 6/30/23	No
Charles Harrell (W/M) 2016 Winterlochen Road Fayetteville, NC 28305 910-624-8842 charrell@harrellsauto.com	6/16	1st	June/20 6/30/20	Yes
Suzanna Tucker 1834 Stetson Lane Fayetteville, NC 28304 910-867-0306 Suzannah.tucker@gmail.com	6/17	1st	June/21 6/30/21	Yes

§ 155D-12(b1) – No person who has been employed full time by the community college within the prior five (5) years and no spouse or child of a person currently employed full time by the community college shall serve on the board of trustees of that college. (See file.)

Contact person: Kay Williams
PO Box 35236
Fayetteville, NC 28303
Phone: 678-8222
Fax: 678-8269

Meetings: Board has been meeting the 3rd Monday of each month at 12:30 pm – Tony Rand Student Center Board Room. No meetings in July or December. (Bylaws require one meeting per month.) Written notification is sent for all regularly-called meetings.

* Terms extended by the General Assembly.



OFFICE OF THE COUNTY MANAGER

MEMORANDUM FOR BOARD OF COMMISSIONERS AGENDA OF MAY 4, 2020

TO: BOARD OF COUNTY COMMISSIONERS

FROM:

DATE:

SUBJECT: MEETINGS

BACKGROUND

May 18, 2020 (Monday) - 6:45 PM

June 1, 2020 (Monday) - 9:00 AM

June 15, 2020 (Monday) - 6:45 PM