

CITY OF GOLDSBORO
CONSOLIDATED PLAN
ANNUAL ACTION PLAN
FISCAL YEAR
2007-2008



For Submission by
May 15, 2007

Submitted to the U.S. Department of Housing and Urban Development

Prepared by
City of Goldsboro
Planning and Community Development Department
P.O. Drawer A
Goldsboro, North Carolina 27533
(919) 580-4317

**CITY OF GOLDSBORO, NORTH CAROLINA
FISCAL YEAR 2007-2008**

**CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT
(CAPER)**

Goldsboro City Council
Alfonzo "Al" King, Mayor

Jimmy Bryan
District One

Bob Waller
District Two

Don Chatman
District Three

Charles J. Williams, Sr.
District Four

Chuck Allen
District Five

Jackie Warrick
District Six

City Manager
Joseph R. Huffman

Department of Community Development

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Randy Guthrie, Director

Wilmur Conyers, Community Development Coordinator

**CITY OF GOLDSBORO ANNUAL ACTION PLAN
FY 2007-2008
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SF 424 HOME

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Application for Federal Assistance SF-424 Version 02

16. Congressional Districts Of:
 *a. Applicant: First *b. Program/Project: Same

17. Proposed Project:
 *a. Start Date: 07-01-07 *b. End Date: 06-30-08

18. Estimated Funding (\$):

*a. Federal	267,466.00
*b. Applicant	_____
*c. State	_____
*d. Local	_____
*e. Other	_____
*f. Program Income	_____
*g. TOTAL	267,466.00

***19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on _____

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E. O. 12372

***20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)**

Yes No

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001)

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions

Authorized Representative:

Prefix: MR. *First Name: ALFONZO "AL"

Middle Name: _____

*Last Name: KING

Suffix: _____

*Title: MAYOR

*Telephone Number: 919-580-4330 Fax Number: _____

* Email: _____

*Signature of Authorized Representative:  *Date Signed: 8 MAY 07

Application for Federal Assistance SF-424

Version 02

***9. Type of Applicant 1: Select Applicant Type:**

C. City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

*Other (Specify)

***10 Name of Federal Agency:**

U.S. Department of Housing & Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-239 _____

CFDA Title:

HOME _____

***12 Funding Opportunity Number:**

*Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Targeted neighborhoods and community wide

***15. Descriptive Title of Applicant's Project:**

Home ownership assistance, housing rehab and CHDO assistance.

Application for Federal Assistance SF-424

Version 02

*1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	*2. Type of Application <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s) *Other (Specify) _____
---	--	--

3. Date Received:	4. Applicant Identifier: B-04-MC-37-0209
-------------------	---

5a. Federal Entity Identifier: 56-6000228	*5b. Federal Award Identifier:
--	--------------------------------

State Use Only:

6. Date Received by State:	7. State Application Identifier:
----------------------------	----------------------------------

8. APPLICANT INFORMATION:

*a. Legal Name: CITY OF GOLDSBORO	
*b. Employer/Taxpayer Identification Number (EIN/TIN):	*c. Organizational DUNS: 091564419

d. Address:

*Street 1:	<u>200 N. CENTER STREET</u>
Street 2:	_____
*City:	<u>GOLDSBORO</u>
County:	<u>WAYNE</u>
*State:	<u>NC</u>
Province:	_____
*Country:	<u>UNITED STATES</u>
*Zip / Postal Code	<u>27530</u>

e. Organizational Unit:

Department Name: PLANNING AND COMMUNITY DEVELOPMENT	Division Name:
--	----------------

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: <u>MS.</u>	*First Name: <u>WILMUR</u>
Middle Name: _____	
*Last Name: <u>CONYERS</u>	
Suffix: _____	

Title: <u>COMMUNITY DEVELOPMENT COORDINATOR</u>

Organizational Affiliation:

*Telephone Number: 919-580-4317	Fax Number: 919-580-4388
---------------------------------	--------------------------

*Email: <u>wconyers@ci.goldsboro.nc.us</u>
--

Application for Federal Assistance SF-424

Version 02

***9. Type of Applicant 1: Select Applicant Type:**

C. City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

*Other (Specify)

***10 Name of Federal Agency:**

U.S. Department of Housing & Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-218 _____

CFDA Title:

CDBG _____

***12 Funding Opportunity Number:**

*Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Targeted neighborhoods and community wide

***15. Descriptive Title of Applicant's Project**

Housing rehab, rental rehab, acquisition, demolition and clearance, public facilities, economic development, transitional housing, temporary relocation, and public services.

Application for Federal Assistance SF-424

Version 02

*1. Type of Submission:	*2. Type of Application	* If Revision, select appropriate letter(s)
<input type="checkbox"/> Preapplication	<input type="checkbox"/> New	
<input checked="" type="checkbox"/> Application	<input checked="" type="checkbox"/> Continuation	*Other (Specify)
<input type="checkbox"/> Changed/Corrected Application	<input type="checkbox"/> Revision	_____

3. Date Received: _____ 4. Applicant Identifier:
B-04-MC-37-0019

5a. Federal Entity Identifier: 56-6000228 *5b. Federal Award Identifier:

State Use Only:

6. Date Received by State: _____ 7. State Application Identifier: _____

8. APPLICANT INFORMATION:

*a. Legal Name: CITY OF GOLDSBORO

*b. Employer/Taxpayer Identification Number (EIN/TIN): _____ *c. Organizational DUNS:
091564419

d. Address:

*Street 1: 200 N. CENTER STREET
Street 2: _____
*City: GOLDSBORO
County: WAYNE
*State: NC
Province: _____
*Country: UNITED STATES
*Zip / Postal Code 27530

e. Organizational Unit:

Department Name: PLANNING AND COMMUNITY DEVELOPMENT Division Name: _____

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: MS. *First Name: WILMUR
Middle Name: _____
*Last Name: CONYERS
Suffix: _____

Title: COMMUNITY DEVELOPMENT COORDINATOR

Organizational Affiliation: _____

*Telephone Number: 919-580-4317 Fax Number: 919-580-4388

*Email: wconyers@ci.goldsboro.nc.us

CITY OF GOLDSBORO 2007-08 ANNUAL ACTION PLAN

EXECUTIVE SUMMARY

Purpose

The Consolidated Plan is a requirement of the Department of Housing and Urban (HUD) as a condition of receiving funding under certain federal programs. The goal of the Consolidated Plan is to extend and strengthen partnerships among the public and private sector to provide decent and affordable housing, establish and maintain a suitable living environment, and expand economic opportunities.

Background

A One Year Action Plan is required for each of the five years of the Consolidated Plan. The Action Plan covers July 1, 2007 through June 30, 2008. This is the third year of the City's Five Year Plan (2005-2009). This plan builds upon the strategies articulated in the Five Year Plan and represents the City's continued mission to provide programs which address the housing needs of very low-, low-, and moderate-income citizens of Goldsboro. The Action Plan enables investors, nonprofit organizations, program administrators, elected officials, and concerned citizens to work with the City in the development of affordable housing and community development programs. The City of Goldsboro completed many of its strategic community goals in year 2006-2007. In areas where goals were not fully completed, the City has developed plans to address those concerns, particularly HOME production of units.

The Action Plan describes the City's plan for the expenditure of Federal housing dollars for the coming fiscal year. It outlines activities of two (2) major formula grants: Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME). In FY 2007-08, the City anticipates receiving \$412,156 in CDBG funds and \$267,466 in HOME funds. Additionally, the City will have available approximately \$421,702 in prior year CDBG funds and \$885,342 in prior year HOME funds (prior year balances as of February 14, 2007); \$140,758 in local matching funds required for HOME program; and \$10,500 in program income. The City anticipates a total of \$2,137,942 in federal and local resources to carry out the activities identified in the Action Plan.

Brief Overview of the CDBG Program

The Community Development Block Grant (CDBG) Program is authorized under Title 1 of the Housing and Community Development Act of 1974, as amended.

The primary objective of the CDBG is the development of viable urban communities, by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income. Consistent with this primary objective, not less than 70 percent of CDBG funds received by the grantee shall be used in accordance with the applicable requirements for activities that benefit persons of low and moderate income.

CDBG funds can only be used in compliance with the national objectives of the program. Participating jurisdictions (PJs) must certify that the projected uses of funds have been developed so as to give minimum feasible priority to activities that will carry out one of the national objectives of:

- Benefit to low and moderate income families,
- Aid in the prevention or elimination of slums and blight,
- Addressing urgent needs

Low- and moderate-income (LMI), as defined by HUD, refers to households earning 80% or less than the area median income, adjusted for family size. A family of four in the Goldsboro Metropolitan Statistical Area (MSA) earning no more than \$37,700 in 2006, for example, is considered to be moderate income, and eligible to receive benefits under the CDBG program (Table 1). Areas benefiting from CDBG-funded projects (water line, sewer, sidewalk, etc.) must be populated by households 51% of which must be LMI; with housing rehabilitation of single-family houses, however, each CDBG assisted house must be occupied by LMI persons. The following classes of people are considered to be LMI: abused children, battered spouses, elderly persons, severely disabled adults, homeless persons, illiterate adults, person with living with AIDS, or migrant farm workers. Facilities or activities to serve one or more of these groups are presumed to meet the LMI benefit requirements.

CDBG funds may be used for the prevention or elimination slums and blight through demolition in redevelopment areas. Urgent needs include such conditions as natural disasters and activities designed to address them that have a particular urgency because the existing condition pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. At least 70% of all CDBG funds spent must meet the LMI benefit test. That is why Goldsboro, like all CDBG grantees, steers nearly all their funds to areas or activities with a low-income focus.

Table 1: Area Median Family Income (AMI) by Family Size – Goldsboro MSA
2005 AMI: \$46,900

Family Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8* Person
Extremely Low- Income (<30% of AMI)	\$9900	\$11300	\$12750	\$14150	\$15300	\$ 16400	\$ 17550	\$ 18700
Very Low Income (30% -50 % of AMI)	\$16500	\$18850	\$21200	23550	\$24500	\$ 27300	\$29200	\$31100
Low - Income (51% - 80% of AMI)	\$19800	\$22620	\$25440	\$28260	\$30450	\$32760	\$35040	\$37320
Moderate Income (81% - 95% of AMI)	\$26400	\$30150	\$33950	\$37700	\$40700	\$43750	\$46750	\$49750

Source: U.S. HUD

*For families over 8, multiply the relevant four-person limit by 132% plus 8% for each additional child. For example, family of 9 at 100% median income: \$37,700 X 140% = \$52,780.

Brief Overview of the HOME Investment Partnership Program

The HOME Investment Partnership (HOME) Program was created by the National Affordable Housing Act of 1990 to create local partnerships for providing decent affordable housing to lower-income households. It was intended that local participating jurisdictions work with nonprofit organizations and the private investment community to achieve this goal. Cities may use their HOME funds to help renters, new homebuyers, or existing homeowners.

The incomes of households receiving HOME assistance must not exceed 80 percent of the area median income. However, for rental housing and rental assistance, at least 90 percent of benefiting families must have incomes that are no more than 60 percent of the HUD-adjusted median family income for the area. In rental projects with five or more assisted units, at least 20% of the units must be occupied by families with incomes that do not exceed 50% of the HUD-adjusted median.

Cities receiving HOME funds are required to provide 15% of their HOME funds to Community Housing Development Organizations (CHDOs) for affordable housing development.

Community Background and Trends

The City of Goldsboro is located in Wayne County in North Carolina's southeastern coastal plain region, center of the bright leaf tobacco belt, and is the home to Seymour Johnson Air Force Base. The City is located approximately 55 miles southeast of Raleigh. US 70 is the major transportation link for Goldsboro, providing an east/west link with the rest of the state (Map 1).

When Wayne County was formed in 1789, the town of Waynesborough developed along the banks of the Neuse River, around the county courthouse built there. In the late 1830's, the Wilmington and Raleigh (Weldon) Railroad line was built to the east of Waynesborough. At the intersection of the railroad and the New Bern Road, a hotel was built and a community began to establish itself. This community became known as Goldsborough's Junction after Major Matthew T. Goldsborough, an Assistant Chief Engineer with the railroad line. The Town of Goldsborough was incorporated in 1847 as the county seat, and the name officially changed to Goldsboro in 1869. In 1850, a county courthouse was built, and a town plan was prepared incorporating Center and Walnut Streets as the main axes for a grid pattern of streets.

Goldsboro's importance as a transportation center increased in 1856 when the North Carolina Railroad connected Goldsboro to Charlotte, and again in 1858 when the railroad was completed from Goldsboro to Beaufort. As a consequence, Goldsboro was situated on two significant rail corridors.

Prior to the mid-1950's, Goldsboro was primarily an agriculturally oriented city. In 1956, the U.S. Air Force reactivated a former World War II airfield, and was named Seymour Johnson Air Force Base which caused a change in employment characteristics and prompted development in the service and industrial sectors. There have been periodic fluctuations in military population, but in recent years, except for deployment, the population has been more stable.

In 1993, Goldsboro was ranked as the best small community to live in, according to a nationwide survey prepared by Money Magazine, and the City received nationwide exposure as a good place to work and live. The City received high marks for its overall quality of life, job growth, and low cost of living.

Prior to 1960, the City of Goldsboro was a relatively compact community. However, since that time residential development has scattered throughout the surrounding area and has transformed the rural periphery into a mixed suburban/rural settlement.

U.S. Census Population numbers show the following totals:

1970 - 26,960
1980 - 31,871
1990 - 40,709
2000 - 39,043

The 1980 - 1990 increase reflects the annexation of Seymour Johnson Air Force Base, whereas the decline from 1990 to 39,043 reflects an apparent out-migration to the suburbs. The out-migration is further substantiated by a July, 2003 city population estimate by the North Carolina Office of Budget and Management of 38,522.

During the 1990 to 2000 decade, the City of Goldsboro experienced an actual increase of 1,207 households or an increase of 9%. Also during the 1990's the number of larger households (family and non-family) with four or more persons decreased by a rate of over 9%, shedding insight into the City's population decline.

The racial composition of households in the City of Goldsboro changed somewhat during the 1990 to 2000 decade. The number of African-American citizens increased by 1,443 persons during the 1990 to 2000 decade, and the number of White persons decreased by 3,242 persons. This is also reflected in the number of households in that the number of African-American households increased and the number of White households decreased. The Hispanic population increased from 599 persons in 1990 to 1,052 in 2000, a 76% increase.

The number of persons age 65 and older living in Goldsboro increased from 4,471 to 5,368 during the period from 1990 to 2000, a 20% increase. Further, 25% of the total households within the City have at least one person age 65 or older.

Market and Inventory Conditions

There were 16,438 housing units in the City of Goldsboro according to the 2000 Census of which 11% were vacant and 57.6 of the occupied housing stock is renter occupied. Of the 16,438 housing units in the city, it is estimated that 3,285 (20%) are substandard and those suited for rehabilitation accounted for 2,616 or 80% of all substandard units. These figures are based on the number of homes built before 1950 plus the number of homes that lack complete plumbing and kitchen facilities, and the number of homes that lack a source of heat. Census data does not provide the condition of a housing unit beyond its age, completeness of plumbing and kitchen facilities and type of heat.

THE PLAN PROCESS

Lead Agency

The City of Goldsboro Planning and Community Development Department has acted as the Lead Agency in the development of the City's Consolidated Plan, to be submitted to the U.S. Department of Housing and Urban Development for formula grant program funding by May 15, 2007. As Lead Agency, the Community Development Department has provided for public meetings and interagency forums in which citizens, agencies, and interested parties have been encouraged to participate in identifying community needs and developing strategies to address those needs. The Community Development Department has sought to incorporate this dialogue into the development of the Consolidated Plan.

Institutional Structure

The City of Goldsboro, through its Planning and Community Development Department, shall administer and monitor the use of formula grant program(s) funding as provided from the U.S. Department of Housing and Urban Development for the purpose of implementing this Action Plan. At the time of this submission, the City of Goldsboro is not aware of any gaps in its institutional structure that would impair its ability to carry out its five-year strategy and Action Plan.

The City of Goldsboro, as specified in this plan, subcontracts with area non-profit organizations, and is represented on various boards, committees and commissions that undertake some of the program aspects of this plan. As funds are limited and as program source guidelines dictate, this networking by the City is vital to the depth and effectiveness of its overall housing and community development strategies.

Coordination/Consultation

The City of Goldsboro will work with all area service providers, as identified in this strategy, to ensure that the objectives of the strategies are met. Although private funding is not currently available to the City to address all the defined objectives at this time, the City, through the Community Development Department and other appropriate City departments, shall encourage the private and nonprofit sectors to assist with resources as deemed appropriate. Many of the area's nonprofit service providers currently receive the support of the private sector in terms of donations and volunteers that extend services to the City's low and moderate- income citizens. These services would be greatly limited without the support of the private sector. CDBG funds received from HUD during FY 2007-08 shall be applied to achieve the objectives set forth in this plan. Non-profit organizations which have been identified in the plan will be assisted with CDBG funding, as is deemed appropriate, to ensure that the goals of City are realized.

Program Goals

Central to the City of Goldsboro five-year strategy and Action Plan is the City's goals, which mirror HUD's program goals to foster decent and affordable housing, to create a suitable living environment, and to expand economic opportunities.

Citizen Participation

Participation -- The City of Goldsboro provides for and encourages citizen participation in the development and implementation of the Consolidated Plan and any subsequent

amendments, Action Plans and performance reports. Particular emphasis is placed on participation by persons of low and moderate income who are residents of low and moderate income neighborhoods and/or slum and blighted areas, and residents of public housing.

Access to Information -- The City of Goldsboro provides citizens with reasonable and timely access to local information and records related to the City's proposed and actual use of funds. This is done through public meetings of the City, which are advertised in a local newspaper of general circulation. Meetings are held within the City limits in or near areas identified as slum and blighted and areas of predominantly low and moderate- income persons. All meetings of the City are accessible to persons with disabilities.

Anti-displacement -- In order to comply with the requirements of Section 104(d) of the Housing and Community Development Act of 1974, the City of Goldsboro intends to minimize any displacement resulting from any HUD activities. However, should any displacement occur as a result of a HUD activity, the City intends to follow the regulations for displacement and relocation as described in 24 CFR 570.606. Should any real property acquisition result because of a HUD assisted activity, the guidelines of 49 CFR 24 subpart b will be followed. These two federal regulations are attached to this Plan.

Publishing the Plan -- A summary of the plan was published in the Goldsboro News- Argus on March 28, 2007. Copies of the Plan were made upon request in accordance with City policies regarding making copies. The City considered any and all comments or views in writing or orally received at the public hearing in preparing the Action Plan, and such comments will be attached to the final plan to be submitted to HUD.

Public Hearings -- The City of Goldsboro provides for a minimum of two public hearings and/or meetings per year to obtain citizens' views and to respond to proposals and questions at all stages of the compilation of the Action Plan.

The City of Goldsboro will provide a translator for non-English speaking residents in the case of public hearings when the City is notified that a non-English speaking resident will be in attendance. An interpreter will be provided for hearing-impaired residents. Such requests must be made to the City Clerk's office no later than 4 days prior to the public hearing.

Notice of Hearings -- All public hearings/meetings are advertised in the Goldsboro News-Argus, a paper of general circulation in Wayne County. Copies of the entire plan are available upon request in accordance with City policies regarding making copies. The City considers all comments or views in writing or orally received at public hearings/meetings in preparation of the Action Plan, and such comments are attached to the final plan to be submitted to HUD.

Access to Meetings -- The City of Goldsboro held three (3) neighborhood meetings, one (1) housing needs public meeting, and one (1) public hearing in the early stages of the development of this plan. The public meeting was advertised in the News-Argus at least 10 days in advance. Notice of neighborhood meetings were announced on local radio stations, advertised in the News-Argus, and posted at locations convenient to low- and moderate-income citizens. For the agency meeting, direct mail invitations and follow-up phone calls

were made to non-profit housing and service providers. All locations of public meetings are handicap accessible. All meetings were held in the City of Goldsboro at the following dates and locations:

Neighborhood Meetings

Tuesday, August 22, 2006 at 6:00 P.M.
Harris Street Estates Subdivision

Tuesday, September 26, 2006 at 6:00 P.M.
Meadow Lane Elementary School
3500 E. Ash Street

Tuesday, October 24, 2006 at 6:00 P.M.
Herman Park
Herman and Jackson Streets

Public Meeting/Hearing

Monday, February 26, 2007 at 6:00 P.M.
Herman Park Center-Yellow Room
901 E. Ash Street

Monday, March 19, 2007 at 7:00 P.M.
City Council Chamber
New City Hall Annex
200 N. Center Street

Comments -- There will be a 30 day comment period prior to the submission of the Action Plan. These comments will be considered and incorporated in the final approved Plan submitted to HUD. The availability of a copy of the Draft Plan will be advertised in the Goldsboro News-Argus detailing where the Draft Plan can be reviewed. The Draft Plan will be available at the City Planning Department in the City Hall Annex, 222 North Center Street, at the Community Development office at 103 N. John Street, and at the Wayne County Public Library, 1001 East Ash Street, Goldsboro. A copy of the final HUD approved plan will be available on-line at www.ci.goldsboro.nc.us approximately late August or early September of 2007.

Amendments to the Consolidated Plan -- A public hearing will be conducted whenever amendments are proposed which add, delete or substantially change the adopted Consolidated Plan and subsequent Action Plans. Proposed amendments to the plans will be advertised in the Goldsboro News-Argus no earlier than four weeks prior to the public hearing and no earlier than ten days prior to the hearing, setting the time, date and place of the hearing. A period of 30 days will be provided to receive public comments. On occasion, it may be necessary to change the use of funds already budgeted in an Action Plan, or change priorities established in the Consolidated Plan. In that case, a formal Substantial Amendment will be proposed, considered and acted upon. In these instances, major amendments (amendments that involve a change of funding greater than 25% of award) will require a public hearing and approval by the elected governing body prior to submission to HUD.

Performance Reports -- The City of Goldsboro will perform a Consolidated Annual

Performance and Evaluation Report (CAPER) to report the use of CDBG and HOME funds. Further, an independent audit will be performed annually to examine the use of CDBG and HOME funds. Such reports will be available for public inspection and review. A notice will be published stating where and when the CAPER will be available for inspection. The CAPER will be made available for public inspection at least 15 days prior to its submission to HUD. Further, a public hearing will be held to receive citizen comments, input and questions regarding the CAPER prior to its submission. All comments, written or oral, received at the public hearing will be considered and a summary of those comments will be attached to the CAPER.

Availability to the Public – The Consolidated Plan, substantial amendments and the CAPER will be made readily available to the public both upon request at the City Planning and Community Development Department and on the City’s website. Copies will be provided according to the City’s policies of making copies for the public.

Access to Records -- The City will make available to anyone during normal business hours access to information and records relating to the Consolidated Plan and use of funds for programs in previous years.

Technical Assistance -- The Goldsboro Community Development Office provides technical assistance to groups providing services to low and moderate- income persons. Those groups must meet the U.S. Department of Housing and Urban Development (HUD) national objectives and providing programs and activities consistent with this Consolidated Plan. Further, participation by residents of public and assisted housing is expressly encouraged. Notices of upcoming meetings and public hearings are mailed to and posted at public housing sites and posted in areas known to be predominantly low and moderate income.

Complaints -- The City will be responsible for receiving and responding in writing to written complaints and grievances related to the Consolidated Plan activities. All complaints will be reviewed by the Citizens Advisory Committee at their next regularly scheduled meeting. City staff will respond to written complaints and grievances in writing within 15 days of their receipt, where practical, based on the Citizens Advisory Committee’s finding if the complaint(s) is (are) justified.

COMMUNITY PROFILE

Overview. Goldsboro is currently the 21st largest City in North Carolina. However, between 1990 and 2000 Goldsboro’s population decreased from 40,709 to 39,043, a 4% decline. This decline has continued through this decade to a 2003 estimate of 38,522, an additional 1.3%. According to the North Carolina Office of Budget and Management, Goldsboro has experienced the fastest population decline in numbers with a loss of 625 persons between 1990 and 1993.

Conversely, the population in Wayne County grew at a rate of 8.3% between 1990 and 2000, from 104,666 to 113,329 persons. This indicates that people are leaving the City and that newcomers to the area are settling in suburban areas elsewhere in the County. A lack of annexation could also skew the numbers if the City has grown in area as growth has occurred in outlying areas.

Total Households and Household Size. During the 1990 to 2000 decade, the City of Goldsboro experienced an actual increase of 1,207 households or an increase of 9%, as shown in Table 2. The

percentage of household growth also outpaced the percentage of population growth for the City during the 1990's. Changes in the age distribution of the jurisdiction reflected national trends in changing age distribution. The percentage of children and young adults ages 24 and lower decreased by 6.7% and the average household size in Goldsboro decreased from 2.60 to 2.4 persons per household. During the same period, the percentage of adults between the ages of 25 and 44 also decreased by 7.3%. Elderly persons, however, those ages 65 or over, increased by 17.5%, somewhat lower than the state's growth rate for the same age group at 20%. Women ages 65 and over that live alone made up over 9% of the total population and 9% of the total households.

Also during the 1990's the number of larger households (family and non-family) with four or more persons decreased by a rate of over 9%, shedding insight into the City's population decline. While the City's overall population decreased, the number of households actually increased, revealing smaller household sizes. The decrease in the population under the age of 65 shows an out-migration and a remaining aging population. This phenomenon can create special housing needs focused on the elderly, while at the same time creating a need to attract and retain younger householders. While the City's overall household size is 2.40 persons per household, Census data reveal that Hispanic households are larger at 2.92 persons and African-American households are at 2.51, as compared to White households at 2.25. 9.5% of the population, or 3,901 persons, live in group quarters, 43.5% of which are correctional facilities, 14.4% are military quarters, and 12.3% in nursing homes. The remaining 30% of this group live in specialized housing including shelters, group homes, juvenile institutions or treatment facilities.

Low and Moderate Income Households. Map 2 illustrates that low and moderate income households are located along of Ash Street and west of Seymour Johnson Air Force Base, and the northwest portion of the City bordered by Ash Street, Highway 117 and US Highway 70 Bypass and the northern portion of the City north of US Highway 70 Bypass. Other smaller areas include the areas just east of Colonial Heights Road and west of Millers Chapel Road.

Table 2: Household by Size, City of Goldsboro, 1990 and 2000

Household Size	1990		2000		1990-2000 Change	
	Number	Percent Of Total	Number	Percent Of Total	Number	Percent
1 Person	3,600	26.8	4,457	30.5	857	23.4
2 Persons	4,029	30.0	4,632	31.7	603	15.0
3 Persons	2,491	18.6	2,552	17.4	61	2.4
4 Persons	2,015	15.0	1,831	12.5	-184	-9.1
5Persons+	1,288	9.6	1,158	7.9	-130	-10.1
TOTAL	13,423	100%	14,630	100%	1,207	9.0
Average*		2.60		2.40		

*Average Household Size

Source: 1990 and 2000 U.S. Census

Race of Householder. The racial composition of households in the City of Goldsboro changed somewhat during the 1990 to 2000 decade, as shown in Table 3. The number of African-American citizens increased by 1,443 persons during the 1990 to 2000 decade, and the number White persons decreased by 3,242 persons. This is also reflected in the number of households in that the number of African-American households increased and the number of White households decreased.

The largest rate of change was seen in other race households which increased by 261%. Other races (Native American, Asian, Other Races, or Two or More Races) represented 3.4% of the total households, were the fastest growing segments of the population in terms of racial composition. According to the Census Bureau, the American Indian households increased from 130 to 329 in Goldsboro, an increase of 153%.

Between 1990 and 2000, the Hispanic population throughout North Carolina has increased dramatically by an estimated 355%. In Goldsboro that population increased from 599 persons in 1990 to 1,052 in 2000, a 76% increase. This dramatic increase will continue to have a tremendous impact on housing in the Goldsboro area. The Hispanic population also tends to have a younger median age than the rest of North Carolina and larger household sizes.

Geographic Concentrations of Minority Households. African-Americans are the predominant minority within Goldsboro with 20,397 persons, or 52.2% of the total population. Whites make up 43.3% of the population with all other races comprising 4.8%. Map 3 illustrates that minority households are located south of Ash Street and west of Seymour Johnson Air Force Base, and the northwest portion of the City bordered by Ash Street, Highway 117 and US Highway 70 Bypass, or Census tracts 14, 15, 16, 17 and 18. Each of these Block Groups has concentrations of African-American persons well over the City average of 52.2%.

Table 3: Households by Race, City of Goldsboro, 1990 and 2000

Race of Householder	1990		2000		1990-2000 Change	
	Number	Percent Of Total	Number	Percent Of Total	Number	Percent
African-American	6,425	47.9	7,405	50.6	980	15.2
White	6,840	50.9	6,732	46.0	-108	-1.6
Other Races	158	1.2	493	3.4	335	262
TOTAL	13,423	100%	14,630	100%	1,207	9.0%

Source: 1990 and 2000 Census

Elderly. The number of persons age 65 and older living in Goldsboro increased from 4,471 to 5,368 during the period from 1990 to 2000, a 20% increase. Further, 25% of the total households within the City have at least one person age 65 or older. 537, or 1.4% of the total population, are age 85 and older; this was the fastest growing age group at a 38% increase between 1990 and 2000. Of all persons age 65 and older, 64% of those are women, and 26% of those women live alone.

Poverty. The 1990 Census reveals that 6,793 persons, or 19.2% of the total population live below the poverty line. Of those, 28% are children under the age of 12. Over 17% of all persons age 65 and over live below the poverty line. It is significant to note as well that African-American persons living below the poverty level comprise 78% of all persons living below the poverty line.

Women make up 63% of all persons that live below the poverty level. Furthermore, over 66% of all families in poverty are headed by female householders with no husband present, or female single parents. Women aged 65 and over are three times likely to live in poverty as men of the same age group.

African-Americans are over three times as likely to live in poverty as white persons and Hispanics are nearly twice as likely to live in poverty as white persons in Goldsboro.

Unemployment. Since 2000 the unemployment rate for Wayne County has ranged from a low of 3.4% in 2000 to a high of 7.3% in 2002. The 2004 unemployment rate, as provided by the North Carolina Employment Security Commission, was 4.7%. Unemployment rates have fallen since the high in 2002 as workers previously laid off have either found new work or have left the labor market.

The 2000 Census shows that 19% of all workers were employed in health care and social service fields. This was followed by 15% of all workers employed in manufacturing. Retail trade ranked third at 14% of all jobs. By industry and sex, the single largest group was women working in health care related jobs with 1,777 workers, followed by men working in manufacturing jobs with 1,132 workers.

The Wayne County Economic Development Commission documents that the following are the ten largest employers within Wayne County:

- Seymour Johnson Air Force Base 7,500 employees
- Wayne County Public Schools 2,873 employees
- Wayne Memorial Hospital 1,400 employees
- Cherry Hospital/O’Berry Center 2,300 employees
- Cooper Standard Automotive 1,007 employees
- Goldsboro Milling Company 1,000 employees
- Wayne County 921 employees
- Case Farms 812 employees
- Mount Olive Pickle Company, Inc. 520 employees (+350 seasonal)
- Georgia-Pacific Corporation 510 employees

Education -- The majority, 76%, of Goldsboro’s population age 18 and older has at a minimum graduated high school. However, 8% of this age group have less than a 9th grade education, over half of which were age 65 and older. While these older adults may not have had access to extensive education, 29% of all persons between ages 18 to 64 lack high school diplomas. This is the age group needed to attract new industry to the area and to demonstrate there is a workforce available to adapt to the changing needs of work environments. Employment opportunities for this group are extremely limited. With the loss of manufacturing jobs in the area, these persons can be expected to have lower incomes and experience higher rates of poverty. Further, many of these persons will need specialized adult education to obtain high school equivalency diplomas and/or job training in order to remain in or re-enter the labor market.

Seymour Johnson Air Force Base – Seymour Johnson Air Force Base plays a major role in the local economy. The air base is the home of the Air Combat Command’s 4th Fighter Wing and several other squadrons and detachments. The base currently directly employs 6,409 military and 1,091 civilian employees, making it the single largest employer in Wayne County. The air base has a tremendous impact on the local economy through outside retail sales, health care, education and recreational dollars spent. Seymour Johnson Air Force Base itself has 1,689 family housing units for its military personnel and their families on base. Many others add to the local economy by renting or purchasing housing off-base within Goldsboro.

HOMELESS NEEDS

The City of Goldsboro has made extensive efforts to address homeless services. In addition to making several attempts to assess the extent and nature of homelessness in the City, Goldsboro initiated a Continuum of Care effort. This effort stemmed from the City's active involvement in the Continuum of Care Task Force, a coalition of homeless service providers, including several shelters in the City, Departments of Mental Health, Public Health, Social Services, the Salvation Army, and several Faith-based organizations. The Task Force has sought funding in past years as HUD released Super Notices of Funding Availability (NOFA). The Lighthouse of Wayne County, a non-profit human service organization, serves as the lead agency in the Continuum of Care.

The Task Force assisted in the initial development of the data development and priority needs identification. The City of Goldsboro has several homeless shelters, and these shelters provide primary information and data on the City's homeless population. In addition to maintaining ongoing records of homeless data, the shelters also participate in the "point in time" surveys, the last of which was held April 17, 2000.

Inventory of Facilities Serving the Homeless and Persons Threatened with Homelessness.

The Lighthouse of Wayne County provides shelter for victims of domestic violence, primarily women and their children. Their total capacity is 24 women and their children. The Lighthouse states that they have no waiting lists per se, but there is a need for transitional housing to send their clients to once they have to leave the shelter. Currently, there is very limited transitional housing for families in the City.

Fordham House has a shelter capacity of 50-60 persons. They provide shelter to women with children and families with children. There is a dormitory for both women and men at different locations. When room is not available to house families together, then the mother or the father may have to be separated from the rest of the family until family rooms are available. The Fordam House feeds approximately 2,000 people per month. They state a need for more emergency shelters for families.

The Salvation Army provides shelter for up to 22 persons at any one time. They do have a limited number of efficiency apartment units available for families where they can stay for up to six months. They also cite a need for additional transitional housing for families. Because of their zero-tolerance for alcohol and drug use by their clients, they have turned away up to seven persons per week during the winter months. They also cite a need for emergency shelter beds for the chronically dependent alcohol and drug abusers.

The City Mission provides shelter for men only and has a capacity of 8 persons.

The Goldsboro Housing Authority provides conventional public housing, Section 8 certificates, and Section 8 vouchers for low-income families threatened with homelessness. Additionally, the Eastern Carolina Regional Housing Authority administers Section 8 vouchers within the City.

Services for the Homeless and Persons Threatened with Homelessness. Wayne County Department of Social Services offers the homeless and persons threatened with homelessness assistance programs such as Aid to Families with Dependent Children (AFDC), Food Stamps, Medicaid, Mental Health Services, Substance Abuse programs, and referrals to housing and other services.

There are numerous community-based agencies that provide ongoing services to homeless persons and families and those nearing homelessness. These include the Community Soup Kitchen, Churches in Action, the Last Resort Mission, United Church Ministries, Wages, W.A.T.C.H., Wayne Uplift Resource Association, Wayne Community College Literacy Department, and Wayne Memorial Hospital. Each of these agencies is part of a network to help homeless persons through their crisis situations and move onto permanent housing, employment and healthy living situations.

Priority Homeless Needs. Based on public input and input from area non-profit organizations, the following homeless needs and concerns were identified:

- Transitional housing. The need was identified for transitional housing for families
- Transitional housing for battered women and their children
- Emergency shelter housing for homeless women.
- Emergency shelter housing for families
- Emergency shelter (possibly seasonal) for chronically homeless substance abusers and dually diagnosed persons.
- Transportation – transit needs to be broadened, hours extended
- There is a need for drug and alcohol treatment facilities for women
- More supportive services (Case Management) for those with special needs, chemical dependencies, etc.
- Education and job training
- Counseling for families and individuals with credit and other housing needs.
- Child care

Homeless Strategy. There is no current active Continuum of Care planning process in Goldsboro. As recently as 2000, the City participated in a Continuum of Care Task Force, a coalition of homeless service providers, shelters and Faith-based organizations to develop a meaningful Continuum of Care plan in response to a Notice of Funding Availability (NOFA) announced by HUD. The Lighthouse of Wayne County served as lead agency. However, there has been no ongoing planning since that time. On the advice of HUD Greensboro, the regional approach may prove most beneficial to the housing and service provider agencies that will apply for HUD Emergency Shelter Grant (ESG) funds as future NOFA's are announced.

SPECIAL NEEDS POPULATIONS

Elderly – There are three types of institutional housing and care arrangements for older adult residents in North Carolina. These include nursing homes, adult care homes and family care homes.

Nursing Homes are facilities that provide nursing or convalescent care for three or more persons. A nursing home provides long term care of chronic conditions or short term convalescent or rehabilitative care of remedial ailments, for which medical and nursing care are indicated. Most of the residents are older adults who need long term care. Some residents are admitted for short stays of convalescent or rehabilitative care following hospitalization.

Adult care homes are residences for aged and disabled adults who may require 24-hour supervision and assistance with personal care needs. People in adult care homes typically need a place to live, some help with personal care (such as dressing, grooming and keeping up with medications), and some limited supervision. Medical care may be provided on occasion but is not routinely needed.

Family Care Home means an adult care home having two to six residents. The structure of a family care home may be no more than two stories high and none of the aged or physically disabled persons being served there may be housed in the upper story without provision for two direct exterior ground-level accesses to the upper story.

Within Wayne County, there are 480 nursing home beds, 757 adult care home beds and 36 family care home beds. Increasing or decreasing the number of these beds is beyond the scope or purpose of the Consolidated Plan, but it is important to note the number of long-term care beds is likely to remain the same, whereas the older adult population is the fastest growing segment of the population. Many older adults will face housing problems as they age and remain in their homes. Home modifications and adaptations are often necessary to help older adults remain independent.

Based on national averages, it is estimated that 5% of the older adult population will need long-term institutional care during their lives. That translates into 265 older adult persons in Goldsboro that will, on average, need housing with care. The numbers of long-term care beds seems to indicate adequate housing options for older persons.

There are four elderly subsidized apartments developments within the City - Waynesboro House, Grace Village, Senior Village and Poplar Street Apartments. The Goldsboro Housing Authority has 100 designated elderly units.

Persons With Disabilities – According to the 2000 Census, approximately 15% of all persons age 5 and over within the City have some type of self-care and mobility impairing disability or handicap. CHAS data indicate that 3,300 households have one or more persons with mobility and self-care limitations. Of those households 48% are elderly households. Further, it is also estimated that less than one percent of existing housing units are accessible for disabled persons. CHAS data also show that 34.9% of all households with mobility and self-care limitations are experiencing housing problems, and that 62% are low and moderate income households. Housing problems can range from needing home repairs and rehabilitation to needing modifications for handicap accessibility. Meeting the housing needs of disabled persons is also made more difficult in that necessary housing modifications can vary depending on the type of disabilities each person may face. North Carolina Building Code requires that any multifamily project containing more than eleven units construct 5% of the total units, with a minimum of one, to accommodate handicapped persons. Market demands indicate that developers are opting to exceed this limit, but there is no data as to the total number of accessible units within the City.

Persons with HIV/AIDS -- The primary provider of services for persons with HIV/AIDS in Goldsboro is the Community Care Center, Inc., a division of the Wayne County Health Department. They provide in-home and case management services, HIV testing, education, counseling, and emergency housing assistance programs for persons diagnosed with HIV and AIDS. Goldsboro and Wayne County fall within the Eastern North Carolina HIV/AIDS Consortium which covers a 19 county area. This consortium also provides services to clients as they administer the HOPWA funds for the region.

The North Carolina Department of Health and Human Services reports there are 241 persons living with HIV or AIDS in Wayne County, as of December 31, 2004. Since 1983 there have been 400 cases of HIV reported within the County, with 243 of those developing into AIDS.

According to HUD statistics, 36% of all persons with HIV/AIDS experience homelessness at some point after being diagnosed, and that up to 50% of persons living with HIV/AIDS will need housing assistance during their lifetimes. No specific numbers are available for the City of Goldsboro alone. The Eastern NC HIV/AIDS Consortium state there is an ongoing need for safe, decent, and affordable housing accessible to available services for their clients. This could be accomplished through Section 8 vouchers or public housing. There are no designated units for persons with HIV/AIDS in Goldsboro.

The Eastern NC Consortium currently administers funds for emergency housing needs of its clients to help pay rent, utility deposits or payments and other emergency needs with HOPWA, Ryan White Title II, and FEMA funds. The Consortium receives its HOPWA funding through the state of North Carolina Department of Health and Human Services, a HOPWA grantee.

The ongoing needs for case management, in-home care, transportation, counseling, emergency housing and utility assistance, legal services, and prescription assistance persist.

Alcohol and Drug Addiction - The Jacob House/Zodack House provides drug and alcohol rehabilitation treatment in a residential setting. Their program lasts 12 to 18 months.

The Wayne County Mental Health Services is the primary source for assistance for persons and families with alcohol and drug related problems. This includes programs related to excessive or abusive use of alcohol and/or other drugs. Programs are designed to meet the special needs of adults, children and adolescents, family members and court-ordered treatment.

Eastpointe provides services to substance abusers in Wayne, Lenoir, Duplin and Sampson Counties. They state a need for a substance abuse treatment facility, housing for those receiving treatment and community-based prevention programs.

The Flynn Home provides supervised, residential treatment for up to 11 adults with substance abuse problems and Wayside Fellowship Home, Inc. provides residential treatment for 5 adults.

Developmental Disabilities – The Wayne County Mental Health Services is the primary agency providing supportive services for the developmentally disabled. The department provides financial aid and other life essential services. There is a need for a facility for clients to provide intensive supervision and monitoring capabilities. The current housing options for persons with developmental disabilities are with their families, family care homes, group homes, rest homes or nursing homes, depending on the degree and severity of the disability. This population needs specialized housing and care arrangements. As with other disabled persons, this population's needs range from an ongoing need for supervised housing for the mentally ill, affordable housing for those that can be mainstreamed into the community, job training programs, transportation, medical care and social opportunities.

There are approximately 48 group homes for developmentally disabled adults and children in Wayne County licensed by the NC Division of Health and Human Services. Cherry Hospital is a 403-bed inpatient psychiatric hospital serving the citizens of 33 eastern North Carolina counties operated by the state of North Carolina, the Department of Health and Human Services. Likewise, the O'Berry Center is a state-run residential facility for persons with mental retardation. Like skilled nursing homes facilities, expanding or decreasing the number of beds or scope of these services is beyond the scope of the Consolidated Plan.

Priority Needs of Special Needs Populations. Specific housing needs of these special populations range from the need for emergency and transitional housing to permanent housing. Housing with treatment services is an ongoing need for persons with drug and alcohol addictions, as well as older adults needing home and care assistance. Many older and disabled persons can remain at home with proper modifications and assistance with home maintenance. As stated above, persons with HIV/AIDS are most in need of emergency assistance to help with rent/mortgage payments and utilities.

Specific Objectives. The City of Goldsboro will continue to support the ongoing efforts and programs of the Flynn Home, and Jacob House / Zodack House in providing housing and treatment services in transitional housing settings. Persons with HIV/AIDS receive emergency assistance funds through the AIDS Consortium and HOPWA program. The City will continue its single family rehabilitation program and provide the necessary home repairs and modifications for elderly and disabled homeowners to help those persons remain in their homes and independent as long as possible. The City will continue to support the efforts of private developers and non-profit agencies that build affordable multi-family rental units for special needs populations.

HOUSING NEEDS

Total Housing Units. There were 16,438 housing units in the City of Goldsboro according to the 2000 Census, of which 11% were vacant (Table 4). This was an increase of 14.6% over the 1990 Census. During that same period, 27% of the housing units built in Wayne County were built in Goldsboro. Since 1990, the numbers of new single-family detached homes in Goldsboro have increased by 1,436. Between 1990 and 2000, new single-family housing units accounted for 65% of the new housing construction in Goldsboro, which is reflective of the reduced interest rates, and other efforts to allow more families own a home. It also reflects the pressures placed on potential residential development sites by the demands of the local real estate market. These demands translate into rising land and housing costs and higher density development.

It is significant to note that 57.6% of the occupied housing stock is renter occupied, and only slightly lower than the 1990 rental rate of 59.8%. This rate is in line with the Wayne County rate of 65% but significantly higher than the state rate of 31% rental occupancy. Part of this rate can be explained by the presence of Seymour Johnson Air Force Base and its somewhat transient population.

Housing Conditions. Substandard housing units are defined as those with violations of one or more of the minimum standards of fitness for human habitation established by the City's Housing Code. These standards of fitness equal or exceed the Section 8 minimum housing quality standards.

Table 4: Household Occupancy, Number of Bedrooms and Renter Status, 2000 Census

Tenure and Occupancy Status	Number of Bedrooms				
	0	1	2	3	4+
Vacant Housing Units	7	125	725	835	101
Total Occupied Units	168	1,787	4,630	6,168	1,892
Renter Occupied Units	165	1,670	3,571	2,485	546
Owner Occupied Units	3	117	1,059	3,683	1,346

Source: 2000 Census

Units Suitable for Rehabilitation. Of the 16,438 housing units in the city, it is estimated that 3,285 (20%) are substandard, and those suited for rehabilitation accounted for 2,616 or 80% of all substandard units. These figures are based on the number of homes built before 1950 plus the number of homes that lack complete plumbing and kitchen facilities, and the number of homes that lack a source of heat. Census data does not provide the condition of a housing unit beyond its age, completeness of plumbing and kitchen facilities and type of heat. An older home will need more repairs and updating but may be perfectly suitable for rehabilitation. A home lacking complete plumbing or kitchen facilities and a heat source may not be cost effective to rehabilitate. Further, homes lacking these basic components are generally not suitable for habitation.

CHAS (Comprehensive Housing Affordability Strategy) data provided by HUD for the year 2000 show that 46% of all renter households with less than 80% median income are living in substandard housing, with low and moderate income African-American rental households most likely to live in substandard housing at 49%, and low and moderate income Hispanic renters in substandard housing at 42%. Low and moderate income White renters are least less likely with 19% living in substandard housing. Nearly 33% of disabled persons (those with mobility and self-care limitations) that rent live in substandard housing. Regardless of race, ethnicity or disability, low and moderate income households need safe, decent, sanitary and affordable rental housing options.

Housing Costs.

Owner Units. Between 1990 and 2000, the City of Goldsboro median home values rose by 52.6% from \$54,900 to \$83,800. The current FHA home mortgage limit (as of March 2005) is \$172,632. This figure represents the 95% of the average sales prices in the area, thereby making the actual average home price \$181,718. Based on 2005 area median income figures provided by HUD (\$45,400 for a family of four) the highest price of a home available is approximately \$145,000, based on the available amount of downpayment and monthly household debt.* This figure will drop if any other long term debts are factored into the loan. HUD defines affordable as all housing costs (mortgage, utilities, taxes, and insurance) not exceeding 30% of the gross household income. Obviously, there is a gap between average housing prices and average household incomes. Without assistance, home buying may be delayed or unattainable for many.

Rental Units. Current 2006 Fair Market Rents for Goldsboro and Wayne County range from \$377 for an efficiency apartment to \$875 for a 4-bedroom unit. These limits are set annually by HUD and are not necessarily based on full market pricing, but do provide insight into the local rental housing market.

Housing Needs. The 2000 Census revealed that 6,711 households in Goldsboro earned less than 80 percent of the median family income. This represents approximately 47 percent of the City's total households. Detailed information on income and household size and type are shown in Tables 5, 6 and 7.

Rental Housing Households Experiencing Difficulties. Table 5 shows that in 2000, there were 5,034 low and moderate income renter families, those families earning less than 80% of the median family income for the area. Of those, 2,104 are paying in excess of 30% of their income for rental housing. This is approximately 25% of all renter households. Although not uncommon, higher outlays of

* Based on a fixed 30-year term FHA rate of 5.625%, a downpayment of \$6,350, and no outstanding credit card, auto, child support, alimony or other payments.

income for monthly rental costs can prohibit families from saving funds for downpayment to purchase a home.

Low and moderate income renters are experiencing housing problems at a rate of 45.5% of all low and moderate income renters. This translates to 2,290 rental households, of which 494 are elderly households and 195 are large households. HUD defines “any housing problems” to be those with a cost burden greater than 30% of income and/or overcrowded and/or without complete kitchen or plumbing facilities.

Owner- Occupied Households Experiencing Difficulties. Table 5 shows that elderly homeowners tend to have less cost burdens and housing problems than younger homeowners. This is most likely due the fact that the older persons generally no longer make mortgage payments and often do not have the family-related cost burdens as families with children. However, it should be noted that many older people, especially women, do experience repair problems with their homes, due to the age of the home, decreased incomes and declining physical ability to make routine repairs as they age.

Although the number is relatively small, 111 households, 76.5% of the large households are experiencing housing problems, most likely overcrowding, which indicates a need for affordable 4+ bedroom units for ownership.

Table 5: Composition of Renter Households Earning Less Than 80% Median Family Income

Households By Incomes	Elderly (1&2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Others	Total Renters
Household Income <=30%MFI	550	722	110	472	1,854
Household Income >30% to <=50% MFI	378	571	61	309	1,319
Household Income >50% to <=80% MFI	251	972	201	437	1,861
% with Cost Burden >30%	41.5%	36.4%	28.8%	56.2%	41.8%
% with any Housing Problems	41.9%	39.5%	52.4%	58.2%	45.5%

Source: 2000 CHAS Data, US Dept. of HUD

TOTAL: 5,034

Racial Distribution of Households with Income Less Than 80% Median Family Income. As shown in Table 6 below, African-American households make up the majority of households in Goldsboro, with 51.3% of the total households. This table also shows that African-American households have disproportionately high percentages of low and moderate incomes as compared to all other racial households.

Overcrowding . Overcrowding occurs when the number of occupants per dwelling is higher than the number of rooms. Between 1990 and 2000 the rate of overcrowding increased somewhat from 3.3% to 3.6%, as the actual number of overcrowded households increased from 443 to 525. Further analysis shows that 5.2% of African-American households are overcrowded, 17% of Asian households are overcrowded and 19.4% of Hispanic households are overcrowded. Only 1.2% of White households are overcrowded. Given that White households have overall higher incomes than non-White households, there is an affordability gap for non-White households that need larger units (more bedrooms).

Priority Housing Needs: Affordable Housing

Rehabilitation. As stated earlier, it is estimated that there are approximately 2,616 occupied dwellings in Goldsboro that could be classified as substandard but suitable for rehabilitation. CHAS data (Table 6) show that there are 1,717 low and moderate-income households with housing problems, and over 47% of the substandard households are rental units. In the past five years, the City has rehabilitated approximately 25 units with CDBG and HOME. It is estimated that the City will have resources to rehabilitate approximately 5 units per year, or 25 total units, over the next five years.

Table 6: Composition of Owner Households Earning Less than 80% Median Family Income

Households By Incomes	Elderly (1&2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Others	Total Owners
Household Income <=30% MFI	235	62	31	57	385
Household Income >30% to <=50% MFI	268	103	24	14	409
Household Income >50% to <=80% MFI	506	220	90	107	923
% with Cost Burden >30%	47.9%	50.1%	63.4%	66.3%	51.6%
% with any Housing Problems	48.9%	53.8%	76.5%	66.3%	54.1%

Source: 2000 CHAS Data, US Dept. of HUD

TOTAL: 1,717

Table 7: Racial and Ethnic Distribution of Households with Income Less Than 80% Median Family Income

Race:	White	African-American	Hispanic	Asian
Income Below 30% MFI	467 (7.1%)	1,770 (24.0%)	14(7.1%)	0 (0%)
30% - 50% MFI	507 (7.7%)	1,128 (15.3%)	10 (5.0%)	10 (8.1%)
50% - 80% MFI	1,147 (17.5%)	1,497(20.2%)	78 (39.4%)	38 (30.6%)
Over 80% MFI	4,433 (67.7%)	2,990 (40.5%)	96 (48.5%)	76 (61.3%)
Totals	6,554 (100%)	7,385(100%)	198 (100%)	124 (100%)

Source: 2000 CHAS Data, US Dept. of HUD

ESTIMATE OF HOUSING NEEDS/FIVE YEAR PROJECTION

The City estimates that \$65,400,000 would be needed in assistance to address all the substandard housing units in the City with rehabilitation.

New Construction. In the past, the City addressed the need of new affordable housing by its modular replacement program used if housing rehabilitation costs for a unit exceed 50% of its appraised value. Due to concerns about neighborhood appearance and cohesiveness, the modular replacement program will be supplemented by site-built homes. The homes will be designed to blend with the existing neighborhoods as much as possible.

Public Housing Needs.

Public Housing. The Goldsboro Public Authority (GHA) currently subsidizes and manages 1,225 units (Table 8) of rental housing, which represents 14.7% of the City's rental housing stock in eight

developments This includes 100 units designated for the elderly. The Housing Authority also administers 234 Section 8 vouchers for City residents.

Table 8: Profile of Goldsboro Housing Authority Units

Public Housing									
DEVELOPMENT	Year Built	Units	Bedroom Distribution					Occupancy Rate	
			0-BR	1-BR	2-BR	3-BR	4-BR		5-BR
Elderly Properties									
Fairview East	1974	50	28	22	0	0	0	0	99 %
West Haven	1974	50	32	18	0	0	0	0	100%
Subtotal		100	60	40	0	0	0	0	
FAMILY PROPERTIES									
Fairview Apartments 1	1951	138	0	16	64	43	15		99%
Fairview Apartments 3		115	0	20	50	36	9	0	99%
Lincoln Apartments 2	1951	137	0	16	64	43	14	0	99%
Lincoln Apartments 4		210	0	38	80	54	38	0	96%
Woodcrest Terrace	1962	75	0	20	30	14	8	3	99%
Elmwood Terrace	1962	150	0	20	70	40	14	6	98%
WestHaven Apartments	1974	250	0	42	96	60	36	16	98%
Little Washington	1978	50	0	0	0	30	20	0	99%
Subtotal		1125	0	172	454	320	154	25	
TOTALS PUBLIC HOUSING									
		1225	60	212	454	320	154	25	
Section 8 Program									
PROGRAM	Allocation	1-BR	2-BR	3-BR	4-BR	5-BR	LEASE-UP RATE		
Certificates/Vouchers	234	85	61	75	13	0	100%		

Source: GHA FY 2006 Annual Plan

Assisted Housing Waiting Lists: The waiting list for housing authority reflects a total of 44 households for public housing and 37 households on the Section 8 waiting list. (The Section 8 waiting list is currently closed). For public housing, the average wait is three to four months for elderly units and one to seven months for family properties. With an annual turnover rate of 31% of the units in public housing, the GHA will have over 384 units to place families in this year. In Section 8, the turnover rate is 24%, which resulted in 55 vacancies this year.

Financial Resources: In FY 2007, to operate public housing, the Goldsboro Housing Authority anticipates receiving a total of \$8,391,583, consisting of \$2,908,312 in operating funds, \$1,889,873 in Capital Funds, \$999,238 in Section 8 Programs Funds, Other income of \$295,460, and Dwelling Rental Income of \$2,298,660.

Lead-Based Paint Needs. Census data reveals that approximately 75% of all housing units within the City were built before 1978, indicating the possible presence of lead-based paint. Census data also show that approximately 2, 114 housing units built before 1978 are occupied by households living below the poverty rate. The median year that all housing units were built in Goldsboro is 1965. According the CHAS data, there are 5,034 low to moderate income renter households and 1,717 low to moderate income owner occupied households in Goldsboro.

The City relies on the Wayne County Health Department and the state Department of Health and Natural Resources for information regarding the number of childhood incidents of lead-based paint. Data from 2003 show that 3,198 children from ages six months to six years were tested for elevated blood lead levels. Of those, 8 had elevated lead blood levels but none had blood lead levels high enough to be considered poisoned. There is not data, however, to know where in the county those children lived, or where any of the children tested lived.

Eliminating lead paint hazards from homes assisted with HUD funds is a national priority for HUD. Lead paint evaluation and abatement is an extensive and expensive undertaking for any jurisdiction and can reduce the number of homes that can receive HUD assistance or necessitate programs for new home production.

Barriers to Affordable Housing.

Building Codes. State building code amendments and updates to the City's zoning ordinance and minimum housing codes have influenced the potential for affordable housing in Goldsboro.

The City of Goldsboro, along with the State of North Carolina, is currently under the residential building code from the Council of American Building Officials known as CABO. The code requires more expensive building foundations, approved window unit types and increased load-bearing strength for roofs. Also, the CABO code has more restrictive insulation requirements as well as additional measures required to ensure proper fire separation attached garages and interior living spaces in residential structures. The upgraded standards in the CABO code translate into added expense in residential structures in terms of materials, labor and inspections. These expenses are typically passed onto the consumer. However, it must be noted that these more stringent codes also aid in decreasing overall heating and cooling costs, increasing long-term value of the units, thereby creating wealth, and improving the safety of the units. The upfront expenses of these added requirements will save money in the long run on maintenance, repairs and replacement of individual building systems.

Revisions to the City of Goldsboro's zoning ordinance require that manufactured housing meet additional criteria. Traditionally, manufactured homes have provided a means of affordable housing, in that they are less expensive and easier to finance than conventional housing. Requirements such as masonry underpinning, specific size requirements, and locational restrictions can have an impact on the availability of this type of housing.

Multi-family development requirements have also increased in order to create safer, more attractive and efficient housing environments. As with building codes, these stricter local development criteria increase the cost of housing.

Subdivision regulations requiring new subdivisions to meet upgraded standards for utility connections, street and curb and gutter improvements, and drainage improvements increase the cost of housing. Like the stricter building codes, these costs are passed onto the consumer, but it is the position of the City these improvements actually will save the homeowner money in the future in terms of overall housing value and maintenance costs.

Fair Housing. The City promotes fair housing through all of its state and federal community development and housing programs, and in accordance with HUD regulations, the City last prepared an Analysis of Impediments (AI) to Fair Housing Study in 1995. The City budgeted funds for FY

2006-07 to update its AI as required by HUD. The City requested proposals for the study and a consultant was selected for the project. The development of the study is underway and is expected to be completed in April 2007. The AI will be forwarded to HUD subsequent to the submission of this Action Plan. The City has developed policies and procedures for receiving complaints about fair housing practices that directly relate to the CDBG and HOME programs that the City administers. The City also maintains printed materials included state and federal contact information, in English and Spanish, for persons needing assistance with private fair housing grievances.

The Community Affairs Department continues to serve as the official designated City department responsible for receiving Fair Housing complaints and has a Comprehensive Fair Housing Strategy. The goal of this strategy is to eliminate discrimination and unfair treatment in the provision of sale and rental housing in the Goldsboro area. The Planning and Community Development Department has developed a Fair Housing Plan and provides education on Fair Housing during housing workshops sponsored by the city, Goldsboro Housing Authority and non-profit agencies in the community as well as through individual housing counseling.

In examining the available information about housing patterns, lending practices, and rental units within the City of Goldsboro, no blatant Fair Housing issues are apparent. However, this is not to say that violations may not occur in the private housing market, beyond the scope and authority of the City. A lack of complaints reported indicates either a lack of problems or a lack of awareness of Fair Housing laws and regulations. As a HUD Entitlement City, Goldsboro must remain committed to affirmatively furthering fair housing opportunities and non-discrimination within the local housing market. Recognized barriers to Fair Housing include:

1. Affordability. Members of minority groups and persons with disabilities have overall lower incomes. Affording a home, whether rental or owned, is a barrier to their housing choice. For homebuyers, having a proper debt to income ratio or adequate down payment can be key factors in purchasing a home. Appraisals for homes can at times not meet the sale amount and additional funds are needed from the buyer. Further, there is an identified need for new affordable single family homes for sale to first time homebuyers.
2. Fair housing awareness. There is an ongoing need to educate protected class persons about how to file complaints when discrimination happens.

Awareness for property owners, landlords, builders, and lenders also needs to be addressed. There is a lack of knowledge about Fair Housing requirements and processes.

Making information available to Spanish speaking persons via available media is vital to awareness of fair housing choices.

3. Housing Unit Sizes. In the rental market, there are not enough three and more bedroom units for families. For persons with disabilities, there are not enough accessible and affordable units.
4. Education. Persons wishing to buy a home often have difficulty with the process of buying a home. This involves how to find a home, choosing a realtor, applying for a mortgage, budgeting and home maintenance.

5. Accessibility. For persons with disabilities, there is difficulty in actually entering a home that may be purchased. Realtors, through the realtors association, can purchase a portable ramp for use when working with disabled clients.
6. Credit Counseling. African-American mortgage applicants are 3.5 times more likely than white applicants in being denied a mortgage loan. HMDA data states that these persons had poor credit histories or inappropriate debt to income ratios to qualify for mortgage loan. This particular economic literacy situation needs further study and reconciliation.

STRATEGIC PLAN

It is the mission of the Community Development Department of the City of Goldsboro to preserve its existing housing base, enhance ownership opportunities for all of its citizens to obtain decent housing, and provide a quality environment, which is conducive to the safe and healthy growth of its citizenry.

The following Strategic Plan for Housing and Community Development reflects the community's dialogue in which concerns, ideas, and needs have been identified and are linked together with current and anticipated resources to provide decent housing, a suitable living environment, and expand economic opportunities throughout the City of Goldsboro. Contained within the Strategic Plan are five principle sections: 1. Housing and Community Development Resources, 2. Housing and Community Development Objectives and Projects, 3. Coordination, 4. Monitoring, and 5. Citizen Comments.

1. **Housing and Community Development Resources:**

Federal Programs:

Community Development Block Grant Funds (CDBG): The City of Goldsboro anticipates receiving approximately \$412,156 in CDBG funds for FY 2007 to address community development needs. In addition, approximately \$10,500 will be received from program income as a result of the repayment of housing rehabilitation assistance loans invested to benefit low and moderate- income families in previous years.

It is recognized that annual amounts of CDBG funding will vary from year to year, as will the amounts of program income received. During the period covered by the five-year plan, the City will explore the options of developing Neighborhood Revitalization Strategies and applying for Section 108 guaranteed loans. Section 108 guaranteed loans allow entitlement cities to borrow up to five times their one-year allotment for large community and economic development projects. The loan principal plus interest is then repaid out of its annual grant over a period of up to 20 years.

Home Investment Partnership Funds (HOME): The City of Goldsboro anticipates receiving approximately \$267,466 in HOME funds for FY 2007. As a HUD Entitlement PJ, the City receives HOME funds each year that have been programmed for homebuyer assistance to low and moderate income first-time homebuyers, new housing construction and rental housing purchase, rehabilitation and resell programs to provide affordable housing.

Additionally, the City must match HOME funds by at least 12.5% amounting to approximately \$140,758. No match dollars are required for Program Administration funds.

PJ's under the HOME program are required to set aside a minimum of 15% of its funding for are non-profit Community Housing Development Organizations (CHDO's). The City of Goldsboro typically provides approximately 80% of its HOME funding to the two qualified CHDOs operating within the City, Wayne Uplift Resource Association, Inc. and the Goldsboro Development Corporation, Inc, a subsidiary of Goldsboro Housing Authority.

Goldsboro's Public Housing Authority will continue to make annual applications with the U.S. Department of Housing and Urban Development for various grants necessary in operating and maintaining its housing stock and rental assistance programs. In its Five-Year Plan, the PHA has identified its priorities that are incorporated into this Strategy by reference.

Emergency Shelter Grant (ESG): The Lighthouse of Wayne County, Inc. will continue to serve as lead agency for the Continuum of Care planning process. This process will identify and prioritize the unmet needs within the homeless housing continuum. The City will support the agency(ies) that subsequently seek Emergency Shelter Grant funding from HUD based on that plan.

Housing Opportunities for Persons with AIDS (HOPWA): The Eastern North Carolina HIV/AIDS Consortium will continue to apply for and administer HOPWA funds to meet the emergency housing needs of persons with HIV/AIDS in Goldsboro and Wayne County.

Non-Federal Programs:

State Programs: The City will explore the opportunities to apply for HOME funds administered through the North Carolina Housing Finance Agency, through their Single-Family Rehabilitation Program to assist low and moderate income families with housing rehabilitation needs. Assistance is provided in the form of 0% interest loans repaid to the Housing Finance Agency in full upon transfer of title or after 20 years, whichever comes first.

The City will also explore applying for Urgent Repair Program funds from the North Carolina Housing Finance Agency. These funds allow the City to make emergency home repairs for low-income homeowners. Assistance is provided in the form of grants and the City only addresses the immediate emergency need of the home without having to bring the entire unit into HUD or state building code compliance.

Local Programs: The City of Goldsboro will identify City owned-properties that may be suitable for recreational, residential and commercial or other forms of development that benefits its citizens, and with the approval of the City Council, will seek public-private development situations that will enhance overall social-environmental quality, affordable housing opportunities, and economic opportunities for its citizens. Code enforcement will continue as a tool for maintaining and improving existing neighborhoods and will help preserve the existing, affordable housing stock in older neighborhoods.

Private Resources:

For-Profit: The City of Goldsboro will continue to seek and develop relationships with the private sector to enhance and extend the City's resources for community development needs. Local lending institutions are valuable resources in that they loan money for long-term mortgages and home purchases.

Non-Profit: The non-profit sector of the community continues to provide vital housing and support services to low and moderate income citizens by specializing on specific populations or needs within the community. They provide the services that government agencies recognize as needs cannot provide. These include homeless shelter housing, battered women housing, treatment for drug and alcohol abuse, services for physically and developmentally disabled persons, care and services for the aged, housing assistance opportunities and counseling for low and moderate income families, credit counseling, and child care just to name a few. Such agencies providing services in Goldsboro include Eastpointe, Goldsboro Development Corporation, Goldsboro Housing Authority, Lighthouse of Wayne County, Inc, the Salvation Army, the Tranz Center, Wayne County Chapter of the American Red Cross, Wayne County Department of Social Services, the Eastern NC HIV/AIDS Consortium, the Wayne County Health Department, the Goldsboro/Wayne Transportation Authority, and others including faith-based organizations.

2. Housing and Community Development Objectives and Projects:

Priority Housing Needs:

Housing Rehabilitation and Preservation. The City of Goldsboro recognizes the importance of preserving its existing housing stock, and in past years the City has used a significant portions of its CDBG funds to assist low and moderate income families with housing rehabilitation. At present, there are approximately 2,616 dwellings in Goldsboro, occupied by low-income renter and owner households that are substandard but suitable for rehabilitation. Reducing the number of these units is considered a high priority by the City. The City will endeavor to rehabilitate 4 single-family housing units. HOME funds shall be available to low and moderate income owner-occupied households throughout the City.

The City will provide deferred loans to low and moderate-income homeowners.

Landlords will be encouraged to participate in the Section 8 program for very low income families and/or elderly persons.

The City of Goldsboro will apply to the North Carolina Housing Finance Agency for Single Family Rehabilitation and Urgent Repair Program funds as they are needed and available to enhance and expand its housing rehabilitation efforts.

It is estimated that approximately 669 housing units within the City are substandard and not suitable for rehabilitation. The City provides demolition and replacement of those qualified units under its Modular Replacement program. In order to assure the aesthetic cohesiveness of older neighborhoods, the City will investigate the possibility of site-built homes.

New Housing Units. To increase homeownership opportunities for low and moderate-income residents, the City of Goldsboro will provide down payment assistance and deferred second mortgage loans to assist low and moderate income families in purchasing a home. The City will also continue to sponsor its homeownership training classes and require that all recipients of homeownership assistance successfully complete this program. In FY 2007, the City expects to provide 4- homeownership assistance deferred second mortgage loans. The homeownership program provides assistance up to \$7,500 per household.

The City will continue to partner with Wayne Uplift Resource Association, Inc. (WURA) and the Goldsboro Development Corporation, Inc. (GDC) a subsidiary of Goldsboro Housing Authority. Both of these organizations are certified CHDOs approved by City Council. WURA may use funds to purchase land and to construct new homes for first time, low and moderate- income homebuyers. Additionally, WURA also partners with Habitat for Humanity of Goldsboro-Wayne to construct new homes. Through this partnership, both agencies plan to complete three new single-family homes during FY 2007.

Goldsboro Development Corporation will use funds for purchase and rehabilitation existing units to LMI first time homebuyers. The GDC has set a goal to purchase two existing units during FY 2007.

Priority Homeless and Special Needs:

The City of Goldsboro intends to assist homeless and special needs populations by:

- Assisting homeless providers with the development or more emergency and transitional housing, primarily for families.
- Assisting agencies that serve special populations to locate safe, decent and affordable permanent housing.
- Assisting agencies and homeless providers in the development of a Continuum of Care Plan, which will identify the specific nature of homelessness in the Goldsboro area, gaps in services and the services needed to meet those needs.
- Assisting the Easter NC HIV/AIDS Consortium and other service providers with obtaining HOPWA and other funding for persons with HIV/AIDS.
- Assisting homeless agencies to provide transportation services to allow homeless persons and families to access needed services.

Technical Assistance to Area Service Providers:

The City intends to continue its relationship with area service providers that are serving the needs of the City's homeless. It will assist area service providers in identifying potential transition housing opportunities for homeless persons and families, as well as assist in, as may be appropriate, their efforts to procure funding to address identified needs.

3. Community Development Needs:

Neighborhood Revitalization Strategy: The City will concentrate its CDBG funds and efforts in the Downtown East Redevelopment Area (Map 4) to address issues of slum

and blighting conditions, abandoned structures, infrastructure needs and economic development. By doing this, the City will use its limited CDBG and HOME resources to inject resources and investment into an identified area to work toward the goal of revitalizing the neighborhood and encourage outside investment and renewal into a declining neighborhood. Using such a strategy, the City would be eligible to apply for Section 108 loan funds to help finance the costs of the neighborhood revitalization activities.

Youth Enrichment Program. The City of Goldsboro will continue assistance and sponsorship of after-school and summer enrichment and sports programs for disadvantaged youth. The City will continue to coordinate with law enforcement efforts to make youths aware of the dangers of drugs and alcohol. The City will also continue to partner with and sponsor nonprofit organizations, public agencies and faith-based maintenance programs, credit counseling, and job skill training and education.

Public Facilities. CDBG funding will be used to construct a community center, provide water and sewer services, sidewalks, and curb and gutter installations, and handicap accessibility.

Lead-based Paint. The Health Department will continue to provide screening for lead-poisoning, and the City will use CDBG funds as warranted to assist low and moderate income families with lead-based paint abatement concerns as part of City assisted housing rehabilitation projects.

Reduction of Barriers to Affordable Housing. Through its intended programs, the City will reduce barriers to affordable housing by providing low interest rehabilitation assistance to low and moderate income homeowners, by providing downpayment assistance to low and moderate income first time homebuyers, by providing funds for housing counseling, and by subsidizing the costs of new affordable housing. The City will continue with its public education and awareness efforts to market its assistance programs.

4. Monitoring

The City of Goldsboro takes every measure to ensure its long-term compliance completely and correctly with provisions of this Consolidated Plan and all the provisions of Title I of the National Affordable Housing Act.

The City of Goldsboro is committed in its efforts to develop and provide affordable housing and to meet the goals of the five-year strategy outlined in its Consolidated Plan. The City of Goldsboro is responsible for monitoring only those funds received from HUD and their subrecipient activities. Specific monitoring activities will be detailed in each annual Action Plan for projects funded.

Citizen Comments

As mentioned earlier, five meetings were held in the early development stages of the Action Plan. A detailed list of comments and requests from those meetings will be attached. Although some of the comments and requests cited by the community are outside the scope of the Action Plan, some of the issues raised are CDBG eligible activities and are being addressed in this Plan. Other items on this list are functions of regular City operations and have been referred to the appropriate departments for action. A public hearing before City

Council for final approval of the FY 2007 Annual Action Plan is scheduled for May 7, 2007. Summary copies of the Plan were distributed in accordance with the Citizen Participation Plan for comment.

**ANNUAL ACTION PLAN - YEAR 3
FY 2007-08**

In accordance with 24 CFR Part 21, 220 of Title 1 of the Housing and Community Development Act of 1974, as amended, the City of Goldsboro’s one year Action Plan outlines the activities that will be funded using CDBG funds as well as identify leveraged funds from other sources.

It is anticipated that the following funding shall be available to address the following goals and objectives in the City of Goldsboro’s Annual Action Plan FY 2007, to be implemented between July 1, 2007 and June 30, 2008.

ACTIVITY	CDBG	HOME	PROGRAM INCOME	PRIOR YEAR FUNDS (As of 2-14-2007)		TOTAL RESOURCES
				CDBG	HOME	
Housing Rehab (To include rehab, modular replacement, hazardous material testing, abatement, and monitoring)		\$110,719	\$8,400	\$140,653	\$328,428	\$588,200
Homebuyer Assistance		30,000			166,053	196,053
Public Facilities	\$267,902			133,761		401,486
After School Enrichment/Public Services	61,823					61,823
Acquisition, Demolition and Clearance				102,119		102,119
CHDO Activity		100,000			372,156	472,156
Transitional Housing				1,794		1,794
Relocation, Temporary				28,375	18,705	47,080
Economic Development				15,000		15,000
Program Admin.	82,431	26,747	\$2,100			111,278
Total Allocations	\$412,156	\$267,466	\$10,500	\$421,702	\$885,342	\$1,997,166

The total HOME match dollars for this plan of activities totals \$140,758 to be provided by the City of Goldsboro. The break down for this amount includes \$30,090 to match new FY 2007 HOME funds plus \$110,668 to match prior year HOME funds. No match dollars are required for Program Administration funds.

Resources

1. It is anticipated that \$412,156 will be available to address identified priorities as a result of the annual grant application to the U.S. Department of Housing and Urban Development for

participation in Community Development Block Grant (CDBG) funds. Prior year CDBG funds available are expected to be \$421,702 for a total of \$833,858.

2. It is anticipated that \$267,466 in new funds will be available to address identified priorities as a result of the annual grant application to the U.S. Department of Housing and Urban Development for participation in the Home Investment Partnership program (HOME). Prior year HOME funds available are expected to be \$885,342 for a total of \$1,152,808. As required by the HOME program, match funds in the amount of \$140,758 will be provided by the City of Goldsboro.
3. It is anticipated that approximately \$10,500 will be received in CDBG program income as a result of the repayment of housing rehabilitation and economic development loans invested to benefit low and moderate income families in previous years.
4. It is anticipated that area private financial institutions will continue to support the City's affordable housing initiatives by making available advantageous mortgage programs that assist low and moderate income residents becoming first time homebuyers.

In summary, it is anticipated that the City of Goldsboro shall have \$412,156 and \$267,466 from FY 2007 CDBG and HOME funds respectively, for a total of \$679,622. Available prior year funds will be \$421,702 and \$885,342 in CDBG and HOME funds respectively, along with \$140,758 in matching funds. The City anticipates receiving \$10,500 from program income for a total of \$2,137,942 to carry out the goals and objectives prioritized in the City's Annual Action Plan for fiscal year 2007.

The goals of the Goldsboro FY 2007 Action Plan are:

- To foster decent housing,
- To create a suitable living environment, and
- To improve infrastructure in low- to moderate-income areas.

Project Priorities to Meet Program Goals

Priority 1:

Preservation of the City's existing housing stock. The City will invest \$110,719 of FY 2007 HOME funds, \$8,400 in program income, \$328,428 in prior year HOME funds, for a total of \$447,547 toward Housing Rehabilitation. Prior year CDBG funds, under the rehabilitation line item, which totals approximately \$140,653, will be transferred to the public facilities line item to support the construction of a community center.

Project Description. The rehabilitation of very low, low and moderate income substandard housing remains a priority, with elderly and handicapped citizens being the main focus of the program. Elderly households are a priority and make up a large portion of the low- and moderate- income households in substandard housing. Funds are available citywide, but the City has placed a priority on eligible units located in the Downtown East Redevelopment area.

Assistance will be provided in the form of loans with zero percent deferred loans provided to eligible very low and low income residents (less than 30% area median household income), zero percent loans for residents with income not exceeding 60% area median household income, and 2% loans for households with incomes between 60% and 80% area median income. Upon completion, all units must meet HUD's Section Housing Quality Standards, NC State Building codes for all applicable work, plus energy standards to ensure a higher degree of energy efficiency and affordability to the resident. For rental units that receive rehabilitation assistance, rents cannot exceed HUD's Fair Market Rents for the area.

All work will be performed by qualified contractors with all appropriate licenses and certifications required to perform HUD-funded housing rehabilitation work. The City will prepare the work write-ups, cost estimates, bidding documents, inspections, income and eligibility verifications, temporary relocation assistance, contract preparation and review and approvals, development of policies and procedures, monitoring and documentation to ensure compliance with federal and state requirements. The City will provide housing counseling to the qualified residents or refer them to an appropriate agency as needed.

Financial management will be provided by the City Finance Department and Community Development staff, including IDIS, ensuring that all vendor and contractor invoices and payments comply with applicable proper accounting practices and procedures.

Older homes will be inspected for asbestos and homes built before 1978 will be inspected for lead-based paint by qualified licensed inspectors. Based on the outcome of these risk assessments, the home may require abatement in order to satisfy state and federal regulations. If necessary, temporary relocation assistance will be provided to the residents under the City's Optional Relocation Policy. All hazardous material abatement or interim control measures will be done by certified abatement contractors or those with Safe Worker training certification, depending on the severity of the situation. All homes needing hazardous material abatement or interim controls will be reinspected for clearance.

The City will provide one-for-one replacement of units when it is determined that rehabilitation is not economically feasible. If the estimated cost of rehabilitation exceeds 50% of the tax value of the structure, the one-for-one replacement option will be considered. In order to assure the aesthetic cohesiveness of older

neighborhoods, the City will research home designs to find home designs that will match existing homes in the neighborhood, and to satisfy any historic district requirements. The City has a policy of not spending more than \$30,000 for rehabilitation per unit.

Goal- Increase the number of decent, safe, and sanitary housing units available to very low-, low-, and moderate-income families and individuals. Rehabilitate four (4) existing homeowner occupied single-family units citywide.

Objective : Provide decent affordable housing.

Outcome: Affordability.

Strategy 1.1: Continue to fund urgent repairs for qualified units.

Strategy 1.2: Continue to support and invest funds in the rehabilitation of the Downtown East Redevelopment Area.

Strategy 1.3: Continue to work with other City Departments to identify substandard housing units that may be eligible for assistance.

Should the City apply for and receive Single Family Rehabilitation (SFR) funds from the North Carolina Housing Finance Agency, those funds will be used for scattered sites outside the Downtown East Redevelopment Area. The City could apply for up to \$300,000 to rehabilitate single family owner-occupied units.

Project Monitoring- Units receiving assistance with CDBG funds will be brought into compliance with Section 8 housing quality standards. All work performed with CDBG funds will be done in accordance with the North Carolina Residential Building Code, as amended. The City will maintain records of income, housing quality standards, building, hazard abatement, ERR, and occupancy permits. Incomes of all adult household residents will be verified and maintained in accordance with HUD guidelines.

Citation – 24 CFR 570.202 (a)(1),(b), (c), 24 CFR 570.208 (a) (3), and 24 CFR 92.205(a)

Benefit – LMI Housing. The City will verify incomes of all households receiving assistance under its rehabilitation program. All households receiving assistance will have median family incomes at 80% or less of median family income at time of application during the program year (50% for the SFR program requirements).

Priority 2: Homebuyer Assistance.

Project Description. The City will use \$30,000 of FY 2007 HOME funds, and \$166,053 in prior year HOME funding for a total of \$196,053 for homebuyer assistance loans for low and moderate income first time homebuyers. The City will partner with area lenders, realtors and non-profit agencies to increase home ownership opportunities. Assistance will be provided in the form of zero percent deferred loans, up to \$7,500 in HOME funds. Additionally, the City may use HOME funds to support the Self-Help Credit Union of Durham to create homeownership opportunities for low and moderate income citizens.

Recapture Provisions/Restrictions. An objective of the HOME program is to increase the supply of affordable housing units over an extended period of time. Therefore, the loan amount will decrease at a rate of 20% per year and at the end of five years will be forgiven and considered paid in full. This restriction is enforceable by Deed of Trust, Promissory Note and Grant Agreement. If the original homebuyer remains in the home for the full period of affordability, no recapture provisions apply. However, if the property is transferred during the period of affordability, the City must ensure that all or a portion of the HOME assistance is recaptured from the homebuyer. During the recapture restriction period, the original homebuyer will be entitled to any increase in value that remains after all debts are repaid, including the down payment assistance deferred loan, with the following provisions to be incorporated into the Grant Agreement, Promissory Note and Deed of Trust

1. The homebuyer may sell the property to any willing buyer with the understanding that any sale prior to the end of the affordability period will result in the recapture of all or part of the assistance provided.
2. Repayment of the down-payment assistance deferred loan is on a prorata reduction basis of 20 percent annually if the homeowner owned and occupied the housing as the primary residence for the required affordability period. Forgiveness of the full amount of assistance will only occur if the homeowner occupies and retains the property for the full affordability period.
3. Sale to other low and moderate-income purchasers is encouraged. In the event of sale to a subsequent qualified low and moderate-income purchaser, at the City's discretion, repayment funds may be used to assist the subsequent buyer.

In summary, recapture of the funds will be triggered only upon the sale of the property, refinance (cash out), or transfer of title prior to the end of the five-year affordability period.

Goal- Increase affordable homeownership opportunities to low-and moderate-income for first-time homebuyers citywide. Provide down payment assistance to four (4) low-and moderate-income individuals/families within the City.

Objective : Provide decent affordable housing.

Outcome: Affordability.

Strategy 2.1: Continue to support nonprofit organizations in providing housing, financial and home maintenance counseling to first-time homebuyers citywide.

Strategy 2.2: Investigate methods for lenders to make the credit application, review, and approval process more user friendly.

Strategy 2.3: Increase marketing efforts to promote down payment assistance program and home ownership opportunities.

Project Monitoring- The City will verify incomes of all households receiving assistance under this program. All households receiving assistance will have median family incomes at 80% or less of median family income at time of application during the program year. Units purchased with HOME funds will be inspected for compliance with Section 8 housing quality standards, and lead based paint requirements. The City will maintain records of income, housing quality standards, and lead based paint status.

Citation – 24 CFR 92.205(a), and 24 CFR 570.201(n)

Benefit – LMI Housing

Priority 3: Public Facilities.

CDBG Project Description- The City intends to invest \$267,902 of available FY 2007 CDBG funds, \$133,761 prior year CDBG public facilities funds plus \$230,239 from other CDBG prior year line items for a total of \$631,902 to construct a community center and needed curbing, gutters, and sidewalks along the City's right-of-ways; installation of municipal water and wastewater lines to low and moderate income areas; and improvements to public buildings.

Objective: Create suitable living conditions.

Outcome: Availability/accessibility

Goal- Improve the overall infrastructure in lower income neighborhoods and construct a community center. Complete two (2) public facilities projects within an identifiable and verifiable low/mod area(s) within the City.

Objective : Create suitable living environments

Outcome: Availability/accessibility

Strategy 3.1: Construct a community center in the 200 block of S. Center Street.

Strategy 3.2: Construct sidewalks to an identifiable and verifiable low/mod area located within in City.

Project Monitoring- Neighborhoods receiving assistance public facility improvements will be primarily low and moderate income areas, in accordance with CHAS data. The City will adhere to all federally required procurement, safety and labor standards.

Citation – 24 CFR 570.201(c), and 24 CFR 570.208 (a)(1)

Benefit – LMI Area

Priority 4: After School Enrichment Program / Public Services.

CDBG Activity Description- The City will invest \$61,823 (15%) of FY 2007 CDBG funds, to assist eligible non-profit organizations to operate educational enrichment programs that will target children and youths. The program will target tenants of the City’s Public Housing but all low- and moderate- income families within the City are eligible to participate. Additionally, funds may be used to fund health services activities, employment and housing counseling, and senior programs.

Goal - Improve the overall quality of life for 500 low-and moderate-income citizens within the City.

Objective : Create suitable living environment.

Outcome: Availability/accessibility.

Strategy 4.1: Fund and continue to support after school enrichment and summer programs for 100 disadvantage youth within the City.

Strategy 4.2: Fund and continue to support non-profit agencies that provide homebuyer education counseling for 30 first-time homebuyers for low– and moderate-income citizens within the City.

Strategy 4.3: Fund and continue to support senior programs for 150 elderly citizens within the City.

Strategy 4.4: Fund and continue to support health services for one hundred (300) youth of lower-income families within the City.

Project Monitoring- The City of Goldsboro Community Development Department shall monitor the use of CDBG funds associated with this activity.

Citation – 24 CFR 570.201 (e), and 24 CFR 570.208 (a)(1)

Benefit – LMI Area

Priority 5: Acquisition, Demolition and Clearance.

CDBG Project Description- The City will invest \$20,000 of in prior year CDBG funds for acquisition of suitable properties and, the demolition of severely dilapidated housing that are not economically feasible for rehabilitation as well as the for the demolition of vacant, dilapidated dwellings and commercial structures to eliminate slum and blighted conditions. Approximately 82,119 in prior year funds will be transferred to the public facilities line item to support the construction of a community center.

Goal- Complete (3) projects under acquisition, demolition and clearance to increase housing opportunities and eliminate slum blighted conditions throughout the City.

Objective : Create suitable living environment.

Outcome: Availability/accessibility.

Strategy 5.1: Acquire property for the creation of standard lots for the conventional placement of modular replacement units.

Strategy 5.2: Remove dilapidated dwellings and structures within the City.

Strategy 5.3: Collaborate with Code Enforcement to mitigate slum and blighted conditions.

Project Monitoring- The City will follow all appropriate procurement, relocation, acquisition, labor and safety standards, and disposal laws necessary to complete this project.

Citation – 24 CFR 570.201(a)(d) and 24 CFR570.208(a)(1)(b)

Benefit – LMI Housing. The City will verify incomes of all occupants of housing units replaced under this program. For lots and structures not being used residential uses, the benefit will be LMI Area.

Priority 6: CHDO Activity.

CHDO Activity Description- In FY 2007, the City will provide funds in the amount of \$100,000 (37%) of the HOME allocation, plus \$372,156 in prior year HOME funding for this activity. Funds will be used by Wayne Uplift Resource Association, Inc. (WURA) and the Goldsboro Development Corporation, Inc, a subsidiary of Goldsboro Housing Authority. Both of these organizations are certified CHDO's approved by City Council.

Wayne Uplift will use funds to purchase land and to construct new homes for first time, low and moderate- income homebuyers. Wayne Uplift will continue to construct houses in the Harris Street Estates. Homes are to be made affordable to those in the 65-80% of area median household income range, and homes will only be built as buyers are qualified by a bank for a loan. Bids will be taken from area contractors based on a variety of home designs and sizes. Additionally, WURA will partner with Habitat for Humanity to develop homeownership opportunities for low- and moderate-income persons within the City.

Goldsboro Development Corporation will use funds for purchase and rehabilitation existing units to LMI first time homebuyers. The City has set a goal of five families to be assisted with these two CHDO programs.

Upon the sale of the homes constructed by these agencies, the program income received back will be used by the CHDO's to continue the construction of new homes, thereby creating an ongoing revenue source.

Note: Program income received upon the sale of the homes constructed or those rehabilitated and sold may also be returned to the City. These funds may be used for single-family rehabilitation in areas outside the Downtown East Redevelopment Area to ensure that rehabilitation opportunities are still available to income eligible residents citywide.

Objective : Provide decent affordable housing.

Outcome: Affordability.

Goal: Facilitate the creation of three (3) new affordable single-family units and the purchase of two (2) single-family rental housing units.

Strategy 6.1: Provide funds to assist eligible non-profit housing organizations to acquire desirable property to construct affordable, single family units for low- and moderate-income citizens within the City.

Strategy 6.2: Partner with Habitat for Humanity to promote the development of affordable housing communities.

Program Monitoring- The City of Goldsboro Community Development Department shall monitor the use of HOME funds associated with this activity.

Citation – 24 CFR 92.205

Benefit – LMI Housing

Priority 7: Transitional Housing.

Activity Description- The City will invest \$1,794 of prior year CDBG funds toward housing for the special needs population. Funds will be used to assist eligible non-profits that provide assistance to help prevent homelessness, those with HIV/AIDS, battered women and children, and those suffering from substance abuse.

Goal: Provide assistance to improve the living environment of the special needs population.

Objective : Create suitable living environment.

Outcome: Availability/accessibility.

Strategy 7.1: Encourage nonprofits to develop and manage housing for people with special needs, such as the frail elderly, disabled, mentally handicapped, and the homeless.

Strategy 7.2: Improve the flow of information between human services providers and housing providers.

Strategy 7.3: Support agencies that seek Emergency Shelter Grant (ESG) funding from HUD.

Program Monitoring- The City of Goldsboro Community Development Department shall monitor the use of CDBG funds associated with this activity.

Citation – 24 CFR 570.201(c)

Benefit – Limited Clientele

Priority 8: Temporary Relocation.

Project Activity Description- The City will invest \$28,375 in prior year CDBG funds, and \$18,705 in prior year HOME funds for a total of \$47,080 for temporary relocation benefits. During the rehabilitation of some units or during the reconstruction of others, it is necessary to temporarily displace the occupants. In cases of lead-based paint abatement, the need for relocation is vital to protect the occupants of the home, particularly children and pregnant women. Benefits will extend until such time as the renovation or reconstruction is complete and/or it is safe for the occupants to re-enter the home.

Goal: Assist four (4) households during the rehabilitation and/or replacement of substandard dwellings within the City.

Strategy 8.1: Provide assistance to cover necessary costs associated with the displacement of occupants to include, but not limited to, rent, moving, and utility expenses.

Program Monitoring- The City of Goldsboro Community Development Department shall monitor the use of CDBG funds associated with this activity.

Citation – 24 CFR 570.202

Benefit – LMI Housing

Priority 9:

Economic Development Activities.

CDBG Activity Description- The City will invest \$7,533 of prior year CDBG funds for economic development activities. The remaining prior year balance of \$7,467 will be transferred to the public facilities line item to support the construction of a community center. Funds are available to new or existing industries to assist with the construction, expansion, or purchase of land, buildings or equipment, or to extend necessary infrastructure to new facilities. Assistance will be provided in the form of below market rate loans. Economic development funds will be transferred to fund other programs as needed.

Goal- Fund one (1) project that will create and/or expand economic opportunities low- and moderate-income individuals within the City.

Objective : Create economic opportunities.

Outcome: Sustainability.

Strategy 9.1: Create an environment that provides opportunities for new or existing industries, small businesses, and minority and female-owned businesses within the City.

Strategy 9.2: Provide seed money/equity capital for new business enterprises in basic industries, which promise substantial job expansion.

Strategy 9.3: Increase awareness of low interest loans available to fund proposals that create job opportunities and/or services for low- and moderate income citizens within the City.

Program Monitoring- The City of Goldsboro Community Development Department shall monitor the use of CDBG funds associated with this activity.

Citation – 24 CFR 570.203, and 24 CFR 570.209

Benefit – LMI jobs

Priority 10:

General Program Administration.

Activity Description. The City of Goldsboro anticipates requiring \$82,431 (20% of FY 2007 CDBG funds), and \$26,747, (10% of FY 2007 HOME funds), to be applied to general administrative costs associated with administering the City's Community Development Block Grant and HOME activities, in compliance with applicable provisions of 24 CFR 570.206(a) and 570.208(a)(1).

During FY 2007, particular emphasis will be placed on promoting the various programs available with CDBG and HOME funds, particularly the rental rehabilitation program and economic development loans. Administrative activities will include updating the City's Analysis of Impediments to Fair Housing and participation in the Continuum of Care planning process, preparing and maintaining an environmental review record for all program activities. Also, home maintenance training and materials will be developed for those who have received rehabilitation assistance and homebuyer assistance to further ensure the long term viability of the units assisted with HUD funds.

Citation – 24 CFR 570.206(a), 24 CFR 570.208(a)(1), and 24 CFR 92.207

COORDINATION EFFORTS

The City of Goldsboro proactively encourages the cooperation of regional and local public and private agencies/parties by providing resources, technical assistance, and venues through which the exchange of ideas promote positive community outcomes. In continuing this ongoing effort, the City

of Goldsboro has adopted the following initiatives to coordinate and optimize the efforts of all parties participating in the implementation of the City's Annual Action Plan for FY 2007

1. Preservation of the City's housing stock

- a. The City will continue single-family owner-occupied and rental rehabilitation program(s) that assist low and moderate income households in maintaining decent housing through the use of available program funds and program guidelines;
- b. The City will support the efforts of the Goldsboro Housing Authority in maintaining the integrity of the public housing inventory to provide safe, decent and affordable housing opportunities for qualifying residents;

2. Affordable housing opportunities

- a. The City will assist non-profit housing providers with the acquisition and rehabilitation of existing substandard housing to provide quality affordable homeownership opportunities for low and moderate income families;
- b. The City will support the efforts of the Goldsboro Housing Authority in applying for grants to continue rental assistance programs that provide decent affordable housing opportunities for the City's low-income residents;
- c. The City will continue to identify potential housing sites that are conducive to the future development of affordable housing and are in compliance with location criteria established by HUD;
- d. The City will continue to encourage private, for-profit, builders to join in public-private affordable housing ventures that provide additional affordable housing opportunities within the City;
- e. The City will assist Wayne Uplift Resources Association, Inc. and the Goldsboro Development Corporation, Inc., both certified CHDO's, in their efforts to provide affordable housing opportunities for qualifying low to moderate income persons meeting HUD's assistance criteria. As it becomes necessary, the City will participate in the North Carolina Housing Finance Agency's Down Payment Assistance and Mortgage Financing Program that provide affordable homeownership opportunities to qualifying first time homebuyers.

3. Goldsboro Housing Authority's Resident Participation

The City Housing Authority will proactively seek resident participation in the management of the Goldsboro Housing Authority's housing inventory through organized resident committees, boards, and forums that provide vehicles for constructive ideas and concerns that positively influence resident life.

4. Lead Based Paint Hazards

The City will use portions of available CDBG and HOME funds to remedy lead based paint hazards that have been identified by guidelines established by the U.S. Department of Housing and Urban Development as posing health threats to occupants of housing undergoing rehabilitation in conjunction with one of the City's impacted housing rehabilitation programs, in accordance with accepted lead abatement practices.

5. Reduce Poverty

- a. The City will continue to participate with local agencies, faith-based or church groups, and non-profit organizations that provide shelter and transitional housing opportunities that benefit homeless and transient families and individuals;
- b. The City will support the efforts of the Salvation Army and all other organizations that aid homeless persons;
- c. The City will support the efforts of non-profit organizations that provide enrichment program designed to develop individual coping skills for productive adult lives;
- d. The City will support the efforts of Lighthouse of Wayne County, Inc, a non-profit organization that has served as lead agency in the development of a Continuum of Care initiative that benefits homeless persons and families in Goldsboro and Wayne County.
- e. The City will continue to promote a healthy business environment that encourages quality economic development that provides meaningful employment opportunities for the City's residents.

ANTI-POVERTY STRATEGY

The City of Goldsboro's anti-poverty strategy focuses on education, meaningful employment opportunities, and a comprehensive Continuum of Care initiative that provides opportunities for homeless persons and families to realize productive lives.

- a. The City will continue to support the efforts of area public and private educational institutions that provide essential skills for productive lives;
- b. The City will develop a Neighborhood Revitalization Strategy plan for the Downtown East Revitalization Plan, detailing actions to be taken to eliminate substandard housing, clearance of slum and blighting conditions, identify properties and structures that can be improved or reused for continued economic development and community improvement, identify partners and resources available to help with the revitalization, as well as develop priorities and a funding strategy to implement the plan.
- c. The City will continue to encourage quality economic development that provides meaningful employment opportunities for its residents;

- d. The City will support the efforts of Lighthouse of Wayne County, Inc., a non-profit organization dedicated to providing emergency assistance, transitional housing opportunities, and goal-oriented self-sufficiency programs for homeless persons and families through a comprehensive Continuum of Care initiative.

CITIZEN PARTICIPATION

As stated earlier in this Plan, the City of Goldsboro held three neighborhood meetings, one public meeting/hearing to obtain input for the FY 2007 Action Plan. All meetings were held in the City of Goldsboro. A public hearing before City Council for final approval of the Plan is scheduled for May 7, 2007. A detailed list of comments and requests from those meetings will be attached. Although some of the comments and requests cited by the community are outside the scope of the Action Plan and HUD regulations, some of the issues raised are CDBG eligible activities and are being addressed in this Annual Action Plan. Those issues addressed in this Plan include continued support of youth programs, housing rehabilitation, new housing construction, public services, downpayment assistance for first-time homebuyers, transitional housing and the needs of the homeless, and infrastructure needs of the City's low and moderate income neighborhoods.

Other items on this list are functions of regular City operations and have been referred to the appropriate departments for action.

GLOSSARY OF TERMS

Area Median Income (AMI) – Each year, the federal government calculates the average, or median income for communities across the country to use as guidelines for federal housing programs. Area median incomes (AMI) are therefore set according to family size and vary region by region. In 2005, the area median income in Goldsboro is \$45,400 for a family of four.

Code of Federal Regulations (CFR) - A codified collection of Federal rules and regulations issued by departments of the executive branch of the government.

Community Development Block Grant (CDBG) – Authorized by the Housing and Community Development Act of 1974 to provide CDBG eligible metropolitan cities and urban counties (called “entitlement communities”) with annual direct grants that they can use to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons.

Community Housing Development Organization (CHDO) - A special non-profit organization that upon satisfying certain qualifying criteria under HUD’s HOME program, is eligible to receive a set aside of funding to develop affordable housing.

Extremely Low Income Households/Families – Households/families whose incomes are below 30 percent of the area median income (AMI), as determined by HUD, based on family size.

Fair Market Rent (FMR) – In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter plus utilities) of privately owned, decent, and safe rental housing of a modest (non-luxury) nature with suitable amenities.

Grantee - A local or state government to which a grant is awarded and which is accountable for use of CDBG or other Federal funds provided.

HOME – is short for Home Investment Partnership Program, which was created by the National Affordable Housing Act of 1990. It helps to expand the supply of decent, affordable housing for low- and very low- income families by providing grants to states and local governments called participating jurisdictions or “PJs”. PJs use their HOME grants to fund housing programs that meet local needs and priorities.

Housing and Urban Development (HUD) – U.S. Department of Housing & Urban

Development (HUD) administers many federal housing programs and grant programs. HUD's mission is to increase homeownership, support community development and increase access to affordable housing free from discrimination.

Low Income Households/Families – Households/families whose incomes are between 51 percent and 80 percent of the area median income (AMI), as determined by HUD, based on family size.

Median Family Income (MFI) – See Area Medium Income (AMI). Also referred to as area family median income (AFMI).

Metropolitan Statistical Area (MSA) – An urban area centered on a city and defined by demographic statistics and “typically” having a population of 50,000 or more.

Moderate Income Households/Families – Households/families whose incomes are between 81 percent and 95 percent of the area median income (AMI) as determined by HUD, based on family size.

Participating jurisdiction (PJ) - A local or state government that has been designated by HUD to receive funding under the HOME program.

Subrecipient – A public or private non-profit agency or organization receiving CDBG funds from a grantee or another subrecipient to undertake eligible activities.

Very-Low-Income Households/Families – Households/families whose incomes are between 31 percent and 50 percent of the area median income (AMI), as determined by HUD, based on family size.

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Project ID/ Local ID	Project Title/Priority/ Objective/ Description	HUD Matrix Code/Title/ Citation/ Accomplishments	Funding Sources	
0001	Housing Rehabilitation	14A Rehab; Single Unit Residential	CDBG HOME	\$0 \$110,719
			Prior/ Other Funding	
			CDBG	\$0
			HOME	\$328,428
			PROGRAM	\$8,400
			TOTAL	\$447,547
2007-01	Housing Funds will be used to conduct a variety of housing programs throughout the City of Goldsboro. Activities will include rehabilitation, modular replacement, hazardous material testing, abatement, and safe work practice monitoring.	570.202 4 Housing Units		
Help the Homeless? Help those with HIV or AIDS?	No No	Start Date: 07/01/07 Completion Date: 06/30/08		
Eligibility: Subrecipient: Location (s):	570.208(a)(3) - Low / Mod Housing Local Government Community Wide			

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Project ID/ Local ID	Project Title/Priority/ Objective/ Description	HUD Matrix Code/Title/ Citation/ Accomplishments	Funding Sources	
0002	Home Ownership Assistance	05R Homebuyer Down Payment Assistance	CDBG HOME	\$0 \$30,000
			Prior/Other Funding	
			HOME	\$166,053
			CDBG	\$0
2007-02	Housing Funds will be used to assist four low-moderate income persons/families with down payment assistance in the form of a deferred loan. This assistance will be provided to eligible applicants seeking to own a home within the city limits of Goldsboro.	570.201 (e) 4 Households (General)	TOTAL	\$196,053
Help the Homeless?	No			
Help those with HIV or AIDS?	No	Start Date: 07/01/07 Completion Date: 06/30/08		
Eligibility:	570.208(a)(3) - Low / Mod Housing			
Subrecipient:	Local Government			
Location (s):	Community Wide			

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Project ID/ Local ID	Project Title/Priority/ Objective/ Description	HUD Matrix Code/Title/ Citation/ Accomplishments	Funding Sources	
0003	General Program Administration	21A General Program Administration	CDBG	\$82,431
2007-003	Planning & Administration	570.206	HOME	\$26,747
			Prior/Other Funding Program Income	\$2,100
	Funds will be used for general administration of CDBG and HOME program activities. The City will allocate 20 percent of CDBG funds and 10 percent of HOME funds for payment of reasonable administration costs and charges related to program activities.	N/A	TOTAL	\$111,278
Help the Homeless?	No			
Help those with HIV or AIDS?	No	Start Date: 07/01/07 Completion Date: 06/30/08		
Eligibility:	N/A			
Subrecipient:	Local Government			
Location (s):	N/A			

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Project ID/ Local ID	Project Title/Priority/ Objective/ Description	HUD Matrix Code/Title/ Citation/ Accomplishments	Funding Sources	
0004	Relocation	08 Relocation	CDBG	\$0
			HOME	\$0
			Prior/Other Funding	
			CDBG	\$28,375
			HOME	\$18,705
2007-04	Housing Funds will be used to provide homeowners with temporary location during the rehabilitation or replacement of their sub-standard homes.	570.201 (i) 4 Households (General)	TOTAL	\$47,080
Help the Homeless?	No			
Help those with HIV or AIDS?	No	Start Date: 07/01/07		
Eligibility:	570.208(a)(3) - Low / Mod Housing	Completion Date: 06/30/08		
Subrecipient:	Local Government			
Location (s):	County Wide			

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Project ID/ Local ID	Project Title/Priority/ Objective/ Description	HUD Matrix Code/Title/ Citation/ Accomplishments	Funding Sources	
0005	After School Enrichment/Public Services	05D Youth Services	CDBG	\$61,823
			HOME	\$0
			Prior/Other Funding	
			CDBG	\$0
			HOME	\$0
2007-05	Youth Programs Funds will be used to provide assistance to non-profits that provide after school tutorial and summer enrichment programs. Public services activities may include health services, employment and housing counseling, and senior programs for low-moderate income persons within the city limits.	570.201 (e) 500 People (General)	TOTAL	\$61,823
Help the Homeless?	No			
Help those with HIV or AIDS?	No	Start Date: 07/01/07 Completion Date: 06/30/08		
Eligibility:	570.208(a)(1) - Low / Mod Area			
Subrecipient:	Local Government			
Location(s)	Community Wide			

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Project ID/ Local ID	Project Title/Priority/ Objective/ Description	HUD Matrix Code/Title/ Citation/ Accomplishments	Funding Sources	
0006	Acquisition, Demolition, and Clearance	04 Clearance and Demolition	CDBG	\$0
			HOME	\$0
			Prior/Other Funding	
			CDBG	\$20,000
			HOME	\$0
2007-06	Housing Funds will be used for the acquisition of property and clearance and demolition of housing not feasible for rehabilitation. Funds will also be used for the elimination of slum and blighted areas.	570.201 (d) 2 Households (General)	TOTAL	\$20,000
Help the Homeless?	No			
Help those with HIV or AIDS?	No	Start Date: 07/01/07 Completion Date: 06/30/08		
Eligibility:	570.208(a)(1) - Low / Mod Area			
Subrecipient:	Local Government			
Location (s):	Community Wide			

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Project ID/ Local ID	Project Title/Priority/ Objective/ Description	HUD Matrix Code/Title/ Citation/ Accomplishments	Funding Sources	
0007	CHDO Activity	12 Construction of Housing	CDBG	\$0
			HOME	\$100,000
			Prior/Other Funding	
			HOME	\$372,156
			CDBG	\$0
2007-07	Housing Funds will be used to assist local CHDOs to construct new single-family housing and/or expand the affordable rental housing stock for low-moderate income persons within the city of Goldsboro.	92.200 5 Households (General)	TOTAL	\$472,156
Help the Homeless?	No			
Help those with HIV or AIDS?	No	Start Date: 07/01/07 Completion Date: 06/30/08		
Eligibility:	570.208(a)(3) - Low / Mod Housing			
Subrecipient:	CHDO – 92.200			
Location (s):	Community Wide			

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Project ID/ Local ID	Project Title/Priority/ Objective/ Description	HUD Matrix Code/Title/ Citation/ Accomplishments	Funding Sources	
0008	Public Facilities and Improvements	03 Public Facilities and Improvements	CDBG	\$267,902
			HOME	\$0
			Prior/Other Funding	
			CDBG	\$ 364,000
			HOME	\$0
2007-08	Public Facilities Funds will be used for the construction of a community center and the renovation/and or installation of public improvements and facilities for persons living in low and moderate-income areas.	570.201(c) 2 Projects	TOTAL	\$631,902
Help the Homeless?	No			
Help those with HIV or AIDS?	No	Start Date: 07/01/07 Completion Date: 06/30/08		
Eligibility:	570.208(a)(1) - Low / Mod Area			
Subrecipient:	Local Government			
Location (s):	Community Wide			

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Project ID/ Local ID	Project Title/Priority/ Objective/ Description	HUD Matrix Code/Title/ Citation/ Accomplishments	Funding Sources	
0009	Economic Development	18A Economic Dev. Financial Assistance	CDBG HOME	\$0 \$0
			Prior/Other Funding	
			CDBG	\$7,533
			HOME	\$0
2007-09	Economic Development Funds will be used to provide grants and low interest rate loans to non-profit and for- profit businesses that create or retain jobs held by low- moderate-income persons.	570.203(b) 1 Business	TOTAL	\$7,533
Help the Homeless?	NA			
Help those with HIV or AIDS?	NA	Start Date: 07/01/07 Completion Date: 06/30/08		
Eligibility:	570.208(a)(4) – Low/ Mod Jobs			
Subrecipient:	Local Government			
Location (s):	Community Wide			

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Project ID/ Local ID	Project Title/Priority/ Objective/ Description	HUD Matrix Code/Title Citation/ Accomplishments	Funding Sources	
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0010	Transitional Housing	03C Homeless Facilities	CDBG	\$0
			HOME	\$0

Prior/Other Funding

CDBG	\$1,794
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HOME	\$0
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2007-10	Property Acquisition/Rehabilitation Funds will be used to assist eligible non-profits with funding to help the special needs population with housing and non-housing needs. Assistance may be provided to prevent homelessness, assist battered spouses and children, persons suffering from substance abuse, and those with HIV/AIDS.	570.201(a) 1 Project – Persons with Special Needs	TOTAL	\$1,794
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Help the Homeless?
Help those with HIV or AIDS?

Yes
Yes

Start Date: 07/01/07
Completion Date: 06/30/08

Eligibility: 570.208(a)(2) – Low/ Mod Limited Clientele
Subrecipient: Local Government
Location (s): Community Wide

Please Contact the Community Development Office
at 919-580-4316 for information contained in the Appendices.

Community Development Office
103 N. John Street
Goldsboro, NC 27530