

2008-2009 Consolidated Annual Performance and Evaluation Report



*City of Concord and Cabarrus/ Iredell/ Rowan
HOME Consortium*



September 28, 2009

TABLE OF CONTENTS

Executive Summary	1
Citizen Comments	2
SECTION I – FUNDING	
2008-2009 CDBG Funding & Proposed Budget	3
2008-2009 HOME Funding & Proposed Budget	5
HOME Consortium Activities & Funding	6
Leveraging Resources	6
HOME Match Report	7
SECTION II – ASSESSMENT OF ONE-YEAR GOALS AND OBJECTIVES	
Self-Evaluation	8
Affordable Housing Assessment	9
Actions Taken to Meet Goals & Objectives	
▪ Barriers to Affordable Housing	10
▪ Hawthorne Ave. Revitalization	11
▪ Wellspring Village Senior Complex	12
▪ ADDI Program Assessment	12
▪ Affordable Housing Accomplishments	13
SECTION III – HOMELESS POPULATION	
Continuum of Care	14
SECTION IV – OTHER ACTIONS	
1. Antipoverty Strategy	15
2. Marketing to Target Populations	16
3. HOME Minority & Women Owned Business Enterprise Policy	16
4. Lead-Based Paint	17
5. Fair Housing	17
6. Public Housing Strategy	19
7. Monitoring	21
8. Uniform Relocation Act	22

SECTION V – NON-HOUSING COMMUNITY DEVELOPMENT

CDBG Infrastructure Projects 23

Section 108 Loan Guarantee 24

Public Service Strategy 25

Demolish Substandard Property 25

Neighborhood Matching Grant Program 26

CDBG & HOME Actions & Accomplishments..... 27

APPENDICES

A. CITY'S HOME MATCH REPORT

B. INTEGRATED DISBURSEMENT AND INFORMATION SYSTEM REPORTS

1. CDBG Activity summary Report (CO4PR03)
2. Summary of Consolidated Plan Projects (COPR06)
3. Summary of Accomplishments (COPR23)
4. Financial Summary (CO4PR26)
5. CDBG Performance Measures (COPR83)
6. CDBG Housing Performance Report (COPR85)

C. ANNUAL PERFORMANCE REPORT (HOME) (HUD-40107)

D. PUBLIC HEARING NOTICE

E. MAPS

1. HOME Consortium Area
2. Consortium Area LMI Population Concentrations
3. Consortium Area Minority Population Concentrations
4. City of Concord LMI Population Concentrations
5. City of Concord Minority Population Concentrations

City of Concord Consolidated Annual Performance & Evaluation Report

For Fiscal Year July 1, 2008 - June 30, 2009

Executive Summary

This report, the Consolidated Annual Performance and Evaluation Report ("CAPER"), details the housing and community development activities and accomplishments of the City of Concord (the "City") and the Cabarrus/Iredell/Rowan HOME Consortium (the "Consortium") for the 2008-2009 fiscal year. The CAPER demonstrates how the City and Consortium used Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) funds between July 1, 2008 and June 30, 2009.

The 2008-2009 fiscal year is the fifth and final year represented in the 2004-2009 Five-Year Consolidated Plan.

The City of Concord is a CDBG entitlement community that receives annual funding in the form of a grant from the U.S. Department of Housing and Urban Development (HUD). CDBG funds are used to provide "decent housing, a suitable living environment, and expand economic opportunities, principally for persons of low and moderate income" (LMI).

The HOME program, also funded through HUD, provides a block grant specifically to address affordable housing needs. The goal of the HOME Program is to promote and provide safe, decent, and affordable housing, primarily to low and moderate income persons.

In 1996 the City of Concord joined with Cabarrus, Iredell, and Rowan Counties to form a HOME Consortium to address the housing needs in their jurisdictions. Members of the Consortium include the Cities/Towns of Concord, Kannapolis, Mooresville, Davidson, Salisbury, and Statesville and Cabarrus and Rowan Counties. The Consortium also includes four Community Housing Development Organizations (CHDOs) located in Davidson, Salisbury, Mooresville, and Kannapolis. The City of Concord is responsible for program administration, with input from a board on which all Consortium member governments are represented.

The city also receives a small grant annually from the [HOME] American Downpayment Dream Initiative (ADDI) Program. In FY 2008-2009 the city received \$10,172 in ADDI funds. The goal of this program is to assist low and moderate income first-time homebuyers purchase a home by providing down payment or closing cost assistance in the form of a five-year depreciating loan up to \$2,500. At the end of five years the loan is considered to be paid in full. This program is available to eligible LMI persons wishing to purchase a home anywhere in the Consortium service area.

In FY 2008-2009, the City received \$382,907 in CDBG funds, plus an additional \$63,515 from program income. The amount of HOME funds received for the Cabarrus/Iredell/Rowan HOME Consortium was \$1,144,276. The City of Concord's share of the HOME allocation was \$124,434, excluding administrative fees. Approximately \$135,000 was also received in program income funds and \$45,000 in matching funds was provided by the City. The total amount of funds available to the City was \$384,607. The remaining \$949,444 was allocated to Consortium members in other jurisdictions and the four CHDOs.

The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium supported over 64 separate projects with CDBG and HOME funds during the 2008 reporting year. Detailed descriptions of program activities begin on page 26.

CITIZEN COMMENTS

Federal regulations require the CAPER to be submitted to HUD no later than 90 days after the end of the fiscal year. A public comment period, of no less than 15 days is also required. The draft 2008-2009 CAPER became available for public review and comment on September 10, 2009. Copies of the draft 2008-2009 CAPER were made available at the Department of Business & Neighborhood Services' Community Development Division and the City's Main Library. A public notice was placed in the ***Charlotte Observer*** on September 10, 2009 notifying the public of the availability of the draft and opportunity to comment over a 15-day period. (See Appendix D.) As the primary point of contact with HUD, the Business and Neighborhood Services Department is responsible for the coordination and preparation of the CAPER.

No comments were received from the public.

SECTION I
2008-2009 CDBG & HOME Allocations

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM	
FY 08-09 SOURCES OF FUNDING	
FY 2008 CDBG Grant	\$382,907
Anticipated Program income	60,000
Section 108 Loan	1,974,000
Total Federal & Non- Federal Funds Available	\$2,416,907
PROPOSED 08-09 BUDGET	
CDBG ACTIVITIES	
Acquisition	\$100,000
Owner-Occupied Rehab	78,856
Emergency Repairs	65,000
Public Services	43,000
Code Enforcement	6,770
Infrastructure	30,000
Downtown ED Façade Program	30,000
Neighborhood Matching Grant	500
CDBG Program Administration	88,581
Utilities	100
Insurance	100
Section 108 Loan	1,974,000
TOTAL	\$2,416,907

2008-2009 HOME ALLOCATION AND BUDGET

HOME Investment Partnerships Program Cabarrus/Iredell/Rowan HOME Consortium	
FY 08-09 Sources of Funding	
FY 2008-2009 Entitlement Grant	\$1,144,276
American Dream Downpayment Initiative	\$10,172
Anticipated Program Income	\$422,962
Total HOME Funds Available	\$1,577,410
Proposed Budget	
New Construction for Homeownership	\$545,551
New Construction – Rental Housing	491,270
Rental Rehabilitation	94,398
Owner-Occupied Single-Family Rehab	261,591
Downpayment Assistance	70,172
Program Administration	114,428
Total	\$1,577,410

CITY OF CONCORD'S HOME PROGRAM	
FY 08-09 SOURCES OF FUNDING	FUNDING AMOUNT
FY 2008 HOME Grant (City's Portion)	\$124,434
American Dream Down Payment Initiative	10,172
Anticipated Program Income	160,000
Local Match	45,000
HOME Program Administration	70,398
Total Federal & Non- Federal Funds Available	\$410,004
PROPOSED 08-09 BUDGET	
New Construction for homeownership (Single Family)	\$116,000
New Construction - Logan Senior Center (PI)	144,000
Downpayment Assistance (ADDI)	10,172
Downpayment Assistance (HOME)	25,000
Acquisition (for New Construction)	28,434
HOME Program Administration (includes PI)	86,398
TOTAL CITY ACTIVITIES	\$410,004

2008-2009 EXPENDITURES BY GRANT ACTIVITY

During FY 2008-2009, the City expended **\$138,876** of program income and its FY 2008-2009 CDBG allocation and expended **\$ 206,951** in CDBG dollars from previous fiscal years for projects. The City expended **\$208,009** of its FY 2008-2009 HOME allocation, including program income, and **\$289,655** from previous years' allocation in FY 2008-2009. Also expended was \$15,500 in ADDI funds. Administration and Planning costs remained within the respective caps.

TABLE 1: BREAKDOWN OF FUNDING AND EXPENDITURES BY GRANT ACTIVITY

Table 1		
FUNDING SOURCES	CDBG	HOME/ADDI
Unexpended Balance at July 1, 2008	\$2,219,843	\$1,796,691
2008 Entitlement Grant	\$382,907	\$1,144,276
2008 ADDI		10,172
Program Income and Other Repayments (Actual)	63,515	134,603
City Match Funds		45,000
TOTAL FUNDS AVAILABLE	\$2,666,265	\$3,130,742
EXPENDITURES		
CITY EXPENDITURES	CDBG	HOME
Housing		
Emergency Rehab	\$84,881	
New Construction		\$184,718
Rehabilitation	59,899	
Down Payment Assistance		35,500
ADDI		15,500
Acquisition	12,701	0
Code Enforcement (Demolition/Clearance)	1,400	
Economic Development	0	
Public Services	48,000	
Public Facilities – Neighborhood Imp'vments & Infrastructure	18,367	
Planning & Administration	93,786	84,261
Program Income	26,793	193,185
Section 108 Loan Guarantee	0	
TOTAL EXPENDED BY CITY	\$345,827	\$513,164
HOME Consortium Expenditures		
Project Costs (Housing)		\$896,992
General Administration Costs		56,794
TOTAL EXPENDED BY OTHER CONSORTIUM MEMBERS		\$953,786
TOTAL UNEXPENDED BALANCE JUNE 30, 2009	\$2,320,438	\$1,663,792

Excluding administrative expenses, 100 percent of CDBG and HOME funds directly benefited households below 80 percent AMI.

2008 HOME CONSORTIUM ACTIVITIES AND FUNDING

PROPOSED ACTIVITIES AND FUNDING ALLOCATIONS FROM THE HOME INVESTMENT PARTNERSHIPS PROGRAM ARE SHOWN IN THE TABLE BELOW.

<i>Consortium Member</i>	<i>Activity</i>	<i>2008 Home Allocation</i>
City of Concord	Provide leveraging for construction of 42-unit Senior rental Housing (Logan Community); Construction of 1 single-family home; downpayment assistance for 5 first-time homebuyers; ADDI Downpayment assistance for 5 first-time homebuyers; acquisition for new construction of a single family home	\$124,434
Cabarrus County	Rehabilitation of 4 owner occupied homes (Elderly/disabled)	120,143
Town of Davidson	Rehabilitation of a home into 2 rental units	51,490
Davidson Housing Coalition	Rehabilitation of a home into 2 rental units	42,908
City of Kannapolis	Construction of 1 single-family home for a first time homebuyer	102,980
Mooresville CDC	Construction of 2 single-family homes for first-time homebuyers	42,908
Town of Mooresville	Provide Infrastructure for development of 20-lot single-family affordable housing subdivision.	90,107
Prosperity Unlimited	Acquisition and rehab of 1 single-family home; downpayment assistance for 5 first-time homebuyers	42,909
Rowan County	Subsidize construction of 1 new single-family home; provide leveraging for 2 rehabilitation grants for owner occupied single-family homes; provide downpayment assistance to 2 first-time homebuyers	150,178
Salisbury CDC	Construction of 1 new single-family home for first time homebuyer	42,908
City of Salisbury	Construction of 1 new single-family home for first time homebuyer; downpayment assistance to 2 first-time homebuyers	111,561
City of Statesville	Construction of 6 rental units for low income senior citizens.	107,270
	TOTAL S	\$1,029,796
	Program Administration	114,422
	TOTAL	\$1,144,218

Leveraging Resources

The City of Concord uses local funding in addition to CDBG and HOME funds to accomplish the Consolidated Action Plan objectives. Partnerships consisting of public, private, and non-profit firms are encouraged to come together and develop strategies to incorporate external funding sources.

Federal funds often leverage other funding sources, such as foundation and charitable institution grants. Consortium members leverage their funds in a variety of ways. Each active member of the Consortium is

required to provide a 25 percent match for all funds received through the HOME program. Match obligations may be fulfilled through a variety of methods, including, but not necessarily limited to, the following:

- ◆ Cash from a non-federal source
- ◆ Value of donated real property
- ◆ Value of waived taxes, fees, or charges associated with HOME projects
- ◆ Sweat equity

The City of Concord uses general funds to satisfy the match requirement.

The table below demonstrates the ability of Consortium members to leverage outside funding sources and the significant impact of those funds:

2008 LEVERAGED FUNDS	
Source	Amount
Other Federal Funds	\$750,000
Other Non-Federal funds	\$197,366
Total	\$947,366

Leveraged funds were used to provide safe, decent affordable housing to persons of low and moderate income.

HOME Match Report

The HOME Program requires that participating jurisdictions provide match in an amount equal to no less than 25 percent of the total HOME funds drawn down for project costs. The match liability for the 2008 Program Year was \$277,363. The 2008 contributions, plus the 2007 excess match carryover, left the Consortium with \$398,676 in excess match funds to be carried forward into the 2009 Program Year. (See Appendix A, *HOME Match Report 40107-A.*)

SECTION II - ASSESSMENT OF ONE-YEAR GOALS AND OBJECTIVES

Self-Evaluation

This self-evaluation is based on activities accomplished this reporting period, as outlined in the Five-year Consolidated Strategic Plan. The City of Concord and the Cabarrus/Iredell/Rowan HOME Consortium and its partners made a positive impact solving neighborhood and community problems.

During this program year, new affordable housing developments were established in areas not experiencing reinvestment in the housing stock (E. Spencer [Rowan County], Burke Dale [Mooresville], Bethel [Kannapolis], West End [Salisbury], Allison Summit [Statesville] and the Logan Community [Concord]). In-fill lots were purchased and vacant structures were demolished and replaced by new construction; downpayment assistance was available to homebuyers to increase the purchasing power of low and moderate income families; rehabilitation funds were used for emergency needs and major rehabilitation to stabilize current housing stock and to prevent displacement of elderly homeowners that are the core of many identified communities; code enforcement activities were enforced to accomplish activities such as demolition of dilapidated structures that had the potential to cause harm to residents; sidewalks were installed in a low and moderate income neighborhood to increase residents mobility to local services, such as shopping and eateries; funds were available to communities that are a part of the City of Concord Recognized Neighborhoods Program in the form of matching grants to improve or strengthen their community; the elderly received assistance through an adult day care system to prevent premature displacement; the homeless received opportunities to learn skills to improve their living conditions.

The City of Concord and the Cabarrus/Iredell/Rowan Consortium HOME and CDBG funds were used to provide decent housing by actively using the funds for housing rehabilitation, acquisition and new construction, emergency repairs, and downpayment assistance. Cabarrus County used funding for scattered site rehabilitation and the City of Concord used a portion of their funding to make emergency needs repairs. Rowan County also used a portion of their funds to rehabilitate an owner-occupied home. The Cities of Concord, Kannapolis, Salisbury, Statesville, and Mooresville, along with Rowan County, the Salisbury CDC, Prosperity Unlimited (CHDO), and the Community Housing Development Cooperation of Mooresville/South Iredell used funding to increase the construction of new affordable housing developments in redevelopment areas. Many of the cities and CHDOs also used a portion of their allocation for downpayment assistance to first time homebuyers. The Town of Davidson and the Davidson Housing Coalition utilized their funds to rehabilitate an existing structure into affordable rental housing in the Creekside Community. The City of Concord used a portion of their CDBG funds to install a section of sidewalk in Center City (Public Housing Redevelopment Area).

In an effort to provide a suitable living environment to those with special needs, CDBG funds were awarded to several public service organizations that provide homeownership counseling, adult day care, social services, transitional housing, night shelters to the homeless, and programs to assist Hispanic children with their transition into the school system.

Affordable Housing Assessment

The goals and objectives of the HOME Program serve to promote and provide safe, decent and affordable housing within the jurisdictions of the Consortium. The goals and objectives of the CDBG program are to

1. create a suitable living environment;
2. provide decent housing; and
3. create economic opportunities.

Programs are targeted primarily to persons and/or households below 80 percent of the area median income.

The City of Concord and Cabarrus/Iredell/Rowan HOME Consortium have defined various needs as priorities throughout the respective jurisdictions. Needs for various housing types, including those for the special needs population, continue to be a priority.

Shown below are the housing priorities and objectives identified in the Five-year Consolidated Plan:

Housing Priorities	
•	Rehabilitation of homes with substandard conditions throughout the jurisdictions
•	Increase affordable home opportunities for low-moderate income households
•	Produce new and affordable housing for low-moderate income households
•	Provide downpayment assistance for low-moderate income households in an effort to reduce the cost burden.
•	Provide educational opportunities for low-moderate income households to encourage responsible homeownership and increase wealth.
•	Develop public/private/non-profit relationships to create innovative affordable housing opportunities
•	Develop transitional housing opportunities throughout all communities
•	Continue referral system to provide housing for individuals representing a special need such as HIV/AIDS, disability, and elderly

Objective	Housing Objectives	Matrix Code
1	Rehabilitation of Owner-Occupied Housing	14A
2	Downpayment Assistance	13
3	New Construction	12
4	Homeownership Counseling	05

ACTIONS TAKEN TO MEET GOALS & OBJECTIVES

Coordination Objective

(as stated in the Five-Year Consolidated Plan)

“As lead entity, the City of Concord will provide technical support to groups, organizations or individuals that work with low and moderate income individuals. Furthermore, the City will make attempts to partner with other organizations to ensure that the community has knowledge of the programs offered and the requirements for participation. Any plan and strategy that is in place requires the consistent partnerships of all service providers throughout the community who provide the same services. The production of this plan will facilitate this process.”

BARRIERS TO AFFORDABLE HOUSING

One of the most effective ways to eliminate barriers to affordable housing is the acknowledgement that such barriers exist. The City of Concord and the Consortium recognize that the current economic conditions have played a major role in limiting access to home ownership. Cabarrus, Iredell and Rowan counties have experienced significant job losses over the past several years which have resulted in fewer residents becoming homeowners.

An important objective of the Consortium is to remove barriers to affordable housing. One method of achieving this is by increasing citizens' knowledge of Fair Housing laws through educational opportunities. These opportunities are provided through round table discussions and events during Fair Housing Month. These types of events make citizens aware of their rights and promote the goals of Concord and the Consortium.

Actions Taken to Meet the Five-Year Housing Objectives

- The Town of Davidson has a formal incentive program to promote the development of affordable housing. Davidson, through its zoning ordinance, requires that 12.5 percent of all residential development be affordable to individuals whose income is 80 percent or less of the area median income.
- Prosperity Unlimited, Inc., a housing non-profit, works with clients prior to home purchase to determine if they are mortgage ready (financially) and prepared for the transition from tenant to homeowner. The courses also teach the potential homebuyer how to examine a **HUD 1** statement to verify that the interest and fees are within reason. Foreclosure prevention sessions are also offered that target homeowners who experience unexpected emergencies (e.g., job loss or medical) that result in an inability to make mortgage payments on a regular basis.
- Cabarrus County has a program to waive adequate public facilities (APF) fees to non-profit agencies. This reduces the price of the home by \$4,024 per unit. Also, individuals who have participated in home ownership training (by a qualified agency) may apply for a refund of the APF fees on homes produced by private developers. In addition, Cabarrus County ensures that there are adequate zoning jurisdictions that allow for smaller lot sizes. (Affordable housing is most often constructed on smaller lots.) The County also provides technical support to Habitat for Humanity and Prosperity Unlimited, Inc.
- The City of Concord adopted a policy to waive water and wastewater connection charges and zoning clearance permit fees for affordable housing. In 2007 the Planning Commission re-

zoned one of the zoning districts to include cluster developments, which allows development on small lots.

In other efforts to combat barriers to affordable housing, the City developed and approved a *Center City Plan* in 2003. Fifteen neighborhoods were included in this plan, which established a set of strategies for the future redevelopment and sustainability of the existing neighborhoods that surround the City's downtown. The *Center City Plan* included: Neighborhood Improvement Strategies, Neighborhood Logos, Future Land Use Map, Multi-Modal Connections Map, Corridor Improvement Strategies, and Development Incentives. During the 2008 Program Year, many of the HOME activities addressed the housing objectives in this plan.

CITY OF CONCORD HOME-ASSISTED HOUSING PROJECTS

Hawthorne Avenue Revitalization Project (City View)

By the end of the 2008 Program year, six houses had been constructed and sold to low-moderate income first time homebuyers. Three lots remain on which construction of single-family affordable housing is planned. Due to the housing and economic crisis in the 2008 Program Year, the City suspended construction on the remaining lots.

Attempts to pre-sell the lots and homes prior to construction proved unsuccessful. The City held two open houses, issued numerous flyers, and advertised on their web site; however, inquiries slowed with the tightening of the residential lending market. The City continues to partner with Prosperity Unlimited, a CHDO and CDBG sub-recipient, to seek clients who attend the Homebuyer Counseling classes.



Remaining lots between houses on Hawthorne Avenue

CONSTRUCTION OF SINGLE-FAMILY RENTAL HOME

A second single family rental home is currently being constructed with HOME funds in the Logan Community for operation by the PHD. It will be geared to Section 8 recipients participating in the Family Self Sufficiency (FSS) program. Construction is being funded through a low interest loan of HOME funds to the PHD. Construction will be completed in October 2009. (Photo on following page.)



Rental home on Ring St. being constructed for the City's Housing Department.

Wellspring Village

Construction of Wellspring Village, a 52-unit senior rental housing complex located on Pitts School Road in Concord, is nearing the end of construction. The total cost of the project was estimated at \$4,233,549. The complex consists of 44 one-bedroom units containing 645 sq. ft. each and 8 two-bedroom units containing 852 sq. ft. each. There is also a 2,115 sq. ft. community building. Monthly rents will range from \$300-\$520. Forty (40%) percent of the units will be rent restricted and occupied by households with incomes at or below 60% of the median income. Forty (40%) percent will be occupied by households with incomes at or below fifty (50%) percent of median income and twenty-five (25%) percent will be affordable to households with incomes at or below 30% of the county median income.

The City provided a \$300,000 low-interest loan which was used in conjunction with state tax credits, federal Low Income Housing Tax Credits, and bank loans. Occupancy is expected to begin in late October, early November 2009.

ADDI PROGRAM

In the 2008-2009 funding year, the City received \$10,172, which was dispersed on a first-come-first-serve basis to LMI homebuyers. There was also a \$10,828 balance remaining in 2007 funds that was available. The city's goal was to provide funds to participating jurisdictions to increase homeownership opportunities by providing \$2,500 in down payment assistance to low and moderate-income families. The City of Concord notified citizens and lenders through publications, the city's website, and homebuyer education classes. The lead entity ensured that the applicants were suitable candidates for the funds. In the 2008 Program Year, seven LMI families benefited from this program.

Affordable Housing Accomplishments

The following table shows the progress made toward meeting the housing priorities and goals set forth in the Five-Year Plan.

Housing Objectives	Matrix Code	Number of Households Assisted	Number of People Assisted	Race			
				Cau	Blk	Hisp	Other
1. Rehabilitation/Repair of SF	14A	24	40	12	24	4	
Units for Rental		2	4	4			
2. Downpayment assistance	13	11	19	5	12	2	
3. New construction (or rehab) for homeownership	12	7	8		5		3
Units							
4. Homeownership Counseling	05	5	5	1	2	2	
Totals		49	76	22	43	8	3

The City of Concord and its partners used CDBG and HOME funds to produce a total of seven new affordable single-family housing units during the reporting year.

Section III - HOMELESS

Continuum of Care

The Piedmont Regional Continuum of Care (PRCC), established in February 2005, consists of five counties: Cabarrus, Davidson, Rowan, Stanly and Union. The PRCC is a collaborative effort among stakeholders to reduce and eliminate homelessness. The PRCC assesses the housing needs and works collaboratively with HUD and North Carolina State, County, and City agencies to secure grants and request funding to develop affordable housing opportunities for the chronically homeless throughout the five-county area.

The vision for the PRCC is to provide leadership and direction in the analysis of community needs and develop solutions to attack the multi-faceted causes of homelessness. The objectives are to provide opportunities for residents to gain access to nourishment, health care, education, employment, recreation, self-sufficiency, safe affordable housing and a good quality of life.

Preventing homelessness throughout the community is one of the City's priorities, as indicated in the Five-year Consolidated Plan. Although the City of Concord does not directly address homelessness, it supports and funds agencies that actively address the needs of the homeless population. In the 2008 Program Year, \$13,000 was allocated to the following agencies that address homeless needs:

- The **Cooperative Christian Ministry** Night Shelter Program provides a safe sleeping sanctuary for the homeless. The agency provides sleeping quarters for men, women, and children year round. It houses separate showers and laundry equipment for all occupants. The program sheltered 308 unduplicated men, women and children at the Night Shelter over the previous twelve months. The residents receive case management services to help them progress toward independent living, as well as assistance accessing health, treatment, employment, and vocational resources. Classes are provided offering topics such as keeping healthy, household budgeting, job interviewing skills, resume preparation and drug and alcohol abuse awareness. (\$6,500)
- **Prosperity Community Connection** provides support to the homeless and near-homeless in the City of Concord. The facility provides food, clothing, education and housing for those in need through partnerships with other non-profit organizations. They also coordinate closely with Cooperative Christian Ministries. They provided support to 4,847 homeless/near-homeless people in FY 2008-2009. (\$1,500)
- **Serenity House, Inc.** provides work development and rehabilitation for homeless men who are recovering from drug and alcohol addiction. Serenity House is an all male residential facility serving clients 18 years of age and older. Rehabilitation was provided to 18 males recovering from drug or alcohol addiction in FY 2008-2009. (\$5,000)

SECTION IV - OTHER ACTIONS

The following actions were taken to address obstacles to meeting underserved needs:

1. ANTIPOVERTY STRATEGY

The City of Concord and Cabarrus/Iredell/Rowan HOME Consortium have a commitment to reduce the number of households with incomes below the poverty level and have, therefore, set forth the following objectives which improve quality of life:

a. Education

Education is the key to breaking the cycle of poverty. Frequently individuals with extremely low incomes do not have the basic skills or accreditation to increase their incomes. Literacy education, improving employment skills, and financial management are key tools in assisting these individuals obtain a higher quality of life.

b. Rehabilitation of owner occupied homes

Providing rehabilitation assistance to low and moderate income homeowners clearly has a substantial effect on improving a family's quality of life. Not only does the rehabilitation provide a healthy, safe living environment and extend the life of the house, but it also provides the owner with immediate equity on the home.

c. Improve quality of life and ability to gain wealth

Zoning Ordinances play a major role in the development of affordable housing because developers often feel that zoning requirements are too stringent and not cost effective to construct affordable housing. Providing incentives to developers and adopting less stringent zoning requirements for affordable housing are ways to help overcome some of the housing barriers faced by low and moderate income persons. A good example is the Town of Davidson's inclusionary zoning ordinance which requires that all new residential development contain at least 12.5 percent affordable housing units and benefit low and moderate income individuals. This ordinance will increase and maintain the production of affordable housing, and ensure its continuation. This in turn, will provide new opportunities for low and moderate income persons to increase their wealth. Additionally, such ordinances often require infrastructure improvements, additional green space, sidewalks, etc., all of which have a significant impact on an individual's quality of life.

d. Remove gaps within home acquisitions

Construction of affordable housing and downpayment assistance are excellent ways to counteract the often unaffordable housing market for the low and moderate income populations. Such actions will help individuals that may not have the resources to purchase a home by making affordable housing available and providing downpayment and closing cost assistance. Removing these gaps will directly assist low and moderate income families become homeowners.

2. MARKETING TO TARGET POPULATIONS

The City of Concord has utilized several marketing mediums to reach its target populations. A continual update of the City's "Houses for Sale" website and the utilization of the City's new Facebook page have allowed for the electronic marketing of the City's homebuyer program. These online marketing measures have produced a significant increase of citizen inquiry about the homebuyer program over last year. Flyer distribution continues to prove to be one of the most effective print methods utilized. Advertising flyers have been placed in locations ranging from community centers, and public housing complexes, to employee break rooms and local government offices. Other print marketing to local real estate agencies has provided a medium between the City and additional members of the target population. Face-to-face marketing through open houses, public housing functions and office visitors has provided the City with the greatest number of qualified applicants.

The City plans to continue to build upon the successes of these marketing methods while pursuing other mediums, including broadcast media such as local radio, local access television, and other online marketing techniques such as Twitter and Craigslist.

3. HOME MINORITY AND WOMEN OWNED BUSINESS ENTERPRISE POLICY

The policy of the City of Concord is to provide minorities and women equal opportunity to participate in all aspects of city contracting and purchasing programs, including but not limited to, participation in procurement contracts for commodities and services as well as contracts relating to construction, repair work, and/or leasing activities.

The City of Concord's policy also prohibits discrimination against any person or business in pursuit of these opportunities on the basis of race, color, sex, religion, disability, familial status or national origin and to conduct its contracting and purchasing programs in a manner that prevents such discrimination.

Assessment of Progress

The City of Concord, in cooperation with other local, state and federal agencies, and with the assistance of minority groups and agencies, actively seeks and identifies qualified minority and women business enterprises and offers them the opportunity to participate as providers of goods and services to the city.

1. All contracts for goods and services include the following policy statements:

"The city opposes discrimination on the basis of race and sex and urges all of its contractors to provide a fair opportunity for minorities and women to participate in their work force and as subcontractors and vendors under city contracts."

2. The City of Concord actively seeks minorities and women-owned suppliers and vendors to participate in affordable housing activities.

The city has a total of 16 active contractors/subcontractors, four of which are female or minority. During the past year, four minority contractors, including two women, were utilized in the HOME and CDBG Programs.

4. LEAD-BASED PAINT

Lead-based paint (LBP) can be found in homes built before 1978, at which time it was banned for residential use. Although there are a number of older homes in this area, only a small number of poisoning cases have been reported. City of Concord and Consortium members cooperate with county health inspectors to test children under the age of seven in homes before rehabilitation work is completed. If a child tests positive, plans are in place to pursue appropriate health care providers immediately. If elevated lead levels are found in a child, the defective paint will be abated according to lead-based paint regulations. To date, so few children are known to have tested positive that Consortium members feel that lead-poisoning is not a significant problem in their communities.

2008-2009 Activities

During this program year, substantial rehabilitations were made to three owner-occupied, single-family homes. Because of the family composition in each of the homes, none required LBP hazard reduction. Each homeowner was given the *Renovate Right* pamphlet prior to construction and signed a waiver.

During fiscal year 2008-2009, the City completed 16 small emergency repair projects. In each of these projects residents were notified of the hazards of lead based paint. None of these projects required further action concerning lead based paint.

The City of Concord was also involved in eight demolition projects which contained lead based paint. Attention to the requirements and procedures regarding the handling and disposal of materials containing lead based paint were followed.

5. FAIR HOUSING

The Fair Housing Act of 1968 prohibits discrimination in housing based on race, color, national origin, religion, sex, disability, or familial status. The fundamental goal of HUD's Fair Housing Policy is to make housing choice a reality through fair housing planning.

As part of the City's commitment to promote equal housing opportunities, an ***Analysis of Impediments*** was completed in 2005 to identify fair housing impediments in the City of Concord, Cabarrus, Iredell and Rowan counties. In this analysis the following impediments to fair housing choice were identified:

- High degree of spatial segregation between minority and non-minority neighborhoods
- Increased cost of land
- Lack of affordable housing
- Shortage of highly qualified contractors participating in affordable housing programs
- High water and sewer tap fees and adequate facility fees
- Payday loans charging high interest rates
- Poor credit history and FICO Scores

The City of Concord and the Consortium are committed to fulfilling their responsibility of promoting equal housing opportunities. The City has demonstrated this through a growing neighborhood initiative and in the implementation of the CDBG and HOME programs.

Opportunities to educate the public about fair housing laws are provided through round table discussions and events during Fair Housing Month. These events make citizens aware of their fair housing rights and promote the goals of City and the Consortium.

The City also supports a local CHDO's (Prosperity Unlimited, Inc.) continued efforts to educate the public and housing industry professionals about fair housing. Each year the City provides CDBG funds to assist with fair housing and homebuyer education workshops.

ACTIONS TAKEN TO OVERCOME THE EFFECTS OF IDENTIFIED IMPEDIMENTS TO FAIR HOUSING

Educational and counseling programs were provided to first time homebuyers as follows:

- ✓ Twelve homebuyer workshops were held: 31 persons participated.*
- ✓ One hundred fifty-two pre-purchase counseling sessions were held. (Enrolled 52 new participants in pre-purchase counseling)
- ✓ Marketing efforts were made to break the stereotypical link between assisted housing and decay using workshops, neighborhood meetings, website information, and code enforcement.
- ✓ Technical assistance was provided to several neighborhoods that were receptive to neighborhood revitalization projects.
- ✓ A homeownership forum was held in June 2009. The forum was a collaboration of four entities: the Cities of Concord and Kannapolis, Cabarrus County, and Prosperity Unlimited (a CHDO). There were two separate panel discussions. The topic of the first panel discussion was homeownership preservation. The panel consisted of representatives from the NC Housing Finance Agency, the NC Commissioner of Banks, HUD and Legal Aid of NC. Topics discussed were the Home Protection Program (for dislocated workers) (NCHFA), the State Home Foreclosure Project (for homeowners in subprime mortgages) (NC Banks), the Making Homes Affordable Program (HUD) and mortgage foreclosures (Legal Aid). The second panel discussion was about home purchase, which covered down payment and closing cost assistance and preparing for homeownership. Five counselors and three Legal Aid attorneys were available for one-on-one counseling during the session. Thirty-five persons received foreclosure counseling during the session. Approximately 65 people attended the forum.

The City and Consortium will continue to do their part in educating the public to help eliminate racial, ethnic, and economic segregation and other discriminatory practices in housing.

*Individuals completing these programs had access to financial assistance at the time of purchase.

6. PUBLIC HOUSING STRATEGY

The Five-year Consolidated Plan identified the following public housing objectives:

- **Make application for a HOPE VI grant.** *(This grant would incorporate twenty million dollars in investment in the Logan Community. In addition, the current apartments would be torn down to make way for the new mixed-market complex that would encourage economic diversity within the community.)*

Coordination Objective - [City of Concord]

- **Provide technical support to groups, organizations or individuals who work among low and moderate income individuals.**
- **Partner with other organizations to ensure that the community has knowledge of the programs offered and the requirements for participation.**

Public housing administrators within the HOME Consortium service area administer programs which encourage and develop the self-sufficiency of public housing residents and Section 8 recipients. In coordination with these programs, other educational opportunities are made available to foster continued development of the individual intellectual capital of public housing assistance recipients. All of these programs are designed to equip participants with the necessary skills to exit public assistance housing. Many of the Community Housing Development Organizations coordinate closely to ensure that residents receive much needed skills to exit subsidized housing. In addition, there are many activities that improve the communication from administration to housing residents and build community from within.

The City of Concord's Public Housing Department (PHD) is located in the heart of the Logan Community, a predominately black neighborhood. It is comprised of 174 units, which average four rooms per unit. The average family size is four. The PHD also owns and maintains one duplex unit. On average, there is only a one percent (1%) vacancy rate. Many renters have lived in the same building for over twenty years, paying an average rent of \$111.00 per month. The Department also administers a Section-8 voucher program with 539 vouchers available. PHD, in conjunction with HUD, is continuing to promote and administer the Family Self-Sufficiency Program for public housing and Section-8 residents, with twenty-three and thirty-two participating families, respectively. The objective of the FSS program is to reduce the dependency of welfare-assistance by identifying individual needs and providing educational methods and employment opportunities leading to economic independence. PHD can help participants become homeowners by coordinating the FSS program in partnership with Prosperity Unlimited, Inc. utilize various homeownership classes.

Redevelopment Plans

Current plans call for a three-phase replacement of two of Concord's public housing complexes (in the Logan Community) with a mix of single family, town home, and multi-family units developed by a private investor. In concert with the three-phase replacement is a 44-unit senior living facility called *The Villas at Logan Gardens*. It is designed to target the elderly population currently living in public housing. A new technology center was constructed this year to provide access to education on various computer technologies.

The City previously submitted an application to HUD for Hope VI funding to assist with the redevelopment of the two public housing complexes; however, funding was denied. In the absence of this funding, the city is currently seeking a private developer to undertake the project. An RFQ was submitted to HUD for review last year. In the spring of 2009 city staff met with HUD to discuss their concerns and comments. At that meeting preliminary financial data was provided to HUD, along with a displacement/relocation plan. The city is currently waiting for comments on the new submissions.

Use of HOME Funds to Assist PHD Housing Concerns

Due to the concerns of the City's Public Housing Department for both their ability to continue to operate, given tightening revenue streams from the state and federal level, and for the quality of the public housing stock, the Department of Business and Neighborhood Services offered their assistance in developing a plan to achieve the dual goals of increased quality of housing stock and generation of alternative revenue streams for the Public Housing Department.

During this program year, the city made progress in their efforts to revitalize the Logan Community, despite failed funding for the two public housing complexes. A second single family rental home is currently being constructed with HOME funds for operation by the PHD. It will be geared to Section 8 recipients participating in the Family Self Sufficiency (FSS) program. Construction is being funded through a low interest loan of HOME funds to the PHD. Revenue earned from the home will help to supplement the PHD's continually tightening revenue stream. Additional projects are planned, including townhome units. The program will be structured in such a manner as to allow tenants to purchase the single family dwelling they are renting. Consideration has also been given to the eventual conversion of the town homes and cottage homes from rental units to owner-occupied condominiums.

Villas at Logan Gardens

The new 44-unit senior living facility, Villas at Logan Gardens, will be located on a three acre tract on Booker Street in the Logan Community. This facility is targeted to the elderly population currently living in public housing. The facility will contain 32 one-bedroom apartments with varying square footage and twelve 1,059 square foot two-bedroom apartments. The estimated cost to construct this facility is \$5,100,000. The project will be funded primarily from tax credits and private sources. The City has also committed to a low-interest loan, using HOME funds, in the amount of \$340,086. Construction is expected to begin between December 2009 and January 2010. An artist rendering of the facility is shown on the following page.



ARTIST'S RENDERING OF THE VILLAS AT LOGAN GARDENS

7. MONITORING

CDBG and HOME grant funds are administered by the City of Concord. The City is also the lead entity for the Cabarrus/Iredell/Rowan HOME Consortium. As lead entity, the City strives to ensure that federal funds are spent in a timely manner and are expended on activities that are in compliance with federal and local guidelines. All recipients are required to submit quarterly reports and annual audits to the City.

The City of Concord is charged with providing technical assistance and program monitoring to recipients of HOME and CDBG funds. The City uses desk reviews and on-site visits to provide appropriate review of programs. An on-site visit or desk monitoring is made for each CDBG subrecipient during a reporting period.

A minimum of one on-site visit is made for each HOME recipient during a program year. Any agency found to be "at risk" is provided additional technical assistance to help resolve the issues at hand. Concord monitoring staff uses HUD's monitoring checklists for on-site monitoring visits, which provides a comprehensive assessment of the member's project administration. The on site monitoring process generally involves the following:

- Thorough review of City/Town files, including performance agreements, reimbursement requests, contracts and other communications.
- Site visits that entail inspecting construction or rehabilitation work, gathering information and discussing progress of each program.
- Evaluating administrative capacity and financial management (per HOME requirements) by inspecting and obtaining copies of audits, financial records, etc.
- Reviewing documentation to ensure the agency is satisfying other federal requirements such as labor, procurement and contract requirements.
- Evaluating the effectiveness and timeliness of projects.

After evaluating all the necessary information, the lead agency monitor writes an assessment letter to the member summarizing the findings. Included are suggestions for organizational improvements or necessary program changes.

HOME Consortium members attended three mandatory meetings during the reporting period, at which time technical assistance on specific topics was provided. Some of the topics covered at these meetings were program income, match documentation, the 95 percent rule for rehab, IDIS forms, and quarterly reporting requirements.

During the 2008 Program Year three HOME consortium members and two CHDOs were monitored. The remaining members and CHDOs will be monitored by the end of the 2009 calendar year. Additional technical assistance was provided throughout the year to all members via phone calls, e-mails and quarterly consortium meetings.

COMPLIANCE WITH URA

Real Property Acquisition

Typically, real property acquired by the City with grant funds has no structure or the structure on the property is unoccupied and often in a state of deterioration; therefore, relocation requirements do not come into play. Most acquisitions are voluntary in nature. Often times, the property is offered for sale by the owner. Although the City has eminent domain authority, every effort is made not to acquire property using this method. When purchasing real property, the City strives to offer the fair market value and, in some circumstances, a value above fair market is paid. Generally, the City uses an appraisal to establish the market value, particularly in cases where the property has high value or where the acquisition may be complex. Negotiations then ensue and a price is agreed upon. An Offer to Purchase is initiated and conditioned on the property having clear title; without heirship, title dispute or liens. The City attorney performs the title search to ensure clear title and that all appropriate procedures are followed.

Actions Taken to Avoid Displacement

It is the policy of the City's grant program not to displace owner occupants. The Community Development Division's (CD) Construction Coordinator coordinates the housing rehabilitation projects so that displacement is not necessary. Construction activities are coordinated so that the homeowner is not without use of the kitchen or bathroom for more than a 12-hour period. Any rental property purchased by the CD Division is vacant and unoccupied; therefore, no displacement of occupants occurs.

SUMMARY OF RESULTS OF ONSITE INSPECTION OF HOME RENTAL UNITS

The City has no grant assisted rental units. During the program year one single-family home was converted into two rental units in Davidson. Davidson Housing Coalition (DHC), in partnership with the Town of Davidson, completed the renovation of a single-family, historically-designated house by re-configuring the layout to accommodate a one 1-bedroom rental unit and a 3-bedroom rental unit to serve individuals and families earning no more than 65 percent AMI. Currently, both units are occupied by LMI persons.

Final on-site inspection by the City of Concord's Construction Coordinator indicated full compliance with federal guidelines and an overall successful project. In addition to HOME funds, the project made use of \$101,885 in private loans and \$7,500 in a grant from the Foundation for the Carolina-Crosland Foundation.

SECTION V - NON-HOUSING COMMUNITY DEVELOPMENT (CDBG)

Community Development Objectives

The goals of the Community Development Program are to provide decent affordable housing, a suitable living environment, and expand economic activities.

The Five-year Consolidated Plan identified the following priority areas for supporting non-housing community development in the City of Concord:

1. Redevelop center city neighborhoods via landscaping, greenways, parks, streetscape improvements, increased commerce and employment opportunities.
2. Provide funding to non-profits serving the special needs population.
3. Demolish substandard property city wide.
4. Provide matching grants for neighborhood associations.
5. Make infrastructure improvements in Center City.

CDBG INFRASTRUCTURE PROJECTS (OBJECTIVES 1 & 5)

The city is focusing its revitalization efforts primarily in the Logan Community (as indicated on page 18 under the Public Housing Department section). Included in these efforts are installation of sidewalks, curb and gutter and drainage. Many areas contain sidewalks that abruptly end and do not complete a connection to a main thoroughfare. Heavily traveled earthen footpaths along roadsides often evidence the need for sidewalks. One such sidewalk on Broad Street only needed 314 linear feet installed to complete a connection to Lincoln Street. The City utilized CDBG funds to purchase materials to construct sidewalk to Lincoln Street.



Sidewalk constructed along Broad Street to connect to Lincoln Street, a primary corridor in the Logan Community.

Section 108 Loan Guarantee – Wellness Center Update (Objectives 1 and 2)

The Oaks at Stephens Place Wellness Center

The City of Concord was awarded \$1,965,129 in 2008 as a Section 108 Loan guarantee for the construction of a Wellness Center to benefit low to moderate income individuals. The private developer continues to move forward with this project. He is working to finalize financing and secure all of the necessary approvals that will be needed to begin construction. Section 108 funds will be used to construct the Wellness Center of the facility, including the construction costs related to the Wellness Center, Debt Service Reserve Fund, payment of issuance fees, and payment of interest.

The Wellness Center will be attached to a Senior Living Complex. This facility will provide market-rate living quarters for seniors wishing to live near Downtown Concord. The number of units in the senior living complex has increased since the last reporting period from 99 to 121. The developer has secured approval of the project from the Historic Commission and is currently in the process of working with the adjacent property owners to make sure that the appropriate easements and other open space requirements are reserved. The entire Complex / Wellness Center will be easily accessible by walking, driving, or public transportation to residents of nearby low and moderate income neighborhoods.



Beyond the obvious benefits to the aging community, the project will create 480 jobs during the construction phase and 53 permanent jobs. The facility will also provide preventative healthcare services for the low to moderate-income seniors of the Center City area. This will be the first service available of its kind to benefit seniors of the community. The project's close proximity to the Downtown Historic District is expected to increase traffic to local businesses and encourage other investors and developers to consider the downtown area for new investment.

Public Service Strategy (Objective 2)

In an effort to assist supportive and human services, the City of Concord provides CDBG funding to non-profits providing such services on an annual basis. A special emphasis has been devoted to ensure individuals who need supportive or human services assistance. The City funded eight non-profit agencies in 2008-2009 that provide such services. As shown in the table below, 5,985 persons were served as a result of the financial assistance provided by the city.

Public Services CDBG Subrecipients	Matrix Code	Funding Amount	Number Served
Cabarrus Literacy Council – Number of persons receiving basic literacy tutoring	05	\$5,000	175
Cabarrus Meals on Wheels, Inc. – Number of elderly and/or disabled persons receiving food	05	5,000	7
Cooperative Christian Ministry – Number of persons utilizing night shelter	05	6,500	308
Coltrane L.I.F.E. – Number of persons benefiting from scholarships to participate in therapeutic adult day services.	05	5,000	68
Hispanic Learning Center - Number of Hispanic children tutored and assisted in their transition to the school system	05	5,000	510
Prosperity Community Connection, Inc. – Number of families receiving food	05	1,500	4,847
Prosperity Unlimited, Inc. – Number of families receiving homebuyer education ort foreclosure prevention counseling.	05	10,000	52
Serenity House – Number of persons with drug and alcohol addiction receiving assistance with addiction and finding sound employment	05F	5,000	18
TOTALS		\$43,000	5,985

Demolish & Clear Substandard Property (Objective 3)

The City of Concord utilized a portion of its FY 08-09 CDBG funds for the demolition of substandard properties in low and moderate income areas. A total of seven houses in the Logan Community and one vacant, deteriorated commercial building on Cabarrus Avenue were demolished during the reporting period. All seven houses were severely dilapidated [vacant] rental properties located in a residential neighborhood in the Logan Community.

Neighborhood Matching Grant Program (Objective 4)

The Neighborhood Matching Grant Program was established to assist recognized neighborhood organizations with funding projects to beautify and/or otherwise enhance the quality of life in their community. Under this program, the City matches a neighborhood organization's contribution (up to \$3,000) for neighborhood improvement projects. Such projects may include entrance signs, landscaping, recreation, benches, mailings, and newsletters. Currently there are 39 participating neighborhood organizations, six of which are considered to be low and moderate income. These six neighborhoods are eligible to receive grant funds not to exceed \$3,000.

2008-2009 Activities

Although matching funds were made available to the six low and moderate income neighborhoods, none chose to take advantage of the program. Reasons indicated for not utilizing the grant program were: (1) no formal neighborhood association had been established, or (2) there was a lack of funds to match the city's grant. As a result of these issues, the City amended the program in FY 06-07 to allow the neighborhoods to request a grant of up to \$250 for outreach to residents. The cost of producing and distributing neighborhood newsletters, information cards, or directories is eligible for reimbursement. The maximum allowed for these costs is \$1 per neighborhood household.

APPENDICES

APPENDIX A

**HUD-40107-A
(Match Report)**

HOME Match Report

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

OMB Approval No. 2506-0171
(exp. 05/31/2007)

Part I Participant Identification		Match Contributions for Federal Fiscal Year 2008	
1. Participant No. (assigned by HUD) MO8-DC370209	2. Name of the Participating Jurisdiction City of Concord- HOME CONSORTIUM	3. Name of Contact (person completing this report) Cynthia Harrison	
5. Street Address of the Participating Jurisdiction 66 Union St.		4. Contact's Phone Number (include area code) 704-920-5147	
6. City Concord	7. State North Carolina	8. Zip Code 28026	

Part II Fiscal Year Summary		
1. Excess match from prior Federal fiscal year	\$443,116.14	
2. Match contributed during current Federal fiscal year (see Part III.9.)	\$232,923.35	
3. Total match available for current Federal fiscal year (line 1 + line 2)		\$676,039.49
4. Match liability for current Federal fiscal year		\$277,363.01
5. Excess match carried over to next Federal fiscal year (line 3 minus line 4)		\$398,676.48

Part III Match Contribution for the Federal Fiscal Year								
1. Project No. or other ID	2. Date of Contribution	3. Cash (non-federal sources)	4. Foregone Taxes, Fees, Charges	5. Appraised Land/Real Property	6. Required Infrastructure	7. Site Preparation, Const. Materials, Donated labor	8. Bond Financing	9. Total Match
City of Concord	4/30/07 & 7/1/08	\$45,000.00		\$7,500.00				\$52,500.00
Cabarrus County	7/1/2008	\$40,000.00						\$40,000.00
Davidson Housing Coalition	6/16/2009	\$7,500.00		\$80,000.00				\$87,500.00
CHDC of MSI	11/20/2008	\$5,423.35						\$5,423.35
Rowan County	9/1/2008	\$20,000.00						\$20,000.00
City of Statesville	6/8/2009	\$27,500.00						\$27,500.00
TOTAL		\$145,423.35		\$87,500.00				\$232,923.35

APPENDIX B

INTEGRATED DISBURSEMENT AND INFORMATION SYSTEM REPORTS

1. CO4PR03
2. CO4PR06
3. CO4PR23
4. CO4PR26
5. CO4PR83
6. CO4PR85

APPENDIX C

HUD-40107 (Annual Performance Report)

Annual Performance Report HOME Program

U.S. Department of Housing
and Urban Development
Office of Community Planning
and Development

OMB Approval No. 2506-0171
(exp. 8/31/2009)

Public reporting burden for this collection of information is estimated to average 2.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number.

The HOME statute imposes a significant number of data collection and reporting requirements. This includes information on assisted properties, on the owners or tenants of the properties, and on other programmatic areas. The information will be used: 1) to assist HOME participants in managing their programs; 2) to track performance of participants in meeting fund commitment and expenditure deadlines; 3) to permit HUD to determine whether each participant meets the HOME statutory income targeting and affordability requirements; and 4) to permit HUD to determine compliance with other statutory and regulatory program requirements. This data collection is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act or related authorities. Access to Federal grant funds is contingent on the reporting of certain project-specific data elements. Records of information collected will be maintained by the recipients of the assistance. Information on activities and expenditures of grant funds is public information and is generally available for disclosure. Recipients are responsible for ensuring confidentiality when public disclosure is not required.

This form is intended to collect numeric data to be aggregated nationally as a complement to data collected through the Cash and Management Information (C/M) System. Participants should enter the reporting period in the first block. The reporting period is October 1 to September 30. Instructions are included for each section if further explanation is needed.

Submit this form on or before December 31. Send one copy to the appropriate HUD Field Office and one copy to: HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
	Starting	Ending	
	7/01/2008	6/30/2009	9/28/2009

Part I Participant Identification

1. Participant Number M08-DC370209	2. Participant Name City of Concord, NC		
3. Name of Person completing this report Cynthia Harrison		4. Phone Number (include Area Code) 704-920-5147	
5. Address P.O. Box 308		6. City Concord	7. State NC
		8. Zip Code 28026	

Part II Program Income

Enter the following program income amounts for the reporting period: in block 1, enter the balance on hand at the beginning; in block 2, enter the amount generated; in block 3, enter the amount expended; and in block 4, enter the amount for Tenant-Based rental Assistance.

1. Balance on hand at Beginning of Reporting Period	2. Amount received during Reporting Period	3. Total amount expended during Reporting Period	4. Amount expended for Tenant-Based Rental Assistance	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5
\$271,420	\$134,603	\$193,185	0	\$212,838

Part III Minority Business Enterprises (MBE) and Women Business Enterprises (WBE)

In the table below, indicate the number and dollar value of contracts for HOME projects completed during the reporting period.

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
A. Contracts					
1. Number	2			1	1
2. Dollar Amount	\$123,925				
B. Sub-Contracts					
1. Number					
2. Dollar Amount					
	a. Total	b. Women Business Enterprises (WBE)	c. Male		
C. Contracts					
1. Number					
2. Dollar Amount					
D. Sub-Contracts					
1. Number					
2. Dollar Amounts					

APPENDIX D

PUBLIC HEARING NOTICE

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Reg Shots UTD Parents On
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-1115 \$200.00 Each

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ages. Terms available
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\$1,500.

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Services**

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rates, horses for sale.
704-221-8840

Notices

REQUEST FOR DBE/MBE SUBCONTRACTORS & SUPPLIERS.
Republic Contracting Corporation requests quotations from
subcontractors and suppliers on the City of York SC Fishing Creek
WWTP Upgrade at York SC - Bid Date September 17, 2009 at 2:00
p.m. For visitations and specifications or to secure drawings
contact Carolinus AGC Plan Room or contact David Hutto at 803-
783-4920 ext. 150 to make an appointment. Our fax number is
803-783-1622 or you can email at dhhutto@republiccontracting.com.
EOE. We need your signed quotes in our office by 2:00 p.m.
the day before the bid (Wednesday 9/16/09). We are soliciting
quotations in the following areas:
Erosion Control, Site Grading, Structural Excavation, Site Piping,
Concrete Construction, Rebar - Furnish and/or Install, Painting,
Coatings, Landscaping/Grassing, Electrical, Fencing, Trucking &
Hauling, Precast.
LP6385024

NOTICE OF PUBLIC HEARING
Consolidated Annual Performance & Evaluation Report

The City of Concord will hold a public hearing on Thursday,
September 24, 2009 at 5:30 PM in the second floor conference
room of the City Hall, located at 26 Union St. Concord, NC, to
receive citizen comments and questions about the 2008-2009
Consolidated Annual Performance and Evaluation Report
(CAPER) regarding the use of Community Development Block
Grant and HOME grant funds. This report details how the city
complied with federal regulations and how the City accomplished
its goals as set out in its annual Action Plan during the last fiscal
year (July 1, 2008-June 30, 2009). Copies of the draft document
will be available for public review at the Community Development
Office, City Hall Annex Building, 66 Union St. and the Cannon
Memorial Library, 27 Union Street in Concord. Comments will be
received through September 24, 2009.

All interested persons are invited to attend the hearing. The City
of Concord is committed to assuring accessibility, with reasonable
accommodations, of City services, facilities, employment and
programs for all individuals, in compliance with federal law.
Anyone requiring assistance, please contact Kim Dason, City
Clerk, City of Concord, 26 Union Street South, Concord, NC
28026 or call (704) 920-5205 at least twenty-four (24) hours prior
to the meeting.
LP6385076

ADVERTISEMENT FOR BIDS

Sealed proposals will be received until 2:00PM, on September
15, 2009 in the office of Kimley-Horn and Associates, 4651
Charlotte Park Drive, Suite 300, Charlotte NC 28217, Attn: Ben
Taylor 704-333-5131 for Brookside Lane.

The project will be constructed under City quality standards. The
successful bidder will execute a lump sum standard AIA 101
agreement with Crescent Resources, LLC which is the Owner /
Developer. All work shall be completed in compliance with the
City of Charlotte, CDOT, and CMU standards.

Bid-document charge is \$50.00/Non-Refundable and can be
obtained after Tuesday, September 8, 2009 from:
Kimley-Horn and Associates, 4651 Charlotte Park Drive, Suite
300, Charlotte NC 28217, Attn: Ben Taylor 704-333-5131
The estimated construction cost is greater than \$00,000 dollars.
Contractors will comply with all applicable laws regulating the
practice of General Contracting as required by the General
Statutes of North Carolina. Bids exceeding \$100,000 require a five
percent (5% of the total amount bid) bid security be submitted
with the bid.

Distribution - Shipping
Education
Engineering
Entry Level
Executive
Facilities
Finance
Franchise
General Business
General Labor
Government
Government - Federal
Grocery
Healthcare
Hospitality Hotel
Human Resources
Information
Technology
Installation/
Maintenance/Repair
Insurance
Inventory
Legal
Legal Admin
Management
Manufacturing
Marketing
Media - Journalism -
Newspaper
Nonprofit - Social
Services
Nurse
Other
Pharmaceutical
Professional Services
Purchasing -
Procurement

Admin - Clerical
ADMINISTRATIVE AS-
SISTANT — Highway Con-
struction Co., Charlotte
office. Email resume to
Job@turnerashphalt.com
or fax to 919-784-0064

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Some automotive
experience preferred;
office work, sales
or service.
Salary, monthly bonuses
plus health
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We are a safe,
drug free workplace.
Candidates will have to
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onciliations, General ledger
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tels in our system. Timely
response to accounting
questions from the field as
well as limited on-site train-
ing. Email To: [diane.mccau-
lev@parkplacehg.com](mailto:diane.mccau-
lev@parkplacehg.com) Fax
To: 7043772505

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ADMINISTRATIVE AS-
SISTANT — Highway Con-
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Do you have?

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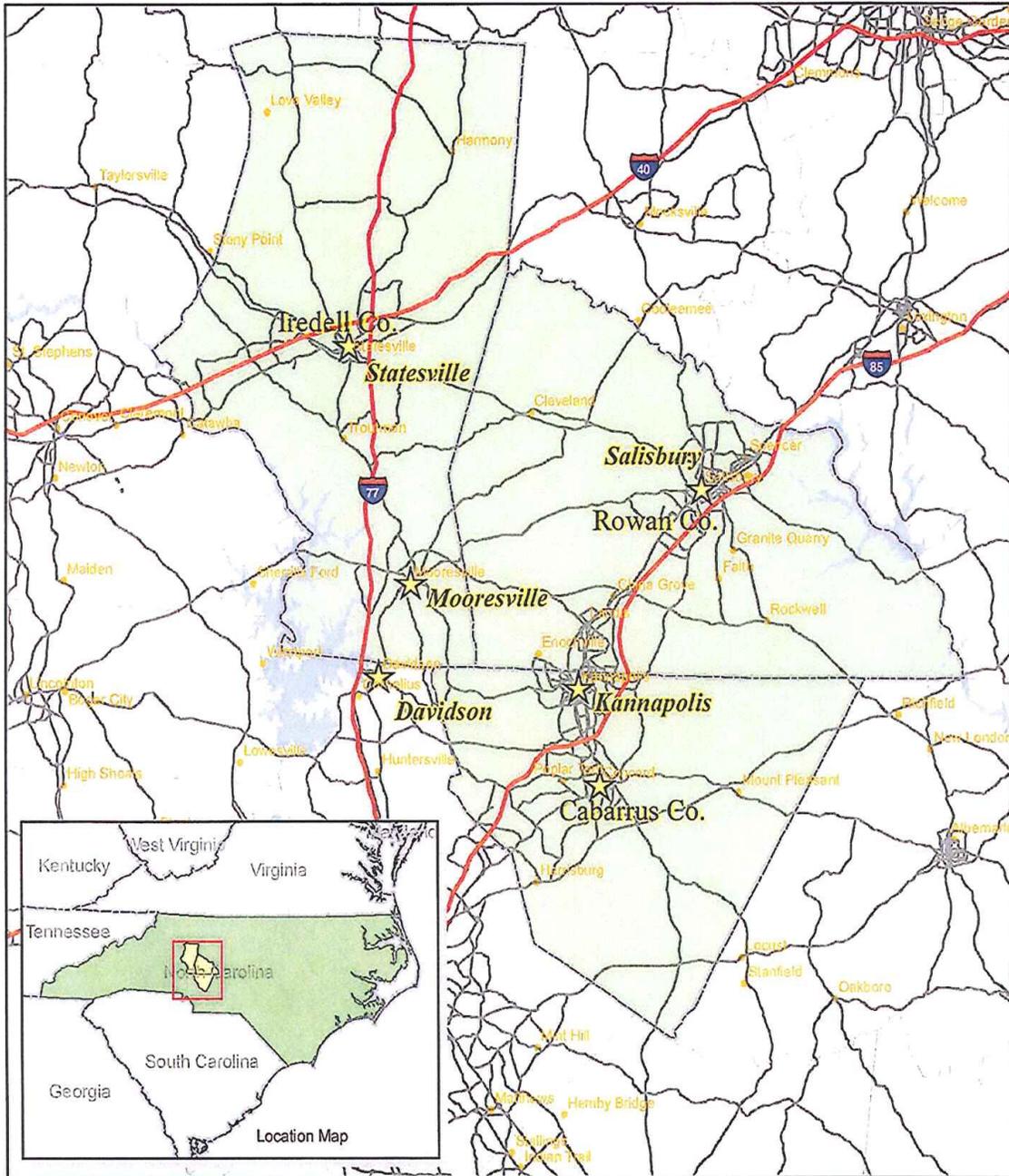
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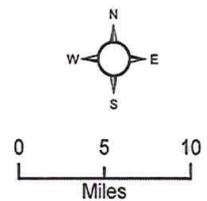
APPENDIX E

MAPS



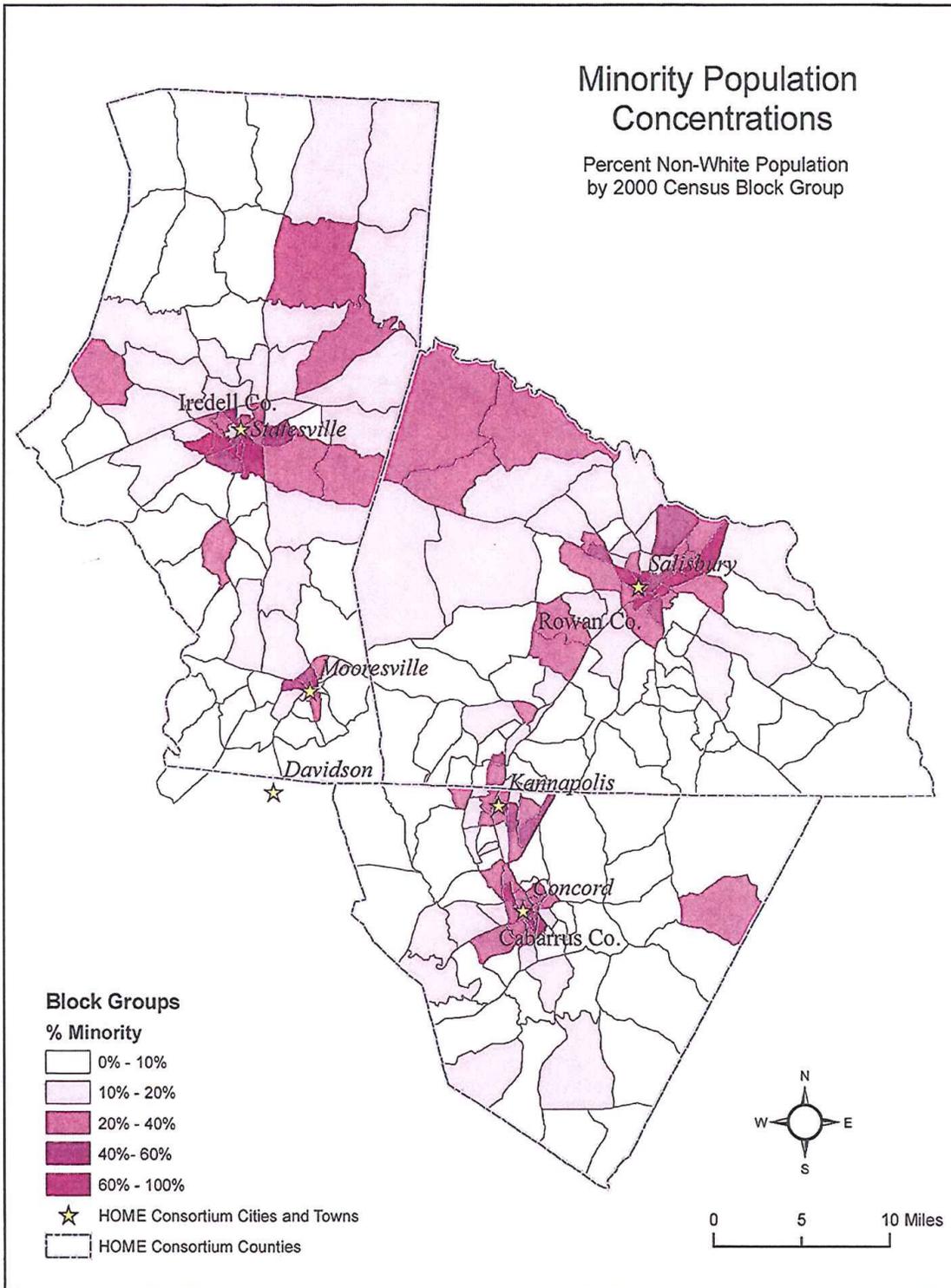
**Concord-Cabarrus_Rowan
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- ★ HOME Consortium Cities and Towns
- ▭ HOME Consortium Counties
- Interstates
- Highways
- Lakes
- Cities & Towns



Minority Population Concentrations

Percent Non-White Population by 2000 Census Block Group



City of Concord Minority Population Concentrations

Percent Non-White Population
by 2000 Census Block Group

