

2010-2011 Consolidated Annual Performance and Evaluation Report

City of Concord and Cabarrus/ Iredell/ Rowan
HOME Consortium



September 23, 2011



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City of Concord Consolidated Annual Performance & Evaluation Report

For Fiscal Year July 1, 2010 - June 30, 2011

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 2010-2011 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, 2010 and June 30, 2011.

The 2010-2011 fiscal year is the second year represented in the 2010-2015 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.

In FY 2010-2011, the City received \$425,304 in CDBG funds, plus an additional \$39,534 from program income. The amount of HOME funds received for the Cabarrus/Iredell/Rowan HOME Consortium was \$1,264,370. The City of Concord’s share of the HOME allocation was \$221,936, including administrative fees. Approximately \$47,815 was also received in program income funds and \$90,147 in matching funds was provided by the City. The total amount of project funds available to the City was \$276,950. The remaining \$1,042,434 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 35 separate projects with CDBG and HOME funds during the 2010-2011 reporting year. Detailed descriptions of program activities begin on page 28.

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 2010-2011 CAPER became available for public review and comment on September 5, 2011. Copies of the draft 2010-2011 CAPER were made available at the Department of Planning & Neighborhood Development, Community Development Division, and the City's Main Library. A public notice was placed in the *Independent Tribune* on August 14, 2011 notifying the public of the availability of the draft and opportunity to comment over a 15-day period. A public hearing was held on August 31, 2011 to receive comments. (See Appendix C.) As the primary point of contact with HUD, the Department of Planning & Neighborhood Development is responsible for the coordination and preparation of the CAPER.

No comments were received from the public.

SECTION I
2010-2011 CDBG & HOME Allocations

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM	
FY 10-11 SOURCES OF FUNDING	
FY 2010 CDBG Grant	\$425,304
Anticipated Program income	50,000
Total Federal & Non- Federal Funds Available	\$475,304
PROPOSED 10-11 BUDGET	
CDBG ACTIVITIES	
Acquisition	25,000
Owner-Occupied Rehab	40,423
Emergency Repairs	75,000
Artisan's Village	51,620
Public Services	45,000
Clearance Activities	12,000
Infrastructure	130,000
Downtown ED Façade Program	500
Neighborhood Matching Grant	500
CDBG Program Administration	95,061
Utilities	100
Insurance	100
TOTAL	\$475,304

2010-2011 HOME ALLOCATION AND BUDGET

HOME Investment Partnerships Program Cabarrus/Iredell/Rowan HOME Consortium	
FY 10-11 Sources of Funding	
FY 2010-2011 Entitlement Grant	\$1,264,370
Anticipated Program Income	80,000
Cash Match Contribution	111,000
Total HOME Funds Available	\$1,455,370
Proposed Budget	
New Construction for Homeownership	354,316
New Construction – Rental Housing	189,200
Owner-Occupied Single-Family Rehab	368,857
Downpayment Assistance	10,000
Acquire/Rehab/Resell	398,560
Program Administration	134,437
Total	\$1,455,370

CITY OF CONCORD'S HOME PROGRAM	
FY 10-11 SOURCES OF FUNDING	FUNDING AMOUNT
FY 2010 HOME Grant (City's Portion)	\$143,770
Anticipated Program Income	30,000
Local Match	45,000
HOME Program Administration	78,166
Total Federal & Non- Federal Funds Available	296,936
PROPOSED 10-11 BUDGET	
New Construction for homeownership (Single Family)	90,670
Housing Rehab – Single-Family (PI)	15,000
Downpayment Assistance (HOME)	10,000
Acquisition (for New Construction)	100
Acquire/Rehab/Resell	100,000
HOME Program Administration (includes PI)	81,166
TOTAL CITY ACTIVITIES	\$296,936

2010-2011 EXPENDITURES BY GRANT ACTIVITY

During FY 2010-2011, the City expended \$39,534 of program income, \$93,606 in Section 108 loan funds, and \$641,840 of its CDBG allocation. The City and other HOME Consortium members expended \$1,273,750 in HOME funds. An additional \$47,815 in program income and \$369,227 in matching funds was also expended. 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
Unexpended Grant Balance at July 1, 2010	\$ 681,430	2,131,085
Unexpended Section 108 Loan Guarantee	1,690,466	0
2010 Entitlement Grant	425,304	1,264,370
Program Income and Other Repayments (Actual)	39,534	47,815
Matching Funds	0	647,935
TOTAL FUNDS AVAILABLE	\$2,836,734	\$4,091,205
EXPENDITURES		
CITY EXPENDITURES	CDBG	HOME
Housing		
Emergency Rehab	\$23,729	0
New Construction (multi-family rental housing)		\$358,476
Rehabilitation (owner-occupied single family)	27,437	9,261
Down Payment Assistance	0	22,220
Acquisition	0	0
Code Enforcement (Demolition/Clearance)	4,100	
Economic Development (Clearwater)	316,415	
Public Services	38,000	
Public Facilities – Neighborhood Impvmts & Infrastructure	176,632	
Planning & Administration	95,061	54,313
Section 108 Loan Guarantee	93,606	
TOTAL EXPENDED BY CITY	\$774,980	\$444,250
Remaining HOME Consortium Expenditures		
Project Costs (Housing)		\$1,206,462
General Administration Costs		40,080
TOTAL EXPENDED BY OTHER CONSORTIUM MEMBERS		1,246,542
TOTAL UNEXPENDED BALANCE JUNE 30, 2011	\$2,061,754	\$2,400,413

Excluding administrative expenses, 100 percent of CDBG and HOME funds directly benefited households below 80 percent AMI. Section 108 Loan draws covered debt service.

SUMMARY OF FY10-11 CONSORTIUM ACTIVITIES

<i>CONSORTIUM MEMBER</i>	<i>PROPOSED ACTIVITIES</i>	<i>(ACTUAL) COMPLETED ACTIVITIES</i>
City of Concord	Provide down payment assistance to 2 first time homebuyers; construct 1 single family HOME; acquire/rehab/resell 1 single family HOME; rehabilitate 1 LMI single family HOME.	Down payment assistance for 3 first-time homebuyers; 1 owner-occupied, single-family rehab; Loan for multi-family rental housing
Cabarrus County	Rehabilitation of 3 owner occupied homes (Elderly/disabled)	Rehabilitated 5 owner-occupied homes.
Town of Davidson	Provide leveraging for a 35-unit rental apartment development	Rental complex delayed; however, 2 duplexes were constructed for the disabled in partnership with DHC.
Davidson Housing Coalition	Provide leveraging for a 35-unit rental apartment development	Rental complex delayed; however, 2 duplexes were constructed for the disabled in partnership with the Town of Davidson.
City of Kannapolis	Acquire & rehab two homes to used as transitional housing	Acquired & rehabilitated two homes which are being used for transitional housing; acquired 1 home to rehab and sell.
Mooresville CDC	Acquire property and construct a single-family home.	Constructed and sold 1 SF home, provided DPA to 2 first time homebuyers.
Town of Mooresville	Complete sidewalks and landscaping for single-family affordable housing subdivision; rehab & sell city-owned SF home to LMI family.	Completed sidewalks and landscaping for subdivision; rehabbed 1 owner-occupied home (unsold).
Prosperity Unlimited	Acquire/rehabilitate/resell 1 single family home to a first time homebuyer	Acquired & rehabilitated 1 single-family home which will be sold to a first time homebuyer.
Rowan County	Rehabilitate 4 owner-occupied SF homes	Rehabilitated 6 owner-occupied SF homes.
Salisbury CDC	Construction of 1 new single-family home for first time homebuyer	Purchased 2 SF homes to rehab and sell.
City of Salisbury	Construction of 1 new single-family home for first time homebuyer; provide leveraging for new LMI multi-family rental project	LMI multi-family rental project delayed. Constructed 1 single-family home for a first time homebuyer (unsold); DPA to 2 first-time homebuyers; acquired 1 SF home to rehab and later sell.
City of Statesville	Construction of 1 new single family home	Constructed 1 single-family home for a first-time homebuyer.

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 and Cabarrus County use general funds to satisfy their match requirement.

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

2010 LEVERAGED FUNDS	
Source	Amount
Other Federal Funds	52,017
Other Non-Federal funds	5,688,407
Total	\$5,740,424

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 2010 Program Year was \$369,277 (see table on next page). The 2010 contributions, plus the 2009 excess match carryover, left the Consortium with \$689,322 in excess match funds to be carried forward into the 2011 Program Year. (See Appendix A, *HOME Match Report 40107-A.*)

PY10 CONSORTIUM DRAWS & MATCH LIABILITY				
<i>Consortium Member</i>	<i>2010 HOME ALLOCATION</i>	<i>Amt. Drawn in PY 2010</i>	<i>Match Liability</i>	<i>Match Contributed in PY10</i>
City of Concord	\$143,770	\$270,443	\$67,611	90,147
Cabarrus County	125,375	210,571	52,643	324,909
Town of Davidson	66,786	20,944	5,236	0
Davidson Housing Coalition	47,414	40,677	10,169	0
City of Kannapolis	124,597	228,719	57,180	43,172
Mooresville CDC	47,414	63,333	15,833	15,833
Town of Mooresville	86,893	38,978	9,744	12,824
Prosperity Unlimited	47,414	95,096	23,774	0
Rowan County	188,482	159,078	39,770	94,029
Salisbury CDC	47,414	80,986	20,246	0
City of Salisbury	109,035	164,743	41,186	41,186
City of Statesville	103,339	103,339	25,835	25,835
TOTAL	\$1,137,933	\$1,476,907	\$369,227	\$647,935
Program Administration	126,437	89,612		
TOTAL	\$1,264,370	\$1,566,519	\$369,227	\$647,935

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, the Cabarrus/Iredell/Rowan HOME Consortium and its partners continued to make a positive impact solving neighborhood and community problems.

During this program year, federal funds were used to support affordable housing throughout the City’s and Consortium’s jurisdiction. In-fill lots were purchased for new construction; down payment 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; dilapidated structures that had the potential to cause harm to residents were demolished; a road in an LMI neighborhood was extended to allow safe ingress and egress of emergency vehicles and residents; matching grant funds were available to Concord’s Recognized Neighborhoods 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's CDBG and the Cabarrus/Iredell/Rowan Consortium's HOME funds were used to provide decent housing via housing rehabilitation, acquisition and new construction, emergency repairs, and down payment assistance. Cabarrus and Rowan counties used funding for scattered site rehabilitation and the City of Concord used a portion of their CDBG funding to make emergency needs repairs. The Community Housing Development Corporation of Mooresville/South Iredell, the Cities of Salisbury and Statesville used funding to increase the construction of affordable housing. Several consortium members purchased vacant homes to rehabilitate and sell to low and moderate income homebuyers. Many of the cities and CHDOs also used a portion of their allocation for down payment assistance to first time homebuyers. The City of Concord and Town of Davidson constructed affordable rental housing for seniors and handicapped persons. The City of Concord used a portion of their CDBG funds to extend a roadway in an LMI neighborhood.

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 for 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
1	Rehabilitation of Owner-Occupied	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 non-profit community housing agency, 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 to 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 rezoned 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 2010 Program Year, many of the HOME activities addressed the housing objectives in this plan.

CITY OF CONCORD HOUSING PROJECTS

Whole House Rehabilitation



986 Old Charlotte Road



360 Amber Court

Logan Community 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 named *The Villas at Logan Gardens*. It is designed to target the elderly population currently living in public housing. The city is currently seeking a private developer to undertake the redevelopment of the two public housing complexes.

Villas at Logan Gardens - Update

Construction of the Villas at Logan Gardens, a 44-unit senior living facility, was completed in June 2011. The Villas are targeted to the elderly population earning 50% or less of the area's median family income.

The cost to construct the facility was approximately \$5,100,000, which was primarily funded from tax credits and private sources. The City provided a low-interest loan in the amount of \$355,586 using HOME funds.

The facility contains 32 one-bedroom apartments with varying square footage and twelve 1,059 square foot two-bedroom apartments. All but three of the units are occupied. To date, a total of 44 people have benefited from this project.



VILLAS AT LOGAN GARDENS

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	13	26	12	14		
Emergency Repair (of SF)		5	7	3	3	1	
2. Downpayment Assistance	13	7	16	6	8	2	
3. New construction (SF)	12	2	4		2	2	
Rental Housing		44	47	10	37		
TOTALS		71	100	28	67	5	0
Homeownership Counseling	05	306		174	96	23	13

During the reporting year the City of Concord and its partners used CDBG and HOME funds to produce a total of two new affordable single-family housing units and two duplexes for the disabled.

Section III - HOMELESS

Continuum of Care

The Piedmont Regional Continuum of Care (PRCoC), established in February 2005, consists of five counties: Cabarrus, Davidson, Rowan, Stanly and Union. The PRCoC is a collaborative effort among stakeholders to reduce and eliminate homelessness. The PRCoC 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 2010 Program Year, \$12,500 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. Food was provided to approximately 3,547 homeless/near-homeless people in FY 2010-2011. (\$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 16 males recovering from drug or alcohol addiction in FY 2010-2011. (\$4,500)

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:

i. 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.

ii. 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.

iii. 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.

iv. Remove gaps within home acquisitions

Construction of affordable housing and down payment 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 down payment and closing cost assistance. Removing these gaps will directly assist low and moderate income families become home owners.

2. MARKETING TO TARGET POPULATIONS

The City of Concord has utilized several marketing mediums to reach its target populations. In 2010 the Community Development Division completely revised its homepage on the City's website to provide more extensive information about programs available for the low and moderate income population. The new site provides visitors with a comprehensive look at the City's grant programs, including updates on recent and ongoing projects. The City's Facebook page has 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 homeowner/homebuyer programs 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 12 active contractors/subcontractors, three of which are female or minority.

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 six 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 lead-poisoning is not a significant problem in their communities.

Each homeowner is given the *Renovate Right* pamphlet prior to construction. A lead based paint test is performed on all homes built prior to 1978. If lead based paint is discovered, a certified renovation firm is used.

2010-2011 Activities

During this program year, substantial rehabilitation was made to 13 owner-occupied, single-family homes. Homes constructed pre-1978 that contained lead based paint were abated according to lead-based paint regulations. All residents were notified of the hazards of lead based paint prior to rehabilitation activities.

During fiscal year 2010-2011, the City also completed five small emergency repair projects. In each of these projects residents were notified of the hazards of lead based paint.

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 and Consortium's commitment to promote equal housing opportunities, a new ***Analysis of Impediments*** was completed in 2011 to identify fair housing impediments in the City of Concord and Cabarrus, Iredell and Rowan counties. In this analysis the following impediments to fair housing choice were identified:

Public Sector Impediments

- Lack of access to affordable housing
- Over concentration of housing choice vouchers and public housing of racial and ethnic groups
- Housing consumers lack of knowledge about fair housing rights
- Zoning, building codes, property taxes and utility fees limit availability and location options for development of affordable housing with the effect of restricting housing choice for low-income families and/or persons.
- Limited number, location, and/or types of publicly owned rental units that are handicap accessible
- Neighborhoods with insufficient public transportation for low-income and handicap persons

Private Sector Impediments

- Vacant and deteriorating buildings, insufficient recreational facilities in deteriorating and declining neighborhoods
- Shortage of affordable housing or inequitable distribution
- Lack of available rental units for families with children and/or persons with disabilities
- Discriminatory practices in tenant selection
- Disproportionate concentration of minorities in declining and deteriorating neighborhoods
- Predatory or subprime lenders who concentrate on minority or special population groups
- Limited number of minority real estate brokers and agents
- Lack of training in fair housing laws for brokers and agents
- Property insurance underwriting practices limit ability of borrowers to obtain insurance.

The City of Concord and Consortium are committed to continually further fair housing choice by working to eliminate the barriers that are within the public's reach. The City and Consortium have 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 not only during Fair Housing Month, but also throughout the year. These events make citizens aware of their fair housing rights and promote the goals of City and the Consortium.

The Consortium also partners with and supports several local CHDO's. These organizations provide outreach and educate the public and housing industry professionals about fair housing laws. Each year the City also provides CDBG funds to assist with fair housing and homebuyer education workshops as do several other Consortium members.

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

- A new *Analysis of Impediments to Fair Housing Choice* (AI) was completed this fiscal year. The AI included all member governments in the Consortium.
- Educational seminars and counseling programs were provided to participants. Topics covered such issues as financial literacy/creating a household budget, avoiding foreclosure, options on loans and down payment assistance, and other homeowner responsibilities.
- Fair housing training was provided to staff to ensure that all service providers offered services to clients in accordance with the Fair Housing Act.
- Pamphlets/brochures were made and distributed to citizens, organizations, and lending institutions.
- Presentations were made to neighborhoods, churches, and civic groups.
- Information on Fair Housing was provided through newspapers, radio stations, cable television and websites. Fair Housing posters and pamphlets were posted in libraries, government offices, schools and financial institutions.
- Promoted education, cooperation and assimilation of diverse populations and nationalities through a local human relations council, a city council appointed board, and the Hispanic Coalition.
- One community created a new Advocacy and Fair Housing Commission to be responsible for fair housing outreach and reporting fair housing complaints to the NC Department of Commerce.
- One community established a committee to review their land use table regarding transitional and emergency housing to ensure they were treated the same as other residential uses.
- Partnerships were created with non-profit organizations to provide education and outreach to citizens regarding fair housing.
- Several communities advertised fair housing complaint policies.
- Several communities provided quarterly activities to promote fair housing.
- Fair housing strategies were reassessed in several communities.
- Four cottages were constructed for disabled adults.

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.

6. PUBLIC HOUSING STRATEGY

Public Housing Strategies (as identified in the Five Year Consolidated Plan)

- 1. Provide educational opportunities for residents to gain the most basic accreditation, including GED**
- 2. Provide programs that encourage residents to participate in the management & planning for public housing**
- 3. Work closely with non-profits and public housing authorities**

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 and three single-family rental homes. 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 (FSS) 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. The PHD can help participants become homeowners by coordinating the FSS program in partnership with Prosperity Unlimited, Inc. to provide various homeownership classes.

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 Planning and Neighborhood Development 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. A third single family rental home that was previously constructed with HOME funds was transferred to the PHD for operation. 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 to the PHD using HOME funds. Revenue earned from the home will help 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.

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.

Annual site visits are made to each HOME recipient during the 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 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, lead based paint rules and timely spending.

During the 2010 Program Year four HOME consortium members and two CHDOs were monitored. The remaining members and CHDOs will be monitored by the end of the 2011 calendar year. Additional technical assistance was provided throughout the year to all members via phone calls, e-mails and Consortium meetings three times a year.

COMPLIANCE WITH URA

Real Property Acquisition

Typically, real property acquired by the City with grant funds contains 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 heir ship, 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

Four rental units for the handicapped were constructed during FY 10-11 Program Year. The rental units will be inspected and monitored to ensure full compliance with federal guidelines.

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 identifies the following priority areas for supporting non-housing community development in the City of Concord:

1. Attract new business/industry to the area that will create jobs for low-moderate income persons
2. Provide job training and placement for employment of low-moderate income persons
3. Improve the safety and livability of neighborhoods
4. Provide support for public services that directly impact affordable housing and increased employment opportunities
5. Provide infrastructure and neighborhood improvements to support affordable housing, multi-modal transportation, and economic development.
6. Provide support to public service agencies that assist the homeless and other special needs populations

STREET IMPROVEMENTS**(OBJECTIVE 3)****Powder Street Road Extension**

CDBG funds were used to realign and extend a roadway in Underwood Park, an LMI neighborhood in Center City. Powder Street was extended to connect with Melrose Avenue. Prior to this extension there was only one entrance into the neighborhood, which slowed response time for emergency vehicles. The improvements provided safe ingress and egress of emergency vehicles and residents and relieved traffic at the original entrance.

**PARKS/RECREATIONAL FACILITIES****(OBJECTIVE 3)****LOGAN PLAYGROUND**

A new playground, including site prep, fencing and playground equipment, was erected for the Logan Daycare facility on Booker Dr. Their old playground was removed to allow for a new senior housing complex. Approximately 50 pre-school and after school children attend the daycare on a daily basis. This facility is located in the Logan Community, Concord's largest low-income, minority neighborhood.



SECTION 108 LOAN GUARANTEE - UPDATE

The Oaks at Stephens Place Wellness Center

In 2005 the City of Concord received a Section 108 Loan guarantee for \$1,965,129 to partner with a developer to construct a wellness center to benefit low and moderate income individuals. The wellness center was to be attached to a 121-unit senior living complex. The purpose of the wellness center was to provide preventative healthcare services for the low to moderate-income seniors of the Center City area. Beyond the obvious benefits to the aging community, the project was anticipated to create 480 jobs during the construction phase and 53 permanent jobs.

The developer pursued a number of financing options but after the 2008 recession began, the resulting economic downturn created problems for the developer in securing financing. No financial institution showed an interest in the project. In late summer of 2010, after exhausting all efforts to keep the project moving forward, the City began foreclosure proceedings due to the developer's failure to make payments to the city for the land purchase. Once these proceedings began, the City immediately began looking for another developer to develop the site. It was determined that a development named **Carolina Courts** was a perfect fit for the site. Once the foreclosure process was completed in January 2011, the City immediately began to work with HUD to secure approval of the new use.

Carolina Courts

The 4.386 acre site identified for development of the proposed project is located on the same site as **The Oaks at Stephen's Place** was to be constructed. Carolina Courts is a sports/recreational center designed as a community athletic facility (approximately 47,000 sf) that will provide recreation, health and wellness opportunities to the community. The facility will be operated by Carolina Courts which has an outstanding track record of providing a positive, energetic environment for athletes of all ages to learn. While developing young athletes, the programs are known for teaching life lessons and values that go beyond sports. The facility will house 4 full size high school basketball courts which will be constructed to provide 8 volleyball courts and 8 middle school size basketball courts. The facility will also contain a fitness center/exercise area, locker rooms, offices and a meeting space. The project will create 52 FTE jobs and spur the additional creation of 17 FTE jobs by local businesses.

The facility will serve the local community Monday thru Friday and bring in tournaments and special events on weekends that will generate revenue for local businesses. Beyond the obvious benefits to the community, the project will create both construction and permanent jobs. The facility will also provide recreational opportunities at a reasonable rate to low to moderate-income youth and adults. A \$3 daily rate, \$20 monthly rate, and no application fee makes the facility the lowest-priced in Concord. It will be highly accessible for low and moderate income families.

The construction of this facility has the potential to bring additional economic development to the area. The facility's close proximity to the Downtown Historic District is expected to increase traffic to local businesses and to encourage other investors and developers to consider the downtown area for new investment.

Clearwater Artist Studios Update (OBJECTIVES 1 & 5)

This fiscal year, approximately \$316,400 in CDBG funds was used to complete the second phase of the multiphase project known as *Clearwater Artist Studios at Gibson Village*. The renovated building, which is located in an LMI neighborhood, was the city’s former electric operations building that had been vacant since 2002. The renovations necessary to transform the space into leasable condition included upgrades to elements such as HVAC, electrical and plumbing systems, windows, doors and insulation. Energy savings was a major component of the upgrades. The floor plan of the building was reconfigured to allow for nine artist studios and a 2,100 square foot gallery. In addition to having a venue in which to create, display and sell art, several of the artists plan to use this space to provide art classes and other activities to children from nearby schools and members of the local community. Renovations were completed in August of 2011. All nine spaces have been reserved and are expected to be occupied by the end of September 2011.



BEFORE



AFTER

Public Service Strategy (OBJECTIVE 6)

In an effort to assist supportive and human services, the City of Concord provides CDBG funding annually to non-profits providing such services. A special emphasis has been devoted to ensure individuals who need supportive or human services assistance receive them. The City funded ten non-profit agencies in 2010-2011 that provide such services. As shown in the following table, 12,207 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 Arts Council	05	\$2,000	6,749
Cabarrus Literacy Council – Number of persons receiving basic literacy tutoring	05	5,000	56
Cabarrus Meals on Wheels, Inc. – Number of elderly and/or disabled persons receiving food	05	4,500	16
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	4,500	64
Hispanic Learning Center - Number of Hispanic children tutored and assisted in their transition to the school system	05	4,500	391
Prosperity Community Connection, Inc. – Number of families receiving food	05	1,500	3547
Prosperity Unlimited, Inc. – Number of families receiving homebuyer education for foreclosure prevention counseling.	05	10,000	306
Serenity House – Number of persons with drug and alcohol addiction receiving assistance with addiction and finding sound employment	05F	4,500	16
United Family Services	05O	2,000	754
TOTALS		\$45,000	12,207

Demolition and Clearance of Substandard Property (Objective 3)

The City of Concord utilized a portion of its CDBG program income funds for the demolition of a condemned single family home in a low and moderate income neighborhood.

524 Allison Street



BEFORE



AFTER

Neighborhood Matching Grant Program

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 uses general funds to match 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 50 recognized neighborhood organizations, seven of which are considered to be of low and moderate income. The seven low and moderate income neighborhoods are also eligible to receive up to \$350 in CDBG grant funds. These grants do not require a match.

2010-2011 Activities

Although matching funds were made available to the seven low and moderate income neighborhoods, none chose to take advantage of the program. Reasons indicated for not utilizing the grant program were: (1) neighborhoods did not present any eligible neighborhood projects, or (2) 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.

CDBG PROGRAM

2010-2011 ACTIONS & ACCOMPLISHMENTS

**CDBG RECIPIENTS
END OF PROGRAM YEAR CAPER REPORT
REPORTING FROM JULY 1, 2010 TO JUNE 30, 2011**

Please provide detailed information regarding your projects/services from July 1, 2010 to June 30, 2011 below. The information must be the same as the IDIS information you submitted in the reporting period. Use as much space as needed to answer the questions.

AGENCY NAME: Cabarrus Arts Council

ACTIVITY LOCATION: Elementary Students – Jay M. Robinson, Hickory Ridge and A.L. Brown
High Schools; each middle school and each high school

1. ACTIVITY: Cabarrus Arts Council's cultural arts programs in the schools

2. DETAILED ACTIVITY DESCRIPTION: *Students Take Part in the Arts* brings professional performances to almost 30,000 students, kindergarten through high school. The Arts Council selects programs that enhance the N.C. Standard Course of Study and that provide high quality performances.

3. SPECIFIC ACCOMPLISHMENTS: *(Please also state whether you met your goals/objectives this year.)*

- ✓ Students are exposed to performances of excellence.
- ✓ Study guides are available online to enhance preparation and follow-up.
- ✓ Programs are grade and age appropriate.
- ✓ Evaluations from teachers and administrators are enthusiastic.

4. PERFORMANCE OUTCOMES:

A wide variety of performing arts were represented:

- K-1, music – singer, songwriter Roger Day
- 2-3, theatre – Princess and the Pea, Tarradiddle Players
- 4-5, dance – North Carolina Dance Theatre
- 6, theatre – Tomas and the Library Lady, Tarradiddle Players
- 7-8, storytelling – Donna Washington
- High school, interactive performance – Dr. Elliott Engel

The Hispanic community was highlighted with the performance for 6th graders that depicted a true story of Tomas Rivera.

The African American community was highlighted by African American storyteller, Donna Washington.

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

Budget Information	
CDBG Funds Budgeted this period	\$2,000.00
CDBG Funds Expended this period	\$2,000.00
CDBG Funds Balance as of June 30, 2011	\$0
Other Federal Funds Expended this period	\$0
Non-Federal Funds Expended this period	\$88,000.00
Total Project Funds Expended this period	\$90,000.00

PLEASE INDICATE THE NUMBER OF BENEFICIARIES BY PERSON (P), HOUSEHOLD (H), OR BUSINESS (B).

Race	Number	(P,H or B)
White	4360	P
Black/African American	1161	P
Asian	148	P
American Indian/Alaskan Native	27	
Native Hawaiian/Pacific Islander	0	
Am Indian/Alaskan Native and White	0	
Asian & White	0	
Black/African American and White	0	
Am Indian/Alaska Native and Black	0	
Other Multi-Racial	290	
Hispanic Ethnicity	763	P
Income		
Less than 30% AMI		
31% - 50% AMI	6749	P
51% - 80% AMI		
80%- AMI		
Family Status and Special Needs		
Female-Head of Household		
Disabled (not elderly)		
Elderly		
Homeless		
AIDS/HIV+		
Two Parent		
Single- Non Elderly		
Single Parent		

**CDBG RECIPIENTS
END OF PROGRAM YEAR CAPER REPORT
REPORTING FROM JULY 1, 2010 TO JUNE 30, 2011**

Please provide detailed information regarding your projects/services from July 1, 2010 to June 30, 2011 below. The information must be the same as the IDIS information you submitted in the reporting period. Use as much space as needed to answer the questions.

AGENCY NAME: Cabarrus Literacy Council
ACTIVITY LOCATION: 27 Union St N
Concord, NC 28025

1. ACTIVITY: Adult Basic Literacy Program

2. DETAILED ACTIVITY DESCRIPTION:

- Adults have received consistent instruction in Adult Basic Literacy Skills using the Laubach Way to Reading series.
- Students have been referred to ESL and GED programs at RCCC when necessary.
- Volunteers and students have been recruited, trained and retained during the past year.
- The Board of Directors is an active, hands-on group of dedicated individuals who give leadership to the Council pursuing the Council's vision and goals.

3. SPECIFIC ACCOMPLISHMENTS: *(Please also state whether you met your goals/objectives this year.)*

- In the Adult Basic Literacy program there are currently 56 active students.
- There have been an average of 16 referrals on a monthly basis.
- There are 51 active tutors who are certified and trained.
- The Board of Directors is working in unity to pursue funding, vision and stability for the Literacy Council.
- The goal to provide the residents of Cabarrus County with Adult Literacy services has been accomplished.

4. PERFORMANCE OUTCOMES:

56 ADULT LITERACY STUDENTS

51 LITERACY TUTORS

12 MEMBERS ON THE BOARD OF DIRECTORS

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

Budget Information	
CDBG Funds Budgeted this period	\$ 5,000.00
CDBG Funds Expended this period	\$ 5,000.00
CDBG Funds Balance as of June 30, 2011	\$ 0.00
Other Federal Funds Expended this period	\$ 5,000.00
Non-Federal Funds Expended this period	\$74,184.09
Total Project Funds Expended this period	\$84,184.09

PLEASE INDICATE THE NUMBER OF BENEFICIARIES BY PERSON (P), HOUSEHOLD (H), OR BUSINESS (B).

Race	Number	(P, H or B)
White	18	P
Black/African American	30	P
Asian	1	P
American Indian/Alaskan Native	0	
Native Hawaiian/Pacific Islander	0	
Am Indian/Alaskan Native and White	0	
Asian & White	0	
Black/African American and White	0	
Am Indian/Alaska Native and Black	0	
Other Multi-Racial	3	P
Hispanic Ethnicity	4	P
Income	56	
Less than 30% AMI		
31% - 50% AMI		
51% - 80% AMI		
80%- AMI		
Family Status and Special Needs		
Female-Head of Household		
Disabled (not elderly)		
Elderly		
Homeless		
AIDS/HIV+		
Two Parent		
Single- Non Elderly		
Single Parent		

**CDBG RECIPIENTS
END OF PROGRAM YEAR CAPER REPORT
REPORTING FROM JULY 1, 2010 TO JUNE 30, 2011**

Please provide detailed information regarding your projects/services from July 1, 2010 to June 30, 2011 below. The information must be the same as the IDIS information you submitted in the reporting period. Use as much space as needed to answer the questions.

AGENCY NAME: Cabarrus Meals on Wheels
ACTIVITY LOCATION: 1701 S Main Street
Kannapolis, NC 28173

1. ACTIVITY: Delivered meals to homebound seniors to citizens of Concord.

2. DETAILED ACTIVITY DESCRIPTION: Delivered 1,516 meals to 16 seniors in the City of Concord.

3. SPECIFIC ACCOMPLISHMENTS: *(Please also state whether you met your goals/objectives this year.)*

1. Delivered 1,516 hot meals to 16 meals in Concord

We provided these meals at no cost to the 16 citizens of Concord. We met our objectives we stated in our original CDBG application.

4. PERFORMANCE OUTCOMES:

We delivered 1,516 nutritious meals to low-income seniors in the City of Concord. These meals allowed the individuals to have a hot meal when they may not have otherwise had one. These meals help regulate the individuals health.

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

Budget Information	
CDBG Funds Budgeted this period	\$4500
CDBG Funds Expended this period	\$4500
CDBG Funds Balance as of June 30, 2011	0
Other Federal Funds Expended this period	0
Non-Federal Funds Expended this period	
Total Project Funds Expended this period	\$4500

PLEASE INDICATE THE NUMBER OF BENEFICIARIES BY PERSON (P), HOUSEHOLD (H), OR BUSINESS (B).

Race	Number	(P,H or B)
White	8	P
Black/African American	8	P
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity		
Income		
Less than 30% AMI	12	
31% - 50% AMI	4	
51% - 80% AMI		
80% - AMI		
Family Status and Special Needs		
Female-Head of Household		
Disabled (not elderly)		
Elderly	16	
Homeless		
AIDS/HIV+		
Two Parent		
Single- Non Elderly		
Single Parent		

**CDBG RECIPIENTS
END OF PROGRAM YEAR CAPER REPORT
REPORTING FROM JULY 1, 2010 TO JUNE 30, 2011**

Please provide detailed information regarding your projects/services from July 1, 2010 to June 30, 2011 below. The information must be the same as the IDIS information you submitted in the reporting period. Use as much space as needed to answer the questions.

AGENCY NAME: Coltrane LIFE Center, Inc.
ACTIVITY LOCATION: 321 Corban Ave. SE
Concord, NC 28025

1. ACTIVITY: adult day health care services (healthcare/supportive services)

2. DETAILED ACTIVITY DESCRIPTION: Coltrane LIFE Center provides a variety of adult day health care and supportive services to older, disabled adults Monday through Friday in order to prevent or delay placement in a nursing home or assisted living facility and to support their family caregivers who need respite or time away from caregiving so they can continue to work or take care of other matters.

3. SPECIFIC ACCOMPLISHMENTS: *(Please also state whether you met your goals/objectives this year.)*
Goals/objectives were met, which assisted older/disabled adults with improved access to a needed service and created a suitable living environment. CDBG funds provided scholarship assistance to participants with low and moderate incomes who could not afford to pay the Center's full daily fees for adult day health services.

4. PERFORMANCE OUTCOMES:
Family caregivers are able to work and/or run errands independently.
Family caregivers experience decreased stress levels.
Participants and caregivers improve or maintain their health condition.
Participants experience improved emotional and social conditions (including decreased depression and increased social interaction).

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

Budget Information	
CDBG Funds Budgeted this period	\$4,500
CDBG Funds Expended this period	\$4,500
CDBG Funds Balance as of June 30, 2011	-0-
Other Federal Funds Expended this period	\$120,159
Non-Federal Funds Expended this period	\$668,514
Total Project Funds Expended this period	\$788,673

PLEASE INDICATE THE NUMBER OF BENEFICIARIES BY PERSON (P), HOUSEHOLD (H), OR BUSINESS (B).

Race	Number	(P, H or B)
White	45	P
Black/African American	14	P
Asian	3	P
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaska Native and White	1	P
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial	1	P
Hispanic Ethnicity		
Income		
Less than 30% AMI	30	
31% - 50% AMI	9	
51% - 80% AMI	14	
80% - AMI	6	
Family Status and Special Needs		
Female-Head of Household	28	
Disabled (not elderly)	5	
Elderly	59	
Homeless		
AIDS/HIV+		
Two Parent		
Single- Non Elderly	4	
Single Parent		

CDBG RECIPIENTS END OF PROGRAM YEAR CAPER REPORT REPORTING FROM JULY 1, 2010 TO JUNE 30, 2011

Please provide detailed information regarding your projects/services from July 1, 2010 to June 30, 2011 below. The information must be the same as the IDIS information you submitted in the reporting period. Use as much space as needed to answer the questions.

AGENCY NAME: Cabarrus Cooperative Christian Ministry

ACTIVITY LOCATION: Samaritan's House Night Shelter and Soup Kitchen

1. ACTIVITY:
Emergency Shelter and Food

2. DETAILED ACTIVITY DESCRIPTION:
Provide emergency shelter and essential services offering shelter residents two meals, bed & linens, showers and toiletries, laundry service etc., and case management for homeless individuals and families. This 40 bed facility operates 365 days a year. The Soup Kitchen also provides residents and low income individuals from the community a free lunch Monday through Friday.

3. SPECIFIC ACCOMPLISHMENTS: *(Please also state whether you met your goals/objectives this year.)*
CCM provided new access to services to 308 unduplicated men, women and children were provided safe shelter (324 was service activity goal). The Samaritan's House Night Shelter also provides bedding, showers, nutritious meal, laundry and case management to assist the individuals and families as they work on specific goals to move towards more stability in their housing. CMM accomplished our goals at the Samaritan's House Night Shelter for 2010-2011.

4. PERFORMANCE OUTCOMES:
10,204 bed nights were provided. 20,408 meals were provided through the night shelter and soup kitchen to the homeless of our community

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

Budget Information	
CDBG Funds Budgeted this period	\$6,500.00
CDBG Funds Expended this period	\$6,500.00
CDBG Funds Balance as of June 30, 2011	\$0.00
Other Federal Funds Expended this period	\$16,233.00
Non-Federal Funds Expended this period	\$106,239.00
Total Project Funds Expended this period	\$128,972.00

PLEASE INDICATE THE NUMBER OF BENEFICIARIES BY PERSON (P), HOUSEHOLD (H), OR BUSINESS (B).

Race	Number	(P,H or B)
White	159	p
Black/African American	124	p
Asian	0	
American Indian/Alaskan Native	4	p
Native Hawaiian/Pacific Islander	0	
Am Indian/Alaska Native and White	1	p
Asian & White	0	
Black/African American and White	0	
Am Indian/Alaska Native and Black	0	
Other Multi-Racial	9	p
Hispanic Ethnicity	11	p
Income		
Less than 30% AMI	306	p
31% - 50% AMI	0	
51% - 80% AMI	0	
80%- AMI	0	
Family Status and Special Needs		
Female-Head of Household	12	p
Disabled (not elderly)	65	p
Elderly	41	p
Homeless	306	p
AIDS/HIV+	1	p
Two Parent	1	p
Single- Non Elderly	265	p
Single Parent	12	p

**CDBG RECIPIENTS
END OF PROGRAM YEAR CAPER REPORT
REPORTING FROM JULY 1, 2010 TO JUNE 30, 2011**

Please provide detailed information regarding your projects/services from July 1, 2010 to June 30, 2011 below. The information must be the same as the IDIS information you submitted in the reporting period. Use as much space as needed to answer the questions.

AGENCY NAME: Hispanic Learning Center
ACTIVITY LOCATION: 418 Kerr St., Concord, NC 28025
Mailing address: PO Box 1265, Concord, NC 28025

1. ACTIVITY: *Community Improvement:* Our programs are open to anyone but we primarily target low income/poverty level Hispanics. Our After School Tutoring Programs helps children from K through 11th grade. We also provide adults with education in nutrition, health, legal, housing and English as a second language.

2. DETAILED ACTIVITY DESCRIPTION: We target low income or poverty level Hispanic children and adults with programs and activities to learn and/or improve their English literacy and social responsibilities. We provide adults education and assistance in the areas of health, legal issues, immigration to help them adjust to their new community and culture.

3. SPECIFIC ACCOMPLISHMENTS: *(Please also state whether you met your goals/objectives this year.)*
All goals were met this year. More than 1,500 people used our services during this year, with about 4,000 people attending an event we sponsored in downtown Concord last October.

All Objectives were met.

In spite of the current national economic difficulties we managed to deliver our services and programs to a needy public. Last year the Hispanic Learning Center serviced more than 1,500 people in the community.

Education:

1. A total of 185 students were enrolled in our two semester ESL Tutoring Program and ESL Summer Session.

2. ESL Classes for Adults: We had an enrollment of 40 adults improve their English literacy.

Health: In partnership with the Cabarrus Health Alliance and the Carolinas Medical Center we served a total of 375 people. They were taught how to better their health by improving understanding and awareness in nutrition and exercise and getting screened in areas such as: breast cancer, high blood pressure, diabetes and obesity.

Community Event: An HLC "International Festival" brought about 4000 people to Downtown Concord in October 2010.

Food distribution: In several occasions during the year we distributed donated fresh vegetables, fruit, canned food, bread and cereals to help feed 900 people.

Volunteering: 60 volunteers gave more than 1,200 hours of their time in support of HLC activities.

4. PERFORMANCE OUTCOMES: This was a highly productive year. The Hispanic Learning Center has made a major impact upon the lives of poverty level people to improve their conditions. 2,040 people's lives were in some way affected by HLC programs. Hundreds of children are doing better in school and a very important communication line is open between people with potentially catastrophic illnesses and the public health department (Cabarrus Health Alliance). In driving around Concord and Cabarrus County you won't see much graffiti-we have gone out with our teenagers and painted it out. We have positively affected the lives of hundreds of low income/ poverty level people in the community, the bulk of which are residents of Concord. We like think that Concord is a much better place to live in because our city leaders and citizens support our programs.

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

Budget Information	
CDBG Funds Budgeted this period	\$4,500.00
CDBG Funds Expended this period	-0-
CDBG Funds Balance as of June 30, 2011	\$4,500.00
Other Federal Funds Expended this period	-0-
Non-Federal Funds Expended this period	-0-
Total Project Funds Expended this period	\$19,755.60

PLEASE INDICATE THE NUMBER OF BENEFICIARIES BY PERSON (P), HOUSEHOLD (H), OR BUSINESS (B).

Race	Number	(P,H or B)
White	12	P
Black/African American	19	H
Asian	0	
American Indian/Alaskan Native	0	
Native Hawaiian/Pacific Islander	0	
Am Indian/Alaskan Native and White	0	
Asian & White	0	
Black/African American and White	0	
Am Indian/Alaska Native and Black	0	
Other Multi-Racial	0	
Hispanic Ethnicity	360	H
Income		
	391	
Less than 30% AMI		
31% - 50% AMI		
51% - 80% AMI	31	
80%- AMI	360	H
Family Status and Special Needs		
Female-Head of Household	14	H
Disabled (not elderly)	1	P
Elderly	3	H
Homeless	0	
AIDS/HIV+	0	
Two Parent		
Single- Non Elderly		
Single Parent	36	H

**CDBG RECIPIENTS
END OF PROGRAM YEAR CAPER REPORT
REPORTING FROM JULY 1, 2010 TO JUNE 30, 2011**

Please provide detailed information regarding your projects/services from July 1, 2010 to June 30, 2011 below. The information must be the same as the IDIS information you submitted in the reporting period. Use as much space as needed to answer the questions.

AGENCY NAME: Prosperity Unlimited, Inc.
ACTIVITY LOCATION: 1660 Garnet Street
Kannapolis, NC 28083

1. ACTIVITY:

- To provide affordable housing opportunities for low-to-moderate income families to 20 City of Concord's residents.
- To provide homebuyer's education training to 10 residents of the City of Concord.
- To assist two (2) families to purchase homes in the City of Concord.
- To provide delinquency/default counseling to 25 homeowners.
- To hold 100 counseling sessions.

2. DETAILED ACTIVITY DESCRIPTION:

- Held homebuyers education workshops.
- Held daily counseling sessions for residents of the City of Concord.
- Worked with residents interested in purchasing homes as well as with families trying to keep their homes in the City of Concord.

3. SPECIFIC ACCOMPLISHMENTS: *(Please also state whether you met your goals/objectives this year.)*

- Held 10 Homebuyer's Workshops. We met this goal.
- Had 20 individuals to participate in the Home Buyer's Education Workshops. We exceeded this goal by 10.
- We provided delinquency/default counseling to 151 homeowners from the City of Concord. We exceeded this goal.
- Held 1,690 counseling sessions with residents from the City of Concord. We exceeded this goal by 1,590.
- Had two families scheduled for closing in June 2011 but closing were moved to July 2011. We did not meet this goal.

4. PERFORMANCE OUTCOMES:

In addition to the above accomplishments we did the following for residents of Concord:

- Assisted 111 households to apply for \$1,042,590.88 in claims from the Beazer Restitution Funds.
- Provided reverse mortgage counseling to 23 elderly residents of the City of Concord.

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

Budget Information	
CDBG Funds Budgeted this period	10,000
CDBG Funds Expended this period	10,000
CDBG Funds Balance as of June 30, 2011	0
Other Federal Funds Expended this period	93,726
Non-Federal Funds Expended this period	356,235
Total Project Funds Expended this period	459,961

PLEASE INDICATE THE NUMBER OF BENEFICIARIES BY PERSON (P), HOUSEHOLD (H), OR BUSINESS (B).

Race	Number	(P,H or B)
White	174	H
Black/African American	96	H
Asian	1	H
American Indian/Alaskan Native	1	H
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial	11	H
Hispanic Ethnicity	23	H
Income	<i>306</i>	
Less than 30% AMI		
31% - 50% AMI	136	H
51% - 80% AMI	60	H
80%- AMI		
Family Status and Special Needs		
Female-Head of Household	54	H
Disabled (not elderly)		
Elderly	46	H
Homeless		
AIDS/HIV+		
Two Parent		
Single- Non Elderly		
Single Parent		

Did not have income on all clients.

CDBG RECIPIENTS
End of Program Year CAPER Report
Reporting From July 1, 2010 to June 30, 2011

Please provide detailed information regarding your projects/services from July 1, 2010 to June 30, 2011 below. The information must be the same as the IDIS information you submitted in the reporting period. Use as much space as needed to answer the questions.

Agency Name: Prosperity Community Connection, Inc.
Attn : Rev. Annise Johnson

Activity Location: 280 Concord Parkway, Suite 85
Concord, NC 28027

1. Activity:

Food Pantry

2. Detailed Activity Description:

Assist low-income/unemployed individuals and households with food.

3. Specific Accomplishments: *(Please also state whether you met your goals/objectives this year.)*

Increased capacity to purchase more and better food

Increased quantity of food purchased

4. Performance Outcomes:

3,462 individuals helped with food. (85,513 meals)

We noted an increase in unemployed clients.

Please complete the budget information requested in the table below.

Budget Information	
CDBG Funds Budgeted this period	\$1,500.00
CDBG Funds Expended this period	\$1,500.00
CDBG Funds Balance as of June 30, 2010	\$0.00
Other Federal Funds Expended this period	\$5,501.00
Non-Federal Funds Expended this period	\$0.00
Total Project Funds Expended this period	\$7,001.00

Please indicate the number of beneficiaries by person (P), household (H), or business (B).

Race	Number	(P,H or B)
White	942	H
Black/African American	1175	H
Asian	0	
American Indian/Alaskan Native	0	
Native Hawaiian/Pacific Islander	0	
Am Indian/Alaskan Native and White	0	
Asian & White	0	
Black/African American and White	0	
Am Indian/Alaska Native and Black	0	
Other Multi-Racial	0	H
Hispanic Ethnicity	1430	H
Income	358	
Less than 30% AMI	185	H
31% - 50% AMI	222	H
51% - 80% AMI	198	H
80%- AMI	241	H
Family Status and Special Needs		
Female-Head of Household	590	P
Disabled (not elderly)	158	P
Elderly	185	P
Homeless	1	P
AIDS/HIV+	0	
Two Parent	205	P
Single- Non Elderly	249	P
Single Parent	250	P

**CDBG RECIPIENTS
END OF PROGRAM YEAR CAPER REPORT
REPORTING FROM JULY 1, 2010 TO JUNE 30, 2011**

Please provide detailed information regarding your projects/services from July 1, 2010 to June 30, 2011 below. The information must be the same as the IDIS information you submitted in the reporting period. Use as much space as needed to answer the questions.

AGENCY NAME: Serenity House, Inc.
ACTIVITY LOCATION: Concord (city-wide)
172 Spring St. S.W.

1. **ACTIVITY:** Public Service

2. **DETAILED ACTIVITY DESCRIPTION:** Serenity House helps homeless alcoholics and drug addicts with their recovery and to be gainfully employed, so they re-enter society as productive citizens.

3. **SPECIFIC ACCOMPLISHMENTS:** *(Please also state whether you met your goals/objectives this year.)*
We served 16 clients during fiscal year July 1, 2010 – June 30, 2011. 11 clients were from Concord. Our goal was to serve 20 clients, with 12 from Concord.

4. **PERFORMANCE OUTCOMES:**
10 of the 16 clients completed the 6 month program. 8 of the 10 clients completing the program are still in recovery and doing well. All 8 clients completing the program are now living or continue to live in Concord.

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

Budget Information	
CDBG Funds Budgeted this period	4500
CDBG Funds Expended this period	4500
CDBG Funds Balance as of June 30, 2011	0
Other Federal Funds Expended this period	0
Non-Federal Funds Expended this period	122,432
Total Project Funds Expended this period	122,432

PLEASE INDICATE THE NUMBER OF BENEFICIARIES BY PERSON (P), HOUSEHOLD (H), OR BUSINESS (B).

Race	Number	(P,H or B)
White	10	p
Black/African American	6	p
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity		
Income		
Less than 30% AMI	14	p
31% - 50% AMI	2	p
51% - 80% AMI		
80%- AMI		
Family Status and Special Needs		
Female-Head of Household		
Disabled (not elderly)		
Elderly		
Homeless	16	p
AIDS/HIV+		
Two Parent		
Single- Non Elderly		
Single Parent		

CDBG RECIPIENTS END OF PROGRAM YEAR CAPER REPORT REPORTING FROM JULY 1, 2010 TO JUNE 30, 2011

Please provide detailed information regarding your projects/services from July 1, 2010 to June 30, 2011 below. The information must be the same as the IDIS information you submitted in the reporting period. Use as much space as needed to answer the questions.

AGENCY NAME: United Family Services
ACTIVITY LOCATION: 952 Copperfield Blvd
Concord, NC 28025

- 1. ACTIVITY:** Funds awarded were used to offset the cost of operating the facility which provides counseling services for families who need support for various problems, including those of a critical nature.
- 2. DETAILED ACTIVITY DESCRIPTION:** To address issues in the lives of families and/or individuals, that affect their living environment, through ongoing counseling services.
- 3. SPECIFIC ACCOMPLISHMENTS:** *(Please also state whether you met your goals/objectives this year.)*

The Cabarrus Office of United Family Services fills a critical need for affordable professional mental health counseling in Cabarrus County. Between July 01, 2010 and June 30, 2011, Master's and PhD level counselors helped approximately 754 children and adult residents of Concord to understand and to overcome debilitating problems, including adult and child victims of sexual assault, parent/teen conflicts, marriage and family issues, life and workplace stress, economic difficulties and job loss. 126 were dealing with the trauma of sexual assault, 47 of whom were children under the age of 18. Clients represent all ages, ethnic groups, and socioeconomic levels. Many clients who come to UFS cannot afford private counseling and have no insurance to cover the cost. Victims of sexual assault and child sexual abuse receive counseling services on a sliding fee scale. No one is denied services due to inability to pay. In Cabarrus County, 13.5% of residents under age 65 lack health insurance. With the current economic crisis, and persistent unemployment, this number continues to rise. UFS is one of the few community resources for mental health counseling regardless of ability to pay. Of clients seen in FY10/11 (for whom we have demographic information), over 46% had household incomes below the county median of \$66,200; and 26% fell in the low to very low income range. Our services help to bring about affordability and sustainability, as well as stability to the community for the purpose of creating "Suitable Living Environments". To that end we believe that we met our objectives and surpassed our goals for this budget year (see specific outcomes below).

4. PERFORMANCE OUTCOMES: By assisting clients in finding solutions to better manage their crises, they are more equipped to succeed in their daily functioning and self management, "providing sustainability for the purpose of creating Suitable Living Environments" thereby improving the community in which they live, work, and play. This is evidenced by the outcome for our **Performance Indicators**. One goal was that **80% of clients will evaluate their counseling as helpful and effective in the first two sessions as evidenced by a Helpfulness Scale rating of 25 (out of 28) or higher**. The Helpfulness Scale allows clients to rate the effectiveness of 7 aspects of counseling on a scale of 0 to 4 and allows us to modify treatment plans to best meet client needs. The Scale is completed by clients at the end of their first two sessions. A score of 23 or above out of a possible 28 is considered a positive outcome. This goal was surpassed with a rating of 83%. The second goal was that **90% of clients who complete the service plan will show symptom reduction, improvement in self-management, and restored or enhanced daily functioning by termination**. The Counseling Outcomes Form shows progress in five major areas critical to mental health: self-esteem, relationships, trauma, and work/school success. Within each area, clients rate themselves regularly throughout the counseling process on a five-level scale. This goal was surpassed with a rating of 100%.

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

Budget Information	
CDBG Funds Budgeted this period	\$2,000
CDBG Funds Expended this period	\$2,000
CDBG Funds Balance as of June 30, 2011	00
Other Federal Funds Expended this period	00
Non-Federal Funds Expended this period	00
Total Project Funds Expended this period	\$428,662

PLEASE INDICATE THE NUMBER OF BENEFICIARIES BY PERSON (P), HOUSEHOLD (H), OR BUSINESS (B).

Race	Number	(P,H or B)
White	557	P
Black/African American	92	P
Asian	3	P
American Indian/Alaskan Native	1	P
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial	34	P
Hispanic Ethnicity	67	P
Income		
Less than 30% AMI	200	P
31% - 50% AMI	142	P
51% - 80% AMI	141	P
80% - AMI	271	P

HOME PROGRAM

***2010-2011 ACTIONS
&
ACCOMPLISHMENTS***

HOME Recipients End of Program Year CAPER Report

Covering July 1, 2010 to June 30, 2011

Please provide detailed information regarding your HOME-assisted projects from July 1, 2010 to June 30, 2011. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of each project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than July 15, 2011.

Agency Name: Cabarrus County

Contact Person: Kelly Sifford 704-920-2142

2010-2011 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- Housing Rehabilitation
- Housing Replacement

2. Describe how you provided decent housing and a suitable living environment for low and moderate-income persons and how it made an impact on identified needs.

Cabarrus County has identified low to moderate income homeowners with substandard housing as the greatest housing need in its jurisdiction. Cabarrus County has also decided to focus its housing resources on elderly and disabled residents. Low to moderate income persons and families are selected for the single family rehabilitation after going through an application process. The homes are inspected and evaluated for their needs. Qualified applicants have their homes rehabilitated through the HOME program. Cabarrus County uses HQS inspection forms and lead reports by certified inspectors to create work write-ups to meet all the code needs and other needs as defined by the circumstances. Common rehabilitation activities are: roof replacements, electrical and plumbing work, energy efficiency updates, windows, doors, and handicap accessibility features. All of

6/14/11

these activities work to keep the home affordable and safe for the client. It also helps Cabarrus County keep clients in the home when accessibility measures are taken. Most work is focused on low to moderate income elderly and disabled clients, thereby meeting the published goals of the program.

3. Activities and Accomplishments: *(Please state whether you met your goals/objectives this year.)*

Rehabilitation: Five homes were completed prior to June 30th. We surpassed our goal of 3 units.

Replacement House: No replacement housing was needed this year.

Please complete the following table.

HOME ACTIVITY (New Const., Rehab, DPA, Etc.)	Description of Accomplishment	Activity Location	Number of Households Assisted
Rehab	Replaced windows, installed guard rails, installed gutters, new support members for carport, insulation, repair ceilings, replace doors, repair water damaged floor, install grab bars, new water heater, new shower	5109 Bahama Dr. Kannapolis	1
Rehab	Lead abatement, roof replacement, replace gutters, repair fascia, replace windows, doors, and handrails. Water damage repair on floor, replace cabinets, paint walls, faucet replacements, plumbing	3684 Shiloh Church Road Davidson	1
Rehab	Lead abatement, new hvac, new roof, window replacements, replace handrails, paint, gutters, drop girders to level floors, flooring, cabinets, doors, grab bars, insulation, new bath with seated shower	5717 Charlio Walker Road, Kannapolis	1
Rehab	Lead abatement, new roof, aluminum wrap, repair broken shingles, doors, railing, handicap ramp, repair collapsed pier, drop girders, gutters, painting, repair floors, new flooring, grab bars, insulation, plumbing	5755 Sumter St. Kannapolis	1
Rehab	Lead abatement, new roof, windows, replace porch support, doors, drop girders, gutters, wheelchair ramp, new flooring, cabinets, paint, grab bars, insulation, plumbing, electrical, new hvac.	9900 SybbleSt., Concord	1

PLEASE REMEMBER TO ATTACH PICTURES OF YOUR WORK

4. Describe actions taken to eliminate barriers to affordable housing.

Cabarrus County has provided funds to pay adequate public facility fees for qualified organizations or individuals. This is a required fee that goes toward school adequacy and can be paid by the county to eliminate that costs for low income families or affordable housing providers. Clients are directed to non-profit agencies to get homebuyer education and down payment assistance where applicable. The local realtor organization is sent information and contacted on a rotating schedule to ensure active participation and knowledge of assistance programs. Technical assistance and referrals have been offered to families and individuals facing foreclosures.

5. Describe actions taken to overcome the effects of impediments to fair housing.

Cabarrus County has an individual Analysis of Impediments to fair housing as well as the consortium analysis. Each quarter, Cabarrus County does different activities to notify the public of fair housing laws. A Fair Housing notification is posted on the website at all times, pamphlets are placed in county government buildings and libraries. Social workers receive minimal training on fair housing law and county staff makes contact with agencies that provide services to protected groups. Ads are placed on the local cable access, in the newspaper and on the radio annually. Information is dispersed at outreach programs, festivals and the county fair in order to get the word out as much as possible.

6. Please provide the following statistics by Person (P) or Household (H)

RACE	# of Households	# of People
White		
Black/African American	5	7
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity		
Income		
Less than 30% AMI	1	1
31% - 50% AMI	3	4
51% - 80% AMI	1	2
80%- AMI		
Family Status and Special Needs		
Female-Headed	4	5
Disabled (not elderly)	1	1
Elderly	4	6
Homeless		
AIDS/HIV+		

7. Budget Information

(Please provide the information requested below.)

BUDGET INFORMATION	
HOME Funds Budgeted this period	232,084
HOME Funds Expended this period	203,370
HOME Funds Balance as of June 30, 2011	22,083
Other Federal Funds Expended this period	0
Non-Federal Funds Expended this period	67,790
Total Project Funds Expended this period	271,160

John & Denise Rucker
5109 Bahama Drive, Kannapolis
After Photos

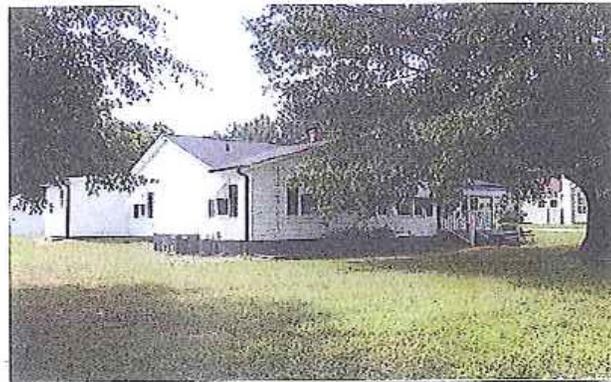


9.02.10

Mary Walls
3486 Shiloh Church Road, Davidson
After



Christine Parks
5717 Charlie Walker Road, Kannapolis
After



8.2010

C.Parks- After



8.2010

Sabrina Wallace
5755 Sumter Avenue, Kannapolis
AFTER



front



rear

Nola Morrison
9900 Sybbie Street, Concord

After



Front



Rear

6.22.11

HOME Recipients End of Program Year CAPER Report

Covering July 1, 2010 to June 30, 2011

Please provide detailed information regarding your HOME-assisted projects from July 1, 2010 to June 30, 2011. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of each project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than July 15, 2011.

Agency Name: Town of Davidson

Contact Person: Marcia Webster

2010-2011 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- Provide Special Needs Housing
- Construct special needs rental units for disabled adults
-

2. Describe how you provided decent housing and a suitable living environment for low and moderate-income persons and how it made an impact on identified needs.

Davidson Housing Coalition obtained funding from North Carolina Housing Finance Agency's Supportive Housing Development Program, and along with HOME funding, constructed 2 duplexes, each containing 2, 1-bedroom apartments for disabled adults. These apartments serve people earning less than 30% a.m.i. There is no other such housing in the Lake Norman region.

3. Activities and Accomplishments: *(Please state whether you met your goals/objectives this year.)*

- a. Obtained full financing for The Cottages on Jetton through NCHFA and HOME. 30 year, no interest loan from NCHFA for construction of The Cottages;
- b. Construct 2 duplexes. Completed construction December 2010.
- c. Provide affordable housing for very low-income, disabled adults. 3 of 4 apartments are occupied by disabled adults, referred by the NC Dept. of Health & Human Services. Application process and document verification underway at time of report for 4th apartment.

Please complete the following table.

HOME ACTIVITY (New Const., Rehab, DPA, Etc.)	Description of Accomplishment	Activity Location	Number of Households Assisted
New Construction	Affordable special Needs rental apartments for disabled adults	426, 430 Jetton Street, Davidson, NC	4

PLEASE REMEMBER TO ATTACH PICTURES OF YOUR WORK

4. Describe actions taken to eliminate barriers to affordable housing.

Barriers continue to include high housing costs and lack of education as to the need for a definition of affordable housing. With development of The Cottages on Jetton, DHC gave an opportunity to disabled adults to live in beautiful, comfortable and convenient surroundings, while also addressing medical issues. DHC has had local publicity regarding The Cottages and continues to seek opportunities to education Lake Norman residents of the need for safe, clean and affordable housing and ways in which it can blend into the community.

5. Describe actions taken to overcome the effects of impediments to fair housing.

The Cottages on Jetton were constructed for disabled adults to ensure their accessibility and comfort in housing, with no discrimination in regards to the specifics of their medical conditions, race, gender, religious affiliation.

6. Please provide the following statistics by Person (P) or Household (H)

RACE	# of Households	# of People
White	1	1
Black/African American	2	2
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity		
Income		
Less than 30% AMI	3	3
31% - 50% AMI		
51% - 80% AMI		
80%- AMI		
Family Status and Special Needs		
Female-Headed		
Disabled (not elderly)		
Elderly		
Homeless		
AIDS/HIV+		

7. Budget Information

(Please provide the information requested below.) ***The Cottages on Jetton only

BUDGET INFORMATION	
HOME Funds Budgeted this period	60,418
HOME Funds Expended this period	47,820
HOME Funds Balance as of June 30, 2011	12,598
Other Federal Funds Expended this period	-0-
Non-Federal Funds Expended this period	383,803
Total Project Funds Expended this period	431,623

HOME Recipients End of Program Year CAPER Report

Covering July 1, 2010 to June 30, 2011

Please provide detailed information regarding your HOME-assisted projects from July 1, 2010 to June 30, 2011. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of each project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than July 15, 2011.

Agency Name: Davidson Housing Coalition

Contact Person: Marcia Webster

2010-2011 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- Provide Special Needs Housing
- Construct special needs rental units for disabled adults
-

2. Describe how you provided decent housing and a suitable living environment for low and moderate-income persons and how it made an impact on identified needs.

Davidson Housing Coalition obtained funding from North Carolina Housing Finance Agency's Supportive Housing Development Program, and along with HOME funding, constructed 2 duplexes, each containing 2, 1-bedroom apartments for disabled adults. These apartments serve people earning less than 30% a.m.i. There is no other such housing in the Lake Norman region.

3. Activities and Accomplishments: *(Please state whether you met your goals/objectives this year.)*

- a. Obtained full financing for The Cottages on Jetton through NCHFA and HOME. 30 year, no interest loan from NCHFA for construction of The Cottages;
- b. Construct 2 duplexes. Completed construction December 2010.
- c. Provide affordable housing for very low-income, disabled adults. 3 of 4 apartments are occupied by disabled adults, referred by the NC Dept. of Health & Human Services. Application process and document verification underway at time of report for 4th apartment.

Please complete the following table.

HOME ACTIVITY (New Const., Rehab, DPA, Etc.)	Description of Accomplishment	Activity Location	Number of Households Assisted
New Construction	Affordable special Needs rental apartments for disabled adults	426, 430 Jetton Street, Davidson, NC	4

PLEASE REMEMBER TO ATTACH PICTURES OF YOUR WORK

4. Describe actions taken to eliminate barriers to affordable housing.

Barriers continue to include high housing costs and lack of education as to the need for a definition of affordable housing. With development of The Cottages on Jetton, DHC gave an opportunity to disabled adults to live in beautiful, comfortable and convenient surroundings, while also addressing medical issues. DHC has had local publicity regarding The Cottages and continues to seek opportunities to education Lake Norman residents of the need for safe, clean and affordable housing and ways in which it can blend into the community.

5. Describe actions taken to overcome the effects of impediments to fair housing.

The Cottages on Jetton were constructed for disabled adults to ensure their accessibility and comfort in housing, with no discrimination in regards to the specifics of their medical conditions, race, gender, religious affiliation.

6. Please provide the following statistics by Person (P) or Household (H)

RACE	# of Households	# of People
White	1	1
Black/African American	2	2
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity		
Income		
Less than 30% AMI	3	3
31% - 50% AMI		
51% - 80% AMI		
80% - AMI		
Family Status and Special Needs		
Female-Headed		
Disabled (not elderly)		
Elderly		
Homeless		
AIDS/HIV+		

7. Budget Information

*(Please provide the information requested below.) ***The Cottages on Jetton only*

BUDGET INFORMATION	
HOME Funds Budgeted this period	60,418
HOME Funds Expended this period	47,820
HOME Funds Balance as of June 30, 2011	12,598
Other Federal Funds Expended this period	-0-
Non-Federal Funds Expended this period	383,803
Total Project Funds Expended this period	431,623

HOME Recipients
End of Program Year CAPER Report
Covering July 1, 2010 to June 30, 2011

Please provide detailed information regarding your HOME-assisted projects from July 1, 2010 to June 30, 2011. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of each project listed. Use as much space as needed to answer the questions.
Please return this form to Cynthia Harrison no later than July 15, 2011.

Agency Name: City of Kannapolis
Contact Person: Sherry B. Jones

2010-2011 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- Acquisition/Rehab
-
-

2. Describe how you provided decent housing and a suitable living environment for low and moderate-income persons and how it made an impact on identified needs.

The City of Kannapolis partnered with Cooperative Christian Ministry (CCM) in their teaching housing program for the homeless. The City purchased (3) vacant properties and have rehabbed (2) of those properties in partnership with Habitat for Humanity of Cabarrus County. The City will lease the properties to CCM after the rehab to house homeless families that are transitioning to a permanent, stable housing environment.

3. Activities and Accomplishments: *(Please state whether you met your goals/objectives this year.)*

Our goals were met this year in that we were able to purchase (3) vacant houses in the Carver area where we have targeted as a revitalization area. We were able to create partnerships with non-profit agencies and make a greater impact in meeting the needs of low and moderate income persons as well as the homeless.

Please complete the following table.

HOME ACTIVITY (New Construction, Rehabilitation, etc.)	Description of Accomplishment	Activity Location	Number of Households Assisted
Acquisition/Rehab	Purchased vacant property – rehab completed and property leased to CCM	550 Foster St.	
Acquisition/Rehab	Purchased vacant property – rehab 95% complete	114 Wood Ave.	
Acquisition	Purchased vacant property – rehab has not begun	116 Wood Ave.	
Lot purchase/Lead control	Purchased vacant lot – house relocated to vacant lot – lot leased to CCM	1101 Indiana St.	

PLEASE REMEMBER TO ATTACH PICTURES OF YOUR WORK

4. Describe actions taken to eliminate barriers to affordable housing.

The City of Kannapolis has formed partnerships with Cooperative Christian Ministries and Habitat for Humanity Cabarrus in order to leverage funds and provide affordable housing as well as meet the needs of the homeless.

5. Describe actions taken to overcome the effects of impediments to fair housing.

6/14/11

The City of Kannapolis continues to outreach to citizens in order to educate about fair housing laws. We participated in community outreach events held at Living Water Church as well as Bethel Baptist Church. We also co-sponsored housing events with Prosperity Unlimited. We distributed brochures as well as recycled bag with Fair Housing contact information.

6. Please provide the following statistics by Person (P) or Household (H)

RACE	# of Households	# of People
White		
Black/African American		
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity		
Income		
Less than 30% AMI		
31% - 50% AMI		
51% - 80% AMI		
80% - AMI		
Family Status and Special Needs		
Female-Headed		
Disabled (not elderly)		
Elderly		
Homeless		
AIDS/HIV+		

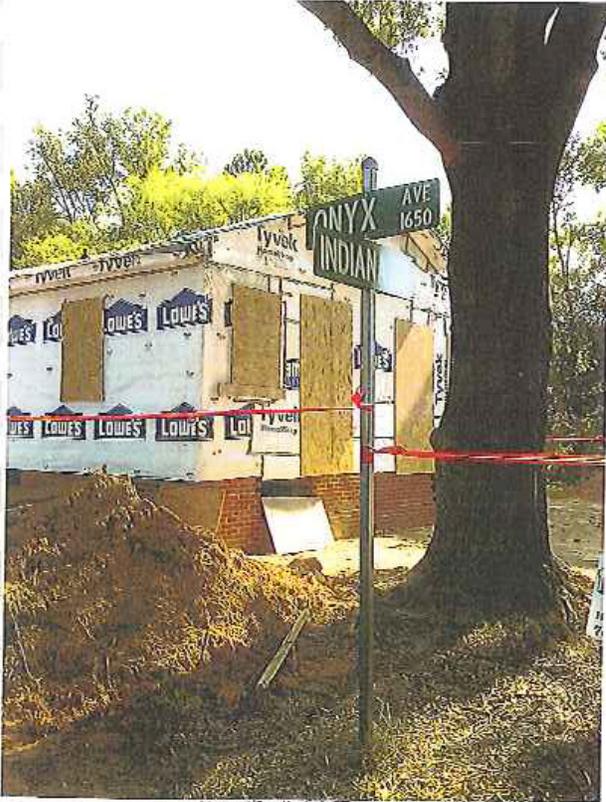
7. Budget Information

(Please provide the information requested below.)

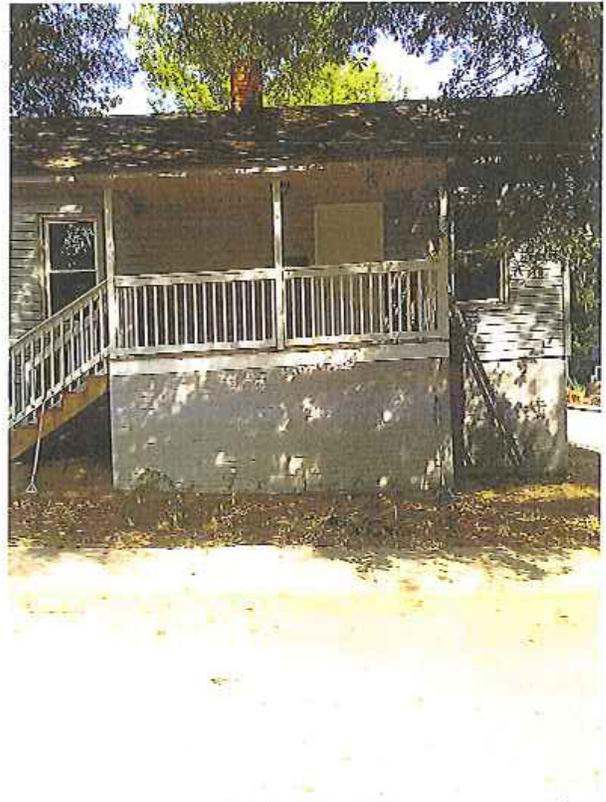
BUDGET INFORMATION	
HOME Funds Budgeted this period	\$124,597
HOME Funds Expended this period	\$124,597
HOME Funds Balance as of June 30, 2011	0
Other Federal Funds Expended this period	
Non-Federal Funds Expended this period	
Total Project Funds Expended this period	



550 FOSTER ST



1101 WINDING TRAIL



111 WOOD AVE - AREA

01/2011

HOME Recipients End of Program Year CAPER Report

Covering July 1, 2010 to June 30, 2011

Please provide detailed information regarding your HOME-assisted projects from July 1, 2010 to June 30, 2011. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of each project listed. Use as much space as needed to answer the questions.
Please return this form to Cynthia Harrison no later than July 15, 2011.

Agency Name: Town of Mooresville
Contact Person: Tim Brown-704-799-8019

2010-2011 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- Burke Dale: complete infrastructure & landscaping
- Rehab 31 Selma Dr. for re-sale

2. Describe how you provided decent housing and a suitable living environment for low and moderate-income persons and how it made an impact on identified needs.

Burke Dale is 23-lot subdivision devoted to providing housing for low-income households; Mooresville CHDO has built two (2) houses; sold one.

31 Selma Drive is an original mill house that was put under contract for extensive renovations. Upon completion, house will be offered for sale to a low-income household.

3. Activities and Accomplishments: *(Please state whether you met your goals/objectives this year.)*

Yes, planned activities have been completed. Photos attached.

- a) Burke Dale: installed screening fence & hedge; installed plantings & mulch to establish rain garden; made alternations to BMP inlet at rain garden.
- b) 31 Selma Drive: rehab contract signed; work underway.

Please complete the following table.

HOME ACTIVITY (New Const., Rehab, DPA, Etc.)	Description of Accomplishment	Activity Location	Number of Households Assisted
New Construction	Finished landscape	Cascade	1
Rehab	Contract signed for renovations	Cascade	0

PLEASE REMEMBER TO ATTACH PICTURES OF YOUR WORK

4. Describe actions taken to eliminate barriers to affordable housing.

- Quarterly ads of Town's Fair Housing Complaint Policy
- Distributed FH pamphlets
- Responded to inquiries

5. Describe actions taken to overcome the effects of impediments to fair housing.

- Made referrals
- Participated in update of AI for the Concord Consortium

6. Please provide the following statistics by Person (P) or Household (H)

RACE	# of Households	# of People
White		
Black/African American		
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity	1	2
Income		
Less than 30% AMI		
31% - 50% AMI		
51% - 80% AMI	1	2
80% - AMI		
Family Status and Special Needs		
Female-Headed		
Disabled (not elderly)	1	1
Elderly		
Homeless		
AIDS/HIV+		

7. Budget Information

(Please provide the information requested below.)

BUDGET INFORMATION	
HOME Funds Budgeted this period	\$86,893
HOME Funds Expended this period	38,978
HOME Funds Balance as of June 30, 2011	47,619
Other Federal Funds Expended this period	-0-
Non-Federal Funds Expended this period	28,360
Total Project Funds Expended this period	\$67,338

Burke Dale Subdivision
Cascade, Mooresville, NC



Burke Dale Rain Garden
Cascade, Mooresville, NC



Finished

31 Selma Drive, Cascade, Mooresville, NC

Before



Cascade mill village house; circa 1928

Progress Work



After demolition of rear portion (bathroom); removal of asbestos siding & lead paint. New foundation & piers for enlarged bathroom, laundry room, 2nd bedroom & new rear entrance). Note brick foundation: bricks were re-used from the original foundation.

31 Selma Drive, Mooresville

Progress Work cont.



Framing & trusses for new addition (bath, laundry room & 2nd bedroom)



Exterior siding installation & new windows

HOME Recipients End of Program Year CAPER Report

Covering July 1, 2010 to June 30, 2011

Please provide detailed information regarding your HOME-assisted projects from July 1, 2010 to June 30, 2011. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of each project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than July 15, 2011.

Agency Name: Community Housing Dev. Corp. of Mooresville/South Iredell

Contact Person: Tim Brown

2010-2011 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- Purchase lot and construct home at 103 Burke Circle in the Burke Dale subdivision.
- Provide down payment/closing cost assistance to homebuyer at 103 Burke Circle in the Burke Dale subdivision
- Provide down payment/ closing cost assistance to the homebuyer at 356 Sharpe Street.

2. Describe how you provided decent housing and a suitable living environment for low and moderate-income persons and how it made an impact on identified needs.

Community Housing Development Corporation of Mooresville/South Iredell (CHDC/MSI) provides affordable, workforce housing for persons of low and moderate incomes in the Mooresville and southern Iredell County community. All homes constructed by CHDC/MSI are certified energy efficient by the Advanced Energy program sponsored by the North Carolina Housing Finance Agency. All CHDC/MSI homes include handicapped accessibility features such as interior and exterior door frame widths to accommodate wheelchair access and wall switches at wheelchair height above floor level. All prospective home buyers attend an eight-hour financial literacy class which includes at least three hours of housing/credit counseling and a two- hour home maintenance class. Prospective homebuyers learn budgeting and income management practices, maintenance of personal credit, predatory lending practices, and mortgage programs. This education and practice has proven critical to long term home ownership and financial success, with the fundamental precept that financially stable citizens create stable communities. CHDC/MSI actively participates in the predevelopment process associated with advancing its mission, including participating in the local government entitlement process and community meetings. CHDC/MSI also sponsors community events such as social gatherings and clean-up activities which allow families to become active and integrate into the neighborhood.

The CHDC/MSI mission benefits Mooresville/South Iredell community as follows:

- Increases homeownership in the low and moderate income population where the provision of decent, affordable workforce housing is in deficit;
- The provision of workforce housing within the community stimulates local economic growth and retains income and increases property tax revenues within the local/community economy.
- Homebuyer education program emphasis upon budgeting and income management practices, maintenance of personal credit, predatory lending practices, and mortgage programs fosters long term home ownership and financial success, whereas financially stable citizens create stable communities by lessening the credit issues generally associated with the population served;
- Providing opportunities for increasing homeownership leads to long-term asset accumulation through property appreciation, entrepreneurship, and greater financial stability within the community.

3. Activities and Accomplishments: (Please state whether you met your goals/objectives this year.)

CHDC/MSI accomplished during the FY11 fiscal year reporting period:

- Constructed and sold 103 Burke Circle in the Burke Dale subdivision in Mooresville
- Sold 356 Sharpe Street in Mooresville

As part of these accomplishments, two families received home buyer education and down payment/closing costs assistance.

The construction and purchase of 103 Burke Circle advanced the long-term goal of build out of the Burke Dale subdivision to provide 23 owner-occupied homes for the population served. CHDC/MSI also advanced its long-term goal of providing decent, affordable workforce housing through the sale of 356 Sharpe Street in Mooresville.

HOME ACTIVITY (New Const., Rehab, DPA, Etc.)	Description of Accomplishment	Activity Location	Number of Households Assisted
Construction	Construction of home at 103 Burke Circle	103 Burke Circle; Burke Dale subdivision in Mooresville	N/A (listed below)
Down Payment/ Closing Costs Assistance	Homebuyer at 103 Burke Circle	Mooresville	1
Down Payment/ Closing Costs Assistance	Homebuyer at 356 Sharpe Street	Mooresville	1

(Photographs and floor plans of these properties are included in the report.)

4. Describe actions taken to eliminate barriers to affordable housing.

The CHDC/MSI homebuyer education program is an essential program strategy element targeted at eliminating the barriers to affordable housing and homeownership. Through this program,

prospective homebuyers prepare for the long-term responsibilities and obligations of homeownership. CHDC/MSI partners with Mitchell community College in Mooresville, local realtors, and the local banking community, local attorneys, and credit counselors to advance financial literacy through the delivery of this program. CHDC/MSI also overcomes barriers to homeownership through credit counseling and down payment/closing costs assistance.

5. Describe actions taken to overcome the effects of impediments to fair housing.

CHDC/MSI staff and community partners/volunteers attend fair housing training to administer the rules of the Fair Housing Act to overcome these impediments. This training ensures that all service providers associated with the CHDC/MSI program delivery provide services to program clients in accordance with these federal regulations.

6. Please provide the following statistics by Person (P) or Household (H)

RACE	# of Households	# of People
White	1	2
Black/African American		
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity	1	2
Income		
Less than 30% AMI		
31% - 50% AMI	1	
51% - 80% AMI	1	
80%- AMI		
Family Status and Special Needs		
Female-Headed	1	
Disabled (not elderly)	1	
Elderly		
Homeless		
AIDS/HIV+		

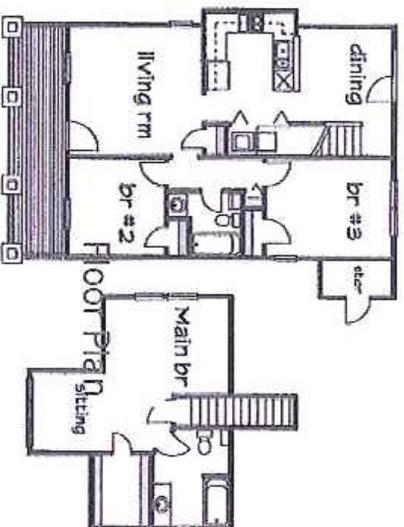
7. Budget Information

(Please provide the information requested below.)

BUDGET INFORMATION		
HOME Funds Budgeted this period	(2010-11)	47,414.00
HOME Funds Expended this period		63,332.52
HOME Funds Balance as of June 30, 2011		2,423.86
Other Federal Funds Expended this period		2,678.99
Non-Federal Funds Expended this period		39,436.47
Total Project Funds Expended this period		105,447.98

Community Housing Development Corporation of
Mooresville/South Iredell HOME Recipients End of Program Year
CAPER Report
Covering July 1, 2010 to June 30, 2011

356 Sharpe Street



HOME Recipients End of Program Year CAPER Report Covering July 1, 2010 to June 30, 2011

Please provide detailed information regarding your HOME-assisted projects from July 1, 2010 to June 30, 2011. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of each project listed. Use as much space as needed to answer the questions.
Please return this form to Cynthia Harrison no later than July 15, 2011.

Agency Name: Prosperity Unlimited, Inc
Contact Person: Kathie Brantley

2010-2011 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- Prosperity planned to acquire one single family home for rehabilitation utilizing HOME funds.
- The home will be affordable to a low to moderate income family.
- The family will participate in Home Buyer Education and the Housing Counseling program at Prosperity Unlimited.

2. Describe how you provided decent housing and a suitable living environment for low and moderate-income persons and how it made an impact on identified needs.

Prosperity has a holistic approach for working with clients. By educating potential homeowners through financial literacy classes and face to face counseling sessions we help individuals to become familiar with their overall financial situation and what affects it. A better educated client is more prepared to become a homeowner.

In addition, when we are evaluating properties for acquisition, consideration is given to neighborhoods which are affordable to low to moderate income families. Homes must be in a condition that lends itself to cost effective repairs and will provide decent affordable housing with no easily identifiable environmental issues.

Most of our clients are first time homeowners moving from a rental situation. The benefits of homeownership include wealth building and stability of the family and the community.

3. Activities and Accomplishments: *(Please state whether you met your goals/objectives this year.)*

Prosperity has met the objective of acquiring and is completing the rehabilitation of a home.

Please complete the following table.

HOME ACTIVITY <i>(New Const., Rehab, DPA, Etc.)</i>	Description of Accomplishment	Activity Location	Number of Households Assisted
Acquisition and Rehab	Acquire a home for rehabilitation.	2156 Mallard Point, Kannapolis, NC 28083	1



Four Bedroom, 2.5 baths

4. Describe actions taken to eliminate barriers to affordable housing.

Prosperity works to educate the client to prepare the client for homeownership by encouraging positive actions which impact their financial situation in a favorable way. In addition Prosperity works with the lenders and the realtors to help them understand the possibilities for low to moderate income families to become homeowners.

Down payment assistance is administered through Prosperity Unlimited for income eligible families.

All homes considered for acquisition and rehabilitation with HOME funds are evaluated to insure that it is affordable to a low to moderate income family.

5. Describe actions taken to overcome the effects of impediments to fair housing.

Clients and interested members of the community are invited to participate in Fair Housing events sponsored by Prosperity. In addition clients are given information related to the fair housing in the Home Buyer Education classes.

Please provide the following statistics by Person (P) or Household (H)

The home has not been sold at this time.

RACE	# of Households	# of People
White		
Black/African American		
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity		
Income		
Less than 30% AMI		
31% - 50% AMI		
51% - 80% AMI		
80%- AMI		
Family Status and Special Needs		
Female-Headed		
Disabled (not elderly)		
Elderly		
Homeless		
AIDS/HIV+		

7. Budget Information

(Please provide the information requested below.)

BUDGET INFORMATION	
HOME Funds Budgeted this period	95,096
HOME Funds Expended this period	95,096
HOME Funds Balance as of June 30, 2011	0
Other Federal Funds Expended this period	21,799
Non-Federal Funds Expended this period	
Total Project Funds Expended this period	116,895

HOME Recipients End of Program Year CAPER Report

Covering July 1, 2010 to June 30, 2011

Please provide detailed information regarding your HOME-assisted projects from July 1, 2010 to June 30, 2011. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of each project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than July 15, 2011.

Agency Name: Rowan County

Contact Person: Ed Muire, Planning Director

2010-2011 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- Owner Occupied Rehabilitation
-
-

2. Describe how you provided decent housing and a suitable living environment for low and moderate-income persons and how it made an impact on identified needs.

Two low income owner occupied homes which were in severe need of rehabilitation were rehabbed, providing for decent, safe and sanitary living environments. These households due to financial constraints were not able to make these repairs on their own and without this assistance; these homes would have continued to deteriorate to the point they would have become unoccupiable. In addition to rehabbing these units to meet program standards, the homes were made "lead safe", handicapped accessible where applicable, energy efficient and done so to accommodate the elderly were feasible.

3. Activities and Accomplishments: *(Please state whether you met your goals/objectives this year.)*

Activity #1 Owner-Occupied Rehabilitation – Since 2008 we have received 109 applications for rehabilitation assistance. Twenty-two of these applicants (eight for comprehensive rehabilitation and fourteen for emergency repairs) were served by the County's CDBG 2008 Scattered Site Grant Program. Ten additional units were served by the County's NCHFA 2008 Single Family Rehabilitation (SFR) Grant. In addition eight homes were served with Emergency Repair assistance through the County's CDBG 2009 Recovery Grant. Two homes were served by HOME 2008 funds, six with HOME 2009 funds and two homes have been completed using HOME 2010 funds and two additional homes are underway.

Two homes have been completed to date using FY10-11 Funds: Juanita Day, 270 Linda Street, Salisbury was bid out on November 3, 2010. A contract was signed on November 24, 2010 and completed on June 17, 2011. The final contract amount was \$53,890 for which utilized the balance of the FY09-10 funds (\$22,150.99) and \$23,148.01 of the FY10-11 funds. Match funds were obtained from the NC Housing Finance Agency through the Duke Power HELP Program which provided \$8,591 of the costs to rehab this unit; 2) Calvin Norman, 420 Joe Rankin Road, Mt. Ulla was bid out on January 31, 2011. A contract was signed on April 27, 2011 and completed on June 29, 2011. The final contract amount was for \$58,255 for which utilized FY10-11 funds.

One home is under contract and underway: 1) Carolyn Brown, 616 Tobas Road, Rockwell was bid out on April 15, 2011. A contract was signed on June 8, 2011 for \$51,255 for which is proposed to utilize \$47,426 of FY10-11 funds. Match funds have been obtained from the NC Housing Finance Agency through the Duke Power HELP Program which will provide \$8,591 of the costs to rehab this unit.

There will be one additional home to be served with HOME funds. Ada Williams, 508 Pruitt Williams Road, Woodleaf was bid out on June 12, 2011 and will be placed under contract during the month of July, 2011.

Please complete the following table.

HOME ACTIVITY (New Const., Rehab, DPA, Etc.)	Description of Accomplishment	Activity Location	Number of Households Assisted
Rehabilitation	Provided rehabilitation assistance to owner occupied home of Juanita Day.	270 Linda Street, Salisbury	1
Rehabilitation	Provided rehabilitation assistance to owner occupied home of Calvin Norman.	420 Joe Rankin Road, Mt. Ulla	1

PLEASE REMEMBER TO ATTACH PICTURES OF YOUR WORK

4. Describe actions taken to eliminate barriers to affordable housing.

Due to the rehabilitation improvements, the homes were made handicap accessible where applicable, energy efficient and done so to accommodate the elderly where feasible, which made the homes more affordable to the low income homeowners.

5. Describe actions taken to overcome the effects of impediments to fair housing.

The County adopted a Fair Housing Resolution and Complaint Procedure. In addition the County provides quarterly activities to promote Fair Housing. To date the County has Posted Fair Housing Posters in both English and Spanish at the County Administration Building as well as other County maintained buildings which are visited by the public; Conducted a Fair Housing Workshop; Distributed Fair Housing Pamphlets to Citizen Organizations and to Lending Institutions within the County; and has reassessed the County's Fair Housing Strategy to ensure that appropriate measures are being undertaken to promote Fair Housing.

6. Please provide the following statistics by Person (P) or Household (H)

RACE	# of Households	# of People
White	X	X
Black/African American	1	4
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity		
Income		
Less than 30% AMI	1	4
31% - 50% AMI	X	X
51% - 80% AMI		
80%- AMI		
Family Status and Special Needs		
Female-Headed		
Disabled (not elderly)		
Elderly	21	84
Homeless		
AIDS/HIV+		

7. Budget Information

(Please provide the information requested below.)

BUDGET INFORMATION	
HOME Funds Budgeted this period	\$189,547
HOME Funds Expended this period	\$82,261
HOME Funds Balance as of June 30, 2011	\$107,286
Other Federal Funds Expended this period	\$9,091
Non-Federal Funds Expended this period	\$0
Total Project Funds Expended this period	\$91,352

Calvin Norman



HOME Recipients End of Program Year CAPER Report

Covering July 1, 2010 to June 30, 2011

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Please return this form to Cynthia Harrison no later than July 15, 2011.

Agency Name: Rowan County

Contact Person: Ed Muire, Planning Director

2010-2011 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- Owner Occupied Rehabilitation
-
-

2. Describe how you provided decent housing and a suitable living environment for low and moderate-income persons and how it made an impact on identified needs.

Six low income owner occupied homes which were in severe need of rehabilitation were rehabbed, providing for decent, safe and sanitary living environments. These households due to financial constraints were not able to make these repairs on their own and without this assistance; these homes would have continued to deteriorate to the point they would have become unoccupiable. In addition to rehabbing these units to meet program standards, the homes were made "lead safe", handicapped accessible where applicable, energy efficient and done so to accommodate the elderly were feasible.

3. Activities and Accomplishments: *(Please state whether you met your goals/objectives this year.)*

Activity #1 Owner-Occupied Rehabilitation – Since 2008 we have received 109 applications for rehabilitation assistance. Twenty-two of these applicants (eight for comprehensive rehabilitation and fourteen for emergency repairs) were served by the County's CDBG 2008 Scattered Site Grant Program. Ten additional units were served by the County's NCHFA 2008 Single Family Rehabilitation (SFR) Grant. In addition eight homes were served with Emergency Repair assistance through the County's CDBG 2009 Recovery Grant. Two homes were served by HOME 2008 funds, six with HOME 2009 funds and two homes have been completed using HOME 2010 funds and two additional homes are underway.

Six homes have been completed to date using FY09-10 Funds: 1) Charles Wellmon, 150 Sechler Street, China Grove was bid out on October 20, 2009. A contract was signed on December 12, 2009 and completed on May 5, 2010. The final contract amount was \$50,470 for which utilized the balance of the FY08-09 funds, (\$48,489.70) and \$1,980.30 of FY09-10 funds; 2) Denniene W. Absher, 340 E. Chamblee Drive, Salisbury was bid out on February 24, 2010. A contract was signed on February 26, 2010 and completed on June 22, 2010. The final contract amount was \$53,810 for which utilized \$37,224 of FY09-10 HOME Funds. Match funds were obtained from the NC Housing Finance Agency through the Duke Power HELP Program which provided \$8,591 of the costs to rehab this unit. CDBG Recovery Emergency Repair funds were also used to provide \$7,995 of the cost to rehab this unit. 3) Todd Gainey, 440 Cromer Road, Salisbury was bid out on February 24, 2010. A contract was signed on February 26, 2010 and completed on June 22, 2010. The final contract amount was \$65,855 for which utilized \$33,224.71 of FY09-10 funds. Match funds were obtained from the NC Housing Finance Agency through the Duke Power HELP Program which provided \$9,091 of the costs to rehab this unit. Single Family Rehabilitation funds were used to provide \$17,605 of the costs to rehab this unit and CDBG Recovery Emergency Repair Funds were also used which provided \$5,934.29 of the cost to rehab this unit; 4) Barbara Floming, 1255 Relative Road, Mt. Ulla was bid out on October 20, 2009. A contract was signed on February 25, 2010 and **completed on December 10, 2010**. The final contract amount was \$53,420 for which utilized \$44,829 of FY09-10 funds. Match funds were obtained from the NC Housing Finance Agency through the Duke Power HELP Program which provided \$8,591 of the costs to rehab this unit; 5) Virginia Moore, 2255 Hwy. 29 N., Salisbury was bid out on June 2, 2010. A contract was signed on **August 6, 2010** and completed on **January 21, 2011**. The final contract amount was \$39,265 for which utilized \$32,946 of FY09-10 funds. Match funds were obtained from the NC Housing Finance Agency through the Duke Power HELP Program which provided \$6,319 of the costs to rehab this unit; 6) Juanita Day, 270 Linda Street, Salisbury was bid out on November 3, 2010. A contract was signed on November 24, 2010 and **completed on June 17, 2011**. The final contract amount was \$53,890 for which utilized the balance of the FY09-10 funds (\$22,150.99) and \$23,148.01 of the FY10-11 funds. Match funds were obtained from the NC Housing Finance Agency through the Duke Power HELP Program which provided \$8,591 of the costs to rehab this unit.

Please complete the following table.

6. Please provide the following statistics by Person (P) or Household (H)

RACE	# of Households	# of People
White	4	10
Black/African American	2	2
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity		
Income		
Less than 30% AMI	5	9
31% - 50% AMI	1	4
51% - 80% AMI		
80%- AMI		
Family Status and Special Needs		
Female-Headed	1	2
Disabled (not elderly)		
Elderly	5	11
Homeless		
AIDS/HIV+		

7. Budget Information

(Please provide the information requested below.)

BUDGET INFORMATION	
HOME Funds Budgeted this period	\$189,547
HOME Funds Expended this period	\$145,902.70
HOME Funds Balance as of June 30, 2011	\$0
Other Federal Funds Expended this period	\$23,539.29
Non-Federal Funds Expended this period	\$43,183
Total Project Funds Expended this period	\$212,624.99

HOME ACTIVITY (New Const., Rehab, DPA, Etc.)	Description of Accomplishment	Activity Location	Number of Households Assisted
Rehabilitation	Provided rehabilitation assistance to owner occupied home of Charles Welborn.	150 Sechler Street, China Grove	
Rehabilitation	Provided rehabilitation assistance to owner occupied home of Denniene Absher.	340 E. Chamblee Drive, Salisbury	1
Rehabilitation	Provided rehabilitation assistance to owner occupied home of Todd Galney.	440 Cromer Road, Salisbury	1
Rehabilitation	Provided rehabilitation assistance to owner occupied home of Barbara Fleming.	1255 Relative Road, Mt. Ulla	1
Rehabilitation	Provided rehabilitation assistance to owner occupied home of Virginia Moore.	2255 Hwy. 29 N., Salisbury	1
Rehabilitation	Provided rehabilitation assistance to owner occupied home of Juanita Day.	270 Linda Street, Salisbury	1

PLEASE REMEMBER TO ATTACH PICTURES OF YOUR WORK

4. Describe actions taken to eliminate barriers to affordable housing.

Due to the rehabilitation improvements, the homes were made handicap accessible where applicable, energy efficient and done so to accommodate the elderly where feasible, which made the homes more affordable to the low income homeowners.

5. Describe actions taken to overcome the effects of impediments to fair housing.

The County adopted a Fair Housing Resolution and Complaint Procedure. In addition the County provides quarterly activities to promote Fair Housing. To date the County has Posted Fair Housing Posters in both English and Spanish at the County Administration Building as well as other County maintained buildings which are visited by the public; Conducted a Fair Housing Workshop; Distributed Fair Housing Pamphlets to Citizen Organizations and to Lending Institutions within the County; and has reassessed the County's Fair Housing Strategy to ensure that appropriate measures are being undertaken to promote Fair Housing.

Denniene Asher



Todd Gainey



Barbara Fleming



Virginia Moore



Juanita Day



HOME Recipients End of Program Year CAPER Report

Covering July 1, 2010 to June 30, 2011

Please provide detailed information regarding your HOME-assisted projects from July 1, 2010 to June 30, 2011. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of each project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than July 15, 2011.

Agency Name: City of Salisbury

Contact Person: Janet Gapen, Senior Planner

2010-2011 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- Construction of Senior Rental Housing/amended to Family Rental Housing (a two year commitment)
- Construction of single-family housing
- Acquisition/Rehabilitation/Resale of a foreclosed single-family home

2. Describe how you provided decent housing and a suitable living environment for low and moderate-income persons and how it made an impact on identified needs.

The City of Salisbury partnered with the Salisbury Community Development Corporation (CDC) to provide decent housing and a suitable living environment for low and moderate-income persons. This is being accomplished by focusing our efforts on four targeted neighborhoods, West End, Jersey City, East End and Park Avenue. The population in these neighborhoods has a high percentage of minority residents whose incomes fall into the low-moderate range according to the Census. The city and the CDC have been working to improve the housing stock and overall livability in these neighborhoods for several years by purchasing abandoned homes and clearing dilapidated structures, which has left numerous empty lots suitable for new construction.

New Construction homes will be built Energy Star-certified for energy conservation and long-term affordability for the homeowner. Foreclosed properties that are rehabilitated have their energy efficiency improved through proper replacement of doors and windows, appliances and HVAC units.

Homeownership Education Program

During 2010-2011, the City of Salisbury and the Salisbury CDC continued to provide comprehensive homeownership education and counseling. The education component of the program includes a series of classes organized under four modules: Financial Literacy (6 hours), Homeownership (10 hours), Home Maintenance (2 hours) and Landscaping (2 hours). Counselors help families develop a budget, meet with them regularly to monitor their progress and, when they are ready to enter the housing market, assist them with the loan qualification process. The CDC has also created partnerships with local banks that offer discounted interest rates to participants in the Homeownership Education Program and waive PMI to help keep mortgage payments affordable. Families who have completed the homeownership program and successfully qualified for the loan are then able to purchase a home through the CDC.

3. Activities and Accomplishments: *(Please state whether you met your goals/objectives this year.)*

728 W. Cemetery Street – Jersey City

Construction began in Spring 2010 on a home in the Jersey City neighborhood at 728 W. Cemetery Street. This home will include three bedrooms and two baths in about 1,240 sq. ft. Construction on the home is complete and the home has been sold to a qualified first-time buyer who participated in our Homeownership Program. The home was sold in October 2010. Down payment and closing cost assistance was provided to this family.

The Jersey City neighborhood is one of four revitalization areas that have been selected by the city where housing deterioration and vacancy have been persistent problems. The population includes approximately 72% minority residents with 69% of residents in the low-moderate income range. The city and the CDC have been working to improve the housing stock and overall livability in this neighborhood for several years by purchasing abandoned homes and clearing dilapidated structures, which has left numerous empty lots suitable for new construction. The home just built is Energy Star-certified for energy conservation and long-term affordability for the homeowner.



Homeownership Program

In 2010-11 the city used HOME funds to provide homeownership assistance to two (2) low-moderate income family. The families completed the Homeownership Education Program offered by the CDC and received assistance through the loan qualification process to obtain a reduced-rate loan from a local bank. They each received \$7,500 in HOME funds for the down payment, along with \$2,500 for closing costs, which they used to purchase a home in the city limits. One family purchased a home in the Jersey City neighborhood and one purchased a home in the West End Neighborhood.

Upfront costs are a critical hurdle for low-wealth homebuyers who may otherwise be able to qualify for the loan and manage the monthly mortgage payments. This assistance put homeownership in reach for one low-moderate income family and helped increase homeownership in a neighborhood that has struggled with deteriorated housing, an aging population and vacant, deteriorated housing.

310 Laura Springs – Scattered Site

A foreclosed single-family unit located at 310 Laura Springs Drive was purchase this fiscal year utilizing the City's HOME funds. City's water and sewer utilities have connected the home. This home will be rehabilitated during the next fiscal year. When the rehabilitation is complete, the home will be marketed to a low-moderate income homebuyer through the Homebuyer Program.



Please complete the following table.

HOME ACTIVITY (New Const., Rehab, DPA, Etc.)	Description of Accomplishment	Activity Location	Number of Households Assisted
New Construction	Funds were used to construct one (1) single-family home that will include 1,240 sq. ft. and have three bedrooms and two baths. The home will be constructed to Energy Star standards to help ensure lower utility costs in the long-term for the homeowner.	728 W. Cemetery St., Jersey City, Salisbury, NC	1
DPA	The first time homebuyer who purchased 728 W Cemetery Street home was provided with down payment and closing cost assistance. Gaston	728 W. Cemetery Street	1
DPA	The first time homebuyer who purchased 310 S. Lloyd Street home was provided with down payment and closing cost assistance. Neely	310 S. Lloyd Street, West End, Salisbury, NC	1
Acquisition of Foreclosure	Salisbury CDC purchased on behalf of the City of Salisbury, a foreclosed property to be rehabilitated and made available for sale in the next fiscal year.	310 Laura Springs, City Wide, Salisbury, NC	0

4. Describe actions taken to eliminate barriers to affordable housing.

The City of Salisbury took the following actions during 2010-2011:

- Appointed a citizen advisory committee to study the creation of a housing commission. Assisted by city planning staff and a meeting facilitator, the committee engaged neighborhood representatives, landlords, Salisbury CDC, homeless service providers and other stakeholders to discuss housing conditions and access to housing. The committee met for more than six months, ultimately recommending that the City Council create a new Advocacy and Fair Housing Commission. Among other duties, the commission would be responsible for fair housing outreach and making referrals for fair housing complaints to the N.C. Department of Commerce.
- The Salisbury Planning Board established a committee to review and amend the table of land uses by base district in the city's Land Development Ordinance (LDO). Among other things, the committee will specifically review the land use table regarding transitional and emergency housing to ensure that they are treated the same as other residential uses, as recommended by the city's Analysis of Impediments to Fair Housing.
- Participated in the update of the HOME Consortium's Analysis of Impediments to Fair Housing.

5. Describe actions taken to overcome the effects of impediments to fair housing.

- Promoted housing programs in partnership with the Salisbury CDC using newsletters, Access 16 local government-access channel, websites, and presentations to neighborhoods, churches and civic groups;
- Provided educational seminars on avoiding foreclosure, buying insurance, creating a household budget and other housing issues.
- Promoted education, cooperation and assimilation of diverse populations and nationalities through the Salisbury Human Relations Council, a City Council-appointed board, and the Hispanic Coalition.

6. Please provide the following statistics by Person (P) or Household (H)

RACE	# of Households	# of People
White		
Black/African American	2H	5P
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity		
Income		
Less than 30% AMI		
31% - 50% AMI	1H	2P
51% - 80% AMI	1H	3P
80%- AMI		
Family Status and Special Needs		
Female-Headed	1H	3P
Disabled (not elderly)		
Elderly		
Homeless		
AIDS/HIV+		

7. Budget Information

(Please provide the information requested below.)

BUDGET INFORMATION	
HOME Funds Budgeted this period	75,000.00
HOME Funds Expended this period	164,742.82
HOME Funds Balance as of June 30, 2011	75,000.00
Other Federal Funds Expended this period	0.00
Non-Federal Funds Expended this period	0.00
Total Project Funds Expended this period	164,742.82

HOME Recipients End of Program Year CAPER Report

Covering July 1, 2010 to June 30, 2011

Please provide detailed information regarding your HOME-assisted projects from July 1, 2010 to June 30, 2011. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of each project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than July 15, 2011.

Agency Name: Salisbury Community Development Corporation

Contact Person: Chanaka V. Yatawara, Executive Director

2010-2011 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- Construct one (1) single family home – providing homeownership opportunity to a low-moderate income family through the construction and sale of the home
- Or acquire, rehabilitate and resell a foreclosed single family home – provide homeownership opportunity to a low-moderate income family through the rehabilitation and resale of the home.
- Provide first-time homebuyer (s) with down-payment assistance and/or closing cost assistance .

2. Describe how you provided decent housing and a suitable living environment for low and moderate-income persons and how it made an impact on identified needs.

Salisbury Community Development Corporation (SCDC) is a non-profit agency that builds or acquires, rehabilitates and sells homes to low-moderate income, first-time homebuyers.

Salisbury CDC builds homes that are affordable and that meet energy star standards and when rehabilitating an acquired single family unit, the CDC rehabilitates the homes to higher energy efficiency levels and sells them to low-moderate income homebuyers. The acquisition of the properties at 705 Torrence Street and 310 Laura Springs has helped to reduce the negative impact abandoned homes have in our neighborhoods and through its renovation and resale will provide two families with a decent and affordable home. The homes will be renovated and the energy efficiency levels will be improved before the home is resold to a low-moderate income homebuyer.

Salisbury CDC has developed partnerships with 4 local banks that offer discount mortgage rates and allow SCDC to buy down the rate further for a low-moderate income homebuyer. The banks also

waive the Private Mortgage Insurance to make the mortgage payment more affordable. The program also assists families with the obstacles of obtaining the up-front cost to purchase a home, such as the down payment closing and rate buy down costs. These funds are provided to the buyer through the North Carolina Housing Finance Agency's New Home Program.

3. Activities and Accomplishments: (Please state whether you met your goals/objectives this year.)

705 Torrence Street - West End neighborhood

During this fiscal year, SCDC completed the rehabilitation of the foreclosed single-family home that was purchased last fiscal year. The 3 bedroom, 2 baths, split level home is being marketed through our housing program and through other marketing methods to low-to-moderate income families.

310 Laura Springs Drive – Scattered Site

This foreclosed single-family home was purchase this fiscal year utilizing the City's HOME funds. SCDC will use its HOME funds to rehabilitating the home. The CDC has connected the home to the city's water and sewer utility and has requested a work-write up and inspection of the property. When the rehabilitation is complete, SCDC will market the home to qualified low-moderate income homebuyers through our Homebuyer Program.

The goals for this fiscal year were met with the exception of a home being sold. The current market and poor economy have played a substantial role in declined home sales.

Please complete the following table.

HOME ACTIVITY (Now Const., Rehab, DPA, Etc.)	Description of Accomplishment	Activity Location	Number of Households Assisted
Rehab	The foreclosed property was purchased last period and was completely renovated this period.	705 Torrence St., Salisbury	
Acquisition/rehab/resale	One foreclosed property was purchased during this period to be rehabilitated in the next fiscal year.	310 Laura Springs Dr., Salisbury	

PLEASE REMEMBER TO ATTACH PICTURES OF YOUR WORK

705 Torrence Street



310 Laura Springs



4. Describe actions taken to eliminate barriers to affordable housing.
Please see the City of Salisbury's CAPER.

5. Describe actions taken to overcome the effects of impediments to fair housing.
Please see the City of Salisbury's CAPER.

6. Please provide the following statistics by Person (P) or Household (H)

These homes have not been sold; this information is not currently available.

RACE	# of Households	# of People
White		
Black/African American		
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity		
Income		
Less than 30% AMI		
31% - 50% AMI		
51% - 80% AMI		
80%- AMI		
Family Status and Special Needs		
Female-Headed		
Disabled (not elderly)		
Elderly		
Homeless		
AIDS/HIV+		

7. Budget Information

(Please provide the information requested below.)

BUDGET INFORMATION		
HOME Funds Budgeted this period	2010-11	81,449.00
HOME Funds Expended this period		80,985.73
HOME Funds Balance as of June 30, 2011		48,146.02
Other Federal Funds Expended this period		0.00
Non-Federal Funds Expended this period		0.00
Total Project Funds Expended this period		80,985.73

HOME Recipients End of Program Year CAPER Report

Covering July 1, 2010 to June 30, 2011

Agency Name: City of Statesville

Contact Person: Donald Hicks, Jr.

2010-2011 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- New Home Construction

2. Describe how you provided decent housing and a suitable living environment for low and moderate-income persons and how it made an impact on identified needs.

This year has provided the opportunity to physically separate the two entities of SHA and our non-profit corporation ISCEC. This move is to provide some separation of identity in an effort to overcome any negative stigma that may exist in the public perception of our open market potential clients association with a public funded organization.

ISCEC became a NC Licensed Broker with an agent on duty and access to the MLS to market the remaining homes and future community outreaches. Along with these changes ISCEC now houses the Home Ownership, Family Self Sufficiency, Customer Relations and Foreclosure assistance. With this move they are also in the process of being the Certified Housing Counseling agency for Iredell County.

To date we have successfully constructed Twenty Four (24)

- Sold Nineteen (18)
- Leased to own one (2)
- Model show homes four (4)
- Of these occupied homes seventeen (17) have qualifying families

With the assistance of down payment programs through the State our homeowners are able to qualify for these quality homes and are able to manage the monthly payments successfully. Enabling the community to grow into a strong and viable part of the greater Statesville vision of sustainability.

With program income we have also been able to complete the acquisition of Phase 5 Allison Summit.

The environmental review for the future Shelton Avenue project has been completed and approved. This approval has afforded both organizations to seriously focus on the best utilization of the space in conjunction with the approved City 115 Corridor Street Scape design for the Shelton area.

3. Activities and Accomplishments: *(Please state whether you met your goals/objectives this year.)*

We were able to continue the successful construction and sales of the homes to qualified purchasers. With the down turn in the housing market and even with the tax credit, we have successfully closed four (2) homes during this 2010/2011 session.

Please complete the following table.

HOME ACTIVITY <i>(New Const., Rehab, DPA, Etc.)</i>	Description of Accomplishment	Activity Location	Number of Households Assisted
New Construction	Completed construction of one (1) new home	Willie Beatty Court	2 / 1

PLEASE REMEMBER TO ATTACH PICTURES OF YOUR WORK

4. Describe actions taken to eliminate barriers to affordable housing:

As set forth in our mission/goals the opportunity to correct the blighted areas in a block by block approach has been very successful in the community and has enabled the partnership to establish affordable housing for first time homebuyers.

5. Describe actions taken to overcome the effects of impediments to fair housing:

The Housing Authority is set in advertising and promotion of fair housing issues through the community. We continue to bring in outside resources to offer training opportunities for providers of Housing, Loans and Realty companies. We distribute literature at all events and radio shows conducted to spread the knowledge to the community at large about fair housing topics.

6. Please provide the following statistics by Person (P) or Household (H)

RACE	# of Households	# of People
White		
Black/African American	1	2
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity	1	3
Income		
Less than 30% AMI		
31% - 50% AMI		
51% - 80% AMI	2	
80%- AMI		
Family Status and Special Needs		
Female-Headed	1	
Disabled (not elderly)		
Elderly		
Homeless		
AIDS/HIV+		

7. Budget Information

(Please provide the information requested below.)

BUDGET INFORMATION	
HOME Funds Budgeted this period	109,539
HOME Funds Expended this period	109,539
HOME Funds Balance as of June 30, 2011	0.00
Other Federal Funds Expended this period (Program Income)	0.00
Non-Federal Funds Expended this period	25,835
Total Project Funds Expended this period	135,374



Willie Beatty Court

APPENDICES

APPENDIX A

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

Part I Participant Identification								Match Contributions for Federal Fiscal Year (2010)	
1. Participant No. (assigned by HUD) M10-DC370209		2. Name of the Participating Jurisdiction City of Concord			3. Name of Contact (person completing this report) Cynthia Harrison				
5. Street Address of the Participating Jurisdiction P.O. Box 308					4. Contact's Phone Number (include area code) 704-920-5147				
6. City Concord		7. State NC		8. Zip Code 28026					
Part II Fiscal Year Summary									
1. Excess match from prior Federal fiscal year								\$410,614	
2. Match contributed during current Federal fiscal year (see Part III.9.)								\$647,935	
3. Total match available for current Federal fiscal year (line 1 + line 2)								\$1,058,549	
4. Match liability for current Federal fiscal year								369,227	
5. Excess match carried over to next Federal fiscal year (line 3 minus line 4)								\$689,322	
Part III Match Contribution for the Federal Fiscal Year									
1. Project No. or other ID	2. Date of Contribution (mm/dd/yyyy)	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	7/10-5/11	\$90,147						\$90,147	
Cabarrus County	7/10-5/11	52,909		\$272,000				324,909	
City of Kannapolis	3/10-6/11	0				43,172		43,172	
Town of Mooresville	12/10-6/11	12,824						12,824	
Mooresville CDC	7/10-1/11	15,833						15,833	
City of Salisbury	8/10-6/11	41,186						41,186	
Rowan County	12/10-4/11	94,029						94,029	
City of Statesville	04/29/11	25,835						25,835	
TOTALS		\$332,763		\$272,000		\$43,172		\$647,935	



APPENDIX B

INTEGRATED DISBURSEMENT AND INFORMATION SYSTEM REPORTS

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

APPENDIX C

PUBLIC HEARING NOTICE

LEGAL NOTICES

**NOTICE OF PUBLIC HEARING
CONSOLIDATED ANNUAL PERFORMANCE &
EVALUATION REPORT**

The City of Concord will hold a public hearing on Wednesday, August 31, 2011 at 5:30 PM in the second floor conference room of the City's annex building located at 66 Union St., Concord, NC to receive citizen comments and questions about the 2010-2011 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, 2010-June 30, 2011). Copies of the draft document will be available for public review from September 5, 2011 to September 21, 2011 at the Community Development Office, City Hall Annex Building, 66 Union St. and the Cannon Memorial Library, 27 Union St. in Concord. Comments will be received through September 21, 2011.

All interested persons are invited to attend this 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 may contact Cynthia Harrison at 66 Union St. in Concord or call (704)-920-5147 at least forty-eight (48) hours prior to the meeting.

Publish: August 14, 2011

**NORTH CAROLINA, CABARRUS COUNTY
NOTICE TO CREDITORS File No: 11 E 650**

Having qualified as Administrator of the Estate of James W. Deaton AKA James Wayne Deaton, deceased, this is to notify all persons, firms and corporations having claims against the said decedent to exhibit them, duly verified, to the undersigned on or before the 14th day of November, 2011 or this notice will be pleaded in bar of their recovery. All persons, firms and corporations indebted to said estate are notified to make immediate payment.

This the 14th day of August, 2011.
Mark Christopher Deaton, Administrator CTA
203 Echo Avenue
Kannapolis, NC 28051
Publish: August 14, 21, 28; September 4, 2011

**NORTH CAROLINA, CABARRUS COUNTY
NOTICE TO CREDITORS File No: 11 E 623**

Having qualified as Administrator of the Estate of Mary E. Brown, deceased, this is to notify all persons, firms and corporations having claims against the said decedent to exhibit them, duly verified, to the undersigned on or before the 7th day of November, 2011 or this notice will be pleaded in bar of their recovery. All persons, firms and corporations indebted to said estate are notified to make immediate payment.

This the 7th day of August, 2011.
Christine Brown, Administrator
1553 Kindred Circle NW
Concord, NC 28027
Publish: August 7, 14, 21, 28, 2011

**NORTH CAROLINA, CABARRUS COUNTY
NOTICE TO CREDITORS File No: 11 E 596**

Having qualified as Executor of the Estate of Marie S. Goodnight aka Marie Goodman Goodnight, deceased, this is to notify all persons, firms and corporations having claims against the said decedent to exhibit them, duly verified, to the undersigned on or before the 24th day of October, 2011 or this notice will be pleaded in bar of their recovery. All persons, firms and corporations indebted to said estate are notified to make immediate payment.

This the 24th day of July, 2011.
Marsha G. Weaver, Executor
1307 Pine Needle Road
Venice, FL 34285
Publish: July 24, 31; August 7, 14, 21 2011

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2011, August

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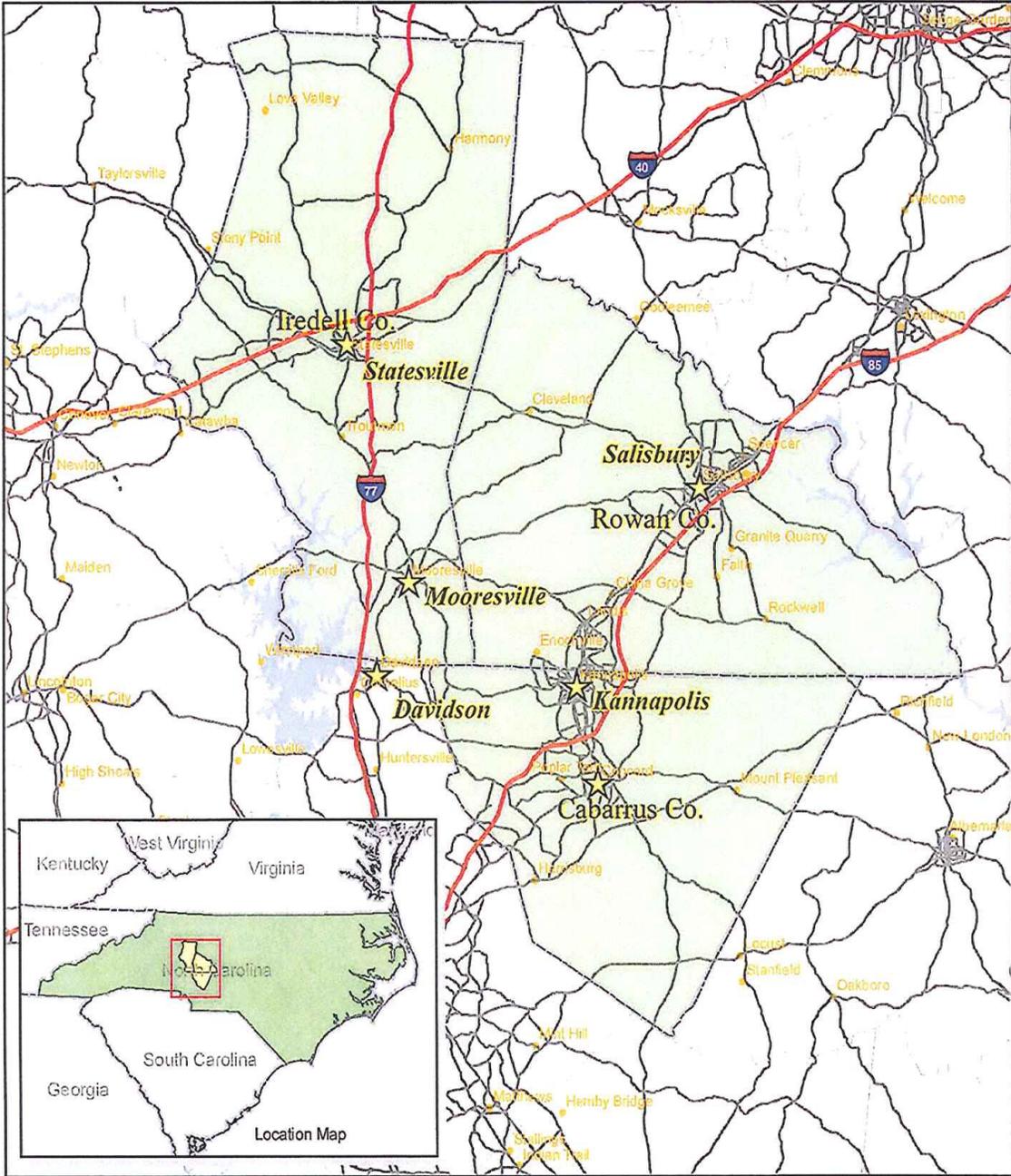
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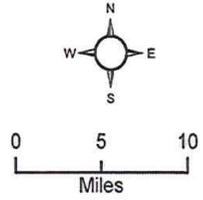
APPENDIX D

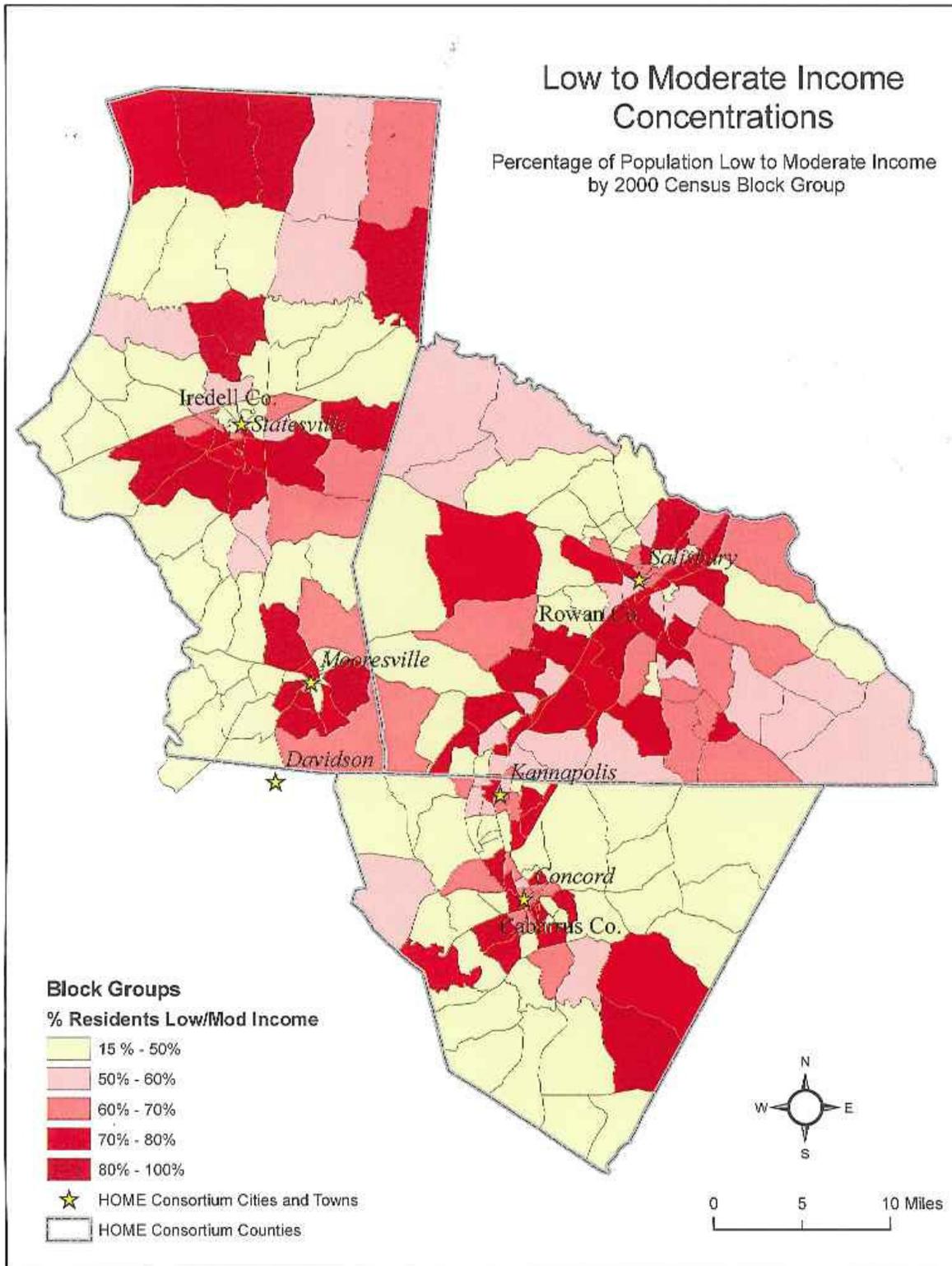
MAPS



Concord-Cabarrus_Rowan HOME Consortium

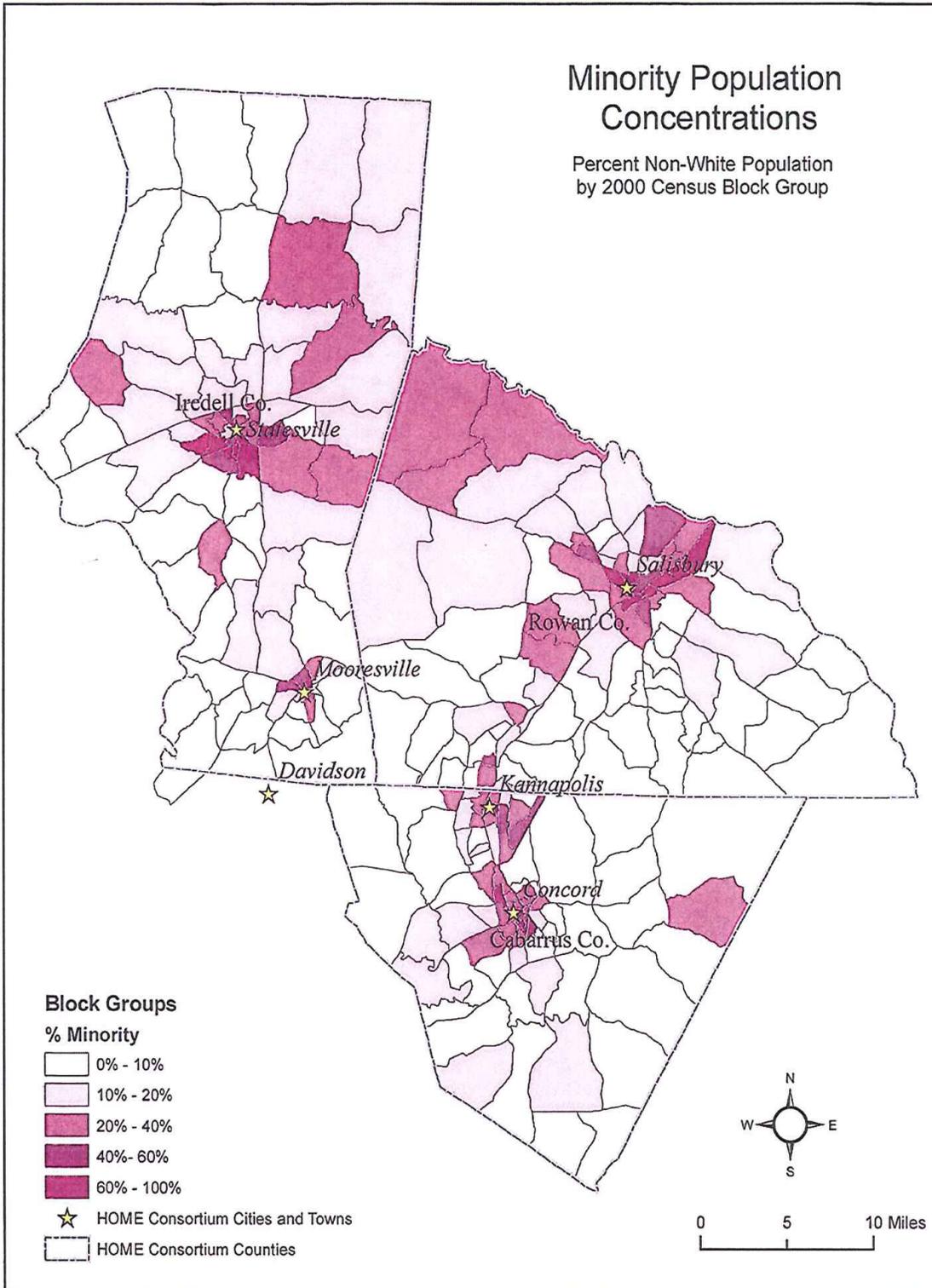
- ★ HOME Consortium Cities and Towns
- ▭ HOME Consortium Counties
- Interstates
- Highways
- Lakes
- Cities & Towns

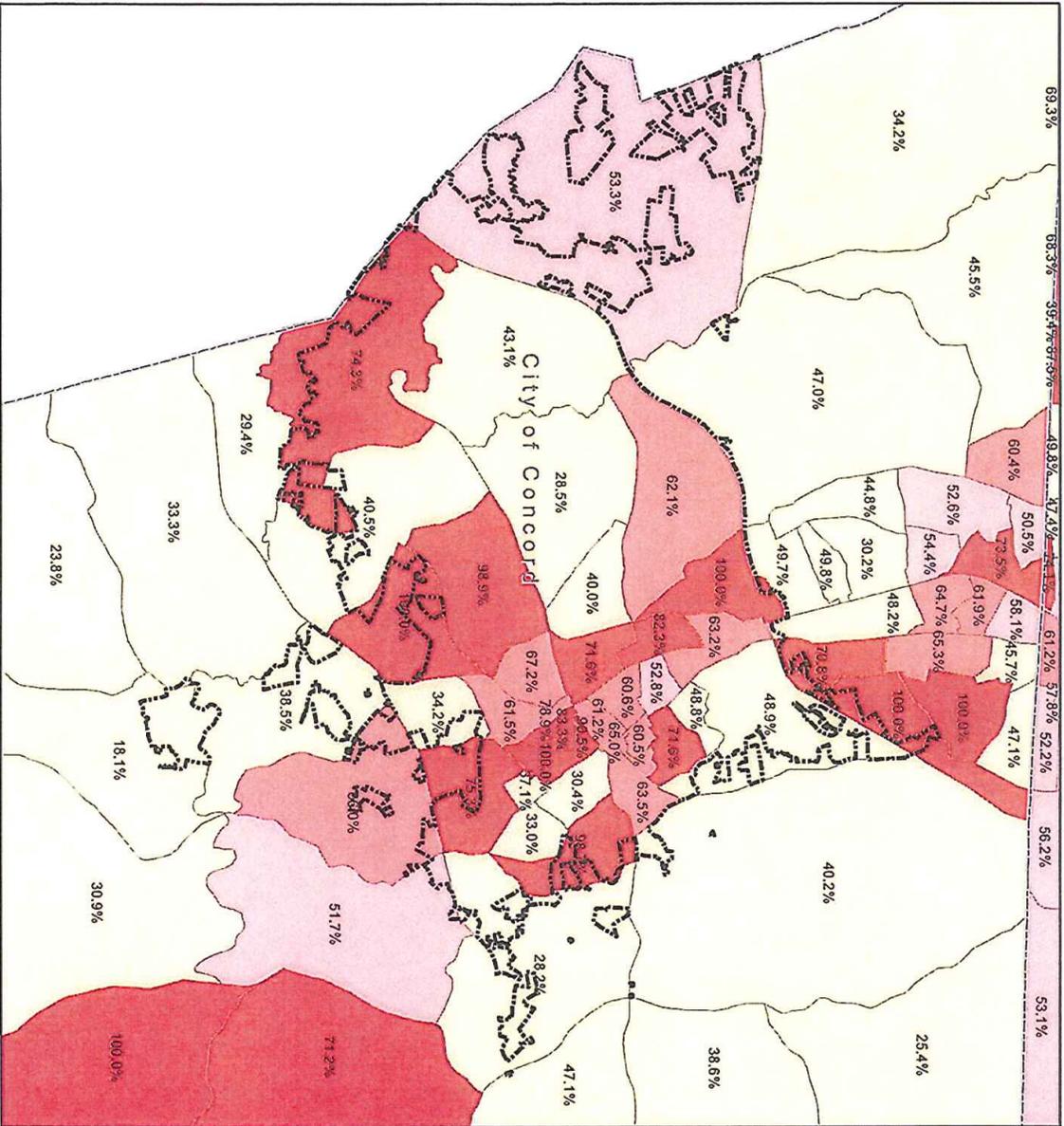




Minority Population Concentrations

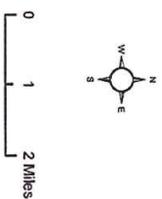
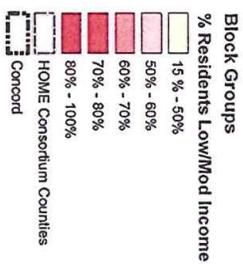
Percent Non-White Population
by 2000 Census Block Group





City of Concord
 Low to Moderate
 Income Concentrations

Percentage of Population
 Low to Moderate Income
 by 2000 Census Block Group



City of Concord Minority Population Concentrations

Percent Non-White Population
by 2000 Census Block Group

