



2009-2010 Consolidated Annual Performance and Evaluation Report

City of Concord and Cabarrus/ Iredell/ Rowan
HOME Consortium

September 28, 2010

TABLE OF CONTENTS

Executive Summary	1
Citizen Comments	2
SECTION I – FUNDING	
2009-2010 CDBG Funding & Proposed Budget	3
2009-2010 HOME Funding & Proposed Budget	4
2009-2010 Expenditures by Grant Activity	5
HOME Consortium Activities & Funding	6
Leveraging Resources	7
HOME Consortium Match Liability & Contribution Report ..	8
SECTION II – ASSESSMENT OF ONE-YEAR GOALS AND OBJECTIVES	
Self-Evaluation	8
Affordable Housing Assessment	10
Actions Taken to Meet Goals & Objectives	
▪ Barriers to Affordable Housing	11
▪ Wellspring Village Senior Complex	12
▪ Villas at Logan Gardens	13
▪ Affordable Housing Accomplishments	14
SECTION III – HOMELESS POPULATION	
Continuum of Care	14
SECTION IV – OTHER ACTIONS	
1. Antipoverty Strategy	15
2. Marketing to Target Populations	16
3. HOME Minority & Women Owned Business Enterprise Policy	16
4. Lead-Based Paint	17
5. Fair Housing	18
6. Public Housing Strategy	19
7. Monitoring	20
8. Uniform Relocation Act	21

SECTION V – NON-HOUSING COMMUNITY DEVELOPMENT

CDBG Infrastructure Projects	22
Section 108 Loan Guarantee	25
Public Service Strategy	26
Demolition of Substandard Property	26
Neighborhood Matching Grant Program	27
CDBG & HOME Actions & Accomplishments.....	28

APPENDICES

A. CITY'S HOME MATCH REPORT

B. INTEGRATED DISBURSEMENT AND INFORMATION SYSTEM REPORTS

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

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

D. PUBLIC HEARING NOTICE

E. MAPS

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

City of Concord Consolidated Annual Performance & Evaluation Report

For Fiscal Year July 1, 2009 - June 30, 2010

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 2009-2010 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, 2009 and June 30, 2010.

The 2009-2010 fiscal year is the first 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 2009-2010, the City received \$390,779 in CDBG funds, plus an additional \$52,720 from program income. The amount of HOME funds received for the Cabarrus/Iredell/Rowan HOME Consortium was \$1,271,510. The City of Concord’s share of the HOME allocation was \$223,190, including administrative fees. Approximately \$35,174 was also received in program income funds and \$45,000 in matching funds was provided by the City. The total amount of project funds available to the City was \$224,756. The remaining \$1,048,320 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 57 separate projects with CDBG and HOME funds during the 2009-2010 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 2009-2010 CAPER became available for public review and comment on September 8, 2010. Copies of the draft 2009-2010 CAPER were made available at the Department of Business & Neighborhood Services' Community Development Division and the City's Main Library. A public notice was placed in the *Independent Tribune* on September 8, 2010 notifying the public of the availability of the draft and opportunity to comment over a 15-day period. A public hearing was held on September 23, 2010 to receive comments. (See Appendix D.) As the primary point of contact with HUD, the Business and Neighborhood Services Department is responsible for the coordination and preparation of the CAPER.

No comments were received from the public.

SECTION I
2009-2010 CDBG & HOME Allocations

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM	
FY 09-10 SOURCES OF FUNDING	
FY 2009 CDBG Grant	\$390,779
Anticipated Program income	50,000
Total Federal & Non- Federal Funds Available	\$440,779
PROPOSED 09-10 BUDGET	
CDBG ACTIVITIES	
Acquisition	\$51,000
Owner-Occupied Rehab	80,000
Emergency Repairs	78,923
Public Services	41,000
Code Enforcement	6,000
Infrastructure	35,000
Downtown ED Façade Program	60,000
Neighborhood Matching Grant	500
CDBG Program Administration	88,156
Utilities	100
Insurance	100
TOTAL	\$440,779

2009-2010 HOME ALLOCATION AND BUDGET

HOME Investment Partnerships Program Cabarrus/Iredell/Rowan HOME Consortium	
FY 09-10 Sources of Funding	
FY 2009-2010 Entitlement Grant	\$1,271,510
Anticipated Program Income	\$165,000
Total HOME Funds Available	\$1,436,510
Proposed Budget	
New Construction for Homeownership	\$730,335
New Construction – Rental Housing	114,844
Owner-Occupied Single-Family Rehab	338,417
Downpayment Assistance	65,736
Acquisition	60,029
Program Administration	127,151
Total	\$1,436,510

CITY OF CONCORD'S HOME PROGRAM	
FY 09-10 SOURCES OF FUNDING	FUNDING AMOUNT
FY 2009 HOME Grant (City's Portion)	\$144,582
Anticipated Program Income	115,000
Local Match	45,000
HOME Program Administration	78,608
Total Federal & Non- Federal Funds Available	\$383,190
PROPOSED 09-10 BUDGET	
New Construction for homeownership (Single Family)	\$130,000
Housing Rehab – Single-Family (PI)	105,000
Downpayment Assistance (HOME)	30,000
Acquisition (for New Construction)	28,082
HOME Program Administration (includes PI)	90,108
TOTAL CITY ACTIVITIES	\$383,190

2009-2010 EXPENDITURES BY GRANT ACTIVITY

During FY 2009-2010, the City expended \$52,720 of program income, \$93,600 in Section 108 loan funds, and \$436,062 of its CDBG allocation. The City and other HOME Consortium members expended \$1,337,407 in HOME funds. An additional \$325,392 in program income and \$183,152 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/ADDI
Unexpended Balance at July 1, 2009	\$2,510,779	\$1,663,792
2009 Entitlement Grant	\$390,779	\$1,271,510
Program Income and Other Repayments (Actual)	\$52,720	\$325,392
Matching Funds		195,089
TOTAL FUNDS AVAILABLE	\$2,954,278	\$3,455,783
EXPENDITURES		
CITY EXPENDITURES	CDBG	HOME
Housing		
Emergency Rehab	80,912	
New Construction (includes PI)	0	93,160
Rehabilitation (owner-occupied single family)	18,265	0
Rehab of Commercial Bldg.	35,379	
Down Payment Assistance (includes PI)	0	25,500
Acquisition	88,086	
Code Enforcement (Demolition/Clearance)	26,825	
Economic Development	0	
Public Services	41,000	
Public Facilities – Neighborhood Impvmts & Infrastructure	39,425	
Planning & Administration	158,890	22,962
Section 108 Loan Guarantee	93,600	
TOTAL EXPENDED BY CITY	\$582,382	\$141,622
HOME Consortium Expenditures		
Project Costs (Housing)		\$1,142,437
General Administration Costs		40,639
TOTAL EXPENDED BY OTHER CONSORTIUM MEMBERS		\$1,183,076
TOTAL UNEXPENDED BALANCE JUNE 30, 2010	\$2,371,896	\$2,131,085

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 FY09 CONSORTIUM ACTIVITIES

<i>CONSORTIUM MEMBER</i>	<i>PROPOSED ACTIVITIES</i>	<i>(ACTUAL) COMPLETED ACTIVITIES</i>
City of Concord	Construction of 1 single-family home; down payment assistance for 6 first-time homebuyers; acquisition of property, 1 owner occupied, single-family rehab	Constructed 1 single-family home; 7 Down Payment Assistance
Cabarrus County	Rehabilitation of 3 owner occupied homes (Elderly/disabled)	Rehabbed 4 owner-occupied homes; replaced 1 single family home
Town of Davidson	Construct 41 unit rental apartment development	None. Construction held up until rental vouchers are acquired.
Davidson Housing Coalition	Construct 41 unit rental apartment development	Construction delayed pending approval of other funding sources; provided 1 down payment assistance
City of Kannapolis	Construction of 1 single-family home	Program Income used for 6 Down Payment Assistance and 1 new construction.
Mooresville CDC	DPA for 4 first time homebuyers, acquisition of property	Acquired 2 lots (for new construction); 2 Down Payment Assistance
Town of Mooresville	Provide Infrastructure for development of 20-lot single-family affordable housing subdivision.	Subdivision infrastructure completed
Prosperity Unlimited	Construction of 1 single-family home	Constructed 1 single-family home
Rowan County	Construction of 1 new single-family home; provide leveraging for 2-4 rehabilitation grants for owner occupied single-family homes	Constructed 1 single-family home; rehabilitated 2 owner-occupied homes
Salisbury CDC	Construction of 1 new single-family home for first time homebuyer	Acquired one single-family home to rehab and resell
City of Salisbury	Construction of 1 new single-family home for first time homebuyer; down payment assistance to 1 first-time homebuyer	Began construction of 1 single-family home
City of Statesville	Construction of 1 new single family home	Constructed 1 single-family home

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:

2009 LEVERAGED FUNDS	
Source	Amount
Other Federal Funds	\$159,800
Other Non-Federal funds	\$145,808
Total	\$ 305,608

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 2009 Program Year was \$183,152 (see table on next page). The 2009 contributions, plus the 2008 excess match carryover, left the Consortium with \$410,614 in excess match funds to be carried forward into the 2010 Program Year. (See Appendix A, *HOME Match Report 40107-A.*)

PY09 CONSORTIUM DRAWS & MATCH LIABILITY				
<i>Consortium Member</i>	<i>2009 HOME ALLOCATION</i>	<i>Amt. Drawn in PY 2009</i>	<i>Match Liability</i>	<i>Match Contributed in PY09</i>
City of Concord	\$144,582	\$50,832	12,708	\$45,000
Cabarrus County	126,084	99,072	24,768	\$40,000
Town of Davidson	67,162	0	0	
Davidson Housing Coalition	47,682	4,100	1,025	
City of Kannapolis	125,301	7,892	1,973	
Mooresville CDC	47,683	29,340	7,335	
Town of Mooresville	87,383	87,383	21,846	
Prosperity Unlimited	47,682	42,908	10,727	7,170
Rowan County	189,546	190,429	47,607	76,838
Salisbury CDC	47,682	42,908	10,727	
City of Salisbury	109,652	73,821	18,455	
City of Statesville	103,922	103,922	25,981	25,981
TOTAL	\$1,144,359	\$732,607	\$183,152	\$194,989
Program Administration	127,151	63,601		
TOTAL	\$1,271,510	\$796,208	\$183,152	\$194,989

SECTION II - ASSESSMENT OF ONE-YEAR GOALS AND OBJECTIVES

Self-Evaluation

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

During this program year, federal funds were used to support affordable housing throughout the City’s and Consortium’s jurisdiction. In-fill lots were purchased and vacant structures were demolished and replaced by 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; sidewalks were installed in a low and moderate income neighborhood to increase residents mobility to local services; 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 and the Cabarrus/Iredell/Rowan Consortium's HOME and CDBG funds were used to provide decent housing by actively using the funds for housing rehabilitation, acquisition and new construction, emergency repairs, and down payment assistance. Cabarrus County used funding for scattered site rehabilitation and the City of Concord used a portion of their funding to make emergency needs repairs. Rowan County also used a portion of their funds to rehabilitate owner-occupied homes. The Town of Mooresville, the Community Housing Development Cooperation of Mooresville/South Iredell, the Cities of Salisbury and Statesville, along with Rowan County, and Prosperity Unlimited (CHDO) used funding to increase the construction of new affordable housing. 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 used a portion of their CDBG funds to install a section of sidewalk and curb and gutter in Center City (Public Housing Redevelopment Area).

In an effort to provide a suitable living environment to those with special needs, CDBG funds were awarded to several public service organizations that provide homeownership counseling, adult day care, social services, transitional housing, night shelters 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 that target homeowners who experience unexpected emergencies (e.g., job loss or medical) that result in an inability to make mortgage payments on a regular basis.
- Cabarrus County has a program to waive adequate public facilities (APF) fees to non-profit agencies. This reduces the price of the home by \$4,024 per unit. Also, individuals who have participated in home ownership training (by a qualified agency) may apply for a refund of the APF fees on homes produced by private developers. In addition, Cabarrus County ensures that there are adequate zoning jurisdictions that allow for smaller lot sizes. (Affordable housing is most often constructed on smaller lots.) The County also provides technical support to Habitat for Humanity and Prosperity Unlimited, Inc.

- The City of Concord adopted a policy to waive water and wastewater connection charges and zoning clearance permit fees for affordable housing. In 2007 the Planning Commission 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 2009 Program Year, many of the HOME activities addressed the housing objectives in this plan.

CITY OF CONCORD HOUSING PROJECTS

Whole House Rehab on Robbins Street



Wellspring Village Update

Construction of Wellspring Village, a 52-unit senior rental housing complex located on Pitts School Road in Concord, was completed in December 2009 and was 100% occupied by March 2010. The complex consists of 44 one-bedroom units containing 645 sq. ft. each and 8 two-bedroom units containing 852 sq. ft. each. There is also a 2,115 sq. ft. community building. Monthly rents range from \$300-\$520. Forty percent (40%) of the units are rent restricted and occupied by households with incomes at or below sixty percent (60%) of the median income. Forty percent (40%) are occupied by households with incomes at or below fifty percent (50%) of median income and twenty-five percent (25%) are affordable to households with incomes at or below 30% of the county median income.

The City provided a \$300,000 low-interest loan which was used in conjunction with state tax credits, Federal Low Income Housing Tax Credits, and bank loans.

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

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

In August 2010 the City received approval from HUD for the RFP for project-based vouchers. Construction is expected to begin in the fall of 2010. A groundbreaking ceremony is scheduled for October 2010.



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	8	16	4	7		5
Emergency Repair (of SF)		17	30	9	21		
3. Downpayment assistance	13	16	45	19	16	5	5
4. New construction	12	3	8	1	7		
4. Homeownership Counseling	05	2					
Totals		46	99	33	51	5	10

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

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 2009 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 344

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 4,185 homeless/near-homeless people in FY 2009-2010. (\$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 13 males recovering from drug or alcohol addiction in FY 2009-2010. (\$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. During the past year, three minority contractors, including one woman, were utilized in the HOME and CDBG Programs.

4. LEAD-BASED PAINT

Lead-based paint (LBP) can be found in homes built before 1978, at which time it was banned for residential use. Although there are a number of older homes in this area, only a small number of poisoning cases have been reported. City of Concord and Consortium members cooperate with county health inspectors to test children under the age of 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 that 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.

2009-2010 Activities

During this program year, substantial rehabilitation was made to one owner-occupied, single-family home. The home was constructed post 1978 and did not contain lead based paint.

During fiscal year 2009-2010, the City completed 17 small emergency repair projects. In each of these projects residents were notified of the hazards of lead based paint. None of these projects required further action concerning lead based paint.

No lead based paint was found in any of the demolition projects. Attention to the requirements and procedures regarding the handling and disposal of materials containing lead based paint are followed when present.

5. FAIR HOUSING

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

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

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

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

Opportunities to educate the public about fair housing laws are provided through round table discussions and events 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 City also supports a local CHDO's (Prosperity Unlimited, Inc.) continued efforts to educate the public and housing industry professionals about fair housing. Each year the City provides CDBG funds to assist with fair housing and homebuyer education workshops as do other members of the Consortium.

ACTIONS TAKEN IN PY 2009 TO OVERCOME THE EFFECTS OF IDENTIFIED IMPEDIMENTS TO FAIR HOUSING

- 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.
- Clients were made aware of jobs services programs.
- 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 and key tags 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.
- Partnerships were created with non-profit organizations to provide education and outreach to citizens regarding fair housing. One community developed a partnership with a community college to provide financial literacy classes.
- Several communities adopted and advertised new fair housing complaint policies.
- One community provided quarterly activities to promote fair housing.
- Fair housing strategies were reassessed in several communities.

- A city-appointed human relations council promoted education, cooperation and assimilation of diverse populations and nationalities.
- Marketing efforts were made to break the stereotypical link between assisted housing and decay using workshops, neighborhood meetings, website information, and code enforcement.

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

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

6. PUBLIC HOUSING STRATEGY

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 two 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 Business and Neighborhood Services offered their assistance in developing a plan to achieve the dual goals of increased quality of housing stock and generation of alternative revenue streams for the Public Housing Department.

During this program year, the city made progress in their efforts to revitalize the Logan Community. A second single family rental home was constructed with HOME funds for operation by the PHD. It will be geared to Section 8 recipients participating in the Family Self Sufficiency (FSS) program. Construction is being funded through a low interest loan 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 2009 Program Year four HOME consortium members and two CHDOs were monitored. The remaining members and CHDOs will be monitored by the end of the 2010 calendar year. Additional technical assistance was provided throughout the year to all members via phone calls, e-mails and quarterly consortium meetings.

COMPLIANCE WITH URA

Real Property Acquisition

Typically, real property acquired by the City with grant funds 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 heirship, title dispute or liens. The City attorney performs the title search to ensure clear title and that all appropriate procedures are followed.

Actions Taken to Avoid Displacement

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

SUMMARY OF RESULTS OF ONSITE INSPECTION OF HOME RENTAL UNITS

No rental units were constructed during FY 09-10 Program Year; however, units constructed by the Town of Davidson and the Davidson Housing Coalition in the previous funding year were inspected at their annual monitoring. Five rental units were 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

PUBLIC INFRASTRUCTURE PROJECTS (OBJECTIVES 3 & 5)

Sidewalks/Curb & Gutters

The city is focusing its revitalization efforts primarily in Center City. Included in these efforts are the installation of sidewalks, curbs and gutters and drainage. Many areas contain sidewalks that end abruptly without connecting to a main thoroughfare. Heavily traveled earthen footpaths along roadsides often validate the need for sidewalks. One such sidewalk was extended on Lincoln Street Only 225 linear feet were required to complete a connection.



Curb & gutter were installed on Swink Street between Old Charlotte Road and Hartsell School Drive to alleviate flooding issues for adjacent houses.



Booker Drive Realignment (ARRA Funds)

(OBJECTIVE 5)

In July 2009 the City was awarded \$103,998 in CDBG ARRA funds for the purposes of realigning the intersection of Booker Drive and Salem Street to improve visibility to pedestrians and motorists. The primary objective was to create safe ingress and egress for a proposed senior living facility, The Villas at Logan Gardens, and create safer and more efficient traffic flow through the neighborhood.

Construction on the realignment began in May 2010 and consisted of approximately 500 linear feet of asphalt, approximately 1,516 linear feet of curb and gutter, 842 square yards of sidewalk, and six concrete wheelchair ramps. The project was completed in July 2010. The realignment has resolved safety and traffic flow issues and helped retain 2.5 construction jobs.





Approximately \$183,000 in CDBG funds have been set aside for renovations to the city's former electric operations building on Crowell Drive, which is located on the site of the city's old operations center. This renovation is the second phase in a multiphase project known as *Clearwater Artist Studios at Gibson Village*. The site contains five structures. Plans are to eventually renovate all five structures. The building has been vacant since 2002, and renovations are necessary to transform the space into leasable condition. CDBG funds are being used to renovate approximately 8,264 square feet of the 17,114 square foot operations building.

The renovations will provide studio and gallery space for local and regional artists. After renovations are complete, this building will be known as the Operations Studios. In addition to having a venue in which to create, display and sell their 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.

Included in the former electric operations building renovations are upgrades to elements such as HVAC, electrical and plumbing systems, windows, doors and insulation. Energy savings is a major component of these upgrades. The floor plan of the building is being reconfigured to allow for nine artist studios and a 2,100 square foot gallery. By the end of August 2010, installation of the doors and insulation had been completed and installation of the windows was underway. Engineering drawings for the HVAC, electrical and plumbing systems have been finalized, and architectural drawings for the reworked floor plan will be finalized soon. Artists hope to move in by the end of 2010.

The ultimate goal is for Clearwater Artist Studios to become a catalyst for positive change and economic development within the Gibson Village neighborhood. Two artists have moved into homes in Gibson Village that were specifically renovated for them, and several other artists are also hoping to purchase homes within the community. A waiting list of artists to occupy future phases of the Studios continues to grow. The overall site has over 38,000 square feet of building space, and when all phases of the project are complete, it is expected to house 35 artist studios, a gallery, café and farmers' market venue.



The Oaks at Stephens Place Wellness Center - Update

The City of Concord was awarded \$1,965,129 in 2008 as a Section 108 Loan guarantee for the construction of a Wellness Center to benefit low to moderate income individuals. The Wellness Center will be attached to a 121-unit Senior Living Complex. This facility will provide market-rate living quarters for seniors wishing to live near down-town Concord. The entire Complex/ Wellness Center will be easily accessible by walking, driving, or public transportation to residents of nearby low and moderate income neighborhoods.

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

A private developer continues to pursue the project; however, the current economic climate has caused several delays in securing permanent financing. Additionally, the Developer asked the City to submit a request to HUD to amend the recipient agreement so that the requirements to pass through to the subrecipient (developer) would not have a negative impact on their efforts to secure financing. Once the financing is complete and all of the necessary approvals have been secured, the developer will be ready to begin construction.

Section 108 funds will be used to construct the Wellness Center at the facility, including Debt Service Reserve Fund, payment of issuance fees, and payment of interest. To date, \$93,600 has been drawn for debt service payments.



Public Service Strategy (OBJECTIVE 6)

In an effort to assist supportive and human services, the City of Concord provides CDBG funding to non-profits providing such services on an annual basis. A special emphasis has been devoted to ensure individuals who need supportive or human services assistance. The City funded eight non-profit agencies in 2009-2010 that provide such services. As shown in the following table, 6,885 persons were served as a result of the financial assistance provided by the city.

Public Services CDBG Subrecipients	Matrix Code	Funding Amount	Number Served
Cabarrus Literacy Council – Number of persons receiving basic literacy tutoring	05	\$5,000	135
Cabarrus Meals on Wheels, Inc. – Number of elderly and/or disabled persons receiving food	05	4,500	7
Cooperative Christian Ministry – Number of persons utilizing night shelter	05	6,500	344
Coltrane L.I.F.E. – Number of persons benefiting from scholarships to participate in therapeutic adult day services.	05	4,500	66
Hispanic Learning Center - Number of Hispanic children tutored and assisted in their transition to the school system	05	4,500	2040
Prosperity Community Connection, Inc. – Number of families receiving food	05	1,500	4185
Prosperity Unlimited, Inc. – Number of families receiving homebuyer education or foreclosure prevention counseling.	05	10,000	95
Serenity House – Number of persons with drug and alcohol addiction receiving assistance with addiction and finding sound employment	05F	4,500	13
TOTALS		\$41,000	6,885

Demolish & Clear Substandard Property (Objective 3)

The City of Concord utilized a portion of its FY 09-10 CDBG funds for the demolition of substandard properties in low and moderate income areas. Two deteriorated houses and two vacant, deteriorated commercial buildings on Cabarrus Avenue were demolished during the reporting period.

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

2009-2010 Activities

Although matching funds were made available to the six low and moderate income neighborhoods, none chose to take advantage of the program. Reasons indicated for not utilizing the grant program were: (1) no formal neighborhood association had been established, or (2) 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

2009-2010 ACTIONS & ACCOMPLISHMENTS

CDBG RECIPIENTS END OF PROGRAM YEAR CAPER REPORT

REPORTING FROM JULY 1, 2009 TO JUNE 30, 2010

Please provide detailed information regarding your projects/services from July 1, 2009 to June 30, 2010 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: Night Shelter - operating from Patterson Ave. Concord

1. ACTIVITY: Samaritan House Emergency Night Shelter

2. DETAILED ACTIVITY DESCRIPTION: Provide emergency shelter to individuals and families including morning and evening meals, showers, laundry, and a bed. Services also include case management assistance to ensure access to health and human services, job retraining, housing, and other counseling services. Many of these services are offered through our daytime resource center or through collaborative relationships with community agencies.

3. SPECIFIC ACCOMPLISHMENTS: *(Please also state whether you met your goals/objectives this year.)*
During this reporting period, a total of 344 unduplicated men, women, and children were served at our night shelter that received a warm bed, showers, nutritious meals, and case management services. Initially, our goal included serving 330 people. CCM has established a policy (that through case management and additional services provided through our day center) means a shorter stay for shelter guests.

4. PERFORMANCE OUTCOMES: A total of 9,201 beds were provided and 18,357 meals were served to homeless individuals of our community. It should be noted that CCM is working diligently with each shelter guest/family to assist them to move toward stability; therefore the length of stay at our shelter is shorter.

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

<i>Budget Information</i>	
CDBG Funds Budgeted this period	\$6,500
CDBG Funds Expended this period	\$6,500
CDBG Funds Balance as of June 30, 2010	\$ 0
Other Federal Funds Expended this period	\$ 16,078
Non-Federal Funds Expended this period	\$224,192
Total Project Funds Expended this period	\$246,770

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

<i>Race</i>	<i>Number</i>	<i>(P,H or B)</i>
White	186	P
Black/African American	143	P
Asian	1	P
American Indian/Alaskan Native	2	P
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White	1	P
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial	11	P
Hispanic Ethnicity		
<i>Income</i>		
Less than 30% AMI	344	P
31% - 50% AMI		
51% - 80% AMI		
80%- AMI		
<i>Family Status and Special Needs</i>		
Female-Head of Household	17	P
Disabled (not elderly)		
Elderly	33	P
Homeless	344	P
AIDS/HIV+		
Two Parent		
Single- Non Elderly	261	P
Single Parent	19	P

CDBG RECIPIENTS END OF PROGRAM YEAR CAPER REPORT

REPORTING FROM JULY 1, 2009 TO JUNE 30, 2010

Please provide detailed information regarding your projects/services from July 1, 2009 to June 30, 2010 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: 2275 Kannapolis Highway
Concord, NC 28027

1. ACTIVITY: Adult Basic Literacy Program

2. DETAILED ACTIVITY DESCRIPTION:(1) The Cabarrus Literacy Council mission is to provide literacy programs for Cabarrus County citizens whereby all citizens of the community will have opportunities to learn how to read and write. Approximately 30,000 functional illiterate individuals have been identified as needing literacy services in Cabarrus County.

(2) Students eligible at age 16 enrolled in the "Adult Basic Literacy Skills" program, complete four successive skill levels to graduate from the Laubach Way to Reading series. Upon graduation, students may retain their tutors for pre-GED instruction or after enrolling in RCCC GED classes.

(3) "One Foot in Another Door" addresses the particular literacy issues of incarcerated individuals, former offenders and their families. This program was initially established at the Cabarrus Correctional Facility. Inmates are trained and certified by the Council to instruct fellow inmates. Upon release, former offenders in the Reentry process are referred to the Council.

(4) The "Student Ambassador Society" addresses youth illiteracy. Cabarrus County Schools, Kannapolis City Schools, Project TRAIL and Stonewall Jackson Youth Development Center partner in this initiative. Youth participants serve as tutor/mentors instructing their peers.

(5) ESL studies are provided to area residents.

(6) Volunteer and tutor recruitment, community partnerships and an active Board of Directors working together promote the Council vision and goals.

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

One of the main goals achieved this year through the "One Foot in Another Door" initiative is partnering with the Cabarrus Reentry Initiative to develop a literacy program for women former

offenders. To date, 11 participants are student enrollees. OFIAD, now in its fifth year has served over 200 individuals as tutor/mentors or students.

The Student Ambassador Society (SAS) now in its third year has enrolled over 200 youth participants and has expanded to include a program for incarcerated females at the Stonewall Jackson youth Development Center. 28 staff members trained by the Council have received training on various levels to assist in facilitating the program at the Center.

AL Brown High School, in partnership with the Council has established a daytime in-school literacy class. Students are certified as instructors by the Council and are paired with identified students needing literacy assistance.

Concord High and TRAIL participants have also worked with elementary and middle school youth. Many of our high school tutors have graduated and have had opportunity to assist in the community, working with adults as they approach college and the workforce.

Continuing education and workforce development, "Learning for life" are key goals stressed to students in the SAS program.

All Council students are encouraged to enroll in area computer classes and may be assisted by tutors at various sites. Workforce development and softskills training are reinforced as components of tutor training workshops.

Student, tutor and volunteer enrollment goals have increased, as well as community partnerships. Indicators suggest successful attempts in job referrals for gainful employment are directly linked to basic reading comprehension improvement.

4. PERFORMANCE OUTCOMES:

STATISTICS REFLECT TOTAL PARTICIPANTS: JULY 1, 2009-JUNE 30, 2010

ADDITIONAL STUDENTS: 135

ADDITIONAL STUDENT PLACEMENTS: 99

STUDENTS DROPPED: 11

STUDENT RETENTION: 92%

STUDENTS REALIZING PROGRESSIVE SKILL LEVELS: 92%

GRADUATES: 78

RCCC / OTHER! ESL REFERRALS: 17

TOTAL STUDENTS SERVED 7/1/09-6/30/10: 349

TOTAL CURRENT ACTIVE STUDENTS: 136

VOLUNTEERS:

ADDITIONAL CERTIFIED TUTORS: 103

TOTAL CERTIFIED TUTORS: 470

ADDITIONAL SUPPORT VOLUNTEERS: 34

TOTAL SUPPORT VOLUNTEERS: 156

TOTAL ACTIVE VOLUNTEER BASE: 561

COMMUNITY PARTNERSHIPS: (ADDITIONAL 11) TOTAL TO DATE: 93

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

<i>Budget Information</i>	
CDBG Funds Budgeted this period	\$5,000.00
CDBG Funds Expended this period	\$5,000.00
CDBG Funds Balance as of June 30, 2010	0
Other Federal Funds Expended this period	n/a
Non-Federal Funds Expended this period	n/a
Total Project Funds Expended this period	\$5,000.00

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

<i>Race</i>	Number	(P,H or B)
White	48	p
Black/African American	69	p
Asian	1	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		
Hispanic Ethnicity	16	p
<i>Income</i>		
Less than 30% AMI		
31%-50% AMI		
51% -80%AMI		
80%-AMI		
<i>Family Status and Special Needs</i>		
Female-Head of Household		
Disabled (not elderly)	2	p
Elderly	4	p
Homeless	5	p
AIDS/HIV+	1	p
Two Parent		
Single- Non Elderly		
Single Parent		

CDBG RECIPIENTS END OF PROGRAM YEAR CAPER REPORT

REPORTING FROM JULY 1, 2009 TO JUNE 30,
2010

Please provide detailed information regarding your projects/services from July 1, 2009 to June 30, 2010 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: Kannapolis NC 28081

1. ACTIVITY:

Provide nutritious meals to homebound seniors.

2. DETAILED ACTIVITY DESCRIPTION:

Provide meals to seniors.

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

We served a total of 1,500 meals to 7 homebound seniors in the city of Concord. We met our goals for this fiscal year. Our meals assisted in allowing the seniors to remain independent in their homes.

4. PERFORMANCE OUTCOMES:

Clients' health improved as a result of receiving our meals; they feel safer knowing a volunteer is checking on them each day; and they have reduced food anxiety knowing they are receiving a nutritious, balanced meal each day.

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

<i>Budget Information</i>	
CDBG Funds Budgeted this period	4500
CDBG Funds Expended this period	4500
CDBG Funds Balance as of June 30, 2010	4500
Other Federal Funds Expended this period	
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).

<i>Race</i>	<i>Number</i>	<i>(P,H,or B)</i>
White	1	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		
<i>Income</i>		
Less than 30% AMI	7	
31% - 50% AMI		
51% - 80% AMI		
80%- AMI		
<i>Family Status and Special Needs</i>		
Female-Head of Household		
Disabled (not elderly)		
Elderly	7	
Homeless		
AIDS/HIV+		
Two Parent		
Single- Non Elderly		
Single Parent		

CDBG RECIPIENTS END OF PROGRAM YEAR CAPER REPORT

REPORTING FROM JULY 1, 2009 TO JUNE 30,
2010

Please provide detailed information regarding your projects/services from July 1, 2009 to June 30, 2010 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.

<i>Budget Information</i>	
CDBG Funds Budgeted this period	\$4,500
CDBG Funds Expended this period	\$4,500
CDBG Funds Balance as of June 30, 2010	-0-
Other Federal Funds Expended this period	\$124,630.84
Non-Federal Funds Expended this period	\$741,644.09
Total Project Funds Expended this period	\$870,774.93

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

Race	Number	(P,H or B)
White	49	P
Black/African American	13	P
Asian	3	P
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	1	P
Other Multi-Racial		
Hispanic Ethnicity		
Income		
Less than 30% AMI	27	
31% - 50% AMI	13	
51% - 80% AMI	11	
80%- AMI	8	
Family Status and Special Needs		
Female-Head of Household	19	
Disabled (not elderly)	9	
Elderly	57	
Homeless		
AIDS/HIV+		
Two Parent		
Single- Non Elderly	5	
Single Parent		

CDBG RECIPIENTS
END OF PROGRAM YEAR CAPER REPORT
REPORTING FROM JULY 1, 2009 TO JUNE 30,
2010

Please provide detailed information regarding your projects/services from July 1, 2009 to June 30, 2010 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 of Cabarrus County

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: 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 provide adults with education in nutrition, health, legal, housing and English as a second language.

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

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 2000 people in the community.

Education:

1. A total of 240 students were enrolled in our two semester ESL Tutoring Program and ESL Summer Session.

2. ESL Classes for Adults: We had an enrollment of 21 adults improve their English literacy.

Health: In partnership with the Cabarrus Health Alliance and the Carolinas Medical Center we served a total of 401 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.

Events/community activities: The HLC is a focal point for Hispanic community activities. Our two day Christmas Event was attended by more than 300 people. During the year more than 700 people used the HLC facilities for family and social gatherings.

Food distribution: In several occasions during the year we distributed donated fresh vegetables, fruit, canned food, bread and cereals to help feed 1040 people.

Volunteering: 109 volunteers gave more than 1,730 hours of their time in support of HLC activities.

4. *PERFORMANCE OUTCOMES:* This was a highest ever year in which 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.

Thank you very much!

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

<i>Budget Information</i>	
CDBG Funds Budgeted this period	\$4,500.00
CDBG Funds Expended this period	\$4,500.00
CDBG Funds Balance as of June 30, 2010	-0-
Other Federal Funds Expended this period	-0-
Non-Federal Funds Expended this period	\$52,677.00
Total Project Funds Expended this period	\$57,177.00

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

<i>Race</i>	Number	(P,H or B)
White	16	p
Black/African American	5	p
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	2019	p
<i>Income</i>		
Less than 30% AMI		
31%-50%AMI		
51% -80%AMI		
80%-AMI	2040	p
<i>Family Status and Special Needs</i>		
Female-Head of Household	11	H
Disabled (not elderly)	0	
Elderly	35	p
Homeless	0	
AIDS/HIV+	0	
Two Parent	411	H
Single- Non Elderly	56	p
Single Parent	11	p

**CDBG RECIPIENTS
END OF PROGRAM YEAR CAPER REPORT
REPORTING FROM JULY 1, 2009 TO JUNE 30, 2010**

Please provide detailed information regarding your projects/services from July 1, 2009 to June 30, 2010 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.

ACTIVITY LOCATION: 280 Concord Parkway, Suite 60 (Back),
Concord, NC

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
Provided food to more families

4. PERFORMANCE OUTCOMES:

58,501 individuals helped with food.

We noted a huge increase in Hispanic clients.

We noted an increase in African American clients.

We noted an increase in unemployed clients.

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

<i>Budget Information</i>		
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		\$4,828.45
Non-Federal Funds Expended this period		\$0.00
Total Project Funds Expended this period		\$6,328.45

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

<i>Race</i>	Number	(P,H or B)
White	970	H
Black/African American	1097	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	5	H
Hispanic Ethnicity	2113	H
<i>Income</i>		
Less than 30% AMI	216	H
31% - 50% AMI	377	H
51% - 80% AMI	375	H
80%- AMI	176	H
<i>Family Status and Special Needs</i>		
Female-Head of Household	637	P
Disabled (not elderly)	141	P
Elderly	241	P
Homeless	0	
AIDS/HIV+	0	
Two Parent	313	P
Single- Non Elderly	305	P
Single Parent	302	P

4,185

CDBG RECIPIENTS END OF PROGRAM YEAR CAPER REPORT

REPORTING FROM JULY 1, 2009 TO JUNE
30,2010

Please provide detailed information regarding your projects/services from July 1, 2009 to June 30, 2010 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 St.
Kannapolis, NC 28083

1. ACTIVITY: Provide housing counseling and homebuyer's education services for the City of Concord and surrounding areas.

2. DETAILED ACTIVITY DESCRIPTION:
 - o Provided one-on-one housing counseling sessions in the areas of pre-purchase, rental, reverse mortgage, post-purchase and delinquency/foreclosure counseling.
 - o Provided pre-purchase homebuyer's education workshops which included information on fair housing and energy efficiency as well as green building.
 - o Provided information to household on FHA products.
 - o Process down payment assistance packages for first-time homebuyers.
 - o Assisted with the loan process for households that purchase home.

3. SPECIFIC ACCOMPLISHMENTS: *(Please also state whether you met your goals/objectives this year.)*
 - o To provide affordable housing opportunities to 30 residents- Exceeded
 - o Provide homebuyer's education training to 10 residents – Exceeded
 - o Provide compliance assessment on applicants seeking down payment – Met
 - o Assist two families to purchase homes in Concord – Exceeded

4. PERFORMANCE OUTCOMES:
 - o Held 12 homebuyer's education workshops with 40 participants from the City of Concord.
 - o Held 82 pre-purchase counseling sessions for City of Concord residents.
 - o Enrolled 57 new participants from Concord,
 - o Eight participants from the City of Concord purchase home (four purchased within the city limits for Concord and four purchased within the Cabarrus County).

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

<i>Budget Information</i>		
CDBG Funds Budgeted this period		10,000.00
CDBG Funds Expended this period		10,000.00
CDBG Funds Balance as of June 30, 2010		0
Other Federal Funds Expended this period		75,197.12
Non-Federal Funds Expended this period		85,197.12
Total Project Funds Expended this period		305,593.93

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

<i>Race</i>	<i>Number</i>	<i>(P,H or B)</i>
White	24	H
Black/African American	62	H
Asian		
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		
Hispanic Ethnicity	8	H
<i>Income</i>		
Less than 30% AMI		
31% - 50% AMI	95	H
51% - 80% AMI	45	H
80%- AMI	12	H
<i>Family Status and Special Needs</i>		
Female-Head of Household	12	H
Disabled (not elderly)		
Elderly	1	H
Homeless		
AIDS/HIV+		
Two Parent		
Single- Non Elderly		
Single Parent		

CDBG RECIPIENTS
END OF PROGRAM YEAR CAPER REPORT
REPORTING FROM JULY 1, 2009 TO JUNE 30, 2010

Please provide detailed information regarding your projects/services from July 1, 2009 to June 30, 2010 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.

AGENCYNAME: **Serenity House**
172 Spring St.
ACTIVITY LOCATION: **Concord (citywide)**

1. ACTIVITY: **Public Service**

2. DETAILED ACTIVITY DESCRIPTION:

Serenity House helps alcoholics and drug addicts with their recovery and to be gainfully employed, so they may re-enter society as productive citizens.

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

We served 13 clients during fiscal year July 1, 2009-June 30, 2010. 8 clients were from Concord. Our goal was to serve 18 clients, with at least 11 clients from Concord.

4. PERFORMANCE OUTCOMES:

8 of the 13 clients completed the 6 month program. 5 of the 8 clients completing the program are still in recovery and doing well. All 5 clients completing the program are now living or continue to live in Concord.

PLEASE COMPLETE THE BUDGET INFORMATION REQUESTED IN THE TABLE BELOW.

<i>Budget Information</i>	
CDBG Funds Budgeted this period	4,500
CDBG Funds Expended this period	4,500
CDBG Funds Balance as of June 30, 2010	0
Other Federal Funds Expended this period	6,736
Non-Federal Funds Expended this period	105,016.73
Total Project Funds Expended this period	137,842.21

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

<i>Race</i>	<i>Number</i>	<i>(P,H or B)</i>
White	8	P
Black/African American	5	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		
<i>Income</i>		
Less than 30% AMI	13	P
31% - 50% AMI		
51% - 80% AMI		
80%- AMI		
<i>Family Status and Special Needs</i>		
Female-Head of Household		
Disabled (not elderly)		
Elderly		
Homeless	13	P
AIDS/HIV+		
Two Parent		
Single- Non Elderly		
Single Parent		

HOME PROGRAM

***2009-2010 ACTIONS
&
ACCOMPLISHMENTS***

HOME Recipients

End of Program Year CAPER Report

Covering July 1, 2009 to June 30, 2010

Please provide detailed information regarding your HOME-assisted projects from July 1, 2009 to June 30, 2010. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of a project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than August 9, 2010.

Agency Name: Cabarrus County

Contact Person: Kelly Sifford 704-920-2142

2009-2010 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- Single Family 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.

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 the elderly and disabled. 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 a work write up to meet all of 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 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 thereby meeting the published goals of our program.

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

Rehabilitation:

One home replacement was completed this year and four homes have been rehabilitated. We surpassed our goal of 3 units this year. This resulted in 12 persons assisted for five units.

Please complete the following table.

HOME ACTIVITY (<i>New Const., Rehab, DPA, Etc.</i>)	Description of Accomplishment	Activity Location	Number of Households Assisted
Home Replacement/rehab	Completed on single family home	1066 Cy Circle Concord, NC 28025	1
Rehabilitation	Completed one single family rehabilitation	9023 McMillain Dr. Harrisburg, NC	1
Rehabilitation	Completed one single family rehabilitation	5940 Princeton Ave. Kannapolis, NC	1
Rehabilitation	Completed one single family rehabilitation	3115 Old Salisbury Rd. Concord, NC	1
Rehabilitation	Completed one single family rehabilitation	5977 Princeton Ave. Kannapolis, NC	1

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

Cabarrus County has an Affordable Housing Program that non profits producing affordable housing or qualified individuals may take advantage of. The program pays the adequate public facility fees for the non profits in order to reduce housing cost. For qualified individuals purchasing homes outside of the non profits' subdivisions, the person or family can be reimbursed for the cost of the adequate public facility fees. Cabarrus County has taken the approach that affordable housing should be located near public services such as transit, grocery stores, health care, etc. To encourage growth in those areas, zoning districts that have more density are available in those areas. Additionally, Cabarrus County has a minor subdivision system that allows for small divisions to reduce costs for development as well. Cabarrus County

installed water lines in a low income community in an effort to preserve housing the housing. This water line will also reduce future development costs in the area. Cabarrus County administers five different housing programs in an effort to maintain affordable housing stock. Finally, Cabarrus County has an active fair housing program that provides information to the public regarding fair housing laws and resources to help those who feel they may have been discriminated against.

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

- **Affordability.** Housing is expensive in Cabarrus County. Oftentimes members of minority groups and persons with disabilities fall into the low to moderate income category causing housing costs to be a burden. Affording housing, either rental or homeownership, is the largest barrier to housing choice in Cabarrus County. Cabarrus County administers two full housing rehabilitation programs to maintain older, affordable housing units. Additionally, the City of Concord continues to run the Section 8 housing program and a public housing program. All of these activities are designed to increase the housing choices for residents. Additionally, Cabarrus County has an Affordable Housing Program that non profits producing affordable housing or qualified individuals may take advantage of. The program pays the adequate public facility fees for the non profits in order to reduce housing cost. For qualified individuals purchasing homes outside of the non profits' subdivisions, the person or family can be reimbursed for the cost of the adequate public facility fees.
- **Fair Housing Awareness.** Cabarrus County has had no fair housing complaints in several years. This is indicative of one of two scenarios. Either there are no violations of housing opportunity in this county or people are unaware of their rights. It is more likely that fair housing violations go unreported due to a lack of understanding or knowledge of the rights of protected persons and families. Awareness in the private sector as well as the average individual is a crucial step in addressing this particular barrier. Cabarrus County advertises Fair Housing through newspapers, radio stations, pamphlets, cable television and its Website. The staff also posts Fair Housing posters and pamphlets in libraries, government offices, schools, and financial institutions. Community Development staff has been doing outreach activities to church and community groups that talks about housing programs and fair housing laws. Staff is providing contact information at those meetings for those who feel they may have been discriminated against.
- **Education for Homebuyers.** Many families or individuals wishing to move into homeownership are not knowledgeable about the process of purchasing a home. Additionally, people new to homeownership do not have an understanding of home maintenance and budgeting for that maintenance. CHDO's, such as the Prosperity Unlimited, have begun to address this problem; however, there is much to do in the education of the public regarding home buying. Cabarrus County provides technical and financial support to the Prosperity Unlimited which provides homebuyer education programs that include fair housing information.

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

RACE	#of Households	#of People
White	1	1
Black/African American	3	6
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White	1	5
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity		
Income		
Less than 30% AMI	0	0
31%-50% AMI	3	5
51%-80% AMI	2	7
80%- AMI	0	0
Family Status and Special Needs		
Female-Headed	2	3
Disabled (not elderly)	0	0
Elderly	4	6
Homeless	0	0
AIOS/HIV+	0	0

7. Budget Information

(Please provide the information requested below.)

BUDGET INFORMATION	
HOME Funds Budgeted this period	\$133,649
HOME Funds Expended this period	\$148,933
HOME Funds Balance as of June 30, 2010	\$130,403.29
Other Federal Funds Expended this period	\$28,479.90
Non-Federal Funds Expended this period	0
Total Project Funds Expended this period	\$177,412.90

HOME Recipients

End of Program Year CAPER Report

Covering July 1, 2009 to June 30, 2010

Please provide detailed information regarding your HOME-assisted projects from July 1, 2009 to June 30, 2010. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of a project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than August 9, 2010.

Agency Name: Davidson Housing Coalition

Contact Person: Marcia Webster

2009-2010 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- Construction of four, 1-bedroom apartments
- Revised application to include down payment assistance for 1 homebuyer

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.

Construction is scheduled to begin August 2010 on The Cottages on Jetton, a 4 unit affordable apartment complex for disabled adults. There is no such affordable, rental housing in the North Mecklenburg region of North Carolina, and will meet a need, identified through the Town of Davidson's Aging in Place Task Force. This special needs housing will be funded through HOME funds and Supportive Housing 400 Program funds of North Carolina Housing Finance Agency. The apartments will serve those earning less than 50% a.m.i.

Provided \$4,100 down payment assistance to first-time, homebuyer, single female, at less than 80% a.m.i.

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

We were unable to complete construction of the apartments in this year due to complications with acquiring necessary rental vouchers for the tenants in the proposed project. Following acceptance of the SHOP 400 application by NCHFA, it was learned that the Charlotte Housing Authority is unable to provide rental vouchers outside the city limits of Charlotte. Following a number of months, DHC negotiated with NCHFA to access the Key Program subsidies, which enabled us to continue in the process toward closing of the loan with the Agency. While the construction has been delayed, it is expected that the Cottages will be completed by January 2011.

DHC provided \$4,100 down payment assistance to a first time homebuyer, who closed on November 2, 2009.

Please complete the following table.

HOME ACTIVITY <i>(New Const., Rehab, DPA, Etc.)</i>	Description of Accomplishment	Activity Location	Number of Households Assisted
DPA	\$4,100 to first time homebuyer	604 Catawba Ave., Davidson	1

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

Through the provision of down payment assistance, DHC enabled a single female to purchase a beautiful home, otherwise unavailable to her. The cost of housing in the Davidson community is quite high, and through DHC's land trust, we provide opportunities for people to purchase who would never be in a position to buy housing in our town. With the value of the land removed from the sales price, and the added benefit of down payment assistance through these HOME funds, DHC attempts to eliminate some of the barriers to affordable housing. The proposed special needs apartments will address a definite barrier to safe, affordable housing for disabled adults, which is not available in the North Mecklenburg region.

DHC works with the Town of Davidson's affordable housing coordinator and the inclusionary zoning ordinance, to ensure that qualified candidates are educated through housing counseling and financial literacy training, conducted by DHC certified counselors.

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

Davidson Housing Coalition works diligently in the Davidson community to provide housing and related services to all people, without discrimination. Our apartments are open to qualified individuals and families with no discrimination based on race, color, national origin, religion, sex, disability or familial status. As we have grown as an organization, our services have increased to overcome impediments to fair housing, specifically our homebuyer education, financial literacy training and our new jobs services program.

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

RACE	# of Households	#of People
White	1	1
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		
His anic Ethnicily		
Income		
Less than 30% AMI		
31%-50% AMI		
51%-80% AMI	1	1
80%-AMI		
Family Status and Special Needs		
Female-Headed	1	1
Disabled (not elderly)		
Elderly		
Homeless		
AIDS/HIV+		

7. Budget Information

(Please provide the information requested below.)

BUDGET INFORMATION	
HOME Funds Budgeted this period	47,681.75
HOME Funds Expended this period	4,100.00
HOME Funds Balance as of June 30, 2010	43,581.75
Other Federal Funds Expended this period	0
Non-Federal Funds Expended this period	0
Total Project Funds Expended this Period	4,100.00

HOME Recipients

End of Program Year CAPER Report

Covering July 1, 2009 to June 30, 2010

Please provide detailed information regarding your HOME-assisted projects from July 1, 2009 to June 30, 2010. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of a project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than August 9, 2010.

Agency Name: Town of Davidson

Contact Person: Marcia Webster

2009-2010 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- Construction of 4, 1-bedroom apartments through Davidson Housing Coalition

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.

Construction is scheduled to begin August 2010 on The Cottages on Jetton, a 4 unit affordable apartment complex for disabled adults. There is no such affordable, rental housing in the North Mecklenburg region of North Carolina, and will meet a need, identified through the Town of Davidson's Aging in Place Task Force. This special needs housing will be funded through HOME funds and Supportive Housing 400 Program funds of North Carolina Housing Finance Agency. The apartments will serve those earning less than 50% a.m.i. The Town of Davidson negotiated with a Davidson developer for the donation of property to DHC on which the Cottages on Jetton will be constructed.

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

DHC was unable to complete construction of the apartments in this year due to complications with acquiring necessary rental vouchers for the tenants in the proposed project. Following acceptance of the SHDP 400 application by NCHFA, it was learned that the Charlotte Housing Authority is unable to provide rental vouchers outside the city limits of Charlotte. Following a number of months, DHC negotiated with NCHFA to access the Key Program subsidies, which enabled us to continue in the process toward closing of the loan with the Agency. While the construction has been delayed, it is expected that the Cottages will be completed by January 2011.

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

The Town of Davidson has taken actions to eliminate barriers to affordable housing through the inclusionary zoning ordinance, requiring 12.5% affordable housing in all new, residential developments. The cost of housing in the Davidson community has been the major barrier to affordable housing in the past, and this effort, through the staff and elected officials of the Town, has been a valuable assistance to our families and individuals' ability to find safe, clean and affordable housing.

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

The Town of Davidson works with Davidson Housing Coalition's affordable rental program, which does not discriminate due to race, color, national origin, religion, sex, disability or familial status. In addition, the Town works with DHC's certified housing and financial literacy counselors who ensure that the people who are considering purchasing or renting one of the town's affordable housing units, are treated with respect and there is no discrimination. The Town of Davidson's commitment to fair housing is indicated in the Town's vision statement that reads in part: "Our town's sense of community is rooted in citizens who respect each other; in racial and socioeconomic diversity..."

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		

7. Budget Information

(Please provide the information requested below.)

BUDGET INFORMATION	
HOME Funds Budgeted this period	67,162
HOME Funds Expended this period	0
HOME Funds Balance as of June 30, 2010	67,162
Other Federal Funds Expended this period	0
Non-Federal Funds Expended this period	0
Total Project Funds Expended this period	0

HOME Recipients

End of Program Year CAPER Report

Covering July 1, 2009 to June 30, 2010

Please provide detailed information regarding your HOME-assisted projects from July 1, 2009 to June 30, 2010. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of a project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than August 9, 2010.

AgencyName: City of Kannapolis

Contact Person: Sherry Jones

2009-2010 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- New construction
- Downpayment 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.

We were able to partner with Prosperity Unlimited to build a new single-family dwelling in the Carver area which has been identified as an area for revitalization. This assisted us in our goal to build on other community development activities and created a momentum to have a positive overall impact in the area.

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

Our goal of constructing one new-single family dwelling and providing downpayment assistance was met. Approximately \$175,000 in Program Income was expended in meeting these accomplishments.

Please complete the following table.

HOME ACTIVITY <i>(New Const., Rehab, DPA, Etc;)</i>	Description of Accomplishment	Activity Location	Number of Households Assisted
DPA	Provided downpayment assistance	215 Gumtree, 213 Nellie Yale, 1304 Debbie, 1434 Mitchell Glenn, 514 Courtland. 4929 Hawfield	6
New Construction	Construct new single family home		Not sold

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

Partnerships are being formed with non-profit organizations such as Cooperative Christian Ministries which provides services to the homeless and with Habitat for Humanity Cabarrus to assist us in reaching more people and providing affordable housing. The more partnerships that we form the more we are able to leverage funds.

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

We are continuing to provide education and outreach to the citizens as to the fair housing laws by participating in events within the City of Kannapolis. We had key tags made in *effort* to distribute information.

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

RACE	# of Households	#of People
White	4	--5
Black/African American	1	01.
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	...15
Income		
Less than 30% AMI		
31%-50% AMI		
51%-80% AMI	3	
80%- AMI	3	
Family Status and Special Needs		
Female-Headed	2	
Disabled (not elderly)		
Elderly		
Homeless		
AIDSIHIV+		

7. Budget Information

(Please provide the information requested below.)

BUDGET INFORMATION	
HOME Funds Budgeted this period	\$125,301
HOME Funds Expended this period	0
HOME Funds Balance as of June 30, 2010	\$125,301
Other Federal Funds Expended this period	
Non-Federal Funds Expended this period	
Total Project Funds Expended this period <i>(HOME Pgm.</i>	\$175,000

HOME Recipients

End of Program Year CAPER Report

Covering July 1, 2009 to June 30, 2010

Please provide detailed information regarding your HOME-assisted projects from July 1, 2009 to June 30, 2010. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of a project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than August 9, 2010.

Agency Name: Town of Mooresville

Contact Person: Shelley Williamson

2009-2010 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- New Homeowner Construction-Burke Dale Subdivision

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 Town of Mooresville (TOM), in partnership with the Community Housing Development Corporation of Mooresville/South Iredell (CHDO), is developing a 23-lot single-family subdivision in the Cascade neighborhood for LMI households. The development is called Burke Dale.

This is a multi-year project: FY2009 HOME funds were used to install the required infrastructure (streets, water, and sewer) for the subdivision.

The property has been transferred to the Mooresville CHDO who will build the houses.

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

Infrastructure has been completed & approved; the site plats have been recorded; and the property deeded to the Mooresville CHDO. Bids have been solicited for the construction on two (2) lots.

All activities & accomplishments stated in the funding application have been completed successfully.

Please complete the following table.

HOME ACJIVITY <i>(New Const., Rehab, DPA, Etc.)</i>	Description of Accomplishment	Activity Location	Number of Households Assisted
New Homebuyer Construction	Infrastructure construction completed & approved	Cascade	0

PLEASE REMEMBER TO ATTACH PICTURES OF YOUR WORK

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

- Town advertises it's Fair Housing Complaint Policy
- Declares April Fair Housing Month
- Distribute pamphlets

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

- Response to inquiries
- Make referrals to the NC Human Relations Commission

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

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	\$78,635
HOME Funds Expended this period	78,635
HOME Funds Balance as of June 30, 2010	0
Other Federal Funds Expended this period	131,320
Non-Federal Funds Expended this period	95,525
Total Project Funds Expended this period	305,480

Photos



Loop Road



Burke Dale 10.22.09

Entrance at Selma Drive



Burke Dale 10.22.09

HOME Recipients

End of Program Year CAPER Report

Covering July 1, 2009 to June 30, 2010

Please provide detailed information regarding your HOME-assisted projects from July 1, 2009 to June 30, 2010. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of a project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than August 9, 2010.

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

Contact Person: Nydia Ferral

2009-2010 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- To purchase one lot and build one home in the Burke Dale Subdivision
- To provide Down Payment/Closing costs 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.

Community Housing Dev. Corp. of MSI, CHDC/MSI, provides affordable homes for low and moderate income persons by building single-family homes in the Town of Mooresville and South Iredell.

All our homes are certified energy efficient by the Advance Energy Assistance program sponsored by the NC Housing Finance Agency. In addition, the homes have handicapped accessibility features such as interior door no less than 32 inches wide to facilitate wheelchair access, and wall switches not more than 48 inches above the floor level.

All prospective home buyers must attend an eight-hour financial literacy class for homebuyers, at least three hours housing/credit counseling and two-hour home maintenance class. At the class they will learn how to read a credit report, manage their income, the importance of having a good

credit score, predatory lending, different mortgage programs, and the step to follow to become a financially stable homeowner. Financial education is one of the critical keys to success. Financially stable individuals create a stable community.

CHDC/MSI involves our local residents in the pre-development process. The organization participates in public hearings and community meetings.

CHDC/MSI holds Community events such as picnics and community clean-up. These events allow families to integrate and communicate with their neighbors in a friendly environment, and at the same time allow us to understand and identify their needs.

The community in general will benefit in several ways:

- Increased levels of homeownership for our targeted income population will lead to stability in our workforce
- Creation of affordable housing for middle to low income families will support the local economy and growth in the community by increasing income for businesses resulting in adding more jobs, and creating more tax revenues for the city and state. All which initiate growth in the local community
- Stabilizing and eliminating credit related issues with our clients lead to increase homeownership and decrease credit related issues for banks, retailers and other credit providers.
- Increased Homeownership levels will lead to asset accumulation, through home equity, that will have long term ramifications in terms of entrepreneurship, education, and retirement.

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

CHDC/MSI sold three homes during this past fiscal year:

1. 354 Sharpe St. in Mooresville
2. 106 Queensbury Dr. in Troutman
3. Bought two lots located at 103 and 107 Burke Circle.

Three families received down payment/closing costs assistance.

CHDC/MSI created the lease with option to purchase contract.

The organization started the construction of two homes in the Burke Dale Subdivision.

Our goals were to purchase and build a home in the Burke Dale Subdivision. During last fiscal year, the Town of Mooresville transferred to CHDC/MSI all of the land for the Burke Dale Subdivision. We started the construction of two homes by the end of June 2010.

Our objective was to increase homeownership opportunities to low income families by expanding the market of affordable housing units. The objective was met. Three families bought homes from CHDC/MSI, one family leased one property from CHDC/MS, and our

local Realtors are promoting our programs among low and moderate income families in Iredell as well as Mecklenburg County.

Please complete the following table.

HOME ACTIVITY (<i>New Const., Rehab, DPA, Etc.</i>)	Description of Accomplishment	Activity Location	Number of Households Assisted
Acquisition of land	Acquisition of two lots for the construction of two single family homes.	103 & 107 Burke Circle in Mooresville	None yet
Down Payment Assistance	Homebuyers for 354 Sharpe St.	Mooresville	
Down Payment Assistance	Homebuyer for 106 Queensbury Dr.	Troutman	1

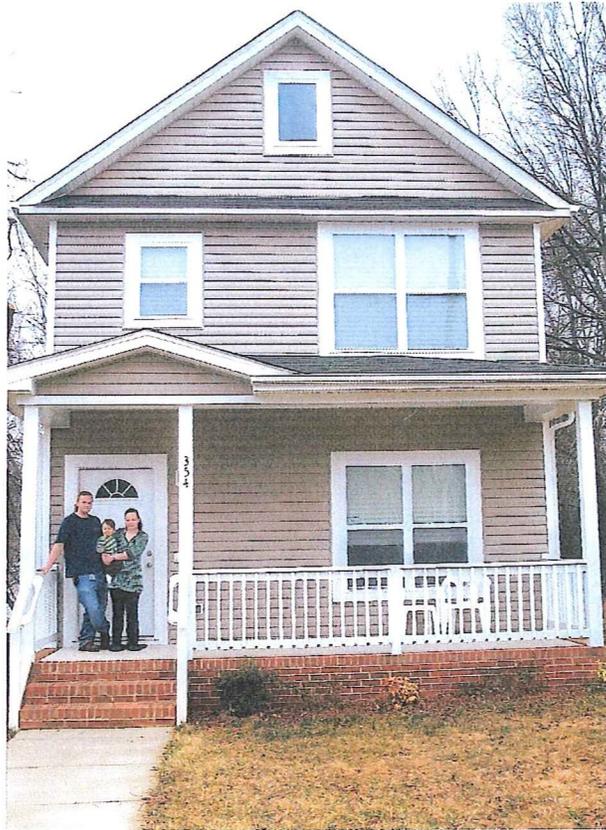
4. Describe actions taken to eliminate barriers to affordable housing.

Our education program is the key to eliminate barriers to affordable housing. The education program helps prospective home buyers to prepare for the responsibilities that bring homeownership. CHDC/MSI partnered with the local community college, Mitchell Community College, to provide monthly financial literacy classes for homebuyers and homeowners.

In addition, local Lenders and Realtors are actively participating in our education classes.

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

All CHDC/MSI's Staff has to attend to fair housing trainings and follows the fair housing rules. Fair Housing trainings allow us to ensure that all service providers offer services to our clients in accordance to the fair housing act.



354 Sharpe St.



Burke Dale Subdivision

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

RACE	# of Households	#of People
White	2	5
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	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	\$47,682
HOME Funds Expended this period	\$29,339.62
HOME Funds Balance as of June 30, 2010	\$18,342.38
Other Federal Funds Expended this period	0
Non-Federal Funds Exp_ended this period	\$4,585.60
Total Project Funds Expended this period	\$33,925.22

HOME Recipients

End of Program Year CAPER Report

Covering July 1, 2009 to June 30, 2010

Please provide detailed information regarding your HOME-assisted projects from July 1, 2009 to June 30, 2010. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of a project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than August 9, 2010.

Agency Name: **Prosperity Unlimited, Inc.**

Contact Person: Louise Mack

2009-2010 HOME-ASSISTED ACTIVITIES

Proposed Activities (per Action Plan):

- Construct on new affordable housing unit.
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.

Built and sold one (1) new energy efficiency affordable housing unit in the Logan Community. The house is located at 99 Georgia Street in Concord, NC. The house was not only certified as energy efficient but also was our first certified "green" house using NC HealthyBuilt certification standards.

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

Our goal was meet by the following:

- Built one new certified green house.
- Provided down payment assistance gap financing.

HOME ACTIVITY (New Const., Rehab, DPA, etc.)	Description of Accomplishment	Activity Location	Number of Households Assisted
New Construction	Built and sold one unit	99 Georgia St., Concord, NC	1

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

The family participated in the homebuyer's education workshop, the financial literacy workshops and was enrolled in the Individual Development Accounts program. In addition the participate had been enrolled in "one on one" counseling program to help them have a better understanding of their current financial position, how actions affect their credit ratings and how they can budget since 2004. The participant was also in the Section 8 Family Self-Sufficiency Program with Concord Public Housing.

Prosperity arrange the financing that consisted of the following:

- \$80,500 at 5.25% first mortgage FHA
- \$23,600 from NCHFA at 0% deferred for 30 years
- \$5,000 from the City of Concord (forgiven at 20% per year)
- \$5,000 from NCHFA SystemVision/Green (grant)
- \$2,900 from NC Community Development Initiative Green Grant
- \$2,000 from Department of Labor & NCHFA for IDA match (grant)

The loan-to-value is 68.2% and the participant's PITI payment is at 25.5% of her household income.

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

Information about fair housing is covered in the Home Buyer Education class and provided the participants with options on loans and down payment assistance.

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

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

7. Budget Information

(Please provide the information requested below.)

BUDGET INFORMATION	
HOME Funds Budgeted this period	86,394.00
HOME Funds Expended this period	86,394.00
HOME Funds Balance as of June 30, 2010- contracted	0.00
Other Federal Funds Expended this period	0.00
Non-Federal Funds Expended this period	31,606.00
Total Project Funds Expended this period	118,000.00

7/20/10

7/20/10

HOME Recipients End of Program Year CAPER Report

Covering July 1, 2009 to June 30, 2010

Please provide detailed information regarding your HOME-assisted projects from July 1, 2009 to June 30, 2010. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of a project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than August 9, 2010.

Agency Name: Rowan County

Contact Person: Ed Muire, Planning Director

2009-2010 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; the homes would have continued to deteriorate to the point that 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 where feasible.

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

Activity#1 Owner-Occupied Rehabilitation-To date we have had 91 applicants apply for rehabilitation assistance. Sixteen of these applicants (seven for comprehensive rehabilitation and nine for emergency repairs) have or are being served by the County's CDBG Scattered Site Grant Program. Ten additional units were served by the County's NCHFA Single Family Rehabilitation (SFR) Grant. In addition eight homes have or are being served Emergency Repair assistance through the County's CDBG Recovery Grant which was awarded to the County in October, 2009. The Scattered Site Grant is well underway and we do not anticipate needing to use HOME funds to assist with those units, however HOME

funds will be used in conjunction with the SFR Program to serve one home. Two homes treated with Emergency Repair Assistance will also be served using HOME funds in order to complete the rehabilitation repairs needed.

Two homes have been completed to date using FY09-10 Funds: 1) Charles Wellman, 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.

Two homes are under contract and underway: 1) Todd W. Gainey, 440 Cromer Road, Salisbury was bid out on February 24, 2010. A contract was signed on February 26, 2010 for \$59,160 for which is proposed to utilize \$27,029.71 of FY09-10 HOME 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. CDBG Recovery Emergency Repair funds were used to provide \$5,934.29 of the costs to rehab this unit. In addition Single Family Rehab (SFR) program funds through the NC Housing Finance Agency were used to provide \$17,605 of the cost to rehab this unit. 2) Barbara Fleming, 1255 Relative Road, MI. Ulla was bid out on October 20, 2009. A contract was signed on February 25, 2010 for \$45,250 for which is proposed to utilize \$36,659 of FY09-10 HOME 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. Virginia Moore, 2255 North Hwy. 29, Salisbury was bid out on June 14, 2010 and will be placed under contract during the month of July.

It appears that there will be sufficient funds to provide assistance to another home.

Please complete the following table.

HOME ACTIVITY (New Const., Rehab, DPA, Etc.)	Description of Accomplishment	Activity Location	Number of Household Assisted
Rehabilitation	Provided rehabilitation assistance to owner occupied home of Charles Wellman.	150 Sechler Street, China Grove	1
Rehabilitation	Provided rehabilitation assistance to owner occupied home of Denniene Absher.	340 E. Chamblee Drive, Salisbury	1

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	1	3
Black/African American	1	1
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	2	4
31%-50% AMI		
51% - 80% AMI		
80%-AMI		
Family Status and Special Needs		
Female-Headed	1	3
Disabled (not elderly)		
Elderly	1	1
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	\$43,644.30
HOME Funds Balance as of June 30, 2010	\$145,902.70
Other Federal Funds Expended this period	\$0
Non-Federal Funds Expended this period	\$9,091
Total Project Funds Expended this period	\$52,735.30

Charles
Wellman



Denniene



Denniene



HOME Recipients

End of Program Year CAPER Report

Covering July 1, 2009 to June 30, 2010

Please provide detailed information regarding your HOME-assisted projects from July 1, 2009 to June 30, 2010. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of a project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than August 9, 2010.

Agency Name: Rowan County

Contact Person: Ed Muire, Planning Director

2009-2010 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- New Construction for Homeownership

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.

One new affordable home located at 905 S. Long Street, East Spencer has been completed. This unit will be sold to a moderate income household. This activity will provide a new affordable and decent, safe and sanitary living facility to a moderate income household. This will provide the opportunity for a household who can not afford to own and live in a suitable living environment, that availability.

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

One new home located at 905 S. Long Street. East Spencer has been completed. This home utilized funds from the 07-08 and 08-09 Grant years.

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	Provided financial assistance toward the construction of the new unit constructed through the partnership with Prosperity Unlimited, Inc.	905 S. Long Street, East Spencer	0

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

The new construction will comply with Energy Star requirements as well as ADA accessibility as required.

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		
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	\$55,471
HOME Funds Expended this period	55,471
HOME Funds Balance as of June 30, 2010	
Other Federal Funds Expended this period	
Non-Federal Funds Expended this period	
Total Project Funds Expended this period	55,471



905 S. Long
Salisbury, NC

HOME Recipients

End of Program Year CAPER Report

Covering July 1, 2009 to June 30, 2010

Please provide detailed information regarding your HOME-assisted projects from July 1, 2009 to June 30, 2010. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of a project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than August 9, 2010.

Agency Name: City of Salisbury

Contact Person: Janet Gapen

2009-2010 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- New Construction-One (1) 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.

1413 West Bank Street-West End Neighborhood

The City of Salisbury partnered with the Salisbury Community Development Corporation (CDC) to complete construction of a 1,240 sq. ft. home with three bedrooms and two baths in the West End neighborhood. This home was first reported under the 2008-2009 HOME CAPER when it was about 60% complete. The home is located at 1413 W. Bank Street.



728 West Cemetery Street -Jersey City Neighborhood

Construction began in Spring 2010 on a home in the Jersey City neighborhood at 728 W. Cemetery Street. This home, featuring the same plan as the W. Bank Street home, will also include three bedrooms and two baths in about 1,240 sq. ft. Construction on the home was about 40% complete and a qualified buyer had been identified by the end of June 2010, with an anticipated closing date in September 2010.



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 currently under construction will be Energy Star-certified for energy conservation and long-term affordability for the homeowner.

Homeownership Education Program

During 2009-2010, 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.)*

With the completion of one home and construction of another home about 40% complete, the City of Salisbury has met its annual action goal of completing one home during the fiscal year.

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 begin construction on one (1) single-family home (40% complete) 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.	Jersey City neighborhood	-0-

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

The City of Salisbury took the following actions during 2009-2010:

- Adopted a Council-level goal for the 2010-2011 fiscal year to establish a Housing Commission to engage tenants and landlords, as recommended by the 2007 Better Housing Study. The commission will work to inform tenants and landlords about their respective rights and responsibilities and will work closely with Code Enforcement on the disposition of housing code violations. The commission will also promote fair housing, educate the public about fair housing issues and makes referrals of complaints to the N.C. Department of Commerce;
- Reorganized the city's minimum housing enforcement responsibilities under a new division of Code Enforcement, creating a new manager-level position and filling two new field technician positions;
- Took steps toward updating the Analysis of Impediments during the 2010-2011 fiscal year.

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)

Note: The home on West Bank Street has not been sold. The home on W. Cemetery Street is under construction. Staff is currently working with a prospective buyer for this home.

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	\$ 90,850.82
HOME Funds Expended this period	\$102,257.00
HOME Funds Balance as of June 30, 2010	\$ 55,090.82
Other Federal Funds Expended this period	
Non-Federal Funds Expended this period	
Total Project Funds Ex12 ended this period	\$102,257.00

HOME Recipients

End of Program Year CAPER Report

Covering July 1, 2009 to June 30, 2010

Please provide detailed information regarding your HOME-assisted projects from July 1, 2009 to June 30, 2010. Complete a separate form for each HOME-assisted activity. Please provide at least one picture of a project listed. Use as much space as needed to answer the questions.

Please return this form to Cynthia Harrison no later than August 9, 2010.

Agency Name: Salisbury Community Development Corporation

Contact Person: Chanaka V. Yatawara, Executive Director

2009-2010 HOME-ASSISTED ACTIVITIES

1. Proposed Activities (per Action Plan):

- Construct one (1) single family home to provide a homeownership opportunity to one family through the construction and sale of the home to a low-moderate income family. This activity was amended to allow for an acquisition, rehabilitation, resale of a foreclosed property.

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. During this fiscal year, SCDC purchased a foreclosed single-family unit in the West End neighborhood at 705 Torrence Street, Salisbury, NC. This is a two story, three bedroom, 1.5 bath, home with approximately 1875 sf. which will be rehabilitated in the next fiscal year and marketed through our housing program and other marketing methods available to a low-to-moderate income family. Salisbury CDC builds homes that are affordable and to energy star standards.

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.)*

During this reporting period, Salisbury Community Development Corporation requested an amendment to their contract to allow for the acquisition of a foreclosed property in one of our target neighborhoods. The acquisition of the property at 705 Torrence Street will help reduce the negative impact abandoned homes have in our neighborhoods and through its renovation will provide one family with a decent and affordable home. The West End neighborhood is one of four revitalization areas selected by the city where housing deterioration and vacancy have been persistent problems. The population of West End consists of approximately 85% minority residents with 69% of residents in the low-moderate income range.

When the rehabilitation is completed, the home will be marketed through our First-Time Home Buyers' program.

Please complete the following table.

HOME ACTIVITY (<i>New Const., Rehab, DPA, Etc.</i>)	Description of Accomplishment	Activity Location	Number of Households Assisted
Acquisition/rehab/resale	One foreclosed property was purchased during this period to be rehabilitated later in the year.	705 Torrence St., Salisbury	



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)

This home has not yet been sold. This information is not currently available.

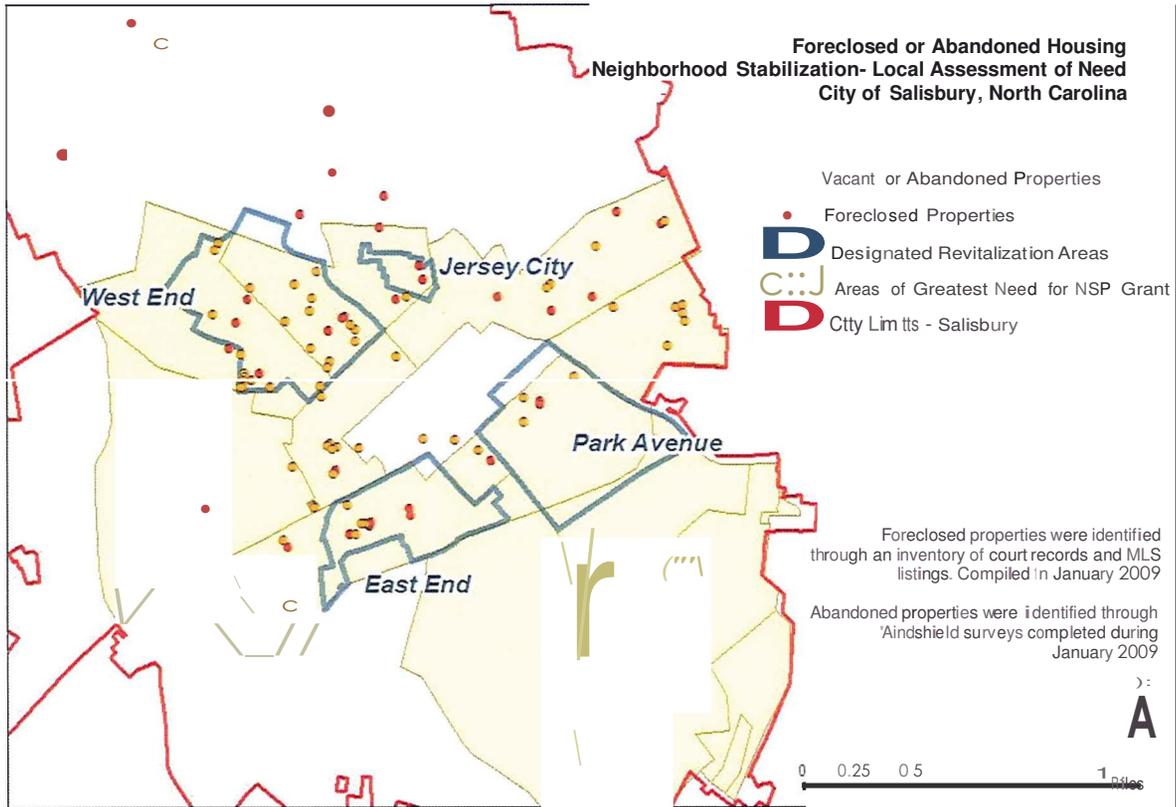
RACE	#of Households	#of People
White		
Black/African American		
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Pacific Islander		
Am Indian/Alaskan Native and White		
Asian & White		
Black/African American and White		
Am Indian/Alaska Native and Black		
Other Multi-Racial		
Hispanic Ethnicity		
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	08-09 Funds	42,908.25
HOME Funds Expended this period		42,908.25
HOME Funds Balance as of June 30, 2010	09-10 Funds	47,682.00
Other Federal Funds Expended this period		
Non-Federal Funds Expended this period		
Total Project Funds Expended this period		42,908.25

**Foreclosed or Abandoned Housing
Neighborhood Stabilization- Local Assessment of Need
City of Salisbury, North Carolina**



HOME Recipients

End of Program Year CAPER Report

Covering July 1, 2009 to June 30, 2010

Agency Name: City of Statesville

Contact Person: Donald Hicks, Jr.

2009-2010 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.

In partnership with the local Housing Authority we have been able to utilize the existing Homeownership department counselors and participants in these programs to promote our affordable home development. This partnership also afforded ISCEC with an additional funding stream from a Successful Section 32 Home program that was approved for eight (8) of the homes within Phase 4 of Allison Summit.

To date we have successfully constructed Eighteen (21),

- Sold Fourteen (17)
- Leased to own one (1)
Model show homes (3)
- Of these homes Seventeen (17) have qualifying families

We are on hold for building on the final three lots until we have secured offers on at least two (2) of the constructed homes. With the tough economy situation and the first time home owners tax credit not being renewed the hesitancy with our clients has increased and sales have slowed.

In April of this year the Housing Authority hired a new Homeownership counselor and the department has been focused on strengthening the core purpose of the mission. With this change we have also replaced the realtor that was enlisted to assist with the sale of the home. A Web site is being produced and scheduled to launch late summer 2010.

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. We also purchased a foreclosed home in Phase #4 at the offering price in order to keep the appraisals from being negatively affected and made minor repairs to place back on the market.

The environmental review for the future Shelton Avenue project has been a slow progression. The State mandated that a Historical study be completed for the area since Five (5) blocks away an Historical District exists in Statesville. The review was completed and submitted to the State for consideration. The report reflected that no Historical significance was detected in the proposed 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 (4) homes during this 2009/2010 session.

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. In February 2010 we had a HUD specialist from Columbia in for a one (1) day training / presentation on Fair Housing.

HOME ACTIVITY (New Const., Rehab, DPA, Etc.)	Description of Accomplishment	Activity Location	Number of Households Assisted
New Construction	Constructed & sold 1 single-family home	Allison Summit, Statesville, NC	1

4. 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		
Income		
Less than 30% AMI		
31% - 50% AMI		
51%-80% AMI	1	
80%-AMI		
Family Status and Special Needs		
Female-Headed	1	
Disabled (not elderly)		
Elderly		
Homeless		
AIDS/HIV+		

5. Budget Information

(Please provide the information requested below.)

BUDGET INFORMATION	
HOME Funds Budgeted this period	103,922
HOME Funds Expended this period	103,922
HOME Funds Balance as of June 30, 2010	0.00
Other Federal Funds Expended this period (Program	115,218
Non-Federal Funds Expended this period	25,981
Total Project Funds Expended this period	245,121

**Allison
Summit**







Allison Summit

APPENDICES

APPENDIX A

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

HOME Match Report

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

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

							Match Contributions for Federal Fiscal Year (2009)	
Part I Participant Identification								
1. Participant No. (assigned by HUD) MO9-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						\$ 398,676.48		
2. Match contributed during current Federal fiscal year (see Part III.9.)						\$ 195,089.00		
3. Total match available for current Federal fiscal year (line 1 + line 2)								\$ 593,765.48
4. Match liability for current Federal fiscal year								\$ 183,151.75
5. Excess match carried over to next Federal fiscal year (line 3 minus line 4)								\$ 410,613.73
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	7/1/09	\$ 45,000.00						\$ 45,000.00
Cabarrus County	7/1/09	\$ 40,000.00						\$ 40,000.00
Prosperity Unlimited	1/7/10	\$ 7,270.00						\$ 7,270.00
Rowan County	11/20/09	\$ 65,064.00				\$ 11,774.00		\$ 76,838.00
City of Statesville	1/22/10	\$ 25,981.00						\$ 25,981.00

APPENDIX C

HUD-40107 (Annual Performance Report)

Annual Performance Report HOME Program

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

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

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

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

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

Submit this form on or before December 31.	This report is for period (mm/dd/yyyy)		Date Submitted (mm/dd/yyyy)
Send one copy to the appropriate HUD Field Office and one copy to: HOME Program, Rm 7176, 451 7th Street, S.W., Washington D.C. 20410	Starting 7/1/09	Ending 6/30/10	9/20/10

Part I Participant Identification

1. Participant Number M09-DC370209	2. Participant Name City of Concord, NC		
3. Name of Person completing this report Cynthia Harrison		4. Phone Number (Include Area Code) 704-920-5147	
5. Address P.O. Box 308	6. City Concord	7. State NC	8. Zip Code 28026

Part II Program Income

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

1. Balance on hand at Beginning of Reporting Period 0	2. Amount received during Reporting Period \$35,174	3. Total amount expended during Reporting Period \$35,174	4. Amount expended for Tenant-Based Rental Assistance 0	5. Balance on hand at end of Reporting Period (1 + 2 - 3) = 5 0
--	--	--	--	--

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

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

	a. Total	Minority Business Enterprises (MBE)			f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	
A. Contracts					
1. Number	0				
2. Dollar Amount					
B. Sub-Contracts					
1. Number	0				
2. Dollar Amount					
	a. Total	b. Women Business Enterprises (WBE)	c. Male		
C. Contracts					
1. Number	0				
2. Dollar Amount					
D. Sub-Contracts					
1. Number	0				
2. Dollar Amounts					

Part IV Minority Owners of Rental Property

In the table below, indicate the number of HOME assisted rental property owners and the total dollar amount of HOME funds in these rental properties assisted during the reporting period.

	a. Total	Minority Property Owners				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
1. Number	0					
2. Dollar Amount						

Part V Relocation and Real Property Acquisition

Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition. The data provided should reflect only displacements and acquisitions occurring during the reporting period.

	a. Number	b. Cost
1. Parcels Acquired	0	
2. Businesses Displaced	0	
3. Nonprofit Organizations Displaced	0	
4. Households Temporarily Relocated, not Displaced	0	

Households Displaced	a. Total	Minority Business Enterprises (MBE)				f. White Non-Hispanic
		b. Alaskan Native or American Indian	c. Asian or Pacific Islander	d. Black Non-Hispanic	e. Hispanic	
5. Households Displaced - Number	0					
6. Households Displaced - Cost						

APPENDIX D

PUBLIC HEARING NOTICE

clare the sale to be void and return the deposit. The purchaser will have no further remedy. Substitute Trustee Brock & Scott, PLLC By: Jeremy B. Wilkins, NCSB No. 32346 5431 Oleander Drive Suite 200 Wilmington, NC 28403 PHONE: (910) 392-4988 FAX: (910) 392-8587 File No.: 10-14805-FC01 ASAP# 3710701 09/01/2010, 09/08/2010

NOTICE OF FORECLOSURE SALE NORTH CAROLINA, CABARRUS COUNTY

Under and by virtue of a Power of Sale contained in that certain Deed of Trust executed by Glenn J Pourcho aka Glenn Pourcho and Abbye Pourcho aka Abbye P. Pourcho to First American Title, Trustee(s), which was dated August 28, 2008 and recorded on September 4, 2008 in Book 08408 at Page 0059, Cabarrus County Registry, North Carolina. Default having been made in the payment of the note thereby secured by the said Deed of Trust and the undersigned, Brock & Scott, PLLC, having been substituted as Trustee in said Deed of Trust, and the holder of the note evidencing said indebtedness having directed that the Deed of Trust be foreclosed, the undersigned Substitute Trustee will offer for sale at the courthouse door of the county courthouse where the property is located, or the usual and customary location at the county courthouse for conducting the sale on September 14, 2010 at 2:00PM, and will sell to the highest bidder for cash the following described property situated in Cabarrus County, North Carolina, to wit: BEING all of Lot 14 of HAVENBROOK, PHASE I, as same is shown on a map thereof recorded in Map Book 38, Page 13, in the Cabarrus County Public Registry. Save and except any releases, deeds of release or prior conveyances of record. Said property is commonly known as 356 Havenbrook Way Northwest, Concord, NC 28027. Third party purchasers must pay the excise tax, and the court costs of Forty-Five Cents (45¢) per One Hundred Dollars (\$100.00) pursuant to NCGS 7A-308(a)(1). A cash deposit (no personal checks) of five percent (5%) of the purchase price, or Seven Hundred Fifty Dollars (\$750.00), whichever is greater, will be required at the time of the sale. Following the expiration of the statutory upset bid period, all the remaining amounts are immediately due and owing. Said property to be offered pursuant to this Notice of Sale is being offered for sale, transfer and conveyance "AS IS WHERE IS." There are no representations of warranty relating to the title or any physical, environmental, health or safety conditions existing in, on, at, or relating to the property being offered for sale. This sale is made subject to all prior liens, unpaid taxes, any unpaid land transfer taxes, special assessments, easements, rights of way, deeds of release, and any other encumbrances or exceptions of record. To the best of the knowledge and belief of the undersigned, the current owner(s) of the property is/are Glenn J. Pourcho and wife, Abbye Pourcho. An Order for possession of the property may be issued pursuant to G.S. 45-21.29 in favor of the purchaser and against the party or parties in possession by the clerk of superior court of the county in which the property is sold. Any person who occupies the property pursuant to a rental agreement entered into or renewed on or after October 1, 2007, may, after receiving the notice of sale, terminate the rental agreement upon 10 days' written notice to the landlord. The notice shall also state that upon termination of a rental agreement, the tenant is liable for rent due under the rental agreement prorated to the effective date of the termination. If the trustee is unable to convey title to this property for any reason, the sole remedy of the purchas-

termination.

Nationwide Trustee Services, Inc. Substitute Trustee 1587 Northeast Expressway Atlanta, GA 30329 (770) 234-9181 Our File No.: 432.1008441NC /NW Publication Dates: 09/01/2010 & 09/08/2010

NOTICE OF PUBLIC HEARING CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT

The City of Concord will hold a public hearing on Thursday, September 23, 2010 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 2009-2010 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, 2009-June 30, 2010). Copies of the draft document will be available for public review at the Community Development Office, City Hall Annex Building, 66 Union St. and the Cannon Memorial Library, 27 Union St., in Concord. Comments will be received through September 23, 2010.

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 Kim Deason, City Clerk, 26 Union St. in Concord or call (704) 920-5205 at least forty-eight (48) hours prior to the meeting.

Publish 9/8/10

NOTICE OF SERVICE OF PROCESS BY PUBLICATION NORTH CAROLINA CABARRUS COUNTY

IN THE GENERAL COURT OF JUSTICE DISTRICT COURT DIVISION File # 10 Cv5 667

James Keith Parks, Plaintiff, vs. Derek Lee Caldwell, Defendant. To: Derek Lee Caldwell, Defendant Take notice that a pleading seeking relief against you has been filed in the above-entitled action, wherein plaintiff seeks to require specific performance of a contract wherein defendant agreed to convey to plaintiff a one-half interest in that real property known as 312 South East Ave., Kannapolis, NC and more specifically described in deed recorded in the office of the Register of Deeds for Cabarrus County in Book 5288 at Page 300. Plaintiff has complied with the conditions of the contract and defendant has failed to convey the one-half interest in the real property as agreed upon. You are required to make defense to such pleading not later than the 18th day of October, 2010, said date being forty (40) days from the first publication of this notice; and upon your failure to do so, the party seeking service against you will apply to the Court for the relief sought. This the 31st day of August, 2010. B. S. Brown, Jr. Attorney for Plaintiff Alexander, Brown & Dameron, P.A. 121 S. Main Street Kannapolis, NC 28081-3210

Take notice you has b tion. The r lows: Jud Deed" bet deus Walk Book 8465 whereby f fendants z at 1070 Sai

WHEREA

WHEREA ing consi

NOW, TH

(1) on the se consider

Lying an Carolina, and is fu and being

BEGINNING ordinates 4303.52' (2007) Gr the City (PIN 5620 the City c a bearing following ing an ar to a point Drive SW way of B POINT AN R/W to B gan Gard 24, 2010.

(2) successiv

(3) of proper

(4) the sched

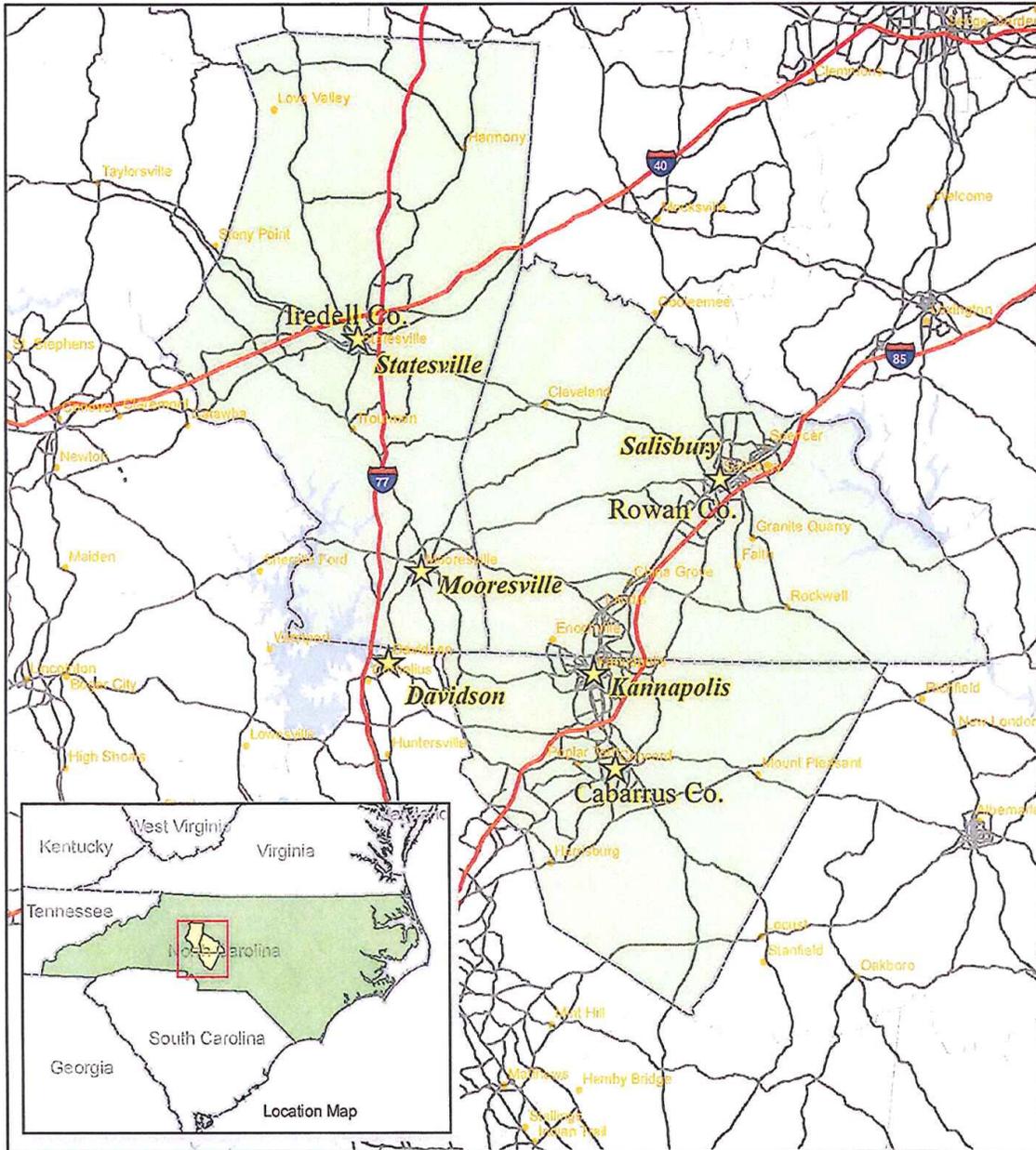
Adopted t

ATTEST: f

*IN ACCO MODATIO LEAST FOI PUBLISH: Wednesda

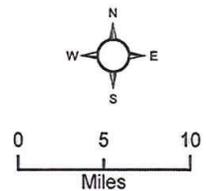
APPENDIX E

MAPS



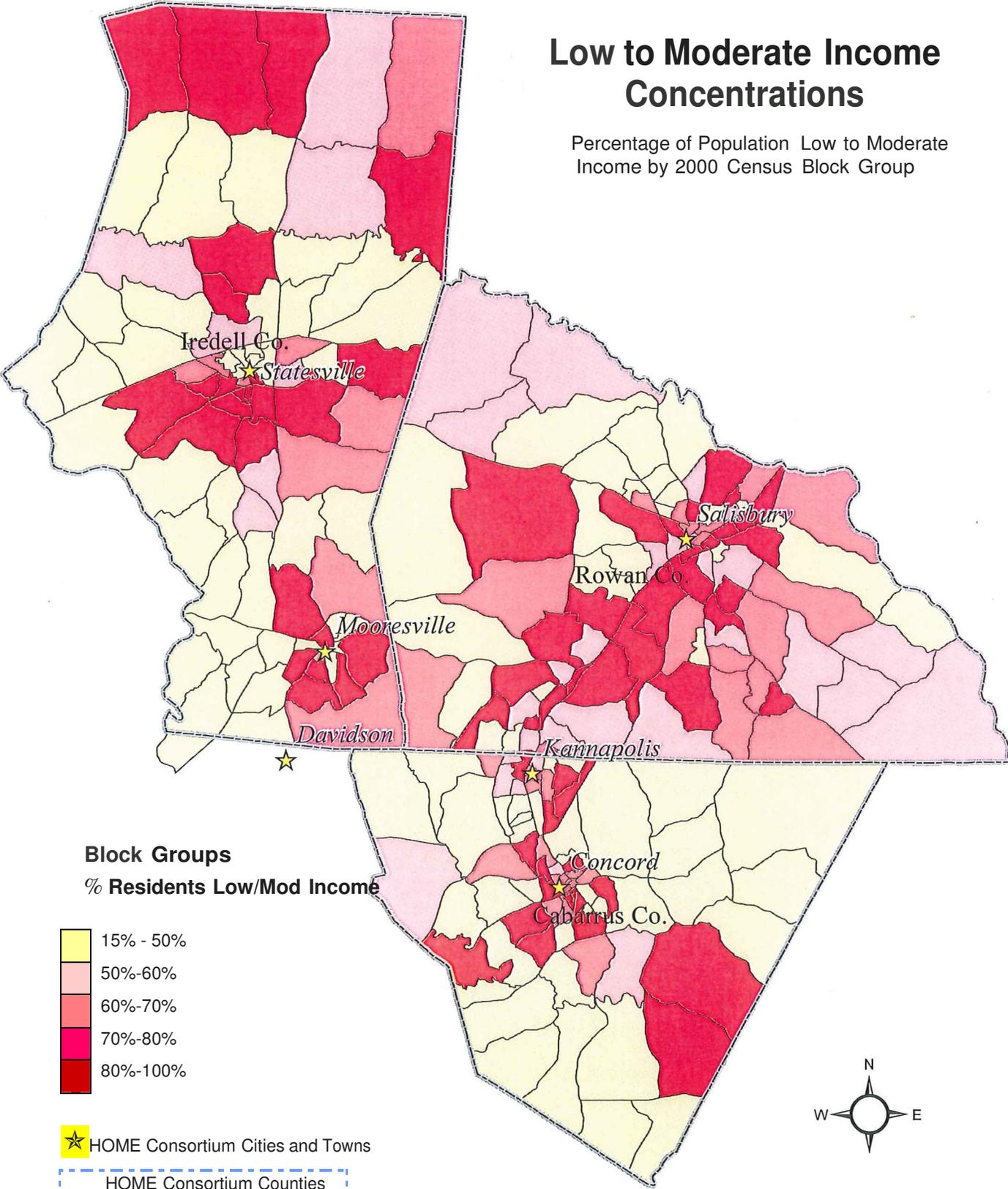
**Concord-Cabarrus_Rowan
HOME Consortium**

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



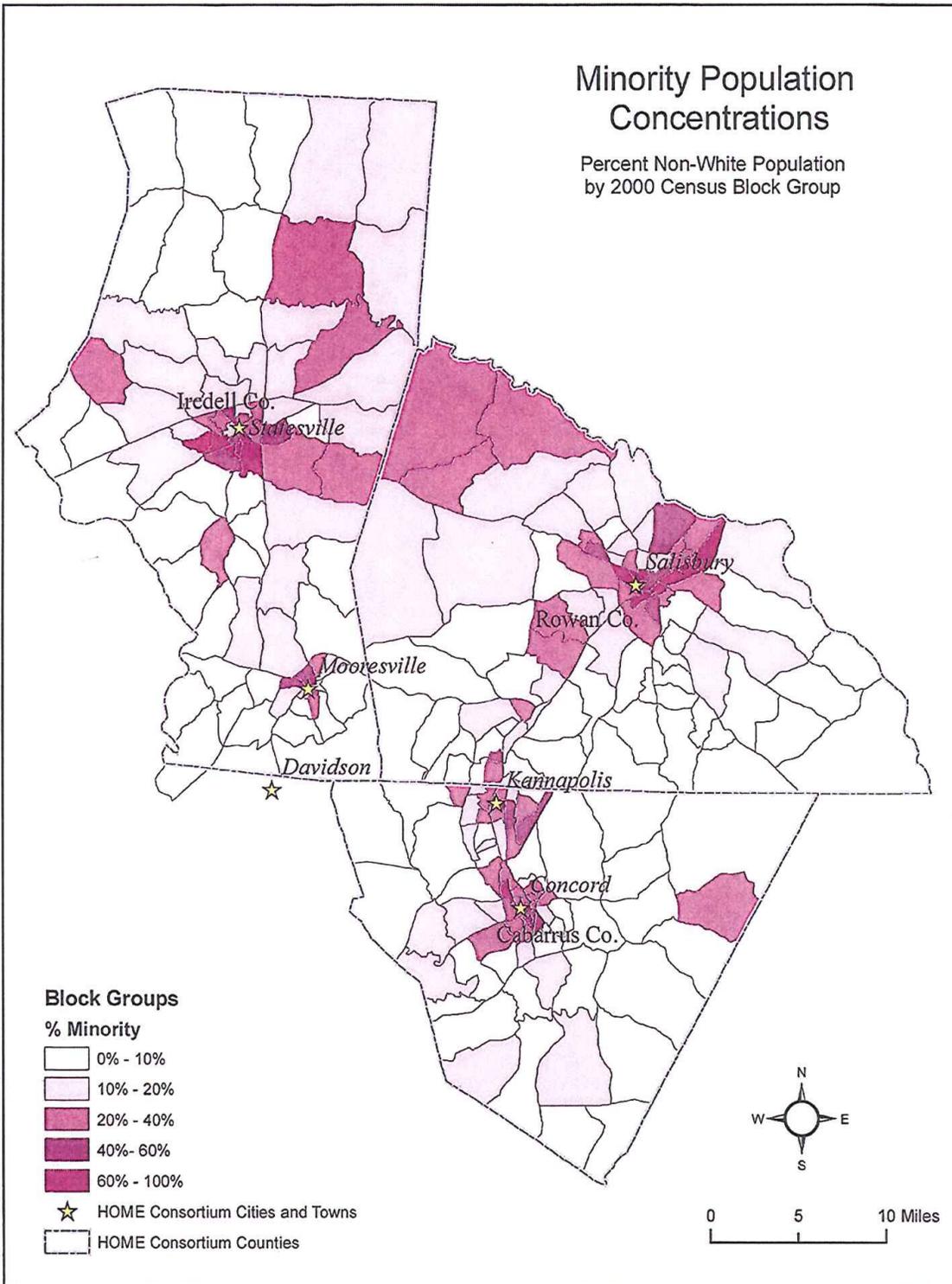
Low to Moderate Income Concentrations

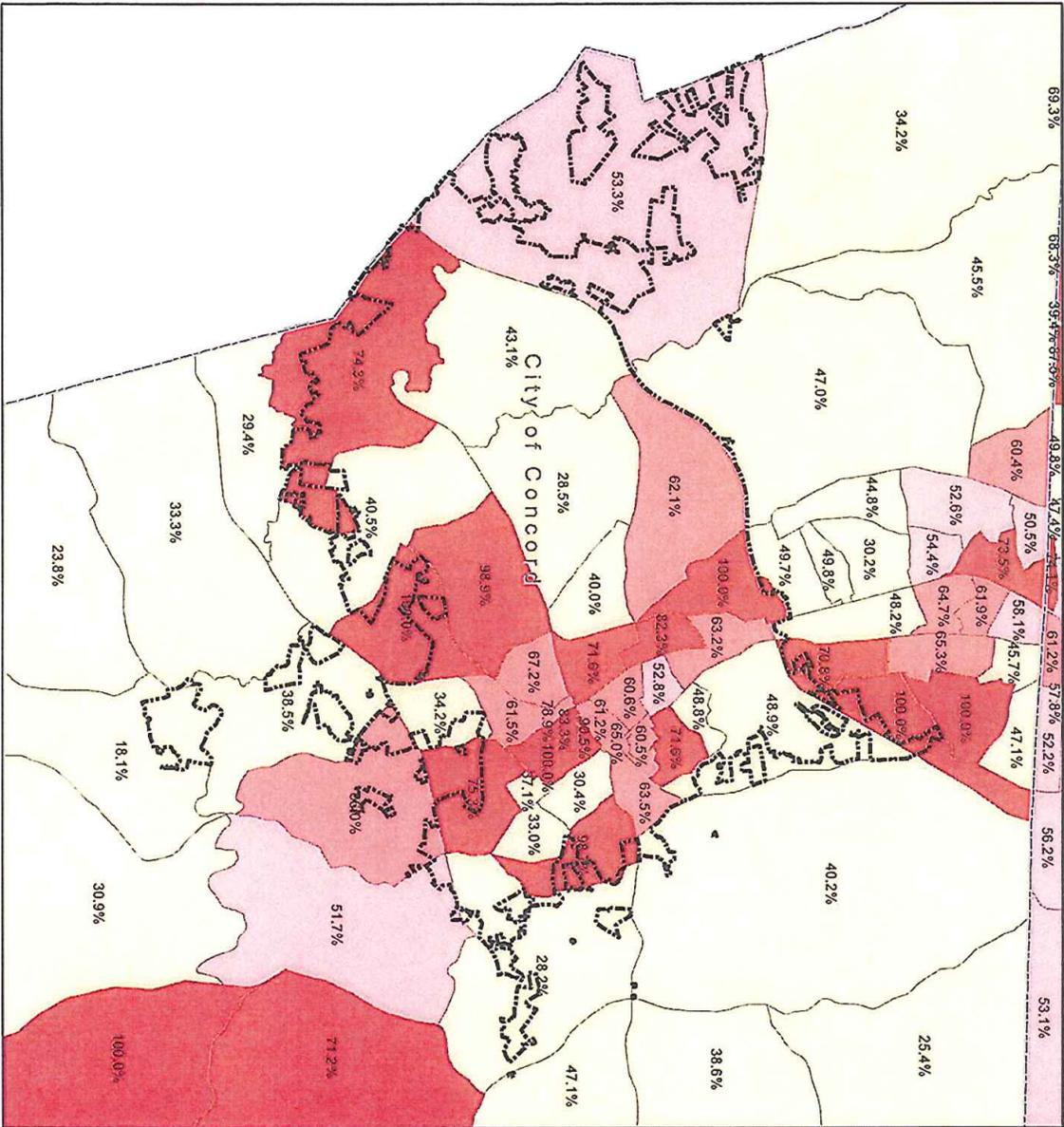
Percentage of Population Low to Moderate Income by 2000 Census Block Group



Minority Population Concentrations

Percent Non-White Population
by 2000 Census Block Group

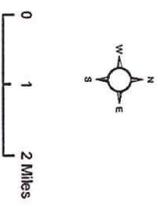




City of Concord
Low to Moderate
Income Concentrations

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

- Block Groups**
- 15% - 50%
 - 50% - 60%
 - 60% - 70%
 - 70% - 80%
 - 80% - 100%
- HOME Consortium Counties**
- Concord



City of Concord Minority Population Concentrations

Percent Non-White Population
by 2000 Census Block Group

