



**Choanoke Area Housing Consortium**  
**(Bertie, Halifax, Hertford, Martin & Northampton Counties)**

**2023-2027 Consolidated Plan**  
**& 2023 Annual Action Plan**

Choanoke Area Housing Consortium  
Halifax County  
10 N King Street  
Halifax, NC 27839

## Table of Contents

<b>Executive Summary</b> .....	<b>5</b>
ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b) .....	5
<b>The Process</b> .....	<b>9</b>
PR-05 Lead & Responsible Agencies - 91.200(b).....	9
PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l).....	10
PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c) .....	23
<b>Needs Assessment</b> .....	<b>27</b>
NA-05 Overview .....	27
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) .....	28
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2) .....	43
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2).....	46
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2) .....	50
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2).....	52
NA-35 Public Housing – 91.205(b) .....	53
NA-40 Homeless Needs Assessment - 91.405, 91.205 (c) .....	57
NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d).....	63
NA-50 Non-Housing Community Development Needs – 91.215 (f).....	65
<b>Housing Market Analysis</b> .....	<b>67</b>
MA-05 Overview .....	67
MA-10 Number of Housing Units – 91.210(a)&(b)(2) .....	68
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a).....	74
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	80
MA-25 Public and Assisted Housing – 91.210(b) .....	86
MA-30 Homeless Facilities and Services - 91.410, 91.210(c).....	89
MA-35 Special Needs Facilities and Services - 91.410, 91.210(d) .....	92
MA-40 Barriers to Affordable Housing – 91.210(e) .....	94
MA-45 Non-Housing Community Development Assets – 91.215 (f).....	96
MA-50 Needs and Market Analysis Discussion .....	107

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2).....	115
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3) .....	118
<b>Strategic Plan .....</b>	<b>119</b>
SP-05 Overview .....	119
SP-10 Geographic Priorities - 91.415, 91.215(a)(1) .....	120
SP-25 Priority Needs - 91.415, 91.215(a)(2) .....	125
SP-30 Influence of Market Conditions - 91.415, 91.215(b) .....	129
SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2) .....	131
SP-40 Institutional Delivery Structure - 91.415, 91.215(k) .....	133
SP-45 Goals - 91.415, 91.215(a)(4) .....	137
SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c) .....	141
SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h) .....	143
SP-60 Homelessness Strategy - 91.415, 91.215(d) .....	145
SP-65 Lead-based Paint Hazards - 91.415, 91.215(i) .....	147
SP-70 Anti-Poverty Strategy - 91.415, 91.215(j) .....	148
SP-80 Monitoring - 91.230 .....	149
<b>Annual Action Plan .....</b>	<b>151</b>
AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2) .....	151
<b>Annual Goals and Objectives.....</b>	<b>153</b>
AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e) .....	153
AP-35 Projects - 91.420, 91.220(d).....	156
AP-38 Project Summary .....	157
AP-50 Geographic Distribution - 91.420, 91.220(f) .....	161
<b>Affordable Housing .....</b>	<b>163</b>
AP-55 Affordable Housing - 91.420, 91.220(g) .....	163
AP-60 Public Housing - 91.420, 91.220(h) .....	164
AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i) .....	166
AP-75 Barriers to affordable housing -91.420, 91.220(j).....	169
AP-85 Other Actions - 91.420, 91.220(k) .....	170

**Program Specific Requirements..... 173**  
**AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)..... 173**



# Executive Summary

## ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The Choanoke Area Housing Consortium is comprised of five counties located in northeastern North Carolina. The member counties comprising of the Consortium are Bertie, Halifax, Hertford, Martin and Northampton Counties. In 2023, the Consortium became a U.S. Department of Housing and Urban Development (HUD) entitlement community, enabling it to be eligible for federal funds allocated through HUD’s Community Planning Development program. Halifax County is the lead agency responsible for the Consolidated Planning process and the administration of the HOME program. To receive HOME Investment Partnerships Program (HOME) funds, the County must submit a Consolidated Plan every five years as well as an Annual Action Plan for each year of the plan.

The Consortium’s 2023-2027 Consolidated Plan document identifies the priority housing development needs in the region through comprehensive data analysis and a robust citizen participation process, and outlines the goals that will address these needs. These priorities and goals are outlined in the plan’s 5-year Strategic Plan, which covers the next five years of planning for the HOME program. The first year 2023 Annual Action Plan (AAP) and subsequent AAPs are the single program year plans that detail the activities that will address the goals in each year of the overall 5-year plan. The first program year for the HOME program starts on July 1, 2023 and ends on June 30, 2024.

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

The priority needs identified in the Choanoke Area Housing Consortium’s 2023-2027 Consolidated Plan were identified through the needs assessment and market analysis as well as a citizen participation process, which included consultation with local community stakeholders, nonprofit organizations and members of the public. The highest priority for the Consortium is to provide safe, decent and affordable housing in the region. This is possible through the development of affordable homeowner and renter housing as well as the preservation of the existing owner-occupied housing stock. Each priority with associated goals that will meet these needs are listed below.

#### Priority Need #1: Affordable Housing Development

- 1A Increase Affordable Homebuyer Opportunities: Utilizing a number of strategies and working with local housing developers, the Consortium will provide homeownership opportunities for low- and middle-income residents of the region.
- 1B Increase the Availability of Quality Affordable Rental Housing: The Consortium will support the development of affordable rental housing throughout the region as well as provide rental assistance.

## Priority Need #2: Preserve Existing Housing Stock

- 2A Owner-Occupied Housing Rehab: The Consortium will provide assistance to low- to moderate-income homeowners experiencing physical housing problems that pose immediate health and safety dangers to the occupants and/or surrounding properties. Furthermore, assistance may be provided to homeowners who are in need of substantial rehabilitation and major repairs to their homes.

## Priority Need #3: Improved Capacity of Local Housing Providers

- 3A Increase Capacity of Local Housing Providers: The Consortium will provide support and assistance to help increase the capacity of local housing providers in the region. This may come in the form of direct financial support for CHDO development activities, operational support, and administrative technical assistance.

## Priority Need #4: Increased Homeownership Opportunities

- 4A Provide Purchase Assistance for First Time Homebuyers: The Consortium will increase homeownership opportunities through new homeowner housing construction, homeowner housing added and direct financial assistance to homebuyers.

## Priority Need #5: Facilitation of the Regional Consortium

- 5A. Provide for Effective & Efficient Program Admin: The Consortium will be responsible for the planning and administration of the HOME program and coordinate between members and local housing providers to keep within grant guidelines, compliance and program regulations as well as promote fair housing awareness.

A summary of the priority needs and basis of needs are located in the SP-25. The goal summaries and intended outcomes for the next five years are located in the SP-45.

### **3. Evaluation of past performance**

PY 2023 will be the Consortium's first year receiving HOME funds for affordable housing development. During the development of the 2023-2027 Consolidated Plan, the Consortium identified the need for affordable housing homeowner and rental opportunities as well as homeowner housing rehab. With the limited funds available, priorities focused on the highest need which are directed to eligible low-income households. These activities and accomplishments will be reported annually in the Consolidated Annual Performance and Evaluation Report (CAPER).

### **4. Summary of citizen participation process and consultation process**

The Choanoke Area Housing Consortium adheres closely to its Citizen Participation Plan, which encourages all citizens, in particular LMI residents and those with special needs, to participate in its programs. To meet the requirements of the citizen participation process a series of public hearings were

held to determine the housing and community development needs in the region and a 30-day public comment period was held to give citizens an opportunity to view and make comments on the draft plan. The following outreach efforts were made:

- A Housing Needs Assessment Community Input Session (Martin County) was held on Monday, February 27, 2023 from 5:30-7:00pm at Moratoc Park, 102 River Drive Williamston, NC 27892.
- A Housing Needs Assessment Community Input Session (Halifax County) was held on Tuesday, February 28, 2023 from 5:30-7:00pm at the Cooperative Extension Auditorium 359 Ferrell Lane, Halifax, NC 27839.
- A Housing Needs Assessment Community Input Session (Bertie County) was held on Monday, March 6, 2023 from 5:30-7:00pm at the Community Meeting Room 102 Lancaster Avenue Windsor, NC 27983.
- A Housing Needs Assessment Community Input Session (Northampton County) was held on Tuesday, March 7, 2023 from 5:30-7:00pm at the Northampton County Senior Center, 110 Ridge Crest Lane, Jackson, NC 27845.
- A Housing Needs Assessment Community Input Session (Hertford County) was held on Wednesday, March 8, 2023 from 5:30-7:00pm in the Social Services Conference Room, 704 North King Street, Winton, NC 27986.
- A public hearing is scheduled to be held on **May 1, 2023 at TBD PM** at the address listed above. All citizens are welcome to attend and provide comments on the proposed plan. For more information, please contact the Assistant County Manager, Christina Wells at (252) 583-1131 x2254 or email at [wellsc@halifaxnc.com](mailto:wellsc@halifaxnc.com).
- A 30-day public comment period will be held from **April 12, 2023 to May 11, 2023** to afford the public an opportunity to review and make comments on the proposed plan. The plan can be viewed at the Halifax County Manager's Office in the Historic Courthouse at 10 North King Street, Halifax, NC 27839 and on the County website at: <https://www.halifaxnc.com>. All citizens within the five-county region are encouraged to view and make comments.
- The Consortium will hold an online community survey to gather input on the housing development needs of the community. The community survey can be found at the link: <https://www.surveymonkey.com/r/Choanoke-Community>

For details of the Consortium's citizen outreach efforts please view the PR-15 Participation section.

## 5. Summary of public comments

All comments will be accepted. A summary will be provided here in this section at the conclusion of the public hearings and public comment period. A summary of citizen participation efforts can be viewed in the PR-15 Citizen Participation.

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

All comments will be accepted. There will be no views and no agency types intentionally not consulted. A summary will be provided here in this section at the conclusion of the public hearings and public comment period. A summary of citizen participation efforts can be viewed in the PR-15 Citizen Participation.

## **7. Summary**

This Consolidated Plan consists of a number of parts including: a housing and community needs assessment that analyzes the current market conditions, a housing market analysis, a Strategic Plan section and the Annual Action Plan. The Strategic Plan is a key component of the Consolidated Plan, as this section outlines the Consortium's objectives and outcomes to meet the needs identified in the assessment and analysis section of the plan. The Annual Action Plan is the first of five annual action plans, and outlines how federal resources will be allocated. Each year an Annual Action Plan will be completed to communicate how federal funds will be allocated to meet the objectives identified in the Consolidated Plan. Each year a Consolidated Annual Performance and Evaluation Review (CAPER) will be completed which evaluates the Consortium's performance towards meeting the objectives outlined in the five-year Consolidated Plan.

The priority needs in the region are not only identified through the needs assessment and market analysis as the Consortium also determines these needs through a citizen participation process, which includes consultation with local community stakeholders, nonprofit organizations and members of the public.

Primary data sources for the Consolidated Plan include: 2006-2010 & 2017-2021 American Community Survey (ACS) 5-Year Estimates, 2015-2019 Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), Homeless Management Information System (HMIS), Inventory Management System/PIH Information Center (PIC), HUD Income Limits, HUD Fair Market Rents and HOME Rent Limits and other local data sources. Data for map analysis came from the 2017-2021 ACS.

A disparity exists between data tables throughout the plan in that tables which utilize ACS contain 2017-2021 data and tables that utilize CHAS contain 2019 data. At the time of writing only 2015-2019 CHAS data was available from HUD. However, 2017-2021 ACS data was available, and the Consortium has opted to utilize the most current data source where possible. Incongruencies in the source years were outweighed by the more accurate demographic and housing picture painted by the most recent ACS data.

# The Process

## PR-05 Lead & Responsible Agencies - 91.200(b)

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

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

Agency Role	Name	Department/Agency
HOME Administrator	HALIFAX COUNTY	County Manager's Office

**Table 1 – Responsible Agencies**

### Narrative

The Choanoke Area Housing Consortium is comprised of five counties located in northeastern North Carolina, which are Bertie County, Halifax County, Hertford County, Martin County and Northampton County. The Choanoke Area Housing Consortium, as a regional collaborative received federal HOME Investment Partnerships program funds for the first time in PY 2023 to assist low- to moderate-income households within the region with affordable housing needs. Halifax County is the direct recipient of HOME funds from HUD; however the Consortium utilizes HOME funds to assist with affordable housing goals across the five-county Consortium region. Halifax County is the primary lead responsible for submission, implementation, and administration of the Consolidated Plan and Annual Action Plan.

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)**

### **1. Introduction**

The Choanoke Area Housing Consortium, which is led by Halifax County is the agency responsible for HUD's HOME program within the five-county Consortium region. The Consortium's ongoing efforts are to coordinate among its network of public, private, and nonprofit organizations that deliver affordable housing to ensure the needs of the community are met. This section outlines the coordination and consultation of agencies and government departments in the development of the Consolidated Plan and the first-year AAP.

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

The Choanoke Area Housing Consortium is engaged with the Public Housing Authorities (PHA) that operate within the region. The PHAs are the Roanoke-Chowan Regional Housing Authority (RCRHA), the Roanoke Rapids Housing Authority (RRHA), the Choanoke Area Development Association, Inc. (CADA), and Ahoskie Housing Authority (AHA), Williamston Housing Authority (WHA) and Robersonville Housing Authority (RHA). Through ongoing communication with the PHAs, the Consortium can determine the specific needs of affordable housing for each community the PHAs serve.

The Consortium works with area homeless service providers to collaboratively provide a wide range of expertise in housing, and social and supportive services, within each component of the Continuum of Care (CoC). Each County that participates in the Consortium is a member of the North Carolina Balance of State CoC. Halifax and Northampton Counties are a part of the Tar Heel Regional Committee, Hertford is included in the Northeastern Homeless Coalition Regional Committee, and Bertie and Martin Counties are covered in the Inner Banks Regional Committee. Each Regional Committee has a coordinated assessment plan to assess and refer homeless people to local services and housing where local agencies are identified who administer prevention and diversion screenings in the region. The prevention and diversion screening is administered when households present in a housing crisis to see if there are any other safe housing options available to them besides a shelter bed. This screen allows communities to prioritize shelter beds for those with no other options. The VI-SPDAT assessment tool is used to identify housing barriers for households and assists to identify and prioritize households for housing programs.

Halifax County, which is the lead agency of the Consortium is also engaged with local county departments in the consultation and development of the plan, especially as it relates to low- to moderate-income residents in the area. One of these departments is the Halifax County Emergency Services Department, which works to address emergency preparedness and hazard mitigation in the area. The department's goal is to reduce the vulnerabilities of people and property to natural and man-made emergencies and disasters, and to establish capabilities to respond effectively to such occurrences; to ensure individuals that have been affected by a major disaster have the proper relief and recovery assistance; and to educate

the public on the four phases of Emergency Management (mitigation, preparedness, response and recovery).

The Halifax Health Department provides a wide range of health services as well as information and referral. Trillium Health Resources provides health services and housing services across the region. Trillium administers the Transitions to Community Living Voucher as part of a statewide rental assistance program called the Transitions to Community Living Initiative (TCLI).

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Consortium works with area homeless service providers to collaboratively provide a wide range of expertise in housing, and social and supportive services, within each component of the Continuum of Care (CoC). Each County that participates in the Consortium is a member of the North Carolina Balance of State CoC. Halifax and Northampton Counties are a part of the Tar Heel Regional Committee, Hertford is included in the Northeastern Homeless Coalition Regional Committee, and Bertie and Martin Counties are covered in the Inner Banks Regional Committee. Each Regional Committee has a coordinated assessment plan to assess and refer homeless people to local services and housing where local agencies are identified who administer prevention and diversion screenings in the region. The prevention and diversion screening is administered when households present in a housing crisis to see if there are any other safe housing options available to them besides a shelter bed. This screen allows communities to prioritize shelter beds for those with no other options. The VI-SPDAT assessment tool is used to identify housing barriers for households and assists to identify and prioritize households for housing programs.

The Coordinated Entry System (CES) is one of the main tools in assessing the needs of the homeless in the region. CES is administered locally by each regional committee. CES includes a centralized point of entry, a coordinated assessment, prioritized wait list for housing and networked referral system. CES is the primary tool that helps to coordinate resources for homeless persons, including those who are chronically homeless, families with children, veterans and their families and unaccompanied youth. The primary goals for the coordinated entry processes are that assistance is allocated as effectively as possible and that it be easily accessible.

Each regional committee also organizes local meetings and oversees regional activities such as the Point-in-Time Survey Count and Housing Inventory Count. Another one of their duties is to oversee applications for CoC funds and recommend grant requests.

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

At this time the Choanoke Area Housing Consortium is not a recipient of federal Emergency Solutions Grant funds. The Consortium will refer to and participate with the CoC in homeless prevention initiatives in the region. Through the ongoing meetings and consultation with the Continuum of Care regional committees, the Consortium members will implement homeless services and prevention programs, as well as administration of the Homeless Management Information System (HMIS). HMIS is a locally administered, web-based data collection system that gathers and records person-level information about clients who access the homeless service system. The CoC is fully responsible for the funding, policies and procedures in the administration of HMIS.

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



**Table 2 – Agencies, groups, organizations who participated**

<b>1</b>	<b>Agency/Group/Organization</b>	Halifax County
	<b>Agency/Group/Organization Type</b>	Services - Housing Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Halifax County is the lead agency responsible administering the Consolidated Plan and Annual Action Plan.
<b>2</b>	<b>Agency/Group/Organization</b>	Bertie County
	<b>Agency/Group/Organization Type</b>	Services - Housing Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County is a member of the Consortium and is engaged directly in the housing and community development consultation process.
<b>3</b>	<b>Agency/Group/Organization</b>	Hertford County
	<b>Agency/Group/Organization Type</b>	Services - Housing Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Lead-based Paint Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County is a member of the Consortium and is engaged directly in the housing and community development consultation process.
4	<b>Agency/Group/Organization</b>	Martin County
	<b>Agency/Group/Organization Type</b>	Services - Housing Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County is a member of the Consortium and is engaged directly in the housing and community development consultation process.
5	<b>Agency/Group/Organization</b>	Northampton County
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County is a member of the Consortium and is engaged directly in the housing and community development consultation process.
6	<b>Agency/Group/Organization</b>	Eastern Carolina University
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Health Service-Fair Housing Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Eastern Carolina University Health is engaged directly in the housing and community development consultation process.
7	<b>Agency/Group/Organization</b>	Roanoke-Chowan Regional Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Service-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency is a local housing authority withing the Consortium area. The agency provides housing vouchers regionally.
8	<b>Agency/Group/Organization</b>	Roanoke Rapids Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Service-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency is a local housing authority. The agency provides housing vouchers in the Consortium region.
9	<b>Agency/Group/Organization</b>	Choanoke Area Development Association, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Service-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency is a local housing authority. The agency provides housing vouchers in the Consortium region.
<b>10</b>	<b>Agency/Group/Organization</b>	Ahoskie Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Service-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency is a local housing authority. The agency provides housing vouchers in the Consortium region.
<b>11</b>	<b>Agency/Group/Organization</b>	Williamston Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Service-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency is a local housing authority. The agency provides housing vouchers in the Consortium region.
<b>12</b>	<b>Agency/Group/Organization</b>	Robersonville Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing Services-Housing Service-Fair Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency is a local housing authority. The agency provides housing vouchers in the Consortium region.
<b>13</b>	<b>Agency/Group/Organization</b>	North Carolina Balance of State
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless Continuum of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Carolina Balance of State is the Continuum of Care in the greater region, and the Consortium will remain engaged with the CoC. Halifax and Northampton Counties are a part of the Tar Heel Regional Committee, Hertford is in the Northeastern Homeless Coalition Regional Committee, and Bertie and Martin Counties are in the Inner Banks Regional Committee. The CoC is the primary agency providing homeless prevention initiatives in the region and the Consortium will continue to participate in these initiatives.
<b>14</b>	<b>Agency/Group/Organization</b>	Trillium Health Resources
	<b>Agency/Group/Organization Type</b>	Services-Elderly Services-Persons with a Disability Services-Health Health Agency Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The health agency provides housing services across the region. The Consortium is engaged with the agency in the housing and community development needs in the plan.
15	<b>Agency/Group/Organization</b>	Halifax County Health Department
	<b>Agency/Group/Organization Type</b>	Services-Elderly Services-Persons with a Disability Services-Health Health Agency Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The county department helped to determine the housing and community development needs in the plan.
16	<b>Agency/Group/Organization</b>	BroadbandNow
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Economic Development Community Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	BroadbandNow is a research organization which publishes data on the digital divide and impact of highspeed internet in society. It believes broadband internet should be available to all Americans and its mission is to help find and compare internet options with a goal to bring attention to underserved areas and help raise awareness of the importance of broadband access. The County consulted with the BroadbandNow website for broadband access and identified highspeed internet providers in the region.
17	<b>Agency/Group/Organization</b>	Halifax County Emergency Services Department

	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - County Disaster Preparedness
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Hazard Mitigation and Disaster Preparedness
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Emergency Services Department's purpose is to reduce the vulnerabilities of people and property to natural and man-made emergencies and disasters, and to establish capabilities to respond effectively to such occurrences; to ensure individuals that have been affected by a major disaster have the proper relief and recovery assistance; and to educate the public on the four phases of Emergency Management (mitigation, preparedness, response and recovery).
18	<b>Agency/Group/Organization</b>	Halifax County Economic Development Commission
	<b>Agency/Group/Organization Type</b>	Services - Employment Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Anti-Poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Executive Director of the Halifax County Economic Development Commission consulted with the housing and community development needs.
19	<b>Agency/Group/Organization</b>	Town of Powellsville
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Anti-Poverty Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Mayor of the Town of Powellsville consulted with the housing and community development needs.
20	<b>Agency/Group/Organization</b>	Town of Winton
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Anti-Poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Town of Winton consulted with the housing and community development needs.
21	<b>Agency/Group/Organization</b>	USDA NC State
	<b>Agency/Group/Organization Type</b>	Regional Organization Planner
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Anti-Poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The USDA NC State Director consulted with the housing and community development needs.
22	<b>Agency/Group/Organization</b>	Mid-East Commission
	<b>Agency/Group/Organization Type</b>	Workforce Development Regional Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Anti-Poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Mid-East Commission consulted with the housing and community development needs.



<b>23</b>	<b>Agency/Group/Organization</b>	Roanoke Chowan Christian Women’s Job Corp
	<b>Agency/Group/Organization Type</b>	Services-Employment Regional Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Anti-Poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Roanoke Chowan Christian Women’s Job Corp consulted with the housing and community development needs.
<b>24</b>	<b>Agency/Group/Organization</b>	Northampton County Senior Center
	<b>Agency/Group/Organization Type</b>	Services-Elderly Services-Persons with a Disability Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Housing Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Northampton County Senior Center consulted with the housing and community development needs.

**Table 3 – Consultations**

**Identify any Agency Types not consulted and provide rationale for not consulting**

No agencies will be intentionally left out of the consultation process in the development of the Consolidated Plan and the first year Annual Action Plan.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	North Carolina Balance of State	The Consortium’s goals in the Strategic Plan align with the goals of the Continuum of Care and its goal to end homelessness in the region.
The 2019 Housing Need	North Carolina Housing Coalition	The 2019 Housing Need provides specific indicators of housing needs in each county of the Consortium. The needs identified overlap with the needs in the Strategic Plan, which will be to address housing affordability and cost burden.

**Table 4 – Other local / regional / federal planning efforts**

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

The Choanoke Area Housing Consortium will engage with adjacent local governments, and member government agencies, in the implementation of the Consolidated Plan and Annual Action Plan. In particular, as the administrator for the five counties in the service area, the Consortium works directly with officials from Bertie, Halifax, Hertford, Martin and Northampton counties. Officials from each of these units of government offer insight into local needs to ensure HOME funds are allocated in an efficient and impactful manner.

The Consortium is engaged with the six local PHAs to identify high need areas where the Consortium could provide affordable housing assistance that would benefit public housing residents. The PHAs are the Roanoke Rapids Housing Authority (RRHA), Roanoke-Chowan Regional Housing Authority (RCRHA), Ahoskie Housing Authority (AHA), Williamston Housing Authority (WHA), Robersonville Housing Authority (RHA) and the Choanoke Area Development Association (CADA).

Consortium members also work with the North Carolina Balance of State Continuum of Care and its regional committees to address homeless initiatives in the five-county area. Nonprofit organizations across the CoC area as well as each member of the Consortium participate in the Continuum of Care homeless initiatives.

## **PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal setting**

The Choanoke Area Housing Consortium adheres closely to its Citizen Participation Plan, which encourages all citizens, in particular LMI residents and those with special needs, to participate in its programs. The Consortium invites citizens to participate in the development of the Consolidated Plan and first year Annual Action Plan, and solicits comments and feedback from the public to help guide the planning of HOME programs in the region. To meet the requirements of the citizen participation process a series of public hearings were held to determine the housing and community development needs in the region and a 30-day public comment period was held to give citizens an opportunity to view and make comments on the draft plan.

The table below summarizes the citizen participation efforts taken:

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Hearing	Non-targeted/broad community	The Consortium held a housing needs assessment community input session on Monday, February 27, 2023 from 5:30-7:00pm at Moratoc Park, 102 River Drive Williamston, NC 27892. An overview of the HOME Program and program objectives were presented as well as the Consolidated Plan process. The community and housing development needs were discussed.	There were no comments received.	All comments were accepted.	N/A
2	Public Hearing	Non-targeted/broad community	The Consortium held a housing needs assessment community input session was held on Tuesday, February 28, 2023 from 5:30-7:00pm at the Cooperative Extension Auditorium at 359 Ferrell Lane, Halifax, NC 27839. An overview of the HOME Program and program objectives were presented as well as the Consolidated Plan process. The community and housing development needs were discussed.  The housing needs assessment comments were uploaded as attachment to the plan and in the AD-25.	A letter was received from the Halifax County Economic Development Commission. A diverse and affordable housing inventory is critical to the attracting and retaining employment opportunities. An adequate supply of housing affordable to households along the entire income spectrum is critical to support a sustainable economy. Specifically, when the local workforce is not able to find affordable housing, the whole community suffers. When there is not enough housing for our workforce, workers are forced to look for housing outside of our communities. Other needs raised are shorter the commute times, workforce housing, major hospital and health facilities, the lack of suitable housing availability, rental housing, existing buildings and historic properties for housing development, and housing where broadband internet is available. A full detailed letter has been attached to this plan.	All comments were accepted.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
3	Public Hearing	Non-targeted/broad community	The Consortium held a housing needs assessment for community input on Monday, March 6, 2023 from 5:30-7:00pm at the Community Meeting Room at 102 Lancaster Avenue Windsor, NC 27983. An overview of the HOME Program and program objectives were presented as well as the Consolidated Plan process. The community and housing development needs were discussed.	There were no comments received.	All comments were accepted.	N/A
4	Public Hearing	Non-targeted/broad community	The Consortium held a housing needs assessment for community input on Tuesday, March 7, 2023 from 5:30-7:00pm at the Northampton County Senior Center, 110 Ridge Crest Lane, Jackson, NC 27845. An overview of the HOME Program and program objectives were presented as well as the Consolidated Plan process. The community and housing development needs were discussed.	There were no comments received.	All comments were accepted.	N/A
5	Public Hearing	Non-targeted/broad community	The Consortium held a housing needs assessment for community input on Wednesday, March 8, 2023 from 5:30-7:00pm in the Social Services Conference Room, 704 North King Street, Winton, NC 27986. An overview of the HOME Program and program objectives were presented as well as the Consolidated Plan process. The community and housing development needs were discussed.	There were no comments received.	All comments were accepted.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
6	Public Hearing	Non-targeted/broad community	A public hearing is scheduled to be held on <b>May 1, 2023 at TBD PM</b> at the address listed above. All citizens are welcome to attend and provide comments on the proposed plan. For more information, please contact the Halifax County, Assistant County Manager, Christina Wells at (252) 583-1131 x2254 or email at wellsc@halifaxnc.com.	A summary of comments will be provided after the public hearing.	All comments will be accepted.	N/A
7	Public Comment Period	Non-targeted/broad community	A 30-day public comment period will be held from <b>April 12, 2023 to May 11, 2023</b> to afford the public an opportunity to review and make comments on the proposed plan. The plan can be viewed at the Halifax County Manager's Office in the Historic Courthouse at 10 North King Street, Halifax, NC 27839 and on the County website at: <a href="https://www.halifaxnc.com">https://www.halifaxnc.com</a> . All citizens within the five-county region are encouraged to view and make comments.	A summary of comments will be provided after the public comment period.	All comments will be accepted.	N/A
8	Community Survey	Non-targeted/broad community	The Consortium will hold an online community survey to gather input on the housing development needs of the community. The community survey can be found at the link: <a href="https://www.surveymonkey.com/r/Choanoke-Community">https://www.surveymonkey.com/r/Choanoke-Community</a>	Survey responses will be collected and summarized in this section before the submission of the plan.	All comments will be accepted.	See link.

**Table 5 - Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

This section assesses the housing needs within the Consortium by analyzing various demographic and economic indicators. To understand the needs of the community the broad trends in population, income, and household demographics must be analyzed first. Each of the following sections looks closely at specific housing factors and how they relate to the population.

1. Housing Needs Assessment
2. Disproportionately Greater Need
3. Public Housing
4. Homeless Needs Assessment
5. Non-Homeless Special Needs Assessment
6. Non-Housing Community Development Needs

Data Note: Many fields in this document are populated automatically by the IDIS system. To provide the most accurate and up-to-date analysis, additional data sources are often used.

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

### Summary of Housing Needs

The housing needs of a community are, like all items in the market economy, a product of supply and demand. However, determining the factors that impact supply and demand is much more complicated than building one house for one household. Changes in population, household size, availability of rental housing, income, and the condition of a property all work to shift the community's housing needs.

### Demographics

The population in the Consortium region decreased by 11% between 2010 and 2021. All counties within the Consortium experienced a decrease. This trend does not align with the rest of the state. The population of North Carolina grew by 11% during the same period. The Consortium saw a 28% growth in median income, however that number is not adjusted for inflation. When adjusted for inflation, the region's purchasing power only rose by 5.6%.

<b>Demographics</b>	<b>Base Year: 2010</b>	<b>Most Recent Year: 2021</b>	<b>% Change</b>
Population	142,089	126,062	-11%
Households	56,740	51,832	-9%
Median Income	\$31,109	\$39,787	28%

**Table 6 - Housing Needs Assessment Demographics**

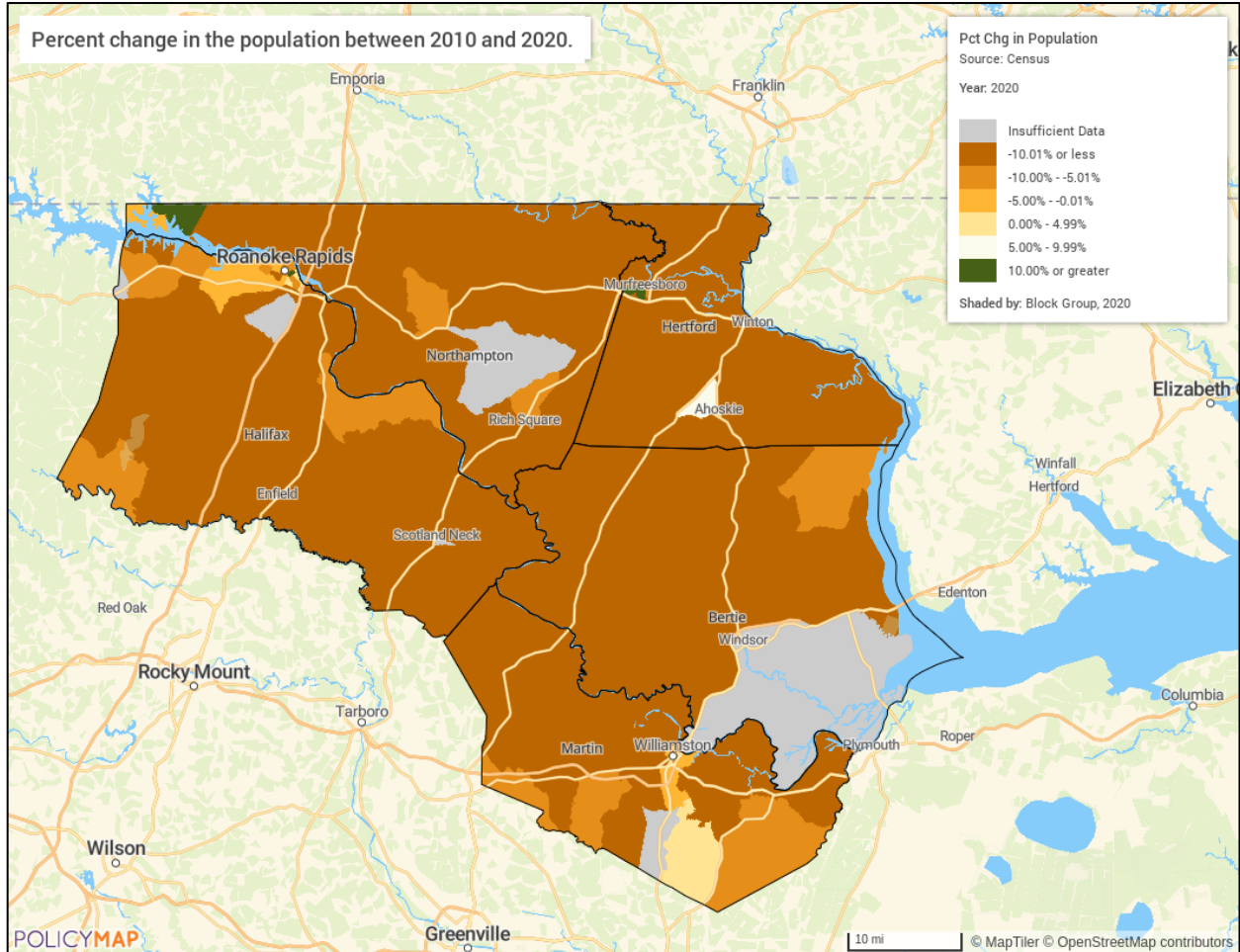
**Alternate Data Source Name:**

2006-2010 ACS, 2017-2021 ACS

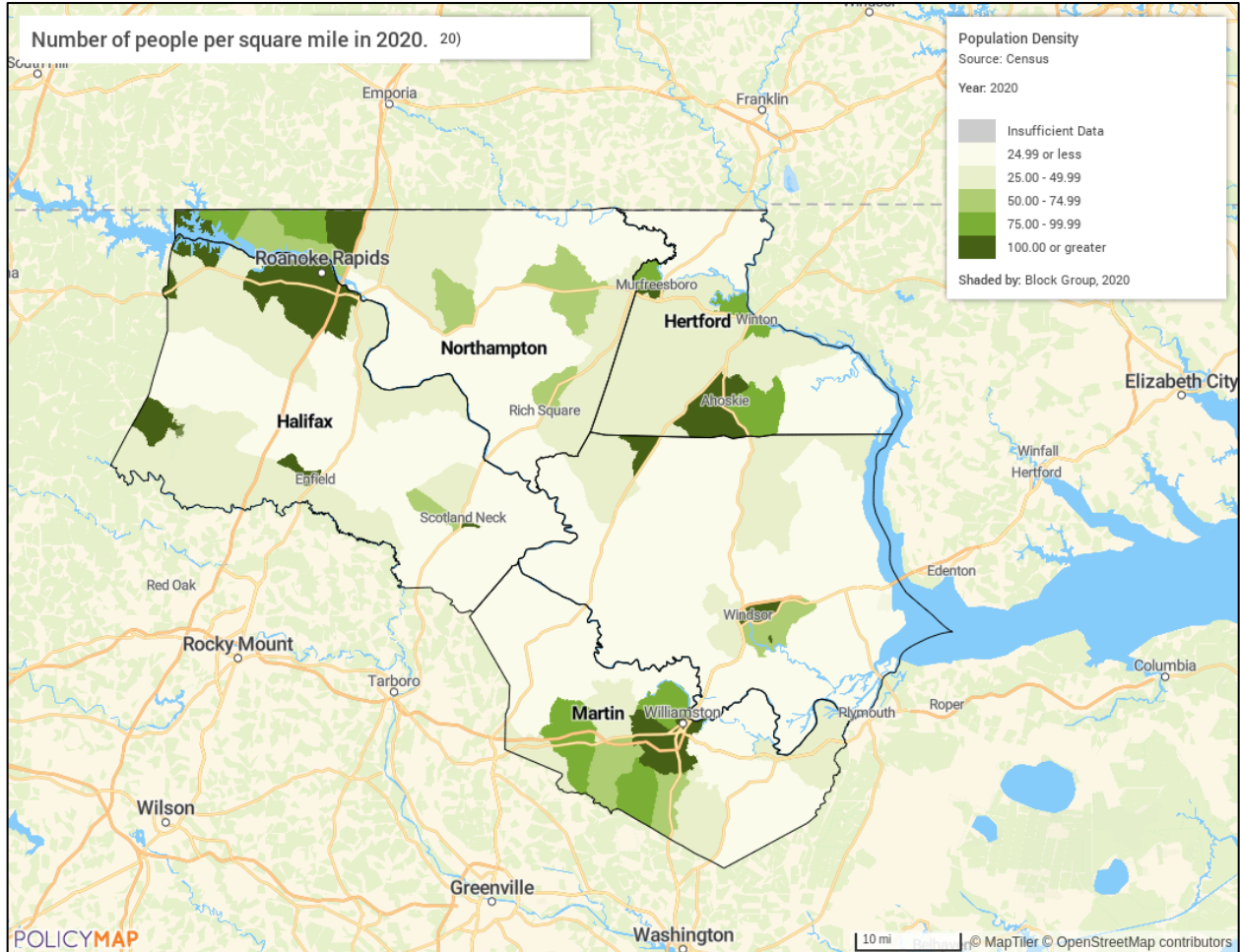
**Data Source Comments:** CONSORTIUM COMBINED



The map below shows the population change of the Consortium from 2010 to 2020. Most block groups in the Consortium saw uniform population decrease. Martin County experienced the smallest decrease in the southern part of the Consortium. There was one small area in the northwest part of the Consortium that saw the population increase by over 10%.



The population density map below shows that the Consortium is primarily rural. The majority of the region has less than 50 people per square mile but there are a few areas with over 100 people per square miles in the relatively urban cities. Williamston, Ahoskie, and Roanoke Rapids all have several areas with higher population density.



## Number of Households Table

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	10,085	8,600	10,475	5,900	20,355
Small Family Households	3,060	2,720	4,255	2,271	9,820
Large Family Households	420	381	594	448	1,195
Household contains at least one person 62-74 years of age	2,328	2,505	3,131	1,851	6,345
Household contains at least one person age 75 or older	1,931	2,155	1,975	812	2,163
Households with one or more children 6 years old or younger	1,393	1,133	1,317	614	1,968

**Table 7 - Total Households Table**

**Alternate Data Source Name:**

2015-2019 CHAS

**Data Source Comments:** CONSORTIUM COMBINED

## Number of Households

The above table breaks down family dynamics and income in the Consortium using 2015-2019 CHAS data. Nearly 40 percent of households are small family households. Small family households are classified as two persons, neither person 62 years or over, or three or four persons living in the same household. Households that contain at least one person over the age of 62 make up 45 percent of total households. These households are more likely to be low- and moderate- income households. Households with children under the age of six are also more likely to be low-income households. Of note, larger households are less likely to be low-income. Fifty-four percent of large households are over 80% AMI. A household is considered to be large if there are five or more members of the household. Perhaps these households tend to have more adult members that are earning income as opposed to minor children.

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	160	134	34	0	328	100	40	55	4	199
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	45	44	0	134	4	19	4	0	27
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	104	69	164	14	351	39	15	89	0	143
Housing cost burden greater than 50% of income (and none of the above problems)	2,985	751	49	4	3,789	2,185	1,136	635	94	4,050
Housing cost burden greater than 30% of income (and none of the above problems)	765	1,535	1,130	104	3,534	740	1,395	1,505	590	4,230
Zero/negative Income (and none of the above problems)	616	0	0	0	616	506	0	0	0	506

**Table 8 – Housing Problems Table**

**Alternate Data Source Name:**

2015-2019 CHAS

**Data Source Comments:** CONSORTIUM COMBINED

### Housing Needs Summary

Cost burden is a common trend in many communities across the state and nation, and is the most significant housing issue in the Consortium. According to the 2015-2019 CHAS data there were 3,534 renters and 4,230 homeowners in the 0% to 100% AMI range spending more than 30 percent of their

income on housing costs (100% AMI is the area median income). Another 3,789 renters and 4,050 homeowners within the same income limits spend over 50 percent of their income on housing. That is a total of 15,603 households in the 0-100% AMI income range that are experiencing housing cost burdens. Additionally, 351 renter households are overcrowded, and 134 renter households are extremely overcrowded. A household is considered overcrowded if there are 1.01-1.5 people per room and a household is severely overcrowded if there are more than 1.5 people per room.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4055	2530	1420	114	8119	3065	2606	2285	690	8646
Having none of four housing problems	1371	1110	2506	1450	6437	485	2355	4255	3650	10745
Household has negative income, but none of the other housing problems	616	0	0	0	616	506	0	0	0	506

**Table 9 – Housing Problems 2**

**Alternate Data Source Name:**

2015-2019 CHAS

**Data Source Comments:** CONSORTIUM COMBINED

**Severe Housing Problems**

Severe housing problems include lack of kitchen or complete plumbing, severe overcrowding, and severe cost burden. Severe housing problems are significantly less common than standard housing problems, but they are still present in the community. Low-income renting households are more likely to have a severe housing problem than not. In total, approximately 16,700 households have a severe housing problem.

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	251	365	1,630	2,246	94	470	1,326	1,890
Large Related	29	22	259	310	24	19	178	221
Elderly	536	461	255	1,252	195	1,155	1,025	2,375
Other	485	176	396	1,057	119	391	560	1,070
Total need by income	1,301	1,024	2,540	4,865	432	2,035	3,089	5,556

**Table 10 – Cost Burden > 30%**

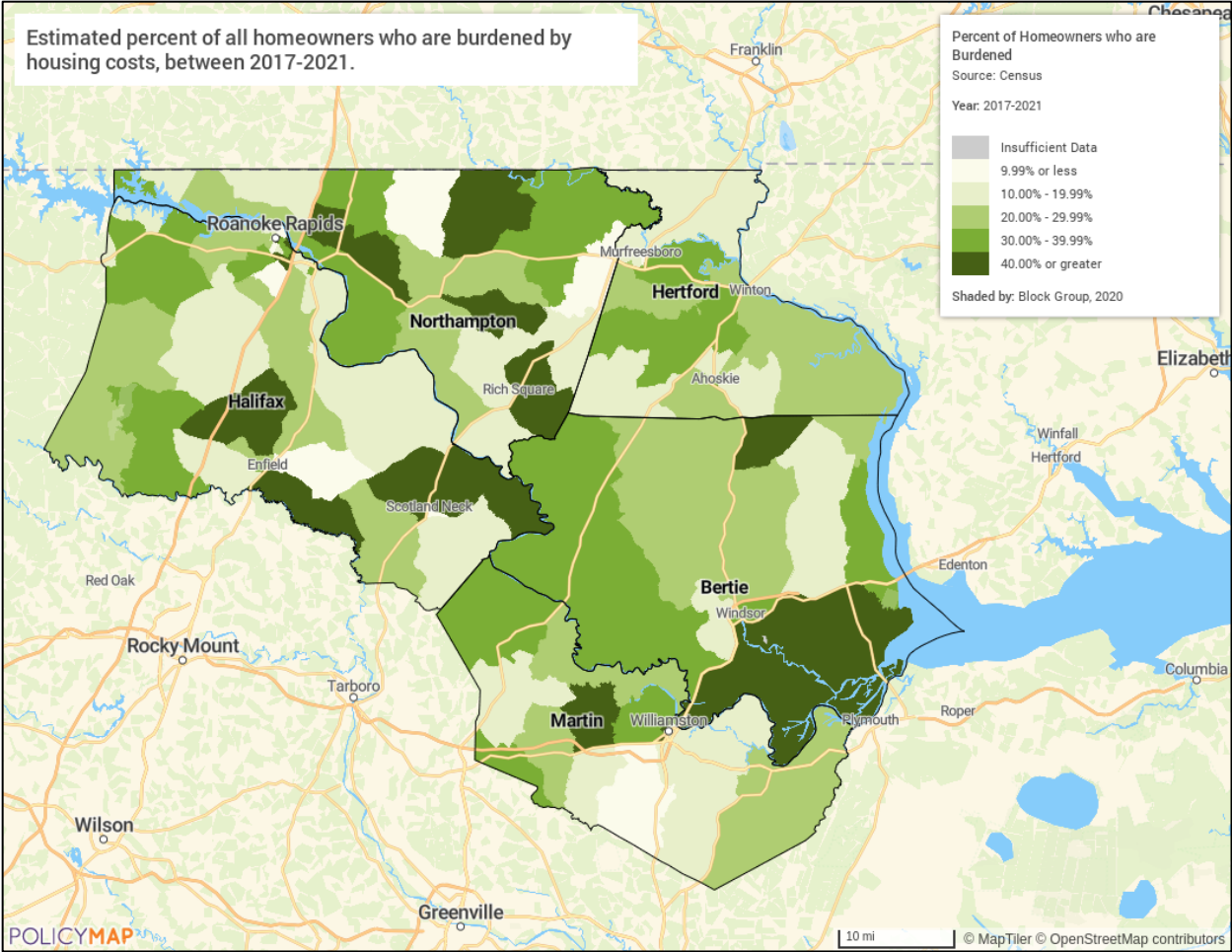
Alternate Data Source Name:  
2015-2019 CHAS

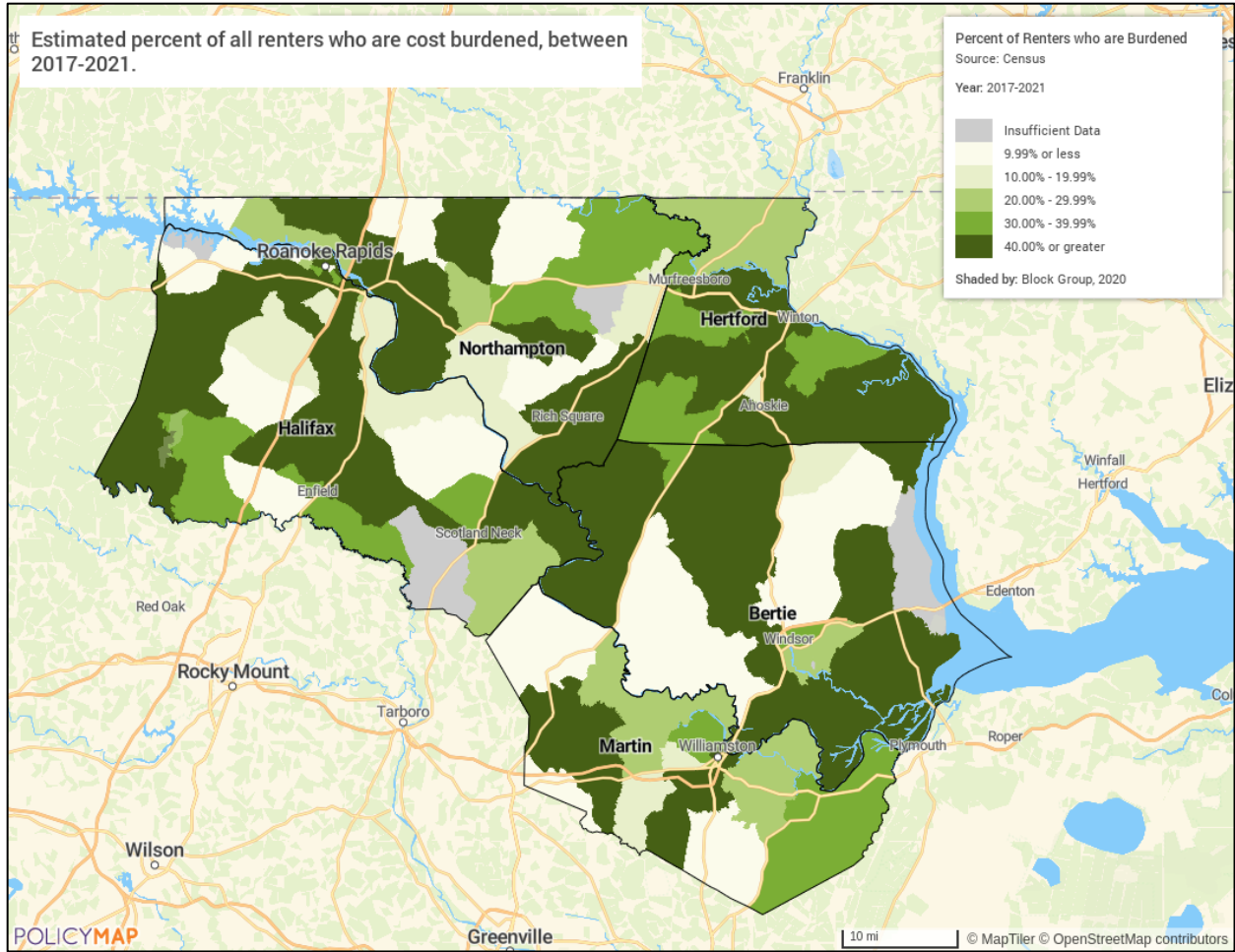
Data Source Comments: CONSORTIUM COMBINED

### Cost Burden

The table above displays 2015-2019 CHAS data on cost-burdened households throughout the Consortium for the 0% to 80% AMI cohorts. Households with incomes at 0-80% AMI are low-to-moderate income and are income eligible for the HOME program. There are 10,421 households that are cost burdened in the community (4,865 renter households and 5,556 owner households). The following maps display the percentage of the population who are cost-burdened by block group using data from the 2017-2021 American Community Survey 5-Year Estimates.

In the maps below, it is evident that a higher proportion of renters are cost burdened across the Consortium. Renters experience cost burden at higher rates than homeowners and the distribution of cost burdened households differ. There are numerous block groups with more than 40 percent of renters who are cost burdened, but fewer block groups have similarly high of rates of cost burdened homeowners.





4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,311	319	10	1,640	500	310	274	1,084
Large Related	149	22	0	171	45	8	0	53
Elderly	535	461	35	1,031	1,025	511	159	1,695
Other	895	165	4	1,064	445	119	109	673
Total need by income	2,890	967	49	3,906	2,015	948	542	3,505

Table 11 – Cost Burden > 50%

Alternate Data Source Name:

2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED



## Severe Cost Burden

Severe cost burden is defined as paying more than 50% of household income on housing costs. Severe cost burden is most common among extremely low-income households. Of renters who are severely cost burdened, 74% are extremely low income. Among severely cost burdened homeowners, 57% are extremely low income. Additionally, 37% of severely cost burdened households are elderly.

Over 7,400 low-to-moderate income households spend half their income on housing. These households are often forced to decide between paying rent, purchasing food, or paying for auto costs to get to work. This population is in severe need of support in order to prevent homelessness.

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	129	58	89	14	290	19	4	63	0	86
Multiple, unrelated family households	19	59	118	0	196	24	14	35	0	73
Other, non-family households	0	0	0	0	0	0	15	0	0	15
Total need by income	148	117	207	14	486	43	33	98	0	174

**Table 12 – Crowding Information – 1/2**

**Alternate Data Source Name:**

2015-2019 CHAS

**Data Source Comments:** CONSORTIUM COMBINED

## Overcrowding

As previously mentioned, overcrowding is a housing problem that is present throughout the Consortium. A total of 660 households that are 0-100% AMI are overcrowded. Renters are much more likely to be overcrowded than homeowners. This supports information in the Market Analysis which shows that rental units with three or more bedrooms are less common. This means that any family with three children or more will struggle to find housing that isn't overcrowded.

The following table shows the number of overcrowded households with children present by tenure and income level. Extremely low-income renter households are most likely to be overcrowded among households with children present. It is likely that these households are also severely cost burdened.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	1205	704	778	2687	188	429	539	1156

**Table 13 – Crowding Information – 2/2**

**Alternate Data Source Name:**

2015-2019 CHAS

**Data Source Comments:** CONSORTIUM COMBINED

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

According to 2017-2021 ACS, data there are 17,459 one-person households in the Consortium region. The primary group in need of housing assistance is renters, particularly those with extremely low incomes. There are 2,268 renters who are 65 years and older, live alone, and may need housing assistance.

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

Many households in need of housing assistance also have household members with disabilities or who are survivors of domestic violence, dating violence, sexual assault, or stalking.

Disability

According to 2017-2021 ACS data, there are 25,361 residents with disabilities in the Consortium making up approximately 25% of the population. Approximately 46% of the disabled residents, or 11,700 of these residents, are over the age of 65. The most common disability is ambulatory difficulty meaning the person has severe difficulty walking or climbing stairs. Approximately 15,100 residents report this difficulty. These seniors may need in-home supportive services and eventually, as disabilities worsen, may need to relocate to one of the regions’ assisted living facilities.

Approximately 4,600 residents in the Consortium receive Supplemental Security Income (SSI). The SSI program provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits. SSI payments are also made to people who are 65 years old and older without disabilities who meet the financial qualifications. According to the Social Security Administration, the 2023 monthly maximum amount is \$914 for individuals. As the ACS data reports that the median contract rent in the Consortium is \$481, it is likely that individuals receiving SSI are likely to be severely cost burdened.

Nearly 1,500 disabled residents are under the age of 18. Residents with disabilities and families with children with disabilities face significant barriers to affordable housing. Most homes require expensive modifications in order to accommodate the needs of residents. An exact count of those in need of housing assistance is difficult to determine but it is likely the majority of residents with a disability either need housing assistance through financial support or access to homes that meet their needs.

## Violence

In 2021, the North Carolina Department of Public Safety reported the average violent crime rate per 100,000 persons was 401.8 for the Consortium. This rate increased by 20% from 2020. The department also reported that there were five domestic violence-related homicides across the counties of the Consortium. Victims of domestic violence and abuse (including dating violence, sexual assault) have increasing need for housing assistance as this population often experiences a higher state of housing instability.

### **What are the most common housing problems?**

The most common housing problem identified is cost burden. According to 2017-2021 ACS data, nearly 14,000 households in the Consortium are cost burdened or severely cost burdened.

Renters are most likely to be cost burdened. Nearly 54% of renters pay more than 30% of their income to housing expenses. Homeowners are less likely to be cost burdened than renters, but it is still a significant problem. Approximately 35% of homeowners with a mortgage and over 17% of homeowners without a mortgage experience cost burden. This financial burden puts significant pressure on households and increase the likelihood of less-than-optimal living arrangements.

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

Overall, household income is correlated with the likelihood that households are impacted by housing problems, particularly for renters. Residents with lower incomes typically have increased rates of cost burden and other substandard living conditions. Additionally, residents with disabilities and those experiencing homelessness are particularly vulnerable to housing problems. A discussion of the prevalence of housing problems by race and ethnicity are discussed later in NA-15 to NA-30.

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

Extremely low-income households (those at or below 30% of the area median income) who spend in excess of 50% of their income for gross rent (rent plus tenant paid utilities) are particularly vulnerable to an unexpected financial or personal crisis which could lead to homelessness. These households are already struggling to make ends meet. Any additional expenses could cause the household to become homeless. The shortage of affordable rental housing is a driving factor for families that become homeless, given low incomes from employment, benefits, or other sources

Single-parent households with children are the most vulnerable. They have a greater need for affordable housing, accessible day care, health care, and other supportive services. Because of their lower income and higher living expenses, very low-income single-parent households are at imminent risk of becoming

homeless. The major supportive service needs for these households are money management and budget counseling along with job training and affordable childcare.

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

Not applicable.

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

Instability and increased risk of homelessness often contribute to households lacking financial resources, temporarily living in the home of another, being at risk of imminent eviction, or living in a motel. Death of a family member, medical expenses, major car repair, and other unanticipated emergency expenditures can create an unstable living situation, particularly for families with low or fixed incomes. Since the Consortium is primarily rural, few programs exist to assist those exiting an institution such as jail or mental health facility, or aging out of foster care. Domestic violence, abandonment by a spouse, mental illness and drug or alcohol addictions can also contribute to increased risk of homelessness. Other areas that could impact stability are prolonged unemployment or impacts related to COVID-19. For most families, homelessness is a housing affordability problem; lack of resources to afford housing increases instability and increases risk of homelessness. Access to affordable housing and access to long-term housing subsidies decrease risk of homelessness and increase housing stability.

## **Discussion**

### **Needs Assessment by Housing Type**

Using the CHAS data provided in this section, data from the ACS 5-Year estimates, as well as other local data, the Consortium is able to identify the number of LMI households by household category that may be in need of housing assistance. Unfortunately, due to funding restrictions, the County may not be able to assist all households and family types, but may use the data collected to prioritize assistance. See below estimates for households that may be in need of housing assistance by family type:

**Extremely Low-Income Households (0-30% AMI):** The CHAS data indicates that there are 10,085 extremely low-income households in the entire region. Extremely low-income households make up 18% of LMI households in the region.

**Low-income Households (30-50% AMI):** The CHAS data indicates that there are 8,600 low-income households in the region.

Moderate-Income Households (50-80% AMI): The CHAS data indicates that there are 10,475 moderate-income households in the region.

Low-Income Small Families (no more than 4 person): The CHAS data indicates that there are 10,035 LMI small family households in the region. LMI includes extremely low-, low- and moderate income.

Low-Income Large Families (5 or more persons): The CHAS data indicates that there are 1,395 LMI large family households in the region. LMI includes extremely low-, low- and moderate income.

Renters: Renters that need housing assistance are those that are LMI and cost burdened. HUD defines cost-burden as paying more than 30% monthly income on housing costs. According to CHAS data, there are 7,215 LMI renter households that are cost burdened.

Owners: Homeowners in need of housing assistance are those that are LMI and cost burdened. According to CHAS data, there are 7,596 LMI homeowners that are cost burdened.

Single-Person Households: According to the 2017-2021 American Community Survey (S2501) there are 17,599 one-person households in the region, which is 34% of all households.

Public Housing Residents: There are 6 PHAs that operate public housing and HCV housing vouchers in the region. Public housing provides decent and safe rental housing for eligible LMI families, the elderly, and persons with disabilities. There are currently over 950 public housing units and 1,200 housing vouchers in use across the Consortium region. Accessibility for persons with a disability is a concern for eligible households. For more details on the public housing population including demographics and need for accessibility please see the NA-35.

Persons with HIV/AIDS: According to the 2021 North Carolina HIV Surveillance Report from the NC Department of Health and Human Services, there were 506 adults or adolescents in the region diagnosed with HIV/AIDS. There were 18 new HIV/AIDS cases diagnosed in 2021. Martin County has an average three-year diagnosis rate of 28.3, the highest in the state.

Victims of Domestic Violence: The Consortium does not have specific statistics on victims of domestic violence, however the FBI Uniform Crime Reporting and US Department of Justice report that the violent crime rate in Bertie County went from 103.3 per 100,000 in 2010 to 57.2/100,000 in 2020, which is a steady decrease and the lowest among Consortium members. For the same period, Halifax County stayed relatively high but steady from 581.3/100,000 to 531.0/100,000; Hertford County went from 230.1/100,000 to 306.4/100,000; Martin County went from 420.3/100,000 to 490.4/100,000; and finally Northampton went from 291.6/100,000 to 432.9/100,000. The Consortium does not have an estimate to its ability to serve this population; however, it will refer these individuals to services providers in the area.

Persons with a Disability: There are 25,462 people in the region who have a disability, which is 20.4% of the population. Nearly 55% of the disabled population is Black, non-Hispanic and 41% are White, non-

Hispanic. Disability is highly correlated with age and older residents are more likely than younger residents to have one or more disabilities. Ambulatory difficulty is the most common disability and independent living difficulty is the second most common disability.

Elderly Ages 62-74 years (LMI): According to the CHAS data, the total number of elderly LMI households in this age group region-wide is 7,964 households.

Elderly Ages 75 years or older: (LMI): According to the CHAS data, the total number of elderly LMI households ages 75 years and older in the region is 6,061 households.

Homeless & those receiving assistance and are nearing termination of assistance: The entire Choanoke Consortium region is considered a rural area, and as such the homeless in those counties face additional challenges that those in urban areas do not face as often. An accurate count of homeless persons is hard to achieve. As noted in the 2022 PIT Count, there were only 9 sheltered and 3 unsheltered counted in the survey with most of these counted in Halifax County (8 persons). The Consortium will refer these individuals to local homeless services providers that are part of the CoC as well as the PHAs operating in the area.

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

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

### Introduction

A review of Housing Assessment data provided by HUD provides information that can be analyzed and used to determine any racial or ethnic groups that may have a proportionally higher housing need than other ethnic groups in the community. HUD has determined that a proportionally higher need exists when the percentage of persons in each category is at least 10 percentage points higher than the percentage of persons in the category. Identifying and understanding any disproportionately greater needs due to housing problems is vital to the analysis of past programs and should help guide future programs to address disparities between groups in the community.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,120	2,965	0
White	1,830	800	0
Black / African American	4,910	2,025	0
Asian	22	4	0
American Indian, Alaska Native	153	113	0
Pacific Islander	4	0	0
Hispanic	118	10	0

**Table 14 - Disproportionately Greater Need 0 - 30% AMI**

Alternate Data Source Name:

2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

\*The four housing problems are:

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

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,136	3,465	0
White	1,460	1,125	0
Black / African American	3,421	2,225	0
Asian	8	12	0
American Indian, Alaska Native	84	42	0
Pacific Islander	0	0	0
Hispanic	68	19	0

**Table 15 - Disproportionally Greater Need 30 - 50% AMI**

Alternate Data Source Name:

2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

\*The four housing problems are:

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

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,705	6,761	0
White	1,165	2,706	0
Black / African American	2,381	3,761	0
Asian	4	8	0
American Indian, Alaska Native	44	89	0
Pacific Islander	0	0	0
Hispanic	117	123	0

**Table 16 - Disproportionally Greater Need 50 - 80% AMI**

Alternate Data Source Name:

2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

\*The four housing problems are:

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



## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	804	5,100	0
White	299	2,261	0
Black / African American	484	2,546	0
Asian	8	19	0
American Indian, Alaska Native	10	73	0
Pacific Islander	0	0	0
Hispanic	0	132	0

**Table 17 - Disproportionally Greater Need 80 - 100% AMI**

Alternate Data Source Name:

2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

\*The four housing problems are:

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

## Discussion

*Extremely Low-Income (0-30% AMI)* Jurisdiction as a whole: 70.6%

In the extremely low-income group there are three racial or ethnic groups that are disproportionately impacted by housing problems. According to the available data, nearly 85% of Asian households, 100% of Pacific Islander Households, and 92.2% of Hispanic households have a housing problem.

*Very Low-Income (30-50% AMI)* Jurisdiction as a whole: 59.7%

The overall rate of housing problems for very low-income households is about 11% lower than extremely low income households. There is one group that is disproportionately impacted. Approximately 78% of very low-income Hispanic households have a housing problem.

*Low-Income (50-80% AMI)* Jurisdiction as a whole: 35.4%

The rate of housing problems shows a substantial decrease for low-income households when compared to lower income groups, but there are still one group disproportionately impacted by housing problems. Again, Hispanic households have a higher rate with 48.8%.

*Moderate Income (80-100% AMI)* Jurisdiction as a whole: 13.6%

The change in housing problems between low-income and moderate-income is a decrease of over 20%. One group, Asian households, have a disproportionate impact with 29.6%.

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

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

### Introduction

A review of Housing Assessment data provided by HUD provides information that can be analyzed and used to determine any racial or ethnic groups that may have a proportionally higher housing need than other ethnic groups in the community. HUD has determined that a proportionally higher need exists when the percentage of persons in each category is at least 10 percentage points higher than the percentage of persons in the category. Identifying and understanding any disproportionately greater needs due to severe housing problems is vital to the analysis of past programs and should help guide future programs to address disparities between groups in the community.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,615	4,475	0
White	1,525	1,100	0
Black / African American	3,770	3,145	0
Asian	12	4	0
American Indian, Alaska Native	128	138	0
Pacific Islander	0	4	0
Hispanic	118	10	0

**Table 18 – Severe Housing Problems 0 - 30% AMI**

Alternate Data Source Name:

2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

\*The four severe housing problems are:

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

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,202	6,385	0
White	610	1,975	0
Black / African American	1,441	4,205	0
Asian	8	12	0
American Indian, Alaska Native	39	88	0
Pacific Islander	0	0	0
Hispanic	10	73	0

**Table 19 – Severe Housing Problems 30 - 50% AMI**

Alternate Data Source Name:

2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

\*The four severe housing problems are:

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

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,075	9,395	0
White	349	3,526	0
Black / African American	695	5,440	0
Asian	0	8	0
American Indian, Alaska Native	19	113	0
Pacific Islander	0	0	0
Hispanic	4	243	0

**Table 20 – Severe Housing Problems 50 - 80% AMI**

Alternate Data Source Name:

2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

\*The four severe housing problems are:

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

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	117	5,790	0
White	59	2,496	0
Black / African American	47	2,976	0
Asian	4	23	0
American Indian, Alaska Native	0	83	0
Pacific Islander	0	0	0
Hispanic	0	132	0

**Table 21 – Severe Housing Problems 80 - 100% AMI**

Alternate Data Source Name:

2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

\*The four severe housing problems are:

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

### Discussion

*Extremely Low-Income (0-30% AMI)* Jurisdiction as a whole: 55.6%

In the extremely low-income group there are two racial or ethnic groups that have a disproportionate rate of severe housing problems. Approximately 75% of Asian households and 92.2% of Hispanic housings have a severe housing problem.

*Very Low-Income (30-50% AMI)* Jurisdiction as a whole: 25.6%

The overall rate of housing problems for very low-income households is approximately 30% lower than that of extremely low-income households. There is one group disproportionately impacted. Approximately 40% of Asian households report a severe housing problem.

*Low-Income (50-80% AMI)* Jurisdiction as a whole: 10.3%

The rate of severe housing problems drops approximately 15% for low-income households when compared to very low-income. There are no groups disproportionately impacted by severe housing problems.

*Moderate Income (80-100% AMI)* Jurisdiction as a whole: 2.0%

Moderate income households have the lowest rate of severe housing problems. However, Asian households are disproportionately impacted with 12.8% of households reporting severe housing problems.

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

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

### Introduction:

The following section analyzes the prevalence of one specific housing problem, cost burden. A household is considered to have a cost burden when they pay more than 30% of their income on housing costs. HUD has determined that a proportionally higher need exists when the percentage of persons in each category is at least 10 percentage points higher than the percentage of persons in the category. Identifying and understanding any disproportionately greater needs due to severe housing problems is vital to the analysis of past programs and should help guide future programs to address disparities between groups in the community.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	37,460	8,720	8,074	1,148
White	17,960	2,691	2,265	364
Black / African American	17,750	5,646	5,386	717
Asian	187	18	22	4
American Indian, Alaska Native	600	138	133	49
Pacific Islander	4	4	0	0
Hispanic	574	172	118	10

**Table 22 – Greater Need: Housing Cost Burdens AMI**

Alternate Data Source Name:

2015-2019 CHAS

Data Source Comments: CONSORTIUM COMBINED

### Discussion:

For the purposes of this discussion, “Cost Burden” is broken into three separate categories. Households that spend between 30% and 50% have a *Standard Cost Burden*; households that spend more than 50% of their income on housing costs have *Severe Cost Burden*; and these two groups combined is the *Total Cost Burden*. By separating the data into these groups, it is possible to identify the degree of need of any groups that are disproportionately impacted by cost burden.

*Standard Cost Burden* Jurisdiction as a whole: 16.1%

In the jurisdiction, there are over 8,700 households with a standard cost burden. There is one group that is disproportionately impacted. Half of all Pacific Islander households report a standard cost burden. However, the number of households in this group is only 8.

*Severe Cost Burden* Jurisdiction as a whole: 14.9%

Severely cost burdened households are at a high risk of housing insecurity and experiencing homelessness. A minor financial problem could lead to default and/or eviction. There are currently approximately 8,000 households with a severe cost burden but no groups are disproportionately impacted.

*Total Cost Burden* Jurisdiction as a whole: 31.0%

In total, nearly 17,000 households are cost burdened in the community. The only group that reports a disproportionate impact is Pacific Islander households, which is very small.

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

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

The available data identified Hispanic, Asian, and Pacific Islander households as the groups that are disproportionately impacted by housing problems. Hispanic households most commonly report standard housing problems, Asian households are disproportionately impacted by severe housing problems, and Pacific Islander households are most impacted by cost burden.

Disproportionate Housing Problems:

- Extremely Low Income: Asian, Pacific Islander, Hispanic
- Very Low Income: Hispanic
- Low Income: Hispanic
- Moderate Income: Asian

Disproportionate Severe Housing Problems:

- Extremely Low Income: Asian, Hispanic
- Very Low Income: Asian
- Low Income: None
- Moderate Income: Asian

Standard Cost Burden: Pacific Islander

Extreme Cost Burden: None

Total Cost Burden: Pacific Islander

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

No additional needs were identified that disproportionately impact households based on race or ethnicity. Household income is the primary indicator for both housing and non-housing. Additional information can be found throughout the document, including public and assisted housing needs by race or ethnicity in NA-35 and disparities in housing locations and income in MA-50.

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

There are some areas within the Consortium that have a concentration of racial or ethnic groups. There are a handful of tracts that have a concentration of black, non-Hispanic residents. These tracts are primarily in Halifax and Bertie Counties. A more detailed analysis of the geographic distribution of different racial and ethnic groups and income levels can be found in MA-50.



## NA-35 Public Housing – 91.205(b)

### Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by public housing authorities (PHAs). PHAs also administer Housing Choice Vouchers (HCV) which provide residents with financial assistance for the rental unit of their choice. There are six (6) Public Housing Authorities within the five counties that make up the Choanoke Area Housing Consortium:

- Roanoke Rapids Housing Authority (RRHA)
- Roanoke-Chowan Regional Housing Authority (RCRHA)
- Ahoskie Housing Authority (AHA)
- Williamston Housing Authority (WHA)
- Robersonville Housing Authority (RHA)
- Choanoke Area Development Association (CADA)

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	950	1,200	55	1,142	0	0	0

**Table 23 - Public Housing by Program Type**

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

**Alternate Data Source Name:**

Public and Indian Housing Information Center (PIC)

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	0	0	0	0	0
Average length of stay	0	0	231	271	42	228	0	0
Average Household size	0	0	213	296	11	285	0	0
# Homeless at admission	0	0	950	1,200	55	1,142	0	0
# of Elderly Program Participants (>62)	0	0	0	0	0	0	0	0
# of Disabled Families	0	0	0	0	0	0	0	0
# of Families requesting accessibility features	0	0	0	0	0	0	0	0
# of HIV/AIDS program participants	0	0	231	271	42	228	0	0
# of DV victims	0	0	213	296	11	285	0	0

**Table 24 – Characteristics of Public Housing Residents by Program Type**

**Alternate Data Source Name:**

Public and Indian Housing Information Center (PIC)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	86	127	14	112	0	0	0
Black/African American	0	0	862	1,065	41	1,022	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	7	0	7	0	0	0
Pacific Islander	0	0	1	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 25 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

Public and Indian Housing Information Center (PIC)

## Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1	1	0	1	0	0	0
Not Hispanic	0	0	949	1,199	55	1,141	0	0	0

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

Table 26 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

Public and Indian Housing Information Center (PIC)

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

As seen in the “Characteristics of Public Housing Residents by Program Type” table above, a significant portion of public housing and voucher tenants are elderly individuals, disabled families and families that request accessibility features. Families that have at least one member with a disability make up about 15% of public housing tenants and 17% of voucher recipients. Elderly individuals comprise 16% of public housing residents and 15% of voucher recipients. Sixty eight percent of public housing tenants and voucher recipients requested units with accessibility features.

According to the PHAs, the most common accessibility request is wheelchair accessible units. Developing housing that has wider hallways, doorways, and ramps is often prohibitively expensive to produce at market rates, particularly rates that are affordable for lower income households. Residents seeking these units are often dependent on the PHAs and other publicly supported programs to find adequate, safe, and secure housing.

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The most immediate needs of Public Housing residents and Housing Choice Voucher holders are affordable, decent, safe, and sanitary housing. Once families have secure housing, it is important for them to have pathways to financial independence. This means that public housing must be near economic opportunities, educational facilities, and a robust public transportation system. There is also a need for affordable access to low-poverty neighborhoods.

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

In general, the population at large is wealthier and has access to greater housing opportunities than those who use publicly supported housing. Tenants of public housing and those with Housing Choice Vouchers tend to have lower incomes than the rest of the population. The 2017-2021 ACS-estimated median household income for the consortium is \$39,815. Even at this income level, paying no more than 30% for housing costs, a family’s remaining monthly income would hardly cover needs such as food, clothing, and transportation.

The area

’s extremely low income renters have similar needs to voucher holders and public housing residents: food insecurity, access to childcare and healthcare, and other basic needs.

## **NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)**

### **Introduction:**

Homelessness is a particularly troublesome and complex issue that most communities across the United States must address. A major reason that homelessness is difficult to address is that it has many causes with overlapping and interrelated variables. The cause of any single person's homelessness often lies at the convergence of many events and conditions. From one perspective, homelessness can be an economic problem caused by unemployment, lack of affordable housing options, or poverty. From another perspective, homelessness can be a health issue because many homeless persons struggle with mental illness, physical disabilities, HIV/AIDS, substance abuse, or a combination of those health factors. A third perspective is to view homelessness as a social problem with factors such as domestic violence, educational attainment, and race. In reality, homelessness is often caused by all of these interrelated issues. Due to this complexity, addressing homelessness requires a collaborative and community-based approach with multiple programmatic solutions that vary based on a person's level of need.

The data for this section comes from the North Carolina Balance of State Continuum of Care's (CoC) 2022 Point in Time count. The North Carolina Balance of State CoC oversees the point in time count for seventy-nine counties. It is important to note that the annual Point in Time count is designed to estimate the number individuals and families experiencing homelessness, sheltered and unsheltered, on a single night and does not indicate the total number of persons experiencing homelessness in a given year.

## Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	5	0	5	3	5	-
Persons in Households with Only Children	0	0	0	0	0	-
Persons in Households with Only Adults	4	3	4	2	4	-
Chronically Homeless Individuals	0	0	0	0	0	-
Chronically Homeless Families	0	0	0	0	0	-
Veterans	0	0	0	0	0	-
Unaccompanied Child	0	0	0	0	0	-
Persons with HIV	0	0	0	0	0	-

**Table 27 - Homeless Needs Assessment**

Data Source Comments: 2022 HUD Point in Time Count for Halifax, Bertie, Hertford, Martin, and Northampton Counties conducted on 1/26/2022.

### Indicate if the homeless population is:

All Rural Homeless

## Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	5	0	5	3	5	-
Persons in Households with Only Children	0	0	0	0	0	-
Persons in Households with Only Adults	4	3	4	2	4	-
Chronically Homeless Individuals	0	0	0	0	0	-
Chronically Homeless Families	0	0	0	0	0	-
Veterans	0	0	0	0	0	-
Unaccompanied Youth	0	0	0	0	0	-
Persons with HIV	0	0	0	0	0	-

**Table 28 - Homeless Needs Assessment**

**Data Source Comments:** 2022 HUD Point in Time Count for Halifax, Bertie, Hertford, Martin, and Northampton Counties conducted on 1/26/2022.

**For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:**

Using the definition of “rural” in the HEARTH Act, the entire Choanoke Area Housing Consortium region is considered a rural area, and as such the homeless population in those counties face additional challenges to those faced by urban homeless populations. Homeless families and individuals in these counties must access homeless and other supportive services through multiple providers in different locations. With little to no public transportation in outlying communities, the distance between service providers and persons experiencing homelessness is a common barrier. Gaps in the rural homeless service network are large and leave many rural homeless with few, if any, options for assistance. Low to no shelter capacity is common in small, rural communities, and the homeless in these areas are often referred to shelters in larger cities which further removes them from their local support networks.

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

Not applicable, this data is available.



**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	5	2
Black or African American	4	1
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	9	3

**Table 29 – Sheltered/Unsheltered**

**Data Source Comments:** Estimations for the Consortium region based on the CoC 2022 HUD Point in Time Count conducted on 1/26/2022.

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

Homeless children face a litany of complexities and problems that can contribute to a pattern of homelessness into adulthood if they are not addressed. One prominent problem that homeless children face is the added stress on educational attainment caused by housing insecurity. Lack of transportation, volatile living conditions, and general instability make showing up to class a challenge. Studying, focusing, and excelling in these conditions is often impossible.

**Families with Children**

In the Consortium’s region there were two families with children identified on the night of the count. Both families were in a sheltered location. These families were identified in Halifax and Hertford Counties.

**Veterans**

There were no sheltered or unsheltered Veteran families identified during the 2022 Point in Time Count in the Consortium’s region.

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

The CoC does not provide data on Racial and Ethnic breakdowns by county for the annual Point in Time Count. Using the 2022 Point in Time Count data for the entire CoC we can estimate, using percentages, the racial and ethnic groups of persons experiencing homelessness within the Consortium region.

There were seven homeless individuals that identified as White, non-Hispanic/ non-Latina (fifty-eight percent) and five individuals that identified as Black, African American, or African, non-Hispanic/ non-Latina (forty two percent).

Halifax County – Five homeless individuals identified as White, non-Hispanic/ non-Latina (sixty-two percent) and three identified as Black, African American, or African, non-Hispanic/ non-Latina (thirty-eight percent).

Hertford County – Two homeless individuals identified as White, non-Hispanic/ non-Latina (fifty percent) and two identified as Black, African American, or African, non-Hispanic/ non-Latina (fifty percent).

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

In the Consortium region there were nine homeless individuals (seventy-five percent) of which were sheltered on the night of the count while three individuals (twenty-five percent) were unsheltered. In Halifax County six homeless individuals were sheltered while two individuals were unsheltered. In Hertford County three homeless individuals were sheltered while one individual was unsheltered.

## **NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)**

### **Introduction**

Non-homeless persons with special needs include the elderly; frail elderly; persons with mental, physical, and/or developmental disabilities; persons with drug and alcohol addictions; and persons with HIV/AIDS and their families. Members of these special needs populations often have fixed low incomes. Data on special needs populations is limited, but there is a significant need for housing and/or supportive services for all special needs sub-populations and meeting these needs is a high priority for the Consortium.

### **Describe the characteristics of special needs populations in your community:**

**Elderly:** The elderly population faces increased challenges, and providing decent, affordable housing is incredibly important. It is medically beneficial and emotionally comforting for this population to remain in a familiar setting. As a result, strong emphasis is placed on the elderly maintaining a lifestyle that is as independent as possible. Unfortunately, the elderly population is often on a limited income and/or has a disability, which puts financial pressure on them and reduces independence. As prices throughout the community inflate, the elderly population generally lacks the ability to increase their income to match.

According to the most recent data available from the ACS, there are approximately 38,622 residents with ages 60 or over in the region, making up 29.8% of the population. Nearly 6,109 residents 60 years and over are below the poverty level, or 16.3%. Approximately 4,233 (15%) residents 65 years and over have a disability.

Source: American Community Survey 5-Year Estimates 2017-2021 (S0101, S1701, S1810)

**HIV/AIDS:** See discussion below.

**Alcohol and Drug Addiction:** Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because many people do not seek help. Only when someone overdoses, gets arrested, or seeks treatment are they counted in statistics.

According to the North Carolina Department of Health and Human Services (NCSHHS) there were 57 overdose deaths in the region during calendar year 2021 with opioids (Heroin, Fentanyl, or commonly prescribed opioid medications) being the substance that contributed to the most overdose deaths. Halifax and Martin Counties had a higher rate of medication and drug overdose deaths per 100,000 residents from 2016 - 2020, 27.3 and 24.7 respectively, than the state. The statewide rate is 23.9 per 100,000 residents.

**Disability:** There are 25,462 people in the region who have a disability, which makes up 20.4% of the population. Nearly 55% of the disabled population is Black, non-Hispanic and 41% are White, non-Hispanic. Disability is highly correlated with age and older residents are more likely than younger residents to have one or more disabilities. Ambulatory difficulty is the most common disability and independent living difficulty is the second most common disability.

Source: 2017-2021 American Community 5-Year Estimates (S1810)

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

**Elderly:** Providing secure, safe, affordable, and stable housing for the elderly population is vitally important for this population. There are many factors that contribute to a healthy environment for the elderly including, but not limited to, access to health care, healthy meals, shopping, and social networks. A robust public transportation network is incredibly beneficial to helping the elderly remain active and independent. Additionally, elderly resident's homes may need modifications to assist with any disabilities that may develop as a result of aging.

**HIV/AIDS:** See discussion below.

**Alcohol and Drug Addiction:** Individuals with substance abuse problems need a strong network in order to stay healthy and sober. Health professionals have identified the following needs: raise awareness about prescription drug abuse; make usage of CURES/PDMP mandatory, which can be used to identify clinicians with patterns of inappropriate prescribing and dispensing controlled substances; and assistance with safe disposal. Their housing needs include sober living environments, support for employment, access to health facilities, and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first recognized.

**Disability:** Individuals with developmental disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. The individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support find residences in the public welfare funded community homes either sharing settings or privately-owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Regardless of the housing situation, a common thread is the need for continuous supportive services dependent of the level of capabilities.

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

According to the 2021 North Carolina HIV Surveillance Report from the NC Department of Health and Human Services, there were 506 adults or adolescents in the region diagnosed with HIV/AIDS. There were 18 new HIV/AIDS cases diagnosed in 2021. Martin County has an average three-year diagnosis rate of 28.3, the highest in the state.

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

### **Describe the jurisdiction’s need for Public Facilities:**

The Consortium’s primary goal is to address the housing needs of its residents to foster safe, secure, affordable housing. Public facility activities are not eligible under the HOME program since these funds are meant to be used for affordable housing development activities. However, throughout the Needs Assessment, it became clear that the need for facilities which support homeless populations are a gap. Due to the rural nature of most of the Consortium, there are very few available emergency shelter beds necessary to house residents experiencing homelessness. In the event of a natural disaster or emergency, such as a dangerously cold winter or hot summer, the Consortium would not be able to house its homeless population. While HOME funds cannot be used to fund the development of emergency shelter, the Consortium will support the need for increased housing for its homeless population.

### **How were these needs determined?**

Public facility needs of the consortium were determined through consultation with key stakeholders and public meetings. A summary of this process can be found in the Consultation section at the beginning of the Consolidated Plan.

### **Describe the jurisdiction’s need for Public Improvements:**

The Consortium’s primary goal is to address the housing needs of its residents to foster safe, secure, affordable housing. Public improvement activities are not eligible under the HOME program since these funds are meant to be used for affordable housing development activities. However, throughout the Needs Assessment, it became clear that the need for improvements to public transportation is an important need which should be addressed. Because the region is so rural, it is difficult for residents who do not own a vehicle to access essential services, such as quality grocery stores, health care providers, childcare, and more. Added public transportation would improve the quality of life for many low-income residents of the Consortium. The Consortium will support public and private infrastructure activities that help to foster affordable housing developments; however, HOME funds cannot be used to fund these activities.

### **How were these needs determined?**

Public improvement needs of the consortium were determined through consultation with key stakeholders and public meetings. A summary of this process can be found in the Consultation section at the beginning of the Consolidated Plan.

### **Describe the jurisdiction’s need for Public Services:**

The Consortium’s primary goal is to address the housing needs of its residents to foster safe, secure, affordable housing. Public service activities are not eligible under the HOME program since these funds are meant to be used for affordable housing development activities. However, there is still need for an increase in public services throughout the Consortium. Funding is needed to support LMI residents who

wish to purchase a home. Homeownership is one of the most effective ways to build generational wealth. Funding to support homebuyer programs is an important way that the consortium plans to address this need. See the Strategic Plan for more details on this priority need.

### **How were these needs determined?**

Public service needs of the Consortium were determined through consultation with key stakeholders and public meetings. A summary of this process can be found in the Consultation section at the beginning of the Consolidated Plan.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Market Analysis provides insight into what types of housing is needed and who needs them. This provides complimentary data to the Needs Assessment. The information gathered and analyzed here helps set the priorities for both the Strategic Plan and first year Annual Action Plan. It is necessary to understand how things have changed and how they stand now to make wise decisions about how to use resources in the future. There are twelve subsections in this section that cover a variety of topics that impact the supply of housing in the region.

MA-10: Number of Housing Units

MA-15: Housing Market Analysis - Cost of Housing

MA-20: Housing Market Analysis - Condition of Housing

MA-25: Public and Assisted Housing

MA-30: Homeless Facilities and Services

MA-35: Special Needs Facilities and Services

MA-40: Barriers to Affordable Housing

MA-45: Non-Housing Community Development

MA-50: Needs and Market Analysis - Discussion

MA-60: Broadband Needs of Housing

MA-65: Hazard Mitigation

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

### Introduction

The following section looks at the size of the Consortium’s housing stock. In addition to the number of units present, it looks at the type of housing units and where they are located. There is also a comparison of renters and owner-occupied households.

### All residential properties by number of units

<b>Property Type</b>	<b>Number</b>	<b>%</b>
1-unit detached structure	42,568	65%
1-unit, attached structure	676	1%
2-4 units	3,018	5%
5-19 units	1,485	2%
20 or more units	713	1%
Mobile Home, boat, RV, van, etc.	16,740	26%
<b>Total</b>	<b>65,200</b>	<b>100%</b>

**Table 30 – Residential Properties by Unit Number**

**Alternate Data Source Name:**

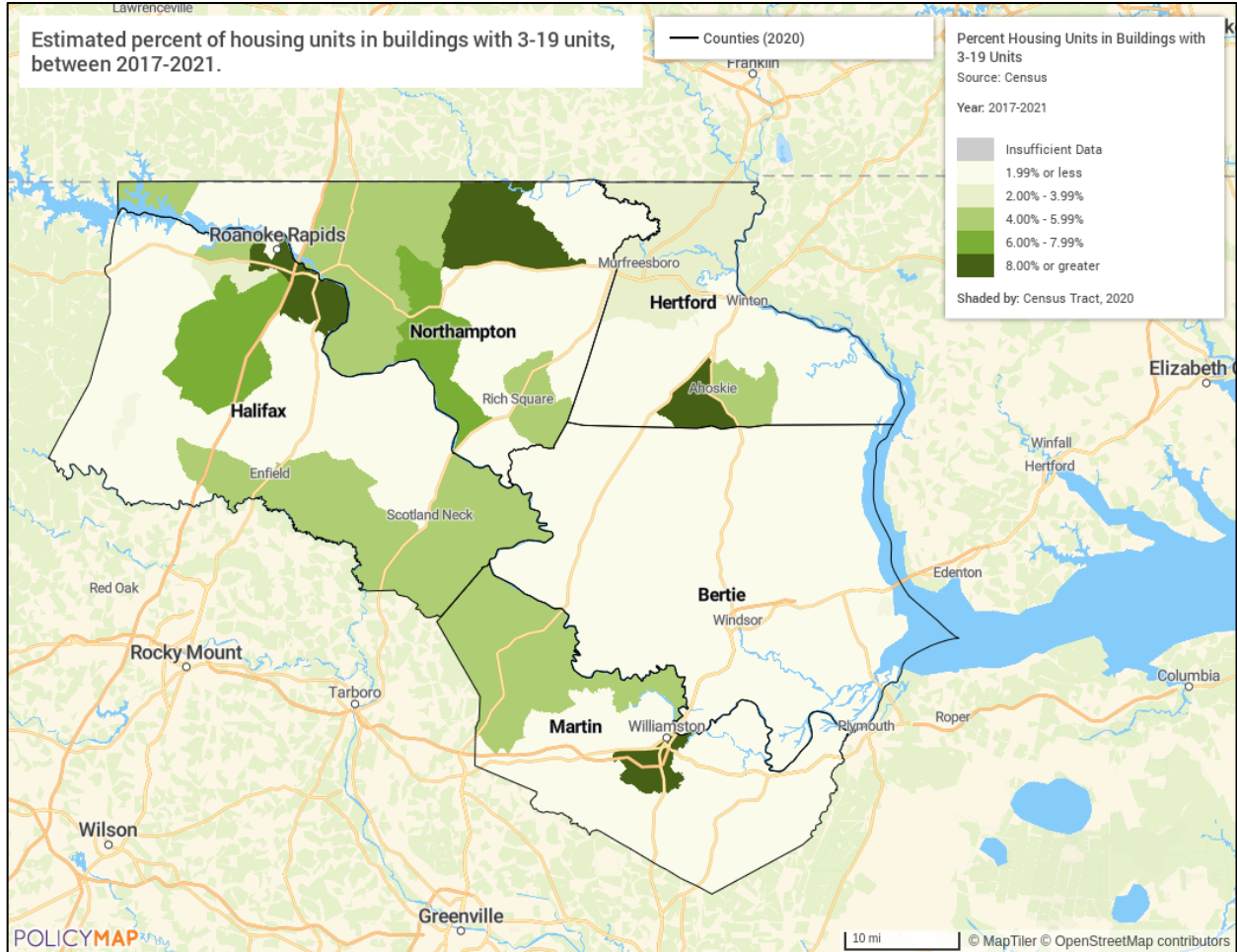
2017-2021 ACS

**Data Source Comments:** CONSORTIUM COMBINED

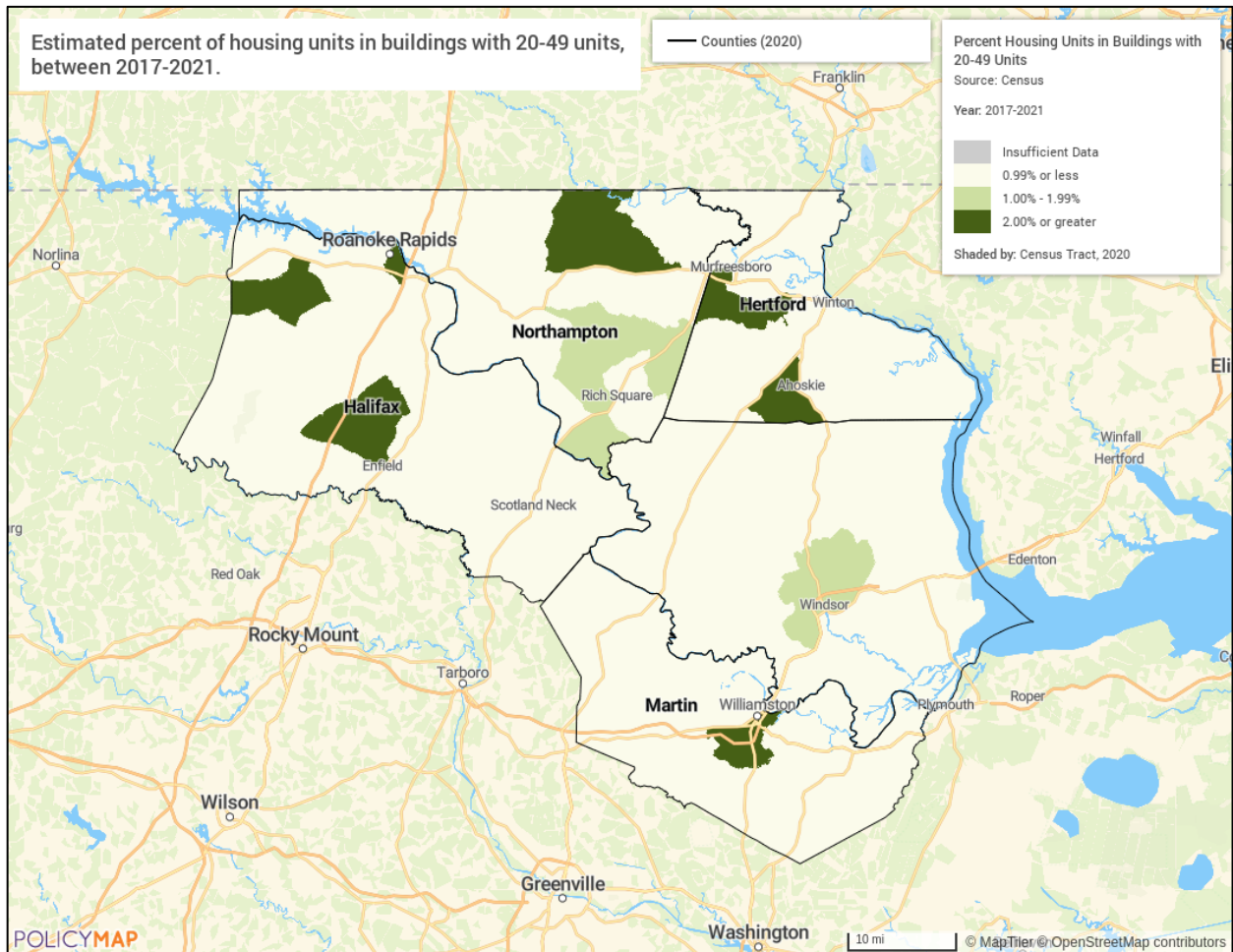
The table above breaks down the Consortium’s housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes are most prominent, accounting for 65% of all housing units in the area. Non-traditional homes (mobile homes, boats, RVs, vans, etc.) are the second most common housing type, accounting for 26% of housing units in the region.



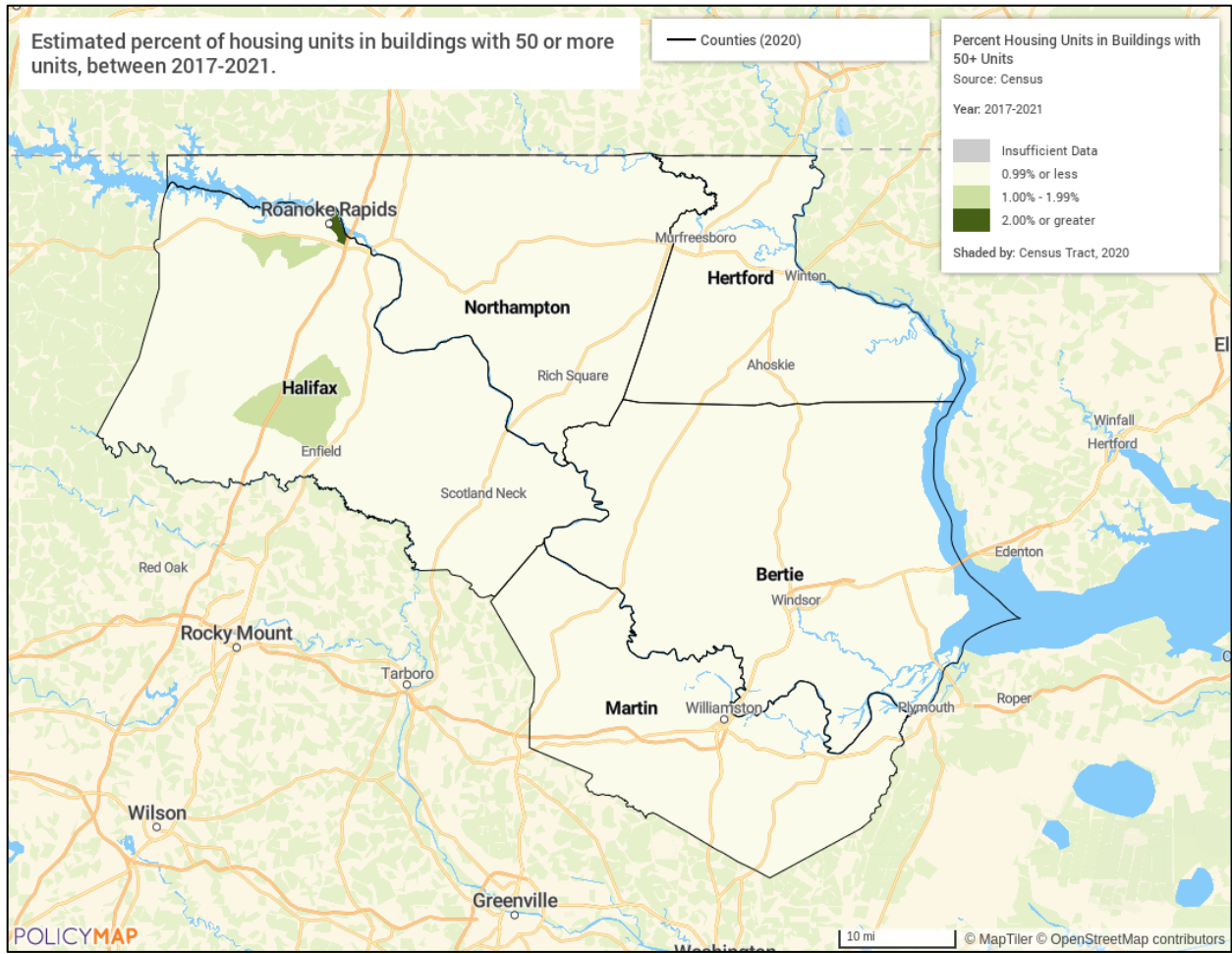
The maps below display the distribution of small, medium, and large multifamily developments in the area. Small multifamily units have between 3 and 19 units in each development. Multifamily developments are fairly uncommon in the Consortium’s region. There are only a few places where more than 8% of the units are in small multifamily development, most of which are near urban centers.



Medium multifamily developments have between 20 and 49 units per developments. These units are even less common than small multifamily developments and are found in the same general areas as other multifamily developments.



Large multifamily developments are buildings with 50 or more units. These are very rare and are not found in most places in the Consortium region.



## Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	148	0%	163	1%
1 bedroom	354	1%	1,922	11%
2 bedrooms	5,291	15%	6,304	37%
3 or more bedrooms	29,104	83%	8,546	50%
<i>Total</i>	34,897	100%	16,935	100%

**Table 31 – Unit Size by Tenure**

**Alternate Data Source Name:**

2017-2021 ACS

**Data Source Comments:** CONSORTIUM COMBINED

The size of housing units is generally linked to whether it is owner-occupied or renter-occupied. Owner-occupied units tend to be larger than rental units. Approximately 1% of owner-occupied units have one bedroom or less, while 12% of renter-occupied units have one bedroom or less. Conversely, 83% of owner-occupied units have three bedrooms or more while only 50% of renter units have three or more bedrooms.

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

The Consortium has identified extremely low-income households as being in need of support. The housing rehabilitation program is limited to residents who are extremely low-income and has the goal of ensuring safe and secure housing for all extremely low-income families.

The Consortium over the 5-years of the Consolidated Plan period estimates it will assist eligible households with the activities listed below:

Homeowner Housing Added: 10 Household Housing Unit

Rental units constructed: 10 Household Housing Unit

Homeowner Housing Rehabilitated: 25 Household Housing Unit

Direct Financial Assistance to Homebuyers: 25 Households Assisted

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

According to the HUD Multifamily Assistance and Section 8 Database, there are 27 developments with contracts throughout the region. Of these developments, there are 15 that have expiring contracts in the next five years. These developments account for 331 units of affordable housing.

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

No, the available housing units do not meet the needs of the population. As mentioned in the Needs Assessment, there are a significant number of residents who are cost burdened. This means that they cannot find housing units that are the price and size that fit their needs. Renters are particularly likely to be cost burdened. Overall, there is a need for affordable housing throughout the area.

**Describe the need for specific types of housing:**

The Consortium region has a very limited supply of both renter-occupied and owner-occupied units with fewer than two bedrooms. Smaller units tend to be more affordable for and attractive to new homeowners or retired and elderly residents who are looking to downsize. If these units are not available, then residents will be forced to move outside of their desired area, which puts them farther from their support system, or live in substandard housing.

**Need for Specific Types of Housing for Special Needs Groups**

Increased supply of smaller affordable rental and homeowner-occupied units is needed to support special needs groups, particularly elderly and disabled residents. These populations need access to smaller, more affordable, and more accessible units which allow them to maintain independence.

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

### Introduction:

Cost is one of the prime components of demand for housing because the units in a region must be affordable in order for them to meet the community's needs. The following section examines the cost of housing for both homeowners and renters. A review is made of current home values and rents as well as the recent changes in home values and rents. Finally, a closer look is given to the affordability of the existing housing stock for the residents of the region.

### Cost of Housing

	Base Year: 2010	Most Recent Year: 2021	% Change
Median Home Value	\$81,111	\$87,615	8%
Median Contract Rent	\$356	\$481	35%

**Table 32 - Cost of Housing**

Alternate Data Source Name:

2006-2010 ACS, 2017-2021 ACS

Data Source Comments: CONSORTIUM COMBINED

Rent Paid	Number	%
Less than \$500	3,067	21%
\$500-999	9,247	63%
\$1,000-1,499	2,025	14%
\$1,500-1,999	245	2%
\$2,000 or more	12	0%
<i>Total</i>	14596	100%

**Table 33 - Rent Paid**

Alternate Data Source Name:

2017-2021 ACS

Data Source Comments: CONSORTIUM COMBINED

### Housing Costs

Since 2010, the median home value has increased by 8% and rent has increased by 35% in nominal dollars. This is growth can contribute to affordability problems in the region. With rents increasing more dramatically than home values, households that wish to purchase their first home are increasingly at a disadvantage. They are less likely able to save for a down payment due to rental costs. The second table breaks down rent by the number of households that pay it. The largest price cohort is \$599 to \$999 with 63% of the population. It should be noted that 72% of renters that pay \$1,500 or more in rent reside in Halifax County. Halifax County has the largest proportions of tenants paying higher rents. Later in this section, rental rates will be looked at more closely.

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	No Data	No Data
50% HAMFI	No Data	No Data
80% HAMFI	No Data	No Data
100% HAMFI	No Data	No Data
<i>Total</i>	<i>0</i>	<i>0</i>

**Table 34 - Housing Affordability**

Data Source Comments: Housing Affordability data was not generated in IDIS.

## Housing Affordability by Tenure

Across the five-county region, households living in owner-occupied units have greater household income than renters. In each county, over a quarter of owner-occupied units earn \$75,000 or more annually while only around a tenth or less of renters earn that amount. Overall, renters in the region are also much more likely to be lower income than owner-occupied households with a higher percentage of households earning less than \$20,000 compared to owners. By county, Halifax County has the highest percentage of renters earning less than \$20,000 with 43%, followed by Bertie County with 37% and Northampton County with 33%.

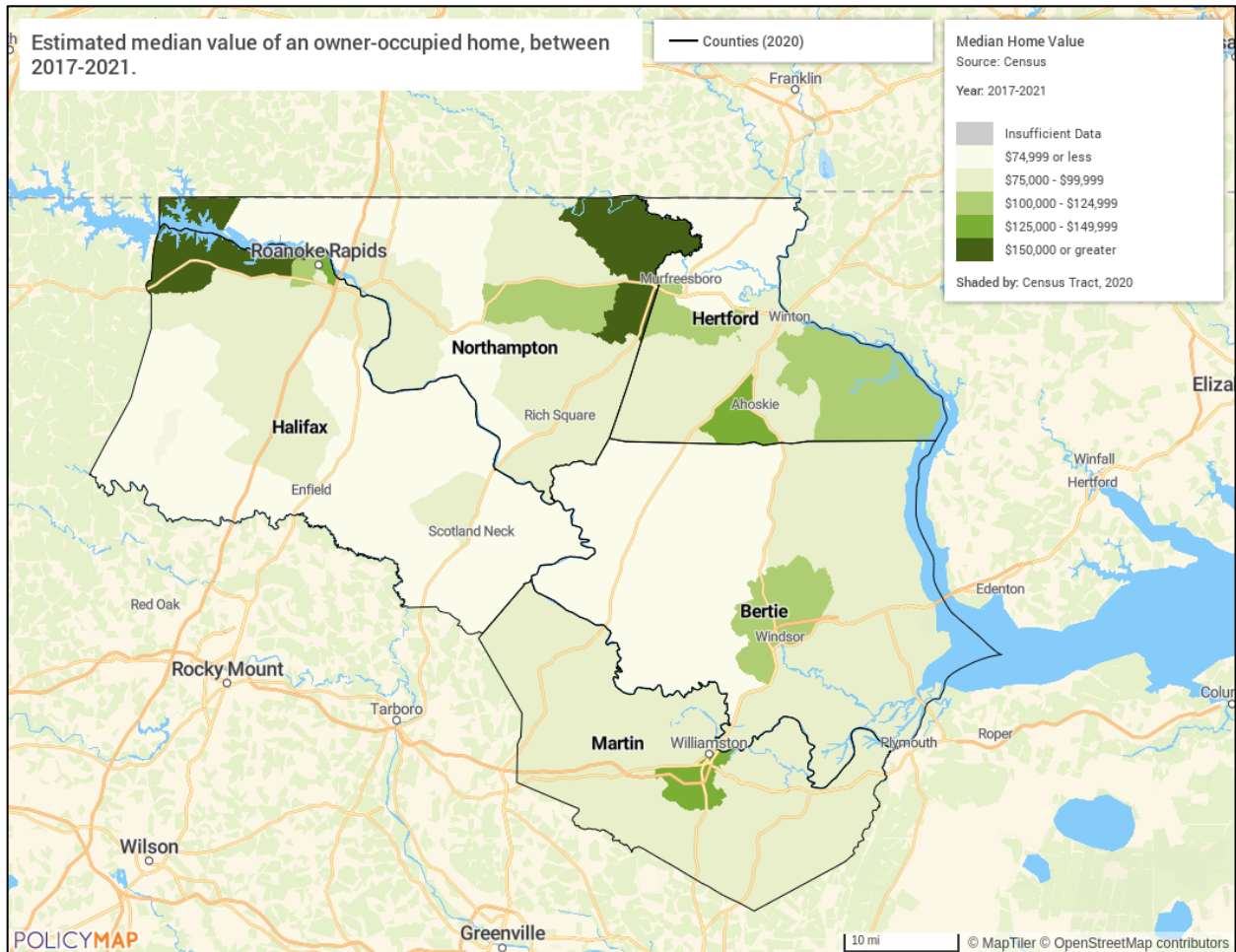
	Bertie		Halifax		Hertford		Martin		Northampton	
Owners	#	%	#	%	#	%	#	%	#	%
Less than \$20,000	1,322	25%	2,354	19%	773	14%	885	14%	1,138	21%
\$20,000 to \$34,999	747	14%	1,951	15%	868	16%	1,126	18%	584	11%
\$35,000 to \$49,999	852	16%	1,544	12%	1,147	21%	967	16%	1,076	20%
\$50,000 to \$74,999	915	17%	2,708	21%	898	16%	1,139	18%	952	18%
\$75,000 or more	1,424	27%	3,914	31%	1,832	33%	1,970	32%	1,508	28%
<b>TOTAL</b>	<b>5,363</b>	<b>100%</b>	<b>12,603</b>	<b>100%</b>	<b>5,552</b>	<b>100%</b>	<b>6,197</b>	<b>100%</b>	<b>5,350</b>	<b>100%</b>
Zero/neg income	103	2%	132	1%	34	1%	110	2%	92	2%
Renters	#	%	#	%	#	%	#	%	#	%
Less than \$20,000	668	37%	3,203	43%	771	29%	762	25%	685	33%
\$20,000 to \$34,999	261	14%	976	13%	623	23%	511	17%	307	15%
\$35,000 to \$49,999	195	11%	952	13%	368	14%	625	20%	209	10%
\$50,000 to \$74,999	168	9%	693	9%	269	10%	393	13%	193	9%
\$75,000 or more	116	6%	583	8%	329	12%	286	9%	195	10%
<b>TOTAL</b>	<b>1,825</b>	<b>100%</b>	<b>7,446</b>	<b>100%</b>	<b>2,691</b>	<b>100%</b>	<b>3,065</b>	<b>100%</b>	<b>2,047</b>	<b>100%</b>
Zero/neg income/none	417	23%	1,039	14%	331	12%	488	16%	485	24%

Source: 2017-2023 ACS (B25106)



## Home Value

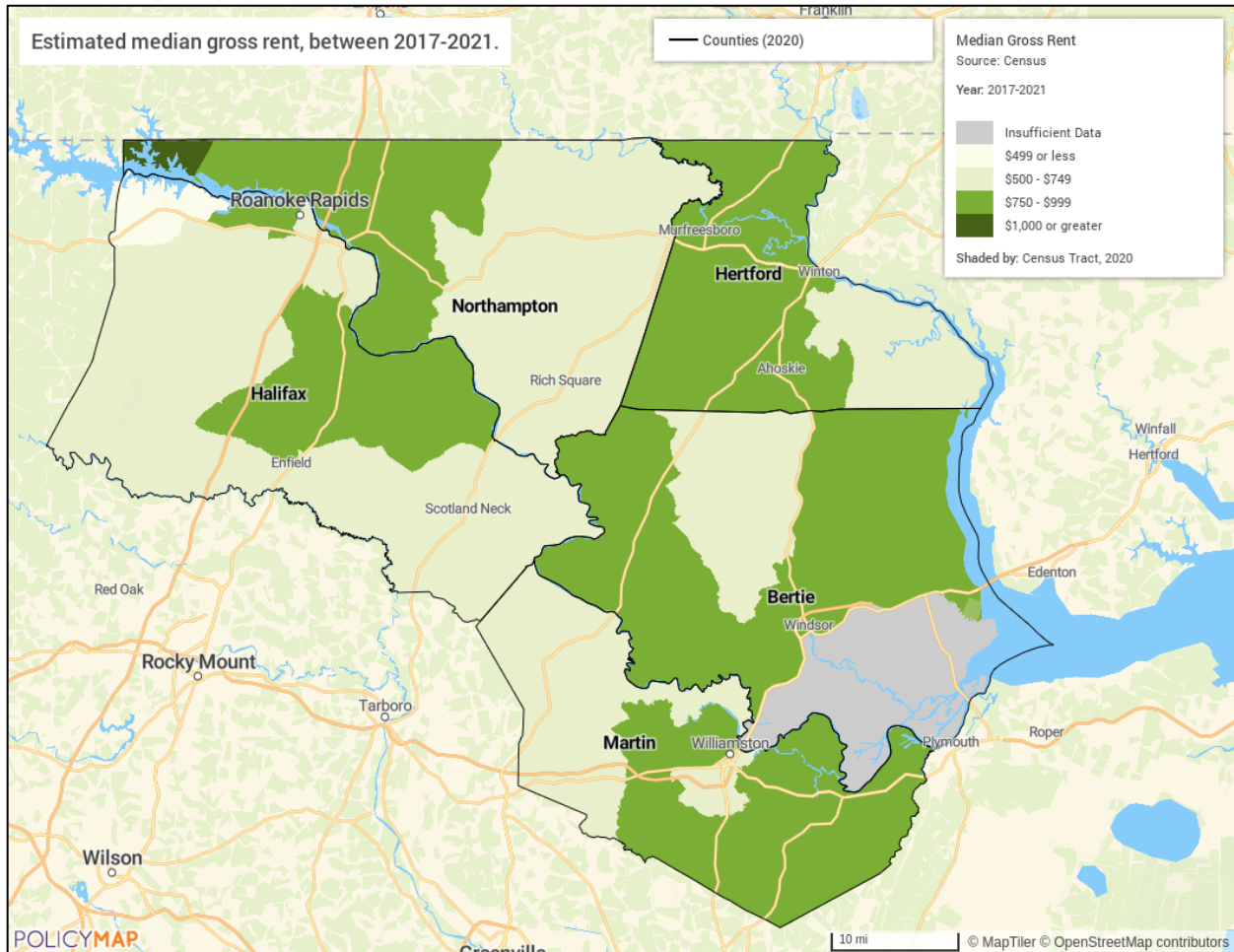
The map below shows the median home value by census tract throughout the region. Higher home values are concentrated mostly in the northern part of the region near cities and towns. Roanoke Rapids in Halifax County includes one census tract with the median home value over \$300,000, while some rural parts of the County have median home values at less than \$100,000.





## Median Rent

The map below displays the median rent by census tract, and it shows a more varying distribution than home values. The census tract with the lowest median rent is next to the tract with the highest median rent. The tracts are split by Roanoke Rapids Lake.



## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$582	\$585	\$768	\$975	\$1,189
High HOME Rent	\$582	\$585	\$768	\$975	\$1,134
Low HOME Rent	\$564	\$582	\$731	\$850	\$948

**Table 35 – Monthly Rent**

Alternate Data Source Name:  
HUD 2022 FMR and HOME Rents

## HOME Rents Limits and Fair Market Rents (FMR)

The table above compares the average Fair Market Rents (FMR) for the Consortium to the average 2022 HOME program rent limits. Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases. Generally, rents are highest in Halifax and Hartford counties, but 4-bedroom rents are highest in Martin and Bertie counties.

## Is there sufficient housing for households at all income levels?

According to 2017-2021 ACS data, the average vacancy rate of the consortium is 20.6%. This vacancy rate is nearly double the national average of 11.2%. Although housing stock is available, it does not mean the sufficient housing is available for households at all income levels.

Additional affordable housing is needed, particularly for low- and moderate-income households. CHAS data reports that over 17,000 LMI households experience housing cost burdens throughout the Consortium region. As rent and home values increase more quickly than incomes, housing costs exceed what is affordable to many of these households.

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

It is difficult to project exactly how housing affordability will change, but it is unlikely that housing will become significantly more affordable in the future. It is more likely that housing will continue to become less affordable. This is particularly true for renters who have seen the cost of housing increase at a rate much faster than home values. In addition to rising housing costs, it is possible that the rural areas may struggle to attract and retain employment opportunities for residents, leading to higher rates of cost

burden, vacancy, and foreclosure. Without a significant increase in wages or subsidized rental assistance, low-income households will continue to struggle to pay for housing.

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

The median contract rent for all units was \$481 in 2021 across the entire Consortium. The median contract rent is lower than the efficiency price Fair Market Rent, High HOME Rent, and HOME Low Rent. Rental prices are the lowest in rural areas, but there are tracts that average much higher rents and are in need of more affordable housing. This information will be used to determine the appropriate size and pricing for the development of affordable units in the Consortium.

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

### Introduction

The tables and maps in this section provide details on the condition of housing units throughout the region by looking at factors such as age, vacancy, and the prevalence of housing problems.

As defined by HUD, the four housing problems are:

- 1) a home which lacks complete or adequate kitchen facilities
- 2) a home which lacks complete or adequate plumbing facilities
- 3) a home which is overcrowded (having more than one person per room)
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs)

It is important to recognize that safe and secure housing is more than just an available physical space. The quality of the space and its ability to meet the needs of the residents is vital to housing security.

### Definitions

For the purposes of this plan, units are in “standard condition” when the unit is in compliance with the local building code, which is based on the International Building Code.

The definition of substandard housing is a housing unit with one or more serious code violations. For the purposes of this analysis the lack of a complete plumbing or a complete kitchen will also serve as an indicator of substandard housing.

Units are in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations, and it is both financially and structurally feasible to rehabilitate the unit.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,825	25%	7,155	42%
With two selected Conditions	281	1%	400	2%
With three selected Conditions	23	0%	112	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	25,768	74%	9,268	55%
<i>Total</i>	34,897	100%	16,935	100%

**Table 36 - Condition of Units**

Alternate Data Source Name:

2017-2021 ACS

Data Source Comments: CONSORTIUM COMBINED

## Housing Conditions

The table above details the number of owner and renter households that have at least one housing condition. Twenty-five percent of all owner-occupied housing units have at least one housing condition compared to 42% of all renters. There are relatively few households with multiple housing problems. When compared to the affordability statistics provided earlier in this section, it is clear that the overwhelming majority of housing problems are housing cost burden.

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,220	18%	1,924	11%
1980-1999	11,574	33%	5,572	33%
1950-1979	12,940	37%	6,626	39%
Before 1950	4,163	12%	2,813	17%
<i>Total</i>	34,897	100%	16,935	100%

**Table 37 – Year Unit Built**

Alternate Data Source Name:

2017-2021 ACS

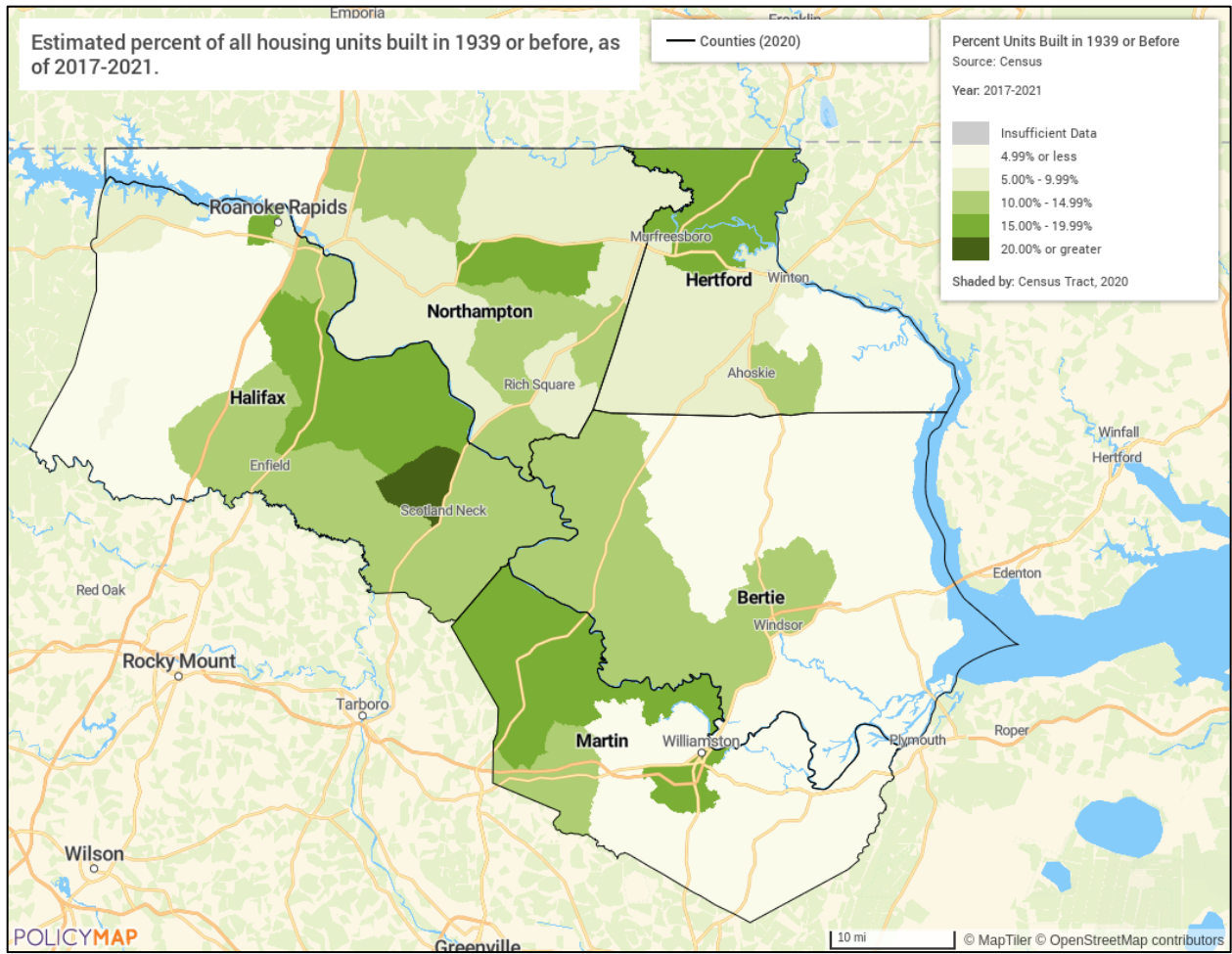
Data Source Comments: CONSORTIUM COMBINED

## Year Unit Built

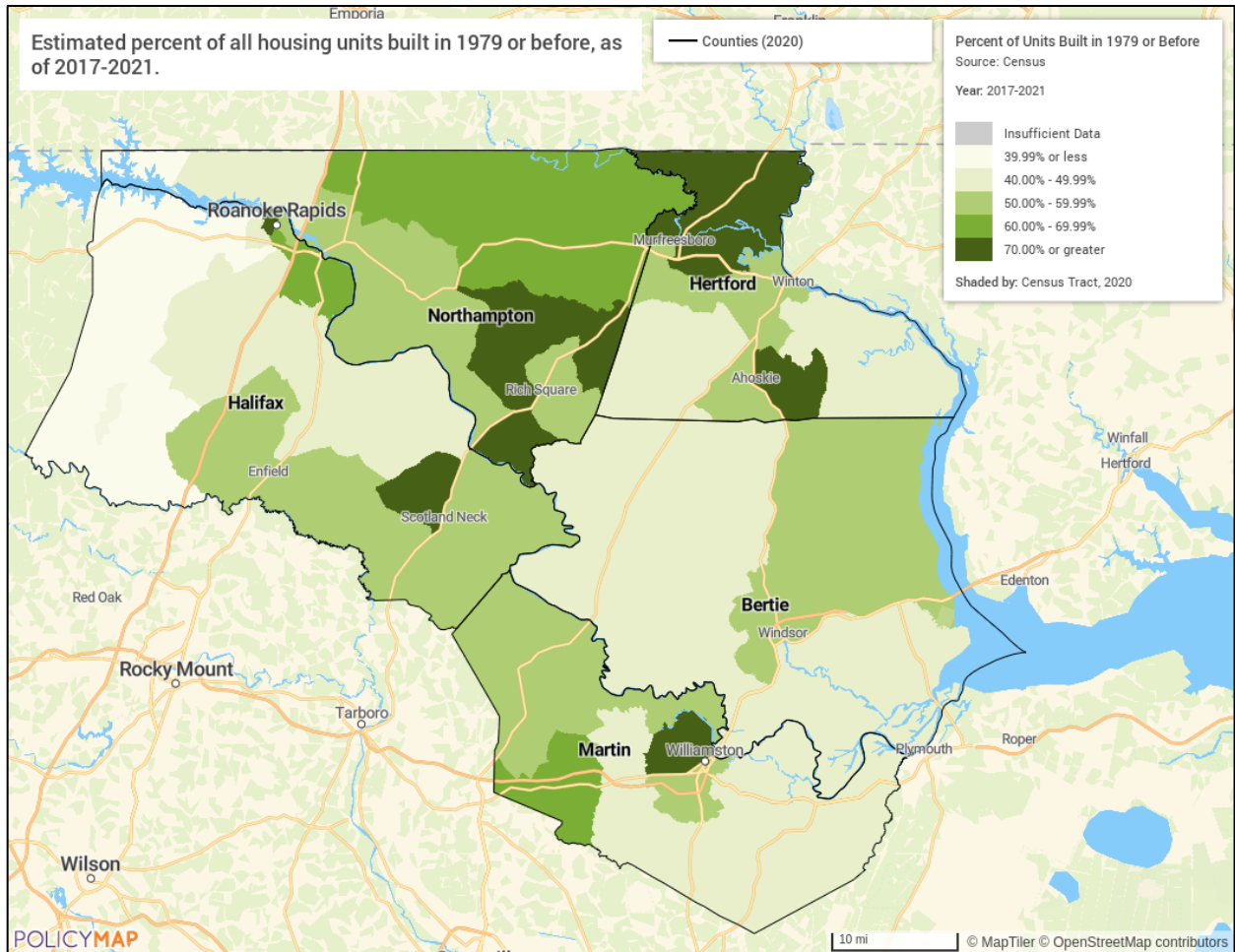
In the Consortium, the housing stock includes a significant number of units built prior to 1980. Approximately 49% of owner-occupied units and 56% of rental units were built prior to 1980. These homes have a risk of lead-based paint and may require additional support to ensure a safe living environment, particularly for children. This amounts to over 26,000 units total, most of which are owner-occupied.

## Age of Housing

The maps below depict the prevalence of older housing units in the area. The first map identifies the percentage of all housing units built prior to 1940. Older units are primarily found in more urban areas, particularly in Halifax County.



In the following map the distribution of homes built prior to 1980 is shown. Hertford, Northampton, Halifax, and Martin counties all have tracts where 70% or more of the units were built prior to 1980 and may have a lead-based paint hazard risk.



## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	17,103	49%	9,439	56%
Housing Units build before 1980 with children present	N/A	N/A	N/A	N/A

**Table 38 – Risk of Lead-Based Paint**

**Data Source:** 2017-2021 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

**Data Source Comments:** The data for the number of housing units built before 1980 with children present was not generated in IDIS.

CONSORTIUM COMBINED

## Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. The greatest potential for lead-based paint and other environmental and safety hazards is in homes built before 1980. ACS data on the distribution of lead-based paint hazard was not available among housing units built before 1980 with children present, however around half of the housing units in the region were built before 1980 making lead based paint hazards a high risk for all families including those with children present.

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	13,490	0	13,490
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 39 - Vacant Units**

**Alternate Data Source Name:**

2017-2021 ACS

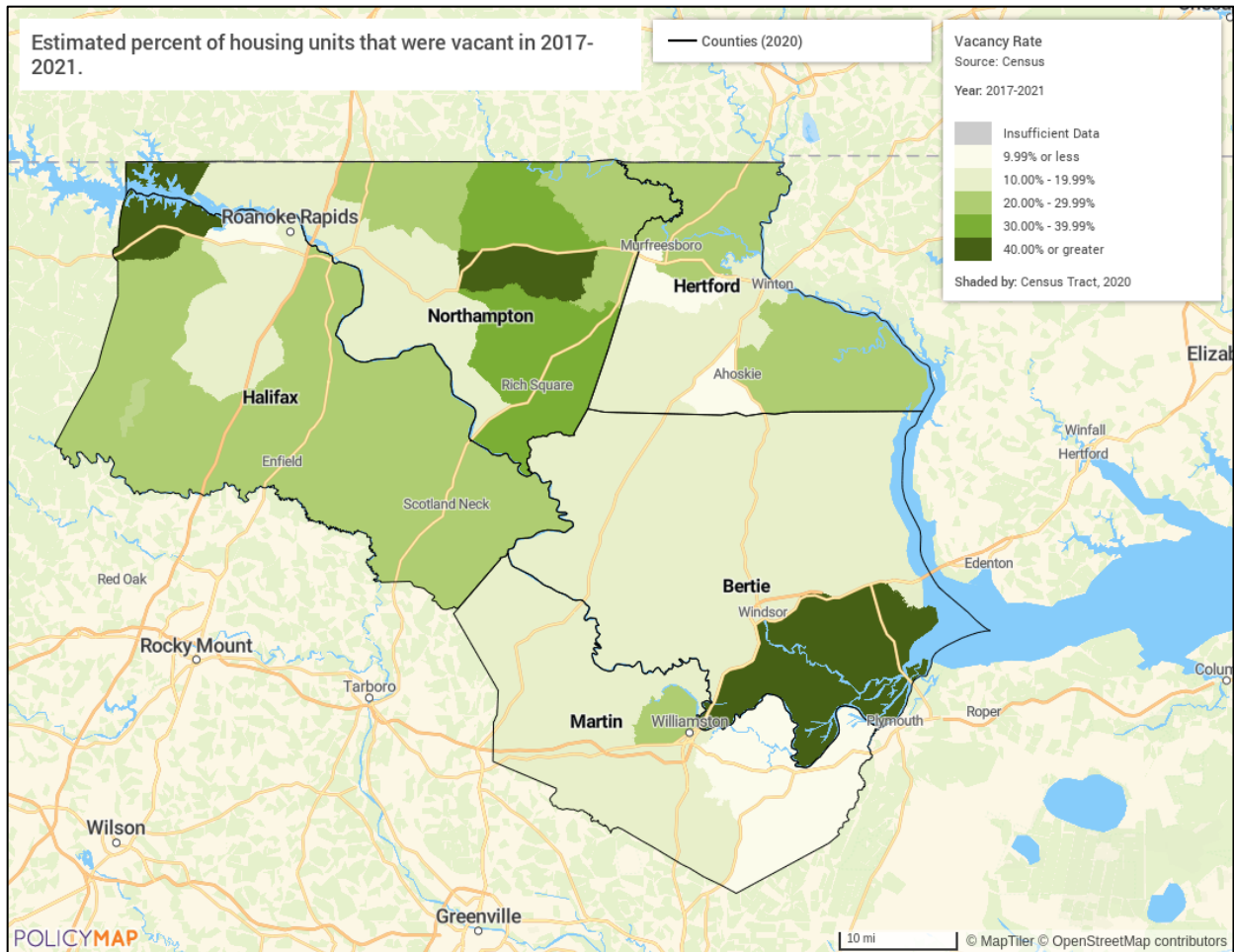
**Data Source Comments:** The Consortium does not have data for specific types of vacant units in the region, and ACS data only reports on the total number of vacant units in the Consortium. Data does not distinguish between suitable or not suitable for rehab or if they were abandoned, Real Estate Owned (REO) properties or abandoned REO properties. (2017-2021 ACS B25004)

CONSORTIUM COMBINED

## Vacant Units

There are currently nearly 14,000 units in the area that are suitable for rehabilitation. These units provide an opportunity to create affordable housing units for LMI households. The map below shows the average housing vacancy rates throughout the area. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. In some parts of the consortium over 40% of the housing units are currently vacant.





### Need for Owner and Rental Rehabilitation

Within the Consortium region there is a continued need for rehabilitation for both homeowners and renters. There is a significant number of homes built prior to 1980 that have a potential lead-based paint hazard, particularly near urban centers. This is a large concern for low-income households that may lack the resources to properly rehabilitate their homes to address the presence of lead-based paint. Additional information about how the consortium will address housing rehabilitation can be found in the Strategic Plan.

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

To estimate the number of housing units in the region by low- or moderate-income families that may contain lead-based paint hazards, this report assumes that homes by year built are distributed evenly across income categories, as no local data exists to describe otherwise. There are approximately 26,500 units built prior to 1980 which house approximately 17,000 LMI households.

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

### Introduction:

To assist residents in need, public and assisted housing has been made available in the region. The housing is overseen by the local Public Housing Authorities (PHAs), which run several public housing programs and facilitation Housing Choice Vouchers (HCV) in the area. Throughout the following section, a common theme is the need for more housing and additional resources to update the housing that is available. The PHAs continue to support residents who struggle with housing security and affordability, which places demand on an under supported system.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	985	1,522	2	880	0	0	0
# of accessible units									

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

**Table 40 – Total Number of Units by Program Type**

Alternate Data Source Name:

Public and Indian Housing Information Center (PIC)

### Describe the supply of public housing developments:

According to data collected from each of the PHAs that serves residents of the Consortium area, there are currently 985 public housing units available throughout the region. The PHAs also oversee approximately 1,500 Housing Choice Vouchers (HCV), 880 of which are tenant-based. Each resource currently has waiting lists at each PHA.

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

Within the region, most public housing developments are in good shape. Any properties that have a score over 90 are in excellent condition. Anything less than 60 is in poor condition. Most of the properties throughout the region fall in between and are considered to be in good condition. Webb Terrace had the highest inspection score at 93 and is in excellent condition. Riverdale/Warren Court has the lowest score, and is the only development considered to be in poor condition.

**Public Housing Condition**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
Webb Terrace	93
Riverdale/Warren Court	52
Ahoskie Housing Units	68
Creekside/Oakridge	66
Gaston Project	86
Woodland Project	75
Weldon Project	74
Murfreesboro Project	67
Enfield Project	83
Garysburg Project	73
Scotland Neck Project	85

**Table 41 – Public Housing Condition**

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

There is a high need for revitalization of the Riverdale/Warren Court housing complexes. The Williamston Housing Authority has prioritized these properties and is working to identify needs and improvement options and make plans to conduct restoration of these properties.

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

Each of the PHAs within their jurisdiction have a similar mission – to provide safe, decent, sanitary housing for LMI residents.

Roanoke-Chowan Regional Housing Authority (RCRHA)’s aim is to ensure safe, decent, and affordable housing; create opportunities for residents' self-sufficiency and economic independence; and assure fiscal integrity by all program participants. RCRHA’s five-year plan includes plans for how to fund physical improvements to public housing and management improvements to more effectively support residents. The RCRHA also has plans to implement a resident advisory board, which will allow for residents to have a voice in the management of the public housing in which they reside.

Williamston Housing Authority (WHA) works to partner with local agencies and government leaders to address housing needs and support the independence of residents more successfully.

The Choanoke Area Development Association (CADA) provides housing and supportive services to help improve the living environment of families residing in public housing, including a Head Start program for children, parenting classes, employment support, homeownership programs, and a weatherization repair program. These programs help to foster supportive living environments and generally improve the lives of residents of publicly supported housing.

Each of the other PHAs in the area share the goal of providing safe, decent, sanitary housing for low income residents. As they continue to work toward this goal, the need for additional financial resources to support public and assisted housing is consistently growing.

## MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

### Introduction

According to the 2022 Housing Inventory Chart (HIC) a total of 8 projects provide shelter and housing to individuals and families experiencing homeless within the region. These projects are run by both private and public organizations.

- Halifax County – 3 projects provide emergency shelter, and 2 projects provide other permanent housing
- Bertie County – No shelter or housing available in this county
- Hertford County – 1 project provides transitional housing
- Martin County – 1 project provides permanent supportive housing
- Northampton County – 1 project provides other permanent housing

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	3	0	12	4	0
Households with Only Adults	16	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 42 - Facilities Targeted to Homeless Persons**

Alternate Data Source Name:  
2022 Housing Inventory Chart (HIC)

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

Services for persons experiencing homelessness in the region are provided by a range of public and private organizations. These organizations include government agencies, faith-based organizations, Federally Qualified Healthcare centers (FQHCs) and non-profits. The North Carolina Coalition to End Homelessness is the HUD designated homeless Continuum of Care for the region and coordinates housing and other supportive services through the Coordinated Entry System (CES) and Homeless Management Information System (HMIS).

Services provided include those that help meet the basic needs of homeless individuals, such as food and housing, as well as the provision of other support services to meet the critical needs of the homeless and assist them in becoming self-sufficient. Supportive services include assistance with health care, mental health, substance use issues, employment, job training, education, childcare, transportation, legal services, case management, outreach, and counseling.

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

**Emergency Shelters:**

- Hannah’s Place Inc. – Provides emergency shelter for individuals and families fleeing from domestic violence and/ or sexual assault in Halifax County.
- Union Mission Emergency Shelter – Provides emergency shelter for homeless women with children in Halifax County.

**Transitional Housing:**

- Baptist Children’s Home – Provides transitional housing and supportive services for families with children in Hertford County.

**Permanent Supportive Housing:**

- Greenville Housing Authority – Provides tenant based rental assistance and supportive services to individuals and families with HIV/ AIDS experiencing homelessness in Martin County.

**Other Permanent Housing:**

- North Carolina Commission of Indian Affairs – provides Emergency Housing Vouchers that target persons experiencing homelessness, at-risk of homelessness, or are attempting to flee domestic violence in Halifax County.
- Roanoke-Chowan Regional Housing Authority - provides Emergency Housing Vouchers that target persons experiencing homelessness, at-risk of homelessness, or are attempting to flee domestic violence in Halifax and Northampton County.

**Other Supportive Services:**

## Basic Needs:

- Askewville Community Food Pantry, Bertie County
- Union Mission of Roanoke Rapids, Halifax County
- New Hope United Methodist Church Food Pantry, Hertford County
- Bible Way Apostolic Church Food Pantry, Martin County
- Big Heart Pantry, Northampton County

Monarch - provides a mobile clinic for substance use disorder and mental health services in Halifax County

North Carolina Department of Health and Human Services - provides a range of services and programs that benefit the homeless.

Rural Health Group - A Federally Qualified Health Center that provides sliding scale fee medical, dental, behavioral health, pharmacy, health education, nutrition, and case management services.

## **MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)**

### **Introduction**

There are four primary groups with non-homeless special needs in the region. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the mentally or physically disabled. This section will explain who they are, what their needs are, and how the consortium is accommodating or should accommodate these needs with regards to the market analysis.

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

**Elderly:** Elderly residents need a living environment that provides them with several areas of assistance or convenience. First, the availability of healthcare is important because health problems generally become more prevalent with aging. Second, the availability of assistance with daily activities (i.e. shopping, cooking, and housekeeping) becomes more important as people grow older. In addition to assistance, elderly persons need these basic activities to be near their homes. Third, the availability of transportation, particularly public transportation that is accessible to them, is necessary to allow for elderly persons to live as independently as possible for as long as possible. Fourth, safety is a primary concern since older residents are particularly vulnerable to crime or exploitation. Fifth, the weather and climate are considerations for elderly people because these factor into transit as well as health.

**HIV/AIDS:** Medical and social support is important for residents living with HIV/AIDS. While there have been great advances in the medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby.

**Alcohol and/or Drug Addiction:** Individuals dealing with addiction often require housing options that will provide a safe, sober place for recovery. A strong network is necessary to maximize the chance they will stay healthy and sober. It is important that these persons have access to health services, support groups, employment assistance, and access to family and friends. Additionally, detoxification facilities are necessary when addiction is first recognized along with treatment facilities and/or outpatient rehabilitation programs to support them on their way to recovery.

**Disability:** Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their situation. Often times, individuals with disabilities have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside with parents and families throughout adulthood, which can put additional financial burden on the family. Regardless of the housing situation, a common thread is the need to continuous support services dependent on the level of capabilities.



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

The Community Alternatives Program for Disabled Adults (CAP/ DA) is a Medicaid Home and Community-Based Service. The waiver program provides a cost-effective alternative to institutionalization for a Medicaid beneficiary who is medically fragile and at risk for institutionalization. There are also several agencies within the consortium region that provide in-home health care.

Trillium Health Resources is a Local Management Entity/ Managed Care Organization (LME/MCO) under the North Carolina Department of Health and Human Services. Trillium Health Resources provide services and programs for people with serious mental health conditions, intellectual/ developmental disabilities, and substance use disorder.

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

See below.

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

The Consortium will work towards increasing homeownership opportunities, increasing affordable rental housing opportunities, and providing opportunities for owner-occupied housing rehabilitation for qualified low and moderate-income households as outlined in its annual goals. These services are available for the region's special needs population such as the elderly and disabled persons. The Consortium only receives HOME grant funding; therefore, supportive services activity is not addressed.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Increased affordable housing stock is a crucial need for all five counties in the Consortium. As populations have decreased across the region, need for affordable accessible housing has continued to be an issue. The state of North Carolina conducted an Analysis of Impediments to Fair Housing Choice in 2021 and identified multiple barriers to affordable housing and residential investment throughout the state, particularly in rural areas. A selection of these impediments are as follows:

- Discrimination in the rental housing market, particularly by race and disability.
- Lack of awareness of fair housing laws and regulations, particularly in rural areas.
- Inadequate supply of affordable rental properties
- Lack of knowledge regarding affirmatively furthering fair housing, particularly for small town subrecipients of HUD CPD funds.

Market conditions continue to be a primary driver behind housing that is not affordable for households across all income levels, with low-income households being the most severely impacted by these conditions. Renters are particularly impacted, as increases in the value of a home have led to higher rents.

Additionally, much of the Consortium’s population lives in rural areas. According to the National Rural Housing Coalition, a disproportionate share of the substandard housing stock in the United States can be found in rural areas. This is due to a multitude of factors, including low household incomes, declining investment in housing rehab and construction of new housing in rural areas, economic decline and a lack of jobs, and capital needs for improvements to water systems in rural areas. Rural residents are much less likely to be aware of fair housing laws and regulations that apply to them.

Communitywide revitalization requires an integrated approach among various partners and counties to effectively result in change. Martin County’s 2021 Economic Development Action Plan identified strategies for encouraging economic growth in the area, including expanding existing business sectors, growing supportive entrepreneur ecosystems, capitalizing on existing environmental preservation and water protection efforts, utilizing agriculture and technology to support the agricultural supply chain, redevelop retail centers, fostering workforce talent through training and investment, and investing in capital infrastructure. Northampton County’s 2021 Comprehensive Plan identifies similar action items, highlighting development of retail and infrastructure. There are many challenges to successfully revitalizing a community, especially one that spans multiple counties. Zoning and non-conforming uses can impede the ability to provide transitional housing, public housing, or even to repair or rehabilitate one’s home.

There remains a lack of affordable, integrated housing for individuals who need supportive services and a lack of sufficient public investments in low-income areas. In addition, the lack of a variety of affordable housing options with convenient access to job centers, schools, public transportation, and services also creates a barrier to affordable, fair housing. The Consortium partners will work together to revitalize the

area and enhance outreach and education efforts consumers, housing providers, and other stakeholders focused on rights and obligations under state and federal fair housing laws.

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

### Introduction

This section provides insight into the non-housing assets within the community. In particular, economic activity and education levels are addressed. These are used to identify any areas of concern or sectors to reinforce support.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	2,526	1,228	5%	3%	-2
Arts, Entertainment, Accommodations	4,212	3,557	8%	9%	1
Construction	3,138	1,728	6%	4%	-2
Education and Health Care Services	13,296	11,966	25%	30%	5
Finance, Insurance, and Real Estate	1,482	933	3%	2%	-1
Information	590	147	1%	0%	-1
Manufacturing	9,179	6,347	17%	16%	-1
Other Services	2,354	1,002	4%	2%	-2
Professional, Scientific, Management Services	2,718	2,226	5%	6%	1
Public Administration	3,502	2,553	7%	6%	-1
Retail Trade	6,193	4,791	12%	12%	0
Transportation and Warehousing	2,407	2,236	5%	6%	4
Wholesale Trade	1,096	1,448	2%	4%	2
Total	52,693	40,162	--	--	--

**Table 43 - Business Activity**

**Alternate Data Source Name:**

2015-2019 ACS (Workers), 2019 LEHD (Jobs)

**Data Source**

The Business Activity table above compares the number of workers to the number of jobs in the Consortium. At this

**Comments:**

time, the most recent data set for the number of jobs was 2019 from the Longitudinal Employer-Household Dynamics (LEHD), US Census Bureau. Data from the 2017-2021 ACS 5-Year estimates was used for comparison.

CONSORTIUM COMBINED

The table above presents the prevalence of both workers and jobs by sector. There are approximately 12,500 more workers than jobs. In addition to the discrepancy in raw numbers, there are significant gaps in specific sectors. There is only one sector where there are more jobs than workers, Wholesale Trade. The largest gap is the Manufacturing sector where there are nearly 3,000 more workers than jobs. Of note, Halifax County ranks #1 in cotton and #5 in peanut production in North Carolina. Major manufacturing sectors represented in Halifax County include plastics; forest products, including paper;

food processing; and advanced manufacturing. ECU Health North Hospital and Rural Health Group have a significant medical presence in Halifax County that enhances the quality of life for residents of Halifax County and surrounding area.

**Labor Force**

Total Population in the Civilian Labor Force	53,319
Civilian Employed Population 16 years and over	48,725
Unemployment Rate	SEE BLS
Unemployment Rate for Ages 16-24	27.3%
Unemployment Rate for Ages 25-65	6.0%

**Table 44 - Labor Force**

**Alternate Data Source Name:**  
2017-2021 ACS

**Data Source Comments:** Unemployment Rate data is from the BLS, November 2022. All other labor force data is from the 2017-2021 ACS including unemployment rate by age.

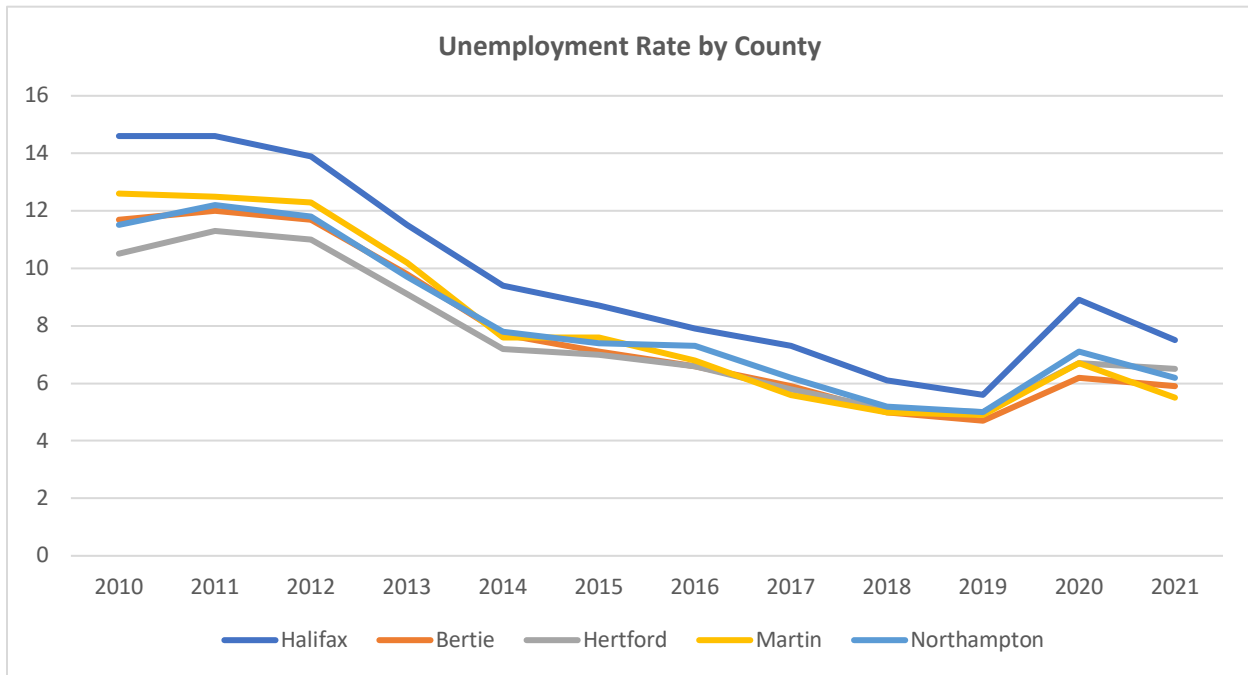
CONSORTIUM COMBINED

There are two primary sources used to analyze the unemployment rate in the Consortium for this report. They each have pros and cons, but when taken together they can provide a clearer view of unemployment. The first source is the U.S. Census Bureau’s American Community Survey 5-Year Estimates. In the ACS, unemployment data is only taken annually and the most recent data is from 2021. It is also an average of the five years included, which does not necessarily provide an accurate view of recent employment trends. However, the ACS data is available at a census tract level and can help identify any areas that have disproportionately high unemployment. Unemployment is more prominent in higher population centers in the region such as Roanoke Rapids, Williamston, Windsor, and Murfreesboro.



## Unemployment (BLS)

The second source is the Bureau of Labor Statistics. This measurement of unemployment is updated monthly and provides insight into any trends at the county level. It is not available at the census tract level and therefore provides a look at employment as it relates to time, while the ACS looks at employment as it relates to space.



With the exception of Halifax County, each county had similar unemployment rates since 2010. In Halifax County the unemployment rate was consistently 1-3% higher than the other counties. The general trend is a reduction in unemployment until 2020 when the global pandemic led to an increase in unemployment.

### Halifax County

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
14.6	14.6	13.9	11.5	9.4	8.7	7.9	7.3	6.1	5.6	8.9	7.5

Table 45 - Table: BLS Unemployment by Year

Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov
6.2	6.2	6.2	5.8	5.8	6.5	6.2	6.6	5.6	6.3	6.1

Table 46 - Table: BLS Unemployment by Month, January 2022 to November 2022

### Bertie County

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
11.7	12.0	11.7	9.8	7.7	7.1	6.6	5.9	5.0	4.7	6.2	5.9

Table 47 - Table: BLS Unemployment by Year

Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov
5.0	5.1	4.9	4.7	4.9	5.4	4.9	5.4	4.4	5.0	4.9

Table 48 - Table: BLS Unemployment by Month, January 2022 to November 2022

### Hertford County

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
10.5	11.3	11.0	9.1	7.2	7.0	6.6	5.8	5.1	5.0	6.7	6.5

Table 49 - Table: BLS Unemployment by Year

Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov
5.1	5.2	5.1	4.9	5.1	5.8	5.4	5.5	4.7	5.6	5.5

Table 50 - Table: BLS Unemployment by Month, January 2022 to November 2022

### Martin County

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
12.6	12.5	12.3	10.2	7.6	7.6	6.8	5.6	5.0	4.9	6.7	5.5

Table 51 - Table: BLS Unemployment by Year

Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov
4.3	4.4	4.4	4.3	4.4	4.8	4.3	4.6	4.1	4.8	4.6

Table 52 - Table: BLS Unemployment by Month, January 2022 to November 2022

### Northampton County

2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
11.5	12.2	11.8	9.7	7.8	7.4	7.3	6.2	5.2	5.0	7.1	6.2

Table 53 - Table: BLS Unemployment by Year

Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov
5.1	4.9	4.7	4.4	4.6	5.2	4.9	5.0	4.3	5.1	4.8

Table 54 - Table: BLS Unemployment by Month, January 2022 to November 2022



<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	13,690
Farming, fisheries and forestry occupations	939
Service	9,759
Sales and office	9,098
Construction, extraction, maintenance and repair	4,354
Production, transportation and material moving	10,885

**Table 55 - Occupations by Sector**

**Alternate Data Source Name:**

2017-2021 ACS

**Data Source Comments:** CONSORTIUM COMBINED

### Occupations by Sector

The table above analyses occupation by sector. Instead of showing which sectors are most common, as the table at the beginning of this section did, this table shows what type of jobs are available in each sector. For example, this table would include a manger of a fast-food restaurant and the manager of a logging company in the same category (Management, Business, and Financial), while in the earlier table they would be in separate categories.

Within the region, the most prominent occupation sector is the management, business, and financial sector. Over 13,600 people are employed in that sector. The second largest sector is production, transportation, and material moving with 10,885. The third largest is the service sector with nearly 9,800 people.

### Travel Time

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	28,937	64%
30-59 Minutes	12,290	27%
60 or More Minutes	4,330	10%
<b>Total</b>	<b>45,557</b>	<b>100%</b>

**Table 56 - Travel Time**

**Alternate Data Source Name:**

2017-2021 ACS

**Data Source Comments:** CONSORTIUM COMBINED

All other things being equal, residents would rather live in the same area as their job. Relative to short commutes, long commute times are associated with lower life satisfaction, increased stress, obesity, anxiety, depression, and increased exposure to pollutants. This is particularly true when compared to commuters who use bicycles or walk to work. Residents in the region primarily commute less than 30

minutes. However, there are still over 16,000 who commute more than 30 minutes, including 4,330 who commute for more than an hour.

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,397	1,259	5,394
High school graduate (includes equivalency)	13,726	1,811	8,976
Some college or Associate's degree	14,311	1,210	6,312
Bachelor's degree or higher	8,407	136	1,643

**Table 57 - Educational Attainment by Employment Status**

Alternate Data Source Name:

2017-2021 ACS

Data Source Comments: CONSORTIUM COMBINED

### Educational Attainment by Employment Status

Educational attainment is one of the best indicators of economic success, both in attaining a job and receiving a higher wage. In the Consortium region, the unemployment rate for a person without a high school diploma is 11.7% while the rate for a resident with a bachelor's degree or higher is only 1.6%. The labor participation rate is also higher for those with higher educational attainment. Approximately 53.7% of residents without a high school diploma are not in the workforce, which is higher than the 16% for those with bachelor's degrees.

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	172	367	496	1,113	3,588
9th to 12th grade, no diploma	1,666	1,382	1,416	4,484	4,693
High school graduate, GED, or alt	4,380	5,261	4,886	13,575	9,809
Some college, no degree	3,118	3,687	3,170	7,734	4,759
Associate's degree	547	1,309	1,473	4,017	1,770
Bachelor's degree	292	2,001	1,439	3,270	2,275
Graduate or professional degree	9	635	933	1,886	1,834

**Table 58 - Educational Attainment by Age**

Alternate Data Source Name:

2017-2021 ACS

Data Source Comments: CONSORTIUM COMBINED

### Educational Attainment by Age

There are over 5,700 residents that have less than a 9<sup>th</sup> grade education, the majority of whom are over the age of 65. Also, there are nearly 14,000 residents with a 9<sup>th</sup> grade education but without a high school diploma. As noted above, education is closely related to employment and without a high school diploma or equivalent these residents may struggle to find stable employment.

### Educational Attainment – Median Earnings in the Past 12 Months

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	\$20,663
High school graduate (includes equivalency)	\$28,018
Some college or Associate's degree	\$31,810
Bachelor's degree	\$41,772
Graduate or professional degree	\$49,820

**Table 59 – Median Earnings in the Past 12 Months**

Alternate Data Source Name:

2017-2021 ACS

Data Source Comments: CONSORTIUM COMBINED

### Median Earnings by Educational Attainment

As mentioned previously, educational attainment and earnings are linked. The annual wage difference based on education can lead to substantial wealth differences over time. A person who graduates high school and works from the age 18 to 65 will earn approximately \$1,316,846 during their working life. A person with a bachelor's degree who works from age 23 to 65 will earn \$1,754,424. That is nearly 25% more with fewer years of work. Additionally, that added financial benefit does not take into account that jobs that tend to have benefits like health insurance and higher income can lead to investments, purchasing a home instead of renting, and other activities that can increase wealth substantially.

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

According to the Business Activity table, the Education and Healthcare sector provides the highest percentage of all workers and jobs in the area. Approximately 25% of workers and 30% of jobs are in that field. The second largest employment sector is Manufacturing with 17% of workers and 16% of jobs.

### Describe the workforce and infrastructure needs of the business community:

The Consortium's workforce and infrastructure needs include:

- Increasing skills in the workforce to lead to improved opportunities.

- Support for business and commercial growth through expansion and new development.
- Planning and promotion of the development and redevelopment of vacant commercial and industrial sites.

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

The Consortium and individual member counties have several projects impacting local business dynamics. Halifax County's economy is strongly rooted in healthcare, tourism, manufacturing, and agriculture. In the past five years, several expanding industrial projects have been completed, and new projects announced resulting in significant job creation and investment in Halifax County and diverse employment opportunities for our citizens.

**MAJOR INDUSTRIAL ACTIVITIES INCLUDE:**

- Don Pancho Authentic Mexican Foods implemented a second expansion of their tortilla production facility, creating 38 new jobs and investing \$4 million in new machinery and equipment.
- Airboss Rubber Compounding Expansion - building expansion and equipment installations resulting in an expansion investment of \$6.2 and 42 new jobs.
- JBB Packaging – new plastic manufacturing facility that investment \$15 million and created 50 new jobs.
- PCB Piezotronics – sensor manufacturer - creation of 120 additional jobs and \$4.1 million investment
- Roseburg Forest Products is constructing a new wood products manufacturing facility in Weldon that will create 137 new jobs and invest over \$230 million.
- Reser's Fine Foods - \$3 million warehouse and logistics expansion creating 10 additional jobs.
- Weldon Mills Distillery - Adaptive reuse of a former metal fabrication facility as an award-winning distillery. The Weldon Mills Distillery employs 20 individuals and generated more than 50,000 visitors in 2022.

**MAJOR COMMERCIAL PROJECTS UNDERWAY OR COMPLETED:**

- Renovation of the Roanoke Hotel in Halifax to create eleven boutique apartments.

- Landings of Lake Gaston, a 50-unit assisted living facility, creating 30 jobs and offering care for seniors that do not require a high degree of medical assistance.
- As a result of investments by the Ed Fitts Charitable Foundation, Main Street Littleton’s revitalization includes the renovation of existing buildings to house the Blue Jay Bistro restaurant, Daphne’s Coffee, and Main Street Wines. The Foundation supported the renovation of the former Littleton High School as a private school to serve low-income students as well as traditional families with a curriculum aimed at channeling local students both into college and the trades.
- Completion of the Advanced Manufacturing & Corporate Training Center at Halifax Community College, which will focus on training for advanced manufacturing and training space for manufactures in the area.
- Opening of the \$28 million Premier Boulevard Extension and four-laning of NC Highway 125 in 2022. The project is already stimulating new commercial investment including new retail and commercial developments.
- Weldon Mills Inn - renovation of historic mansion as 8-room inn, a destination attraction to complement the activities and events associated with the Weldon Mills Distillery.
- Carolina Star Hospitality LLC will begin construction in May for a Fairfield by Marriott Inn & Suites hotel at the intersection of Interstate 95 and US Highway 158. This 97-key hotel represents an \$11 million investment and 28 full-time jobs.

**FUTURE INITIATIVES:**

The following activities will help to advance economic opportunities in Halifax County:

- Final negotiation of a brownfield’s agreement and “Ready-For-Reuse” designation for the 54-acre former Westpoint Stephens site in Roanoke Rapids, which will pave the way for reuse of this former textiles manufacturing facility for industrial development.
- Collaboration between Halifax County, NCDOT, and the Town Weldon toward prioritization of the Weldon Passenger Rail project for next State Transportation Improvement Program (STIP).
- Extension of Horizons Parkway to NC Highway 903 to improve connectivity of the Halifax Corporate Park to Interstate 95.
- Collaboration with NCDOT for Corridor Development Plan for US Highway 158 to Interstate 95.

Hertford County is experiencing a multitude of economic challenges and opportunities, which have a direct correlation and impact on job/business growth opportunities. The third largest employer (The GEO group) closed in direct response to a Presidential Executive Order. The net result was the loss of over 400 fulltime jobs, which equates to approximately 5.8% of the County’s total workforce. The closure also impacted over 50 ancillary and support businesses. Since 2013, the County’s population has decline by 5.4%. The public school system has experienced an average annual decline in the student population of

7.5%. Conversely, three of the County's top ten employers are making significant investments to expand their capacity and workforce. In addition, the healthcare industry is expanding their services portfolio, which equates to additional personnel needed to staff the new facilities. In spite of the declining population, Hertford County has historically experienced an affordable housing shortage. The demand for housing coupled with the low annual number of new building permits being issued only continues to exacerbate the crisis.

There are two major projects that will have a major economic impact in Northampton County. Both projects are infrastructure focused, and have a local and regional presence in northeastern NC. Project #1 is the insertion of a wastewater line from Gaston, NC to the Warren County Line. The development of housing and suburban community along Hwy 46 will give an increase in population and economic growth. Project #2 is the building of a Wellness Center in the Lake Gaston area. It will be critical to help provide public safety, emergency services, as well as recreation and access to health department services and other County affiliated services. Citizens will have access to enjoy amenities offered by Lake Gaston.

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

As noted above, there is currently a disconnect between the workforce and the available jobs. In particular, there is a need for more workers in the Arts, Entertainment, and Accommodations sector. There are 12,000 more workers than jobs and, in every sector, except one, there are more workers than jobs. This points to a mismatch between the availability of jobs throughout the consortium. Many residents will need to travel outside of the area in order to find work in their sector.

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

Economic development initiatives in the area are operated by the Halifax County Economic Development Commission (HCEDC). HCEDC provides assistance with securing funding, finding potential sites for businesses, and linking workers and jobs. Halifax County offers workforce development through the NC Department of Commerce, Halifax Community College, and other public and private organizations.

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

No

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

As mentioned above, economic development initiatives in the area are operated by HCEDC. The primary initiative is to link employees with jobs, but they also provide assistance with securing funding and finding sites for businesses.

## MA-50 Needs and Market Analysis Discussion

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

HUD identifies four specific data points that constitute "housing problems": cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. Areas of concentration are census tracts that have two or more housing problems that are substantially higher than the Consortium average. For this analysis, "substantially higher" is based on the HUD provided standards set in the Needs Assessment. A tract with a housing problem rate of 10% higher than the consortium average is considered substantially higher. To provide a more nuanced analysis, "cost burden" has been split into renter cost burden and homeowner cost burden.

#### Consortium Rate

- Overcrowding: 1.7%
- Lack of Complete Plumbing Facilities: 1.0%
- Lack of Complete Kitchen Facilities: 0.9%
- Renter Cost Burden: 54.4%
- Homeowners Cost Burden: 26.1%

#### Substantial Rate:

- Overcrowding: 11.7%
  - o Tract: 37091950300- 16.0% (renters)
- Lack of Complete Plumbing Facilities: 11.0%
  - o No areas of concentration
- Lack of Complete Kitchen Facilities: 10.9%
  - o No areas of concentration
- Renter Cost Burden: 64.4%
  - o Tract: 37083931102- 67.2%
  - o Tract: 37083930901- 69.9%
  - o Tract: 37091950300- 64.6%
- Homeowner Cost Burden: 36.1%
  - o Tract: 37015960402- 42.1%
  - o Tract: 37083931101- 41.5%
  - o Tract: 37131920201- 52.4%
  - o Tract: 37083930901- 40.1%
  - o Tract: 37083930701- 38.9%
  - o Tract: 37131920301- 47.8%

There is only one census tract with a concentration of multiple housing problems. In tract 37091950300 there is substantially overcrowding in renters and a substantial rate of renter cost burden. The

overcrowding housing problem could be attributed to unaffordable rents. These two housing problems are likely correlated.

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

For the purposes of this analysis, a concentration is any census tract where the racial or ethnic minority group makes up 10% more than the Consortium average.

Consortium-wide Rate

- American Indian and Alaska Native, non-Hispanic: 1.5%
- Black or African American, non-Hispanic: 53.7%
- Multiracial, non-Hispanic: 2.7%
- Hispanic, all races: 3.2%

Concentration Rate

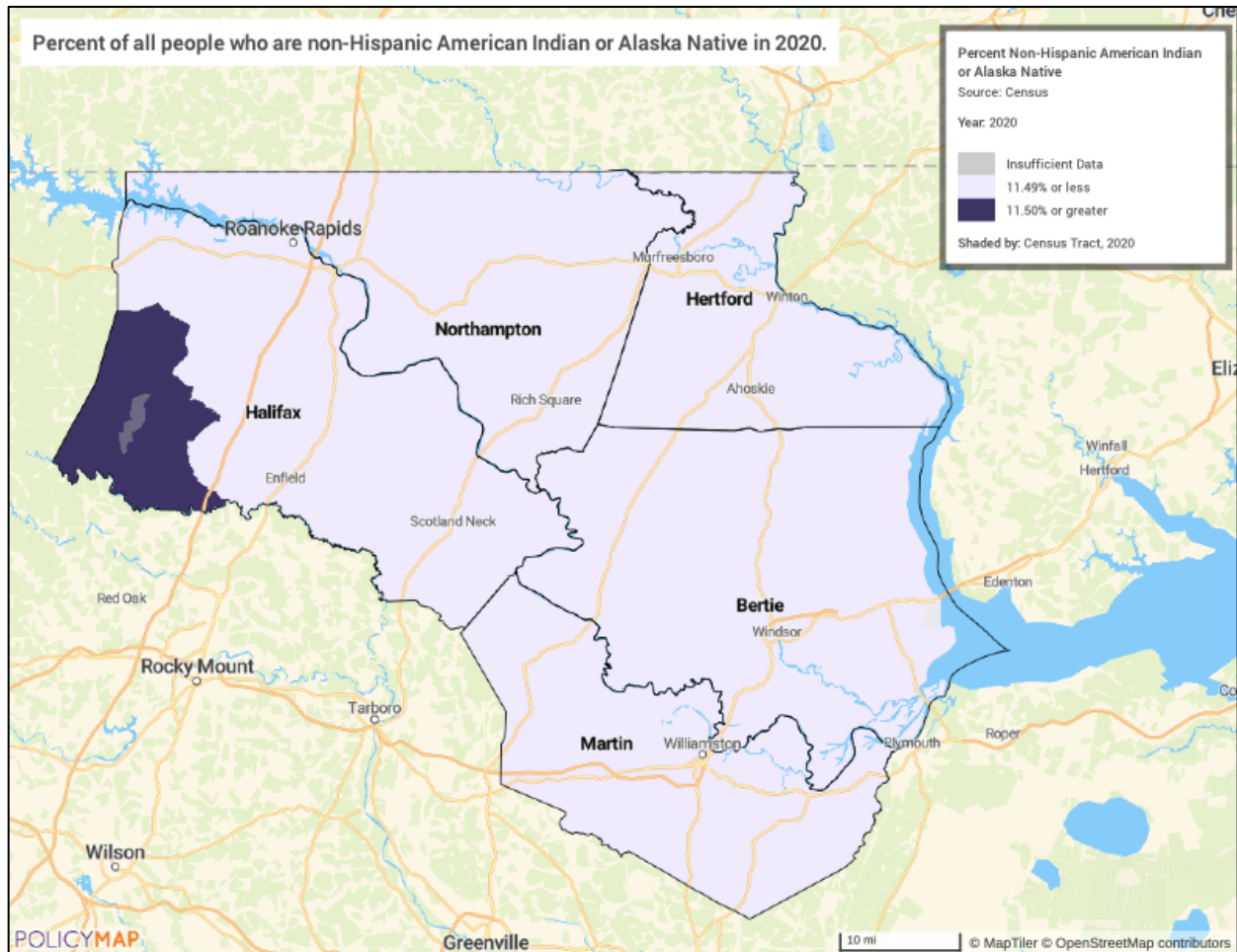
- American Indian and Alaska Native, non-Hispanic: 11.5%
- Black, non-Hispanic: 63.7%
- Multiracial, non-Hispanic: 12.7%
- Hispanic, all races: 13.2%

Due to the small size of other racial groups a comparison could not be conducted. Each group had a total population of less than 1%.



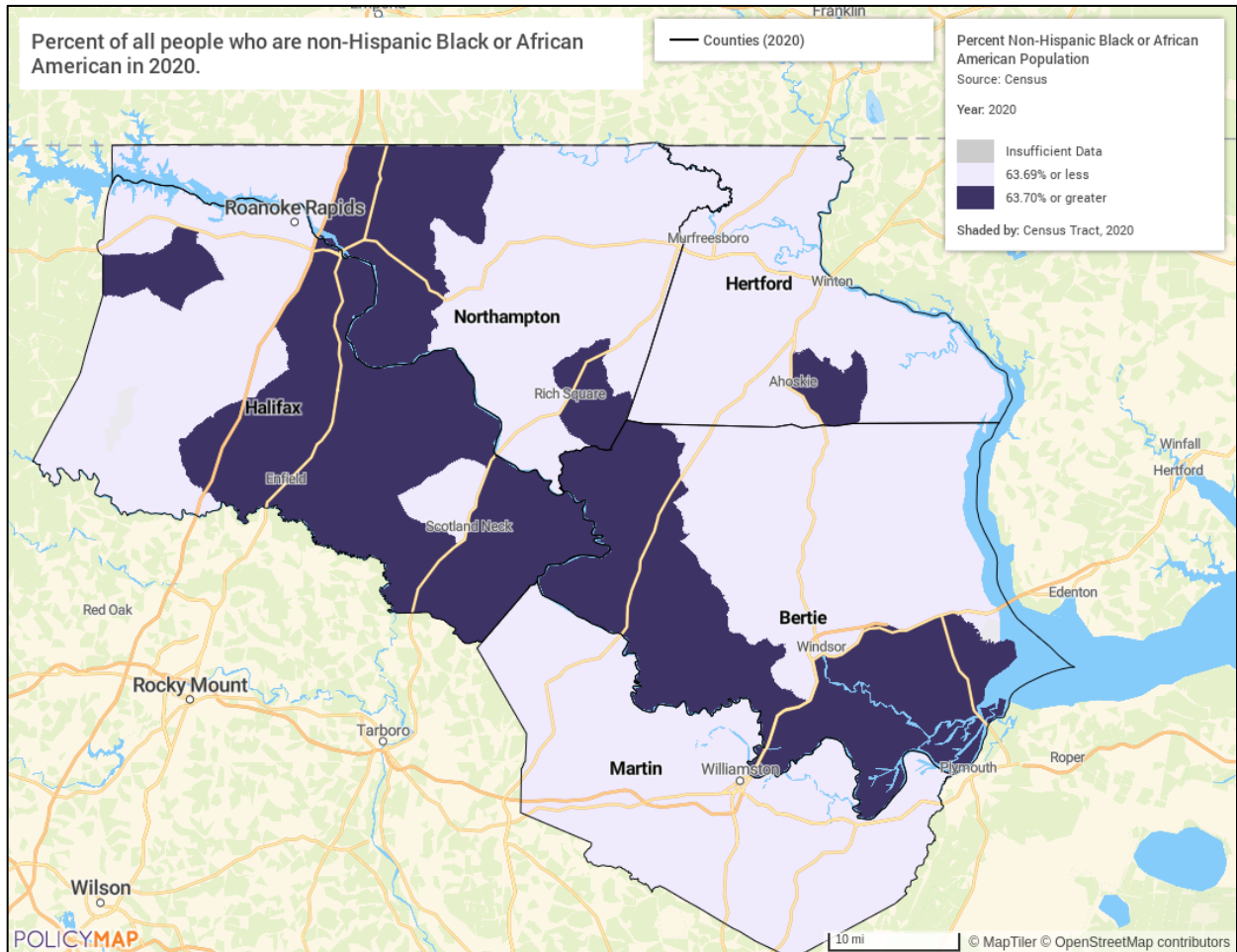
*American Indian and Alaska Native, non-Hispanic:*

There is one tract that has a concentration of American Indian and Alaska Native, non-Hispanic residents. It is Census Tract 37083930800 on the western side of Halifax County.



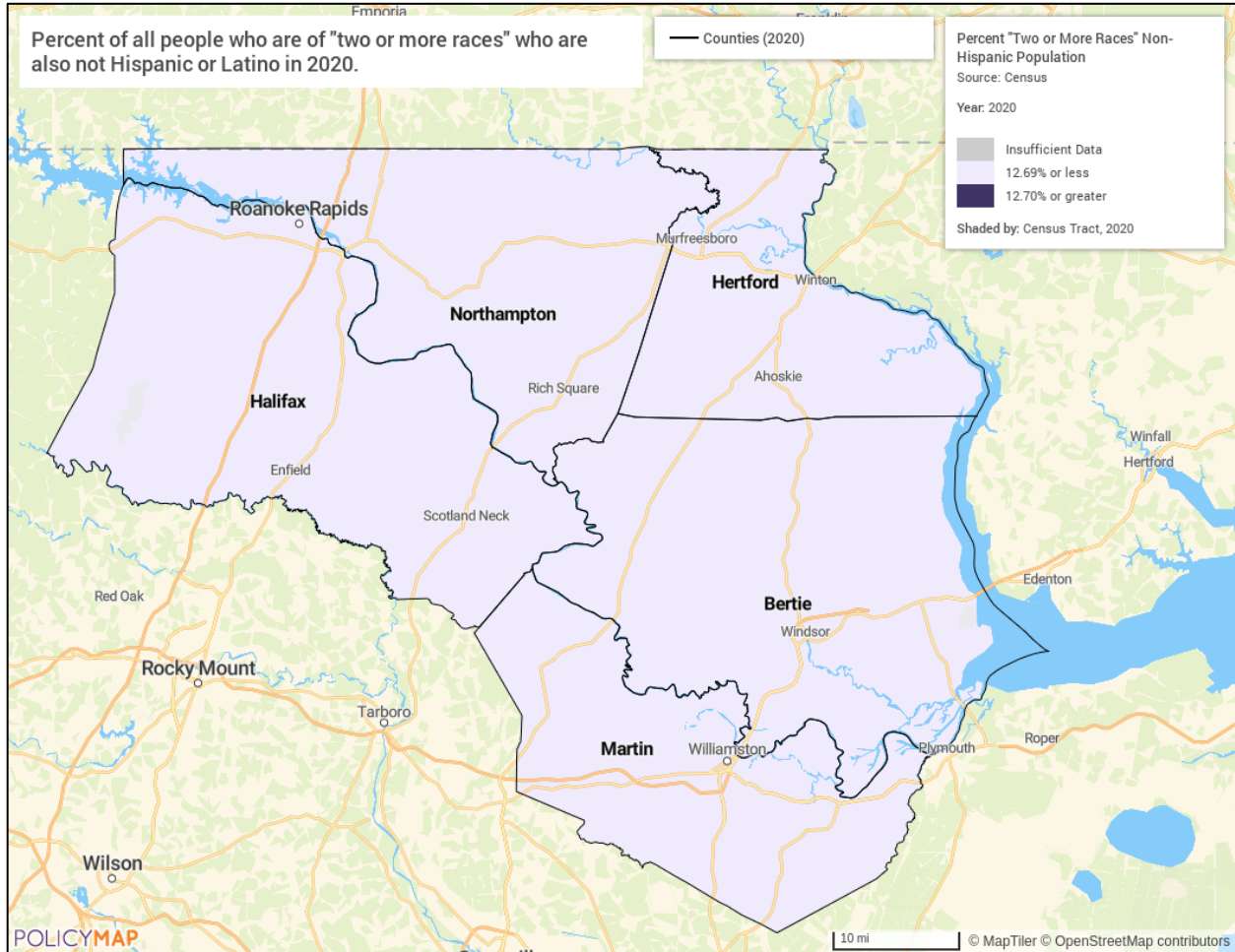
*Black, non-Hispanic:*

There are a handful of tracts that have a concentration of black, non-Hispanic residents. These tracts are primarily in Halifax and Bertie Counties.



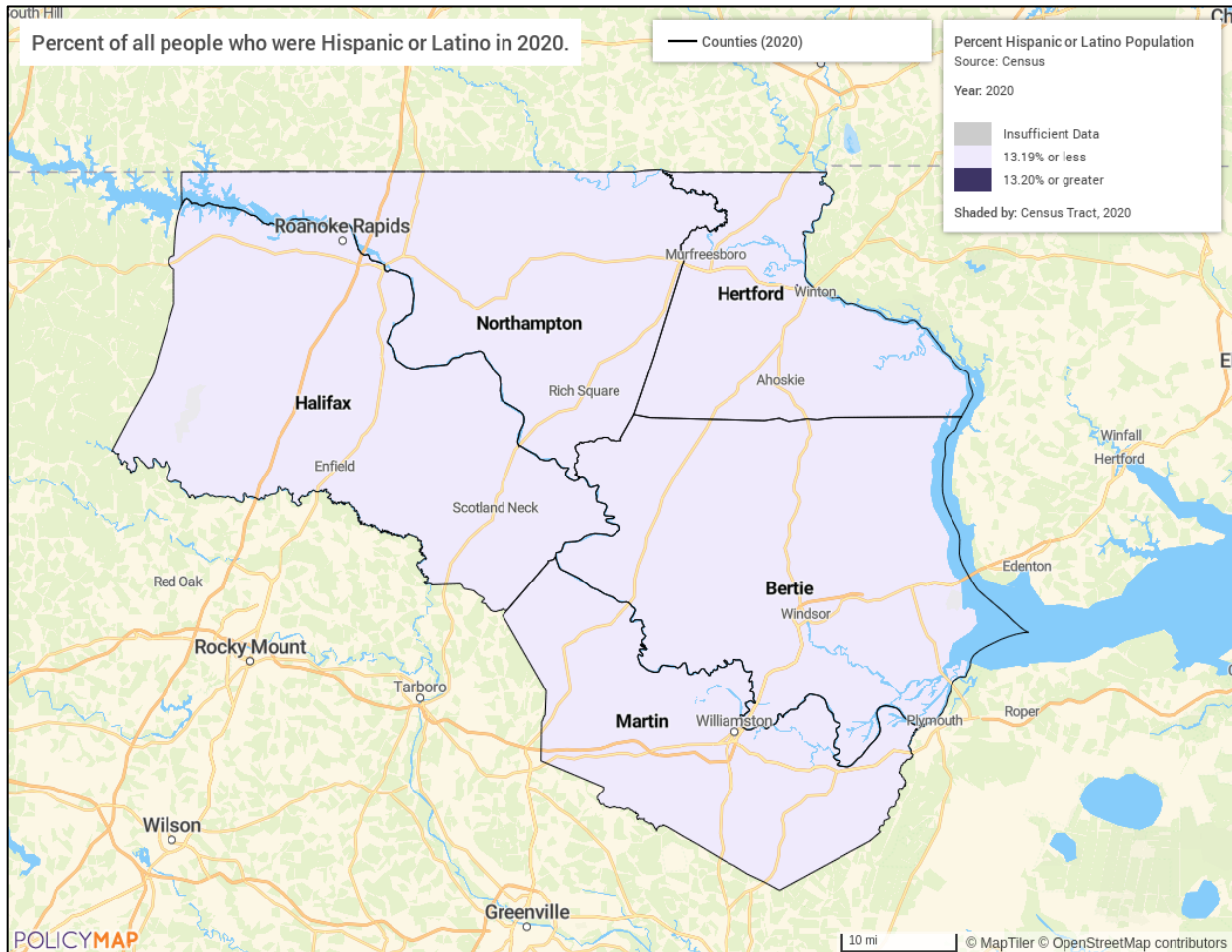
*Multiracial, non-Hispanic:*

There are no tracts that have a concentration of Multiracial, non-Hispanic residents.



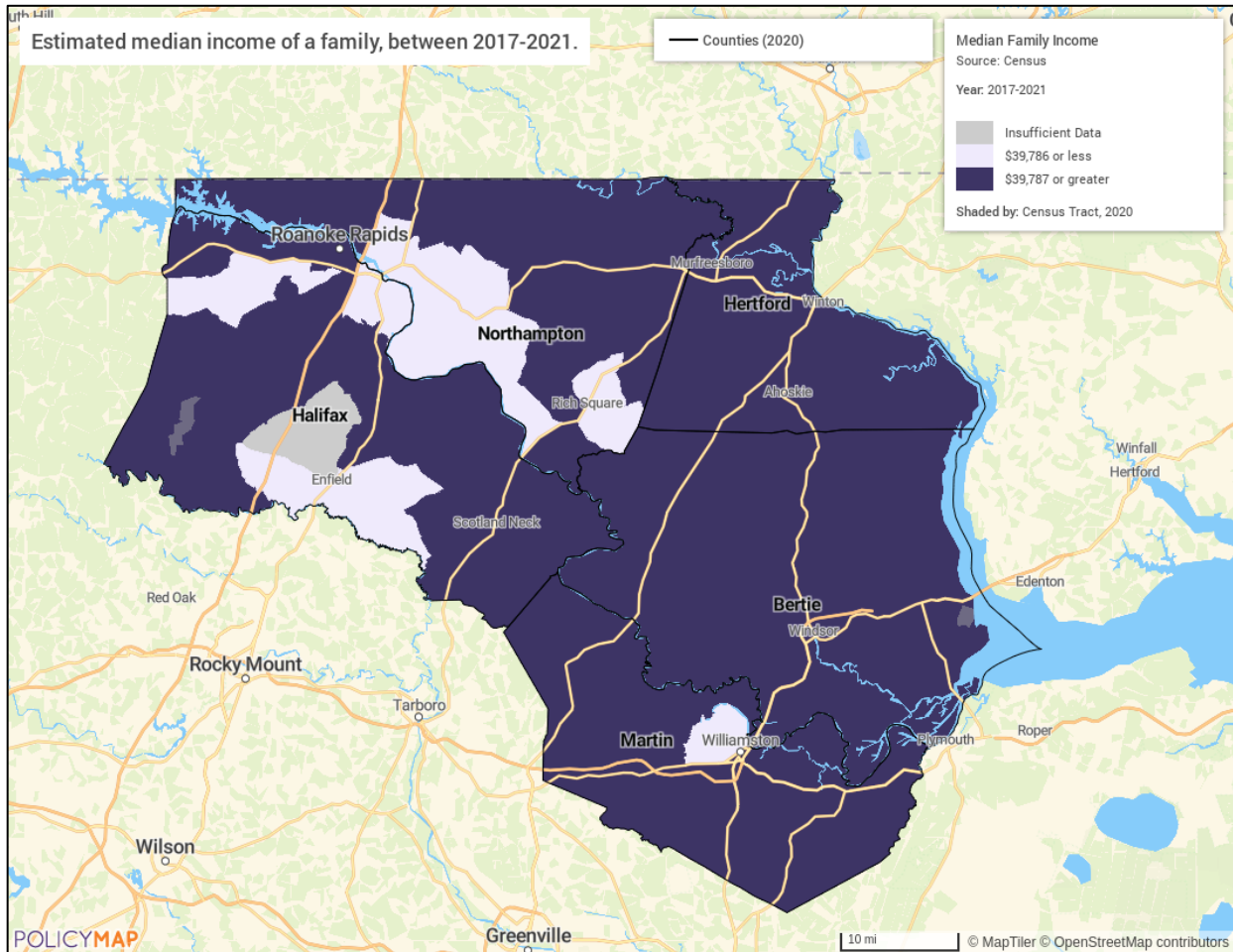
*Hispanic, all Races:*

There are no census tracts that have a concentration of Hispanic residents.



### Low-Income Families

A family is considered low-income if it earns less than 80% of the area median income. A tract has a concentration of low-income families if the tract median household income is less than 80% of the Consortium average median household income. The Consortium average median family income is \$39,787. The map below shows there are a few tracts within Halifax and Northampton Counties that have an AMI lower than \$39,878 and one tract in Martin County. These are shown by the lighter shaded tracts. These tracts match up with the areas with a concentration of Black, non-Hispanic households.



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

The areas with disproportionate low-income households include a variety of characteristics throughout urban and rural areas. Given the size of the areas there are no clear market characteristics.

**Are there any community assets in these areas/neighborhoods?**

The aforementioned areas have few community assets. Rural areas tend to have limited community assets; however, they do have libraries and parks. The Town of Enfield has the Community Hope Center and Parks & Recreation Center. Williamston has over 70 acres of parks. Northampton County has parks and a community center that offers daycare, sports programs, and summer camps. These resources are valuable and could warrant additional support.

**Are there other strategic opportunities in any of these areas?**

These areas need additional resources to improve economic opportunity. These rural areas have experienced a decrease in population over the last ten years and need economic stimulation to bring additional jobs to the area and increase the average family income.



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

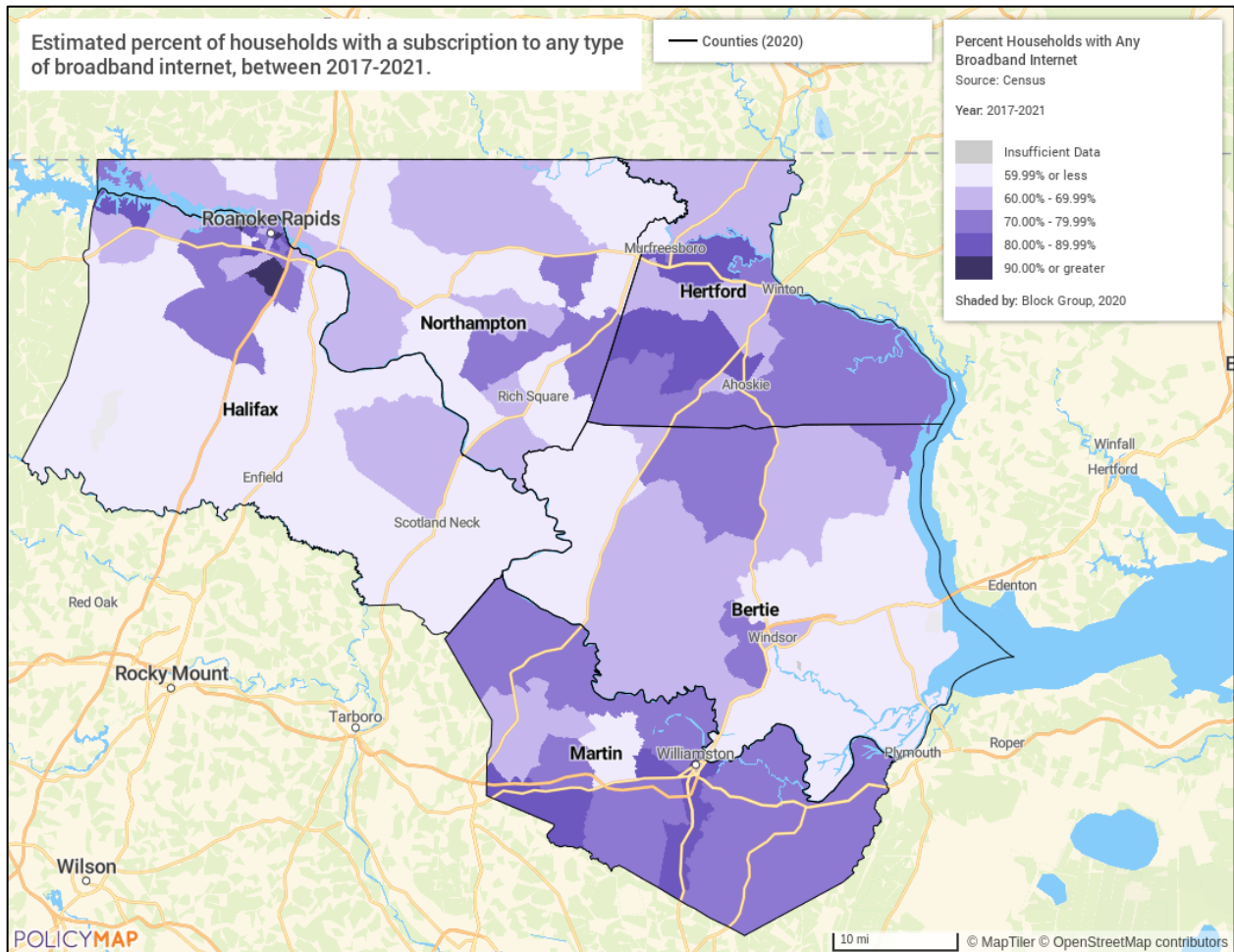
### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

Internet is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the rest of the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are already often lacking.

Rural areas of the Consortium have significant gaps in broadband coverage. There is a significant portion of the Consortium that has less than 60% of households with access to broadband. Only one block group has a rate over 90%. According to BroadbandNow, Martin County is ranked as one of the lowest counties in the state for broadband coverage, with a coverage of 10%. Bertie County has 77% coverage, Halifax County has 85% coverage, Hertford County has 87% coverage, and Northampton County has 87%.

In October of 2022, Halifax County received a grant from the United States Department of Agriculture Rural Development to go toward improving broadband. The county was eligible for the grant because the county contains areas that do not have access to service speeds of 100 megabits per second for downloads and 20 megabits per second for uploads. Through the grant, the County will build facilities capable of providing high-speed service with speeds of 100 megabits per second for downloads and uploads. Additionally in 2022, Hertford, Martin, and Northampton Counties received grants through the state's Growing Rural Economies with Access to Technology (GREAT) program to expand access to broadband in the area.

The following map shows broadband access throughout the Consortium region. Broadband access is defined as advertised internet speeds of 768 kilobits per second or higher.

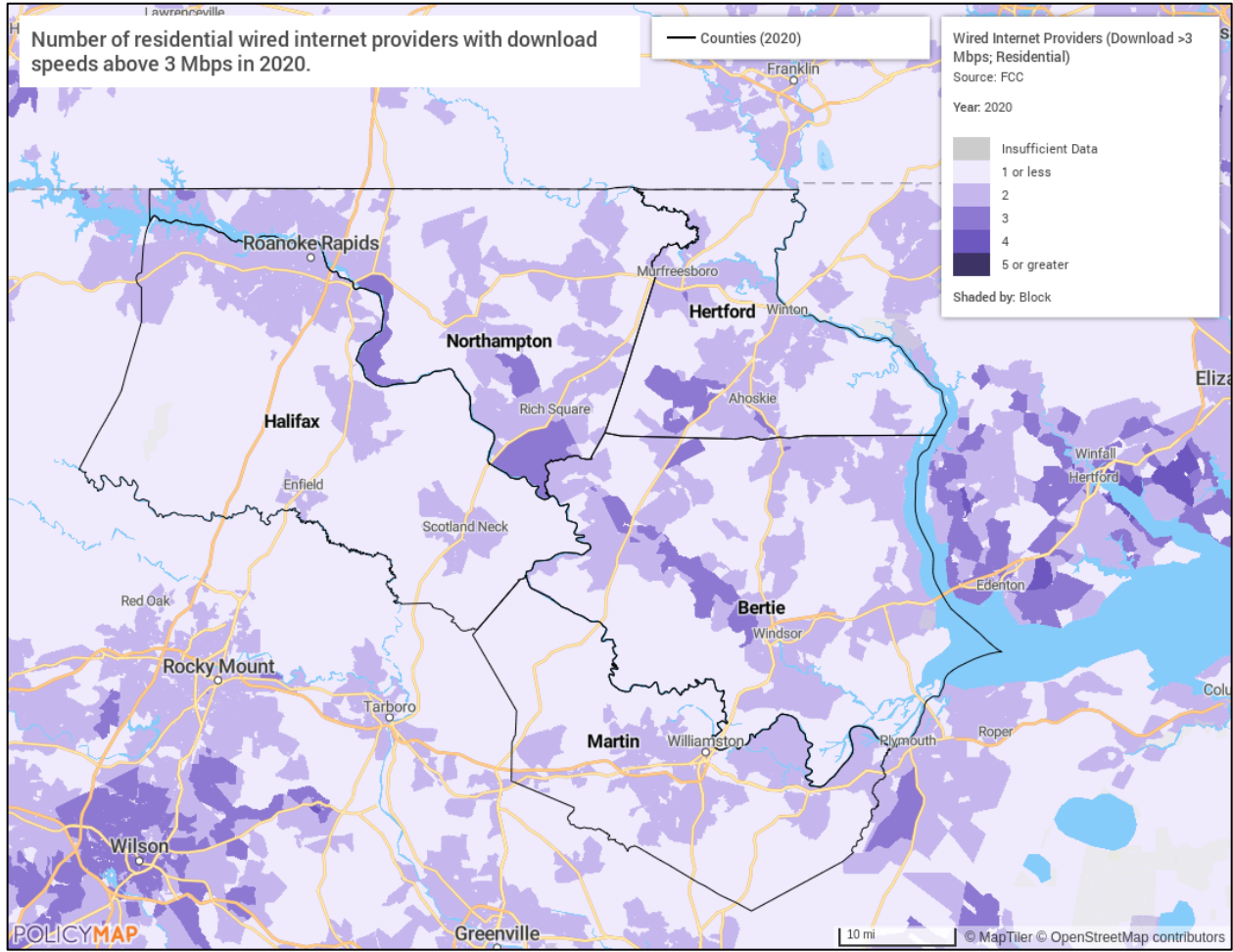


**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. The broadband gap isn't just an economic or quality of life issue in rural communities, but it has health implications too. Without reliable broadband infrastructure, rural communities can't take full advantage of health innovations, such as telemedicine and tele-dentistry, which could help fill the health care workforce shortage in rural communities.

The following map shows the number of broadband service providers by census tract. Most of the consortium has limited options of internet providers. The majority of the Consortium has access to one provider or none at all. In general, the area needs access to additional broadband providers. An increase in broadband competition could potentially lead to better, faster, and less expensive broadband.





## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

The counties of Halifax, Northampton, Bertie, Hertford, and Martin are susceptible to similar natural hazard risks associated with climate change. Located in the northeastern region of North Carolina, the Consortium region is vulnerable to a range of natural hazard risks. The climate of the region includes cool, short winters and long, hot, humid summers with heavy precipitation throughout the year.

Halifax and Northampton Counties' 2021 Hazard Mitigation Plan identified the following hazards as the most likely: drought, severe weather, wildfire, and winter storms. Hurricanes/tropical storms and tornadoes were identified as likely. Bertie County's 2004 Hazard Mitigation Plan identified similar hazards in addition to coastal erosion and flood risks.

Severe weather, hurricanes, tornadoes, and winter storms are perhaps the greatest natural hazard risk to the area. The region has witnessed multiple Category 1 hurricanes in the past in addition to many tropical storms and several tornadoes. The region is also susceptible to wildfires, particularly in drought conditions and areas with less development. Many areas in the region are also susceptible to the risk of flooding, both from flash floods due to heavy rainfall and because of overflowing of rivers and creeks.

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

Low- and moderate-income (LMI) residents in the area are incredibly vulnerable to the risks of these climate-based natural hazards. All of the mentioned natural hazards can cause potentially extensive damage to housing stock, depending on the severity of the weather event. Hurricanes, tornadoes, and severe storms can cause structural damage to local housing stock in addition to loss of essential utilities such as access to water and electrical power. Flooding can lead to contaminated water supply and property damage. Wildfires have the potential to cause widespread destruction of housing stock.

Additionally, LMI households typically have fewer economic resources, are less able to respond to a disaster without assistance, and are less likely to be able to access available local, state, and federal assistance needed for recovery. Dramatic increases in electricity or housing costs can put LMI households at risk of homelessness. Special populations such as people with disabilities, non-English speakers, and homeless individuals are disproportionately more likely to need additional support, such as medical equipment, access to evacuation information, or basic shelter.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan outlines the Consortium's overall planning for the development of safe, decent and affordable housing in the region over the next five years of the Consolidated Plan. Through a comprehensive citizen and stakeholder consultation process, as well as careful analysis of the data presented in the Needs Assessment and Market Analysis of this plan the Consortium was able to develop the Strategic Plan. The priority needs identified form the basis in which the goals in the five-year plan were determined.

The Strategic Plan also addresses how the Consortium intends to use HOME program funds to provide for safe, decent and affordable housing especially for low- to moderate-income (LMI) households and special need groups such as the elderly and persons with a disability in the region. Finally, the Strategic Plan identifies target areas, which are the local units of government that make up the Consortium. While the county members have been identified as target areas, the Consortium does not necessarily target funds by geographic priorities, but instead funds will support LMI households by eligibility and need.

## SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

### Geographic Area

Table 60 - Geographic Priority Areas

1	<b>Area Name:</b>	Bertie County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	Consortium Member
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The border of Bertie County.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Bertie County is a rural county and has older housing units. Homes also have less value and rents are lower. Almost a third of the housing stock in the County are mobile homes.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Consortium held meetings to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium gathered information from citizens which helped to determine the housing and community development needs in the community.
	<b>Identify the needs in this target area.</b>	There is a need to increase affordable housing development in the County through the development affordable housing units and preservation of the existing housing stock. According to the NA-10, cost burden is the biggest housing problem in the County and the Consortium region.
<b>What are the opportunities for improvement in this target area?</b>	The Consortium will partner with local developers to development new affordable homeowner and rental housing as well as provide owner-occupied rehabilitation opportunities. These opportunities will create or maintain affordable housing options in the area.	
<b>Are there barriers to improvement in this target area?</b>	Access to funding is a barrier to improving the area.	
	<b>Area Name:</b>	Halifax County

2	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	Consortium Member
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The border of Halifax County.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Halifax County is a rural county and has older housing units. The County is the largest Consortium member by population and number of households. The majority of homeowner housing units are older and have 3 or more bedrooms. Almost a quarter of the housing stock are mobile homes.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Consortium held meetings to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium gathered information from citizens which helped to determine the housing and community development needs in the community.
	<b>Identify the needs in this target area.</b>	There is a need to increase affordable housing development in the County through the development affordable housing units and preservation of the existing housing stock. According to the NA-10, cost burden is the biggest housing problem in the County and the Consortium region.
<b>What are the opportunities for improvement in this target area?</b>	The Consortium will partner with local developers to development new affordable homeowner and rental housing as well as provide owner-occupied rehabilitation opportunities. These opportunities will create or maintain affordable housing options in the area.	
<b>Are there barriers to improvement in this target area?</b>	Access to funding is a barrier to improving the area.	
3	<b>Area Name:</b>	Hertford County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	Consortium Member
	<b>HUD Approval Date:</b>	

	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The border of Hertford County.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Hertford County is a rural county and has older housing units. The majority of homeowner housing units have 3 or more bedrooms. Almost a quarter of the housing stock are mobile homes.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Consortium held meetings to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium gathered information from citizens which helped to determine the housing and community development needs in the community.
	<b>Identify the needs in this target area.</b>	There is a need to increase affordable housing development in the County through the development affordable housing units and preservation of the existing housing stock. According to the NA-10, cost burden is the biggest housing problem in the County and the Consortium region.
	<b>What are the opportunities for improvement in this target area?</b>	The Consortium will partner with local developers to development new affordable homeowner and rental housing as well as provide owner-occupied rehabilitation opportunities. These opportunities will create or maintain affordable housing options in the area.
	<b>Are there barriers to improvement in this target area?</b>	Access to funding is a barrier to improving the area.
4	<b>Area Name:</b>	Martin County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	Consortium Member
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	

	<b>Identify the neighborhood boundaries for this target area.</b>	The border of Martin County.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Martin County is a rural county and has the second largest population among the Consortium members. Housing units are older, and the majority of homeowner housing units have 3 or more bedrooms. A quarter of the housing stock are mobile homes.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The Consortium held meetings to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium gathered information from citizens which helped to determine the housing and community development needs in the community.
	<b>Identify the needs in this target area.</b>	There is a need to increase affordable housing development in the County through the development affordable housing units and preservation of the existing housing stock. According to the NA-10, cost burden is the biggest housing problem in the County and the Consortium region.
	<b>What are the opportunities for improvement in this target area?</b>	The Consortium will partner with local developers to development new affordable homeowner and rental housing as well as provide owner-occupied rehabilitation opportunities. These opportunities will create or maintain affordable housing options in the area.
	<b>Are there barriers to improvement in this target area?</b>	Access to funding is a barrier to improving the area.
5	<b>Area Name:</b>	Northampton County
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	Consortium Member
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The border of Northampton County.

<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>Northampton County is a rural county and has the smallest population among the Consortium members. Housing units are older, and the majority of homeowner housing units have 3 or more bedrooms. Almost a quarter of the housing stock are mobile homes.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>The Consortium held meetings to give an overview of the consolidated planning process and share some key housing statistics in the region. The Consortium gathered information from citizens which helped to determine the housing and community development needs in the community.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>There is a need to increase affordable housing development in the County through the development affordable housing units and preservation of the existing housing stock. According to the NA-10, cost burden is the biggest housing problem in the County and the Consortium region.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>The Consortium will partner with local developers to development new affordable homeowner and rental housing as well as provide owner-occupied rehabilitation opportunities. These opportunities will create or maintain affordable housing options in the area.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Access to funding is a barrier to improving the area.</p>

**General Allocation Priorities**

*Describe the basis for allocating investments geographically within the state*

The Choanoke Area Housing Consortium awards grant funds to support affordable housing activities in the region. The Consortium does not necessarily target geographic areas with HOME funds, but funds must target eligible households by income and need.



## SP-25 Priority Needs - 91.415, 91.215(a)(2)

### Priority Needs

Table 61 – Priority Needs Summary

1	<b>Priority Need Name</b>	Affordable Housing Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly
	<b>Geographic Areas Affected</b>	Bertie County Halifax County Hertford County Martin County Northampton County
	<b>Associated Goals</b>	1A Increase Affordable Homebuyer Opportunities 1B Increase Availability of Quality Rental Housing
	<b>Description</b>	All five counties of the Consortium are in need of affordable owner and rental housing. As the counties are rural areas, there is a general lack of new and available affordable housing development and this is a continuous problem for the region.
	<b>Basis for Relative Priority</b>	According to the NA-10, housing cost burden is the biggest housing problem across the Consortium region, and in particular for rental households. Adding units to the affordable housing stock will alleviate some of this need.
2	<b>Priority Need Name</b>	Preserve Existing Housing Stock
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly

	<b>Geographic Areas Affected</b>	Bertie County Halifax County Hertford County Martin County Northampton County
	<b>Associated Goals</b>	2A Owner-Occupied Housing Rehab
	<b>Description</b>	The five-county region experiences aging housing, which is a cause for increasingly dilapidated housing. Due to the lack of finances, especially for LMI residents, existing housing can fall into conditions that are not suitable for habitation and may put families at risk of homelessness.
	<b>Basis for Relative Priority</b>	The Consortium will assist homeowners with needed housing repairs as this is a high priority in our region. According to the MA-20, 49% of owner-occupied housing and 52% of renter-occupied housing were built before 1980.
3	<b>Priority Need Name</b>	Improved Capacity of Local Housing Providers
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly
	<b>Geographic Areas Affected</b>	Bertie County Halifax County Hertford County Martin County Northampton County
	<b>Associated Goals</b>	3A Increase Capacity of Local Housing Providers
	<b>Description</b>	The Consortium will increase capacity for local housing providers such as developers and Community Housing Development Organizations (CHDO) that serve LMI residents in the area. The Consortium will provide support, both directly and indirectly. This support may come by means of direct financial support for organizational operations and administrative activities, or indirectly through marketing and public events to promote programs and services in the area.

	<b>Basis for Relative Priority</b>	The need to increase affordable housing in the area can be met through a collaborative effort between the Consortium and local housing providers. As a new HUD grantee, increasing the capacity of housing providers to offer programs through the HOME program is a priority. Support will be given to educate providers on HOME program basics, grant guidelines, monitoring, fair housing and technical assistance.
4	<b>Priority Need Name</b>	Increased Homeownership Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly
	<b>Geographic Areas Affected</b>	Bertie County Halifax County Hertford County Martin County Northampton County
	<b>Associated Goals</b>	4A Provide Purchase Assistance for First Time Homebuyers
	<b>Description</b>	The Consortium has identified the need for creating new affordable housing opportunities for first-time homebuyers in the region. Homeownership is an important factor to building wealth and breaking the cycle of poverty in a community.
	<b>Basis for Relative Priority</b>	According to the MA-15 and MA-20, there are far more owner-occupied housing units than there are renter units. However available owner-occupied housing need to be affordable. As identified earlier in the needs assessment, housing cost burden is the biggest housing problem across the Consortium region, and purchase assistance for first-time homebuyers will help make housing attainable and affordable.
5	<b>Priority Need Name</b>	Facilitation of the Regional Consortium
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly

<b>Geographic Areas Affected</b>	Bertie County Halifax County Hertford County Martin County Northampton County
<b>Associated Goals</b>	5A. Provide for Effective & Efficient Program Admin
<b>Description</b>	The Choanoke Area Housing Consortium is a new HUD grantee receiving federal HOME funds for the first time in PY 2023. The Consortium will be responsible for the planning and administration of the HOME program and coordinate between members to keep within grant guidelines and stay in compliance with grant program regulations.
<b>Basis for Relative Priority</b>	Effective and efficient program admin is a priority for the success of the HOME program.

**Narrative (Optional)**

The highest priority for the Consortium is to provide safe, decent and affordable housing in the region. This is possible through the development of affordable homeowner and renter housing as well as the preservation of the existing owner-occupied housing stock. These priorities were developed through data analysis in the NA/MA and a comprehensive citizen participation process.

## SP-30 Influence of Market Conditions - 91.415, 91.215(b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>The Consortium has a goal to increase the availability of quality affordable rental housing, which may include the use of funds towards Tenant Based Rental Assistance (TBRA). Currently the Consortium does not allocate funds towards this activity however there is a need for rental assistance. The needs of LMI households identified below:</p> <ul style="list-style-type: none"> <li>- Housing cost burden and severe housing cost burden continues to be the biggest housing problem as documented in the NA-10 and in the SP-25 Priorities, especially for LMI renters.</li> <li>- The cost of rent has increased dramatically in the past decade. Median contract rent has increased 35% regionwide from 2010 to 2021.</li> <li>- According to the MA-15 data, there is a shortage of affordable rental units for LMI households in the region, especially for households with 50% HAMFI or less.</li> </ul>
TBRA for Non-Homeless Special Needs	<p>The Consortium has a goal to increase the availability of quality affordable rental housing, which may include the use of funds towards Tenant Based Rental Assistance (TBRA). Currently the Consortium does not allocate funds towards this activity however there is a need for rental assistance. The needs of LMI households identified below:</p> <ul style="list-style-type: none"> <li>- Extensive waiting list for households needing Section 8 Housing Choice Vouchers, which include senior households and households with a disability.</li> <li>- LMI elderly and disabled households have lower earning potential and are disproportionately affected by rising housing costs.</li> </ul>
New Unit Production	<p>New Unit Production will be provided in response to the needs identified from the NA an MA, which are summarized below:</p> <ul style="list-style-type: none"> <li>- There is a limited supply of decent, affordable housing for LMI households as housing cost burden is the biggest housing issue in the region.</li> <li>- Housing values have increased 8% in the past decade squeezing out affordable housing options for lower income households.</li> <li>- The median contract rent has increased 35% and there is a need for more affordable rental units.</li> </ul>

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Rehabilitation	<p>Deteriorating housing stock in LMI areas continue to be an issue in the region. Housing rehabilitation activities will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> <li>- As reported in the MA-20, the housing stock is aging. There are still over 17,000 owner-occupied units (49%) and 9,400 renter-occupied units (56%) built before 1980 in the entire region.</li> <li>- The cost of new housing development is often prohibitive or out of reach for low-income households.</li> <li>- Maintaining existing housing will help LMI housing from falling into conditions that may lead to homelessness.</li> <li>- Housing built before 1980 have a higher risk of lead-based paint hazards, which can have seriously health and safety issues in particular for children under 6 years old.</li> </ul>
Acquisition, including preservation	<p>Acquisition, including preservation will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> <li>- Acquisition for the purpose of rehabilitation and maintaining affordable housing.</li> </ul>

**Table 62 – Influence of Market Conditions**

**SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

The Consortium is a new entitlement community receiving HUD HOME program funds for the first time in PY 2023. The Consortium expects to receive \$854,162 in HOME funds in PY 2023, and a similar amount will be received over the next four years of the Consolidated Plan period. The following table outlines the expected amount and eligible uses of funds.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	854,162	0	0	854,162	3,416,648	PY 2023 is the first program year of the Consolidated Plan. The expected amount available for the remainder of the ConPlan reflects 4x more years of the annual HOME allocation.

**Table 63 - Anticipated Resources**

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

It is anticipated that HOME funds in the amount of \$854,162 will be made available for PY 2023. Those funds will be used primarily for the Owner-occupied housing rehab, Non-CHDO new housing development programs, and CHDO Set Aside housing development activities.

The Consortium area is made up of predominately rural North Carolina counties with very limited resources and/or options for providing housing assistance. However, there are some resources at the state and federal level (such as the McKinney-Vento Homeless Assistance Act funds) are expected to be available through competitively awarded processes and will complement the resources available through the Consortium and further help to meet the affordable housing and homeless needs within the region. In addition, Housing Choice Vouchers made available through public housing authorities may assist LMI households residing in the region.

HOME program funding requires a 25% non-federal match. HOME funds will be used to supplement development costs for affordable housing activities, and the HOME match requirement will be matched by other developer resources.

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

No publicly owned land or property will be used to address the needs identified in the plan.



## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Choanoke Area Housing Consortium	Government	Planning Owner Rental	Region
Bertie County	Government	Owner Rental	Jurisdiction
Halifax County	Government	Owner Rental	Jurisdiction
Hertford County	Government	Owner Rental	Jurisdiction
Martin County	Government	Owner Rental	Jurisdiction
Northampton County	Government	Owner Rental	Jurisdiction
North Carolina Balance of State Continuum of Care	Continuum of Care	Homeless Services	Region
Tarheel Regional Committee	Continuum of Care	Homeless Services	Region
Northeastern Homeless Coalition	Continuum of Care	Homeless Services	Region
Inner Banks Regional Committee	Continuum of Care	Homeless Services	Region
Roanoke Rapids Housing Authority	PHA	Rental	Jurisdiction
Roanoke-Chowan Regional Housing Authority	PHA	Rental	Jurisdiction
Ahoskie Housing Authority	PHA	Rental	Jurisdiction
Williamston Housing Authority	PHA	Rental	Jurisdiction
Robersonville Housing Authority	PHA	Rental	Jurisdiction
Choanoke Area Development Association	PHA	Rental	Jurisdiction
Eastern Carolina University	Public Institution	Planning	Region

**Table 64 - Institutional Delivery Structure**

## **Assess of Strengths and Gaps in the Institutional Delivery System**

The North Carolina Balance of State Continuum of Care (BoS CoC) was created in 2005 in order to help rural communities apply for Continuum of Care funding from HUD. CoC funding serves homeless populations through permanent supportive housing, transitional housing, rapid re-housing, supportive services, and HMIS projects, and is accessed through an annual application process. The BoS is organized into 12 rural regions across North Carolina, all governed individually through a regional committee, and represents 79 out of 100 counties in the state. As the CoC is directed with serving so many counties, the focus for the 5 counties of the Choanoke Area Housing Consortium is limited. Further, as the geographic regions of the BoS are currently organized, not all the counties in the Consortium are located within the same BoS geographic region. This makes coordination of CoC resources towards members in the Consortium difficult.

Currently, the member Counties of the Consortium are located in the following regions:

Region 9 (Tarheel Regional Committee): Halifax County and Northampton County

Region 11 (Northeastern Homeless Coalition): Hertford County

Region 12 (Inner Banks Regional Committee): Bertie County and Martin County

While several shelters and homeless service programs are available in the area, individuals who most need these resources may not have access to them. The nature of a rural region is that services and residents are geographically spread out, so simply getting to the resources that are available can be difficult or impossible. Further, as mentioned above, not all the counties in the Consortium are located within the same BoS geographic region and adds an additional layer of complexity to the referral of services and resources.

Finally, those in poverty may not have access to a vehicle, and those who are also disabled may not be able to drive even with access. There are currently transportation systems throughout the region that can take residents to health care facilities, but routes and scheduled are limited. There are health services available in the region, but quality care is difficult to find for those without health coverage (insurance, Medicare, Medicaid).

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

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

**Table 65 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The majority of services specifically targeted toward homeless individuals are programs that help apply for benefits, homeless prevention, shelters and connections to affordable housing. These activities and services are referred through the Coordinate Entry System (CES). Each Regional Committee of the North Carolina BoS CoC operates a CES, which increases efficiency in homeless services by standardizing how people access programs and coordinating referrals. The Balance of State CoC is implementing a decentralized coordinated entry system, with each Regional Committee selecting the model that best fits its resources and community needs. Through CES, services directed towards subgroups such as those who are chronically homeless, families and children, veterans and unaccompanied youth are directly quickly and avoid duplication of services.

Through the SOAR (SSI/SSDI Outreach, Access, and Recovery) program, service providers assist eligible adults who are homeless or at risk of homelessness to apply for SSI/SSDI disability benefits. The program was started to help address the low benefit approval rates for people experiencing homelessness. In general, the approval rate for cases done through SOAR are several times higher than cases completed outside of SOAR. The SOAR program provides training to caseworkers, who in turn work directly with clients to prepare and submit SSI/SSDI disability applications. The North Carolina Coalition to End Homelessness provides SOAR caseworker training, supports SOAR-trained caseworkers, and tracks the outcomes of their cases.

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

As mentioned above, the BoS is organized into 12 rural regions across North Carolina, and represents 79 out of 100 counties in the state. As the CoC is directed with serving so many counties, the focus for the 5 counties of the Choanoke Area Housing Consortium is limited. Further, as the geographic regions of the BoS are currently organized, not all the counties in the Consortium are located within the same BoS geographic region. Each of these regions are headed and coordinated by their own regional committee. This makes coordination of CoC resources towards members in the Consortium difficult.

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

While the distance between individuals and resources may often be unavoidable, considering the low population density nature of rural services, the transportation system can be reviewed and there may be opportunities to expand these services. Also, the support for broadband internet across the region would benefit rural households as more services and information are now readily available online.

**SP-45 Goals - 91.415, 91.215(a)(4)**

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Increase Affordable Homebuyer Opportunities	2023	2027	Affordable Housing	Bertie County Halifax County Hertford County Martin County Northampton County	Affordable Housing Development	HOME: \$1,388,013	Homeowner Housing Added: 10 Household Housing Unit
2	1B Increase the Availability of Quality Affordable Rental Housing	2023	2027	Affordable Housing	Bertie County Halifax County Hertford County Martin County Northampton County	Affordable Housing Development	HOME: \$1,388,013	Rental units constructed: 10 Household Housing Unit
3	2A Owner-Occupied Housing Rehab	2023	2027	Affordable Housing	Bertie County Halifax County Hertford County Martin County Northampton County	Preserve Existing Housing Stock	HOME: \$427,081	Homeowner Housing Rehabilitated: 25 Household Housing Unit
4	3A Increase Capacity of Local Housing Providers	2023	2027	Affordable Housing	Bertie County Halifax County Hertford County Martin County Northampton County	Improved Capacity of Local Housing Providers	HOME: \$213,541	Other: 1
5	4A Provide Purchase Assistance for First Time Homebuyers	2023	2027	Affordable Housing	Bertie County Halifax County Hertford County Martin County Northampton County	Increased Homeownership Opportunities	HOME: \$427,081	Direct Financial Assistance to Homebuyers: 25 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	5A. Provide for Effective & Efficient Program Admin	2023	2027	Affordable Housing	Bertie County Halifax County Hertford County Martin County Northampton County	Facilitation of the Regional Consortium	HOME: \$427,081	Other: 1

**Table 66 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	1A Increase Affordable Homebuyer Opportunities
	<b>Goal Description</b>	Utilizing a number of strategies and working with a local housing developers, the Consortium will provide homeownership opportunities for low- and middle-income residents of the region.
2	<b>Goal Name</b>	1B Increase the Availability of Quality Affordable Rental Housing
	<b>Goal Description</b>	The Consortium will support the development of affordable rental housing throughout the region as well as provide rental assistance.
3	<b>Goal Name</b>	2A Owner-Occupied Housing Rehab
	<b>Goal Description</b>	The Consortium will provide assistance to low- to moderate-income homeowners experiencing physical housing problems that pose immediate health and safety dangers to the occupants and/or surrounding properties. Furthermore, assistance may be provided to homeowners who are in need of substantial rehabilitation and major repairs to their homes. This assistance may be provided through other nonprofit housing partners, grants, loans, deferred loans or some combination of these options.
4	<b>Goal Name</b>	3A Increase Capacity of Local Housing Providers
	<b>Goal Description</b>	The Consortium will provide support and assistance to help increase the capacity of local housing providers in the region. This may come in the form of direct financial support for CHDO development activities and operational support as well as administrative technical assistance.
5	<b>Goal Name</b>	4A Provide Purchase Assistance for First Time Homebuyers
	<b>Goal Description</b>	The Consortium will increase homeownership opportunities through homeowner housing added and direct financial assistance to homebuyers.
6	<b>Goal Name</b>	5A. Provide for Effective & Efficient Program Admin
	<b>Goal Description</b>	The Consortium will provide for effective and efficient program admin. The Consortium will be responsible for the planning and administration of the HOME program and coordinate between members and local housing providers to keep within grant guidelines and compliance with grant program regulations as well as promote fair housing awareness.

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

The Consortium over the 5-years of the Consolidated Plan period estimates it will assist low- to moderate-income households with the activities listed below:

Homeowner Housing Added: 10 Household Housing Unit

Rental units constructed: 10 Household Housing Unit

Homeowner Housing Rehabilitated: 25 Household Housing Unit

Direct Financial Assistance to Homebuyers: 25 Households Assisted



## **SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

As guided by HUD, the Roanoke-Chowan Regional Housing Authority (RCRHA), the Roanoke Rapids Housing Authority (RRHA), the Choanoke Area Development Association, Inc. (CADA), Ahoskie Housing Authority (AHA), Williamston Housing Authority (WHA) and the Robersonville Housing Authority (RHA) will continue to work to increase the number of accessible units available to all current and potential future residents, including those who are disabled and protected under the Section 504 Voluntary Compliance Agreement.

As of the latest HUD AFFHT0006 data set released July 10, 2020, there were approximately 174 individuals or families with a disability residing in publicly supported housing, including public housing, project-based housing choice vouchers, other publicly supported multifamily housing, and the regular Housing Choice Voucher program in RCRHA, the Roanoke Rapids Housing Authority, Ahoskie Housing Authority, Williamston Housing Authority, and the Robersonville Housing Authority. CADA was not included in this dataset.

To address the needs of individuals and families with disabilities, the public housing authorities along with the Consortium will continue to increase educational opportunities for landlords and property managers to better understand and implement Section 504 Compliance and ADA requirements, in addition to providing resources to improve accessibility in publicly supported housing units.

### **Activities to Increase Resident Involvements**

The Choanoke Area Housing Consortium will continue to inform the housing authorities of all meetings, fairs, and other actions implemented by the counties and the Consortium.

CADA strives to assist HCVP families achieve self-sufficiency through various programs such as homebuyer education, financial literacy education, credit counseling, and the Community Service Block Grant for Self-Sufficiency. The Self Sufficiency Component of the CSBG Program offers comprehensive case management for low-income individuals striving to achieve self-sufficiency. Services include an assessment of strengths and weaknesses, and a plan to achieve goals and objectives through education, job development and training. Referrals to support services both in-house at CADA and in the community are designed to assist low-income individuals with obtaining employment that enables them to support their family and household needs.

The Roanoke-Chowan Regional Housing Authority is in the process of developing a Resident Advisory Council and offers numerous scholarship programs to provide financial assistance to high school seniors and college students who are living in publicly assisted housing. The following scholarships are offered to The Roanoke-Chowan Regional Housing Authority students: Brooks Jeffrey Marketing BEYOND

Scholarship Program, NAHRO Merit College Scholarship/NAHRO-LDG Scholars Program, PHADA Scholarship Program. Scholarships range from \$500 to \$12,000. The Resident Advisory council will respond to resident concerns, improve the quality of life for residents, and represent interests of the community.

Williamston Housing Authority provides a Resident Service (ROSS) program, which is a grant funded program through HUD that focuses on housing and economic self-sufficiency for public housing tenants. This program supports self-sufficiency to help tenants overcome obstacles that are limiting their ability to have a livable wage. The Resident Service Coordinator works with HCV and Public Housing families and the elderly to assist the residents in meeting their self-sufficiency and personal goals, by providing social, instructional, homeownership counseling, employment assistance and educational classes.

Robersonville Housing Authority has a Resident Advisory Board (RAB) which advises and comments on the annual PHA plan. The Robersonville Housing Authority promotes self-sufficiency and asset development of its residents by providing supportive services to improve residents' employability. RHA partners with the Department of Social Services, the local community college, and transit services to provide these services.

The Ahoskie Housing Authority holds events for residents such as job fairs and bringing in speakers to promote public health.

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

None of the PHAs are designated as troubled.

**Plan to remove the 'troubled' designation**

N/A

## **SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)**

### **Barriers to Affordable Housing**

Increased affordable housing stock is a crucial need for all five counties in the Consortium. As populations have decreased across the region, need for affordable accessible housing has continued to be an issue. The state of North Carolina conducted an Analysis of Impediments to Fair Housing Choice in 2021 and identified multiple barriers to affordable housing and residential investment throughout the state, particularly in rural areas. A selection of these impediments are as follows:

- Discrimination in the rental housing market, particularly by race and disability.
- Lack of awareness of fair housing laws and regulations, particularly in rural areas.
- Inadequate supply of affordable rental properties
- Lack of knowledge regarding affirmatively furthering fair housing, particularly for small town subrecipients of HUD CPD funds.

Market conditions continue to be a primary driver behind housing that is not affordable for households across all income levels, with low-income households being the most severely impacted by these conditions. Renters are particularly impacted, as increases in the value of a home have led to higher rents.

Additionally, much of the Consortium's population lives in rural areas. According to the National Rural Housing Coalition, a disproportionate share of the substandard housing stock in the United States can be found in rural areas. This is due to a multitude of factors, including low household incomes, declining investment in housing rehab and construction of new housing in rural areas, economic decline and a lack of jobs, and capital needs for improvements to water systems in rural areas. Rural residents are much less likely to be aware of fair housing laws and regulations that apply to them.

Communitywide revitalization requires an integrated approach among various partners and counties to effectively result in change. Martin County's 2021 Economic Development Action Plan identified strategies for encouraging economic growth in the area, including expanding existing business sectors, growing supportive entrepreneur ecosystems, capitalizing on existing environmental preservation and water protection efforts, utilizing agriculture and technology to support the agricultural supply chain, redevelop retail centers, fostering workforce talent through training and investment, and investing in capital infrastructure. Northampton County's 2021 Comprehensive Plan identifies similar action items, highlighting development of retail and infrastructure. There are many challenges to successfully revitalizing a community, especially one that spans multiple counties. Zoning and non-conforming uses can impede the ability to provide transitional housing, public housing, or even to repair or rehabilitate one's home.

There remains a lack of affordable, integrated housing for individuals who need supportive services and a lack of sufficient public investments in low-income areas. In addition, the lack of a variety of affordable housing options with convenient access to job centers, schools, public transportation, and services also creates a barrier to affordable, fair housing. The Consortium partners will work together to revitalize the

region and enhance outreach and education efforts consumers, housing providers, and other stakeholders focused on rights and obligations under state and federal fair housing laws.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Although public policies are made with the intention to positively address the needs of citizens in a jurisdiction, there are times where they may have an unforeseen negative effect on certain aspects of the community, which in this case is affordable housing and residential investment. Public policies that affect affordable housing and residential investment negatively, in turn becomes a barrier to creating affordable housing in the area. Affordable housing and public and private residential investments are key components in furthering fair housing in any community.

To identify these negative effects and further the purposes of the Fair Housing Act, the U.S. Department of Housing and Urban Development (HUD) made it a legal requirement that entitlement grantees affirmatively further fair housing. The primary tool communities have for identifying contributing factors that lead to negative effects on the community is the Analysis of Impediments of Fair Housing Choice (AI). The state of North Carolina conducted an Analysis of Impediments to Fair Housing Choice in 2021 and identified multiple barriers to affordable housing and residential investment throughout the state, particularly in rural areas. A selection of these impediments are as follows:

- Discrimination in the rental housing market, particularly by race and disability.
- Lack of awareness of fair housing laws and regulations, particularly in rural areas.
- Inadequate supply of affordable rental properties.
- Lack of knowledge regarding affirmatively furthering fair housing, particularly for small town subrecipients of HUD CPD funds.

The Consortium will work to address these issues with the goals identified in the Strategic Plan.

HUD has also recently announced a new “Affirmatively Furthering Fair Housing” rule that will take effect in 2023. The proposed rule will simplify but require fair housing analysis. The new rule will emphasize goal-setting, increase transparency for public review and comment, address local fair housing issues and increase involvement from the community, and provide program evaluation etc. This rule will require the Consortium to develop an Equity Plan, which must be developed through community engagement, an analysis of fair housing issues in the community, set goals and strategies to address those issues, and a describe how the community will be engaged in this process. The Equity Plan will be incorporated into the Consortium’s Consolidated Plan and Annual Action Plans. The Equity Plan will also include an annual evaluation that measures the progress of identified goals that address the issues found in the plan.

## **SP-60 Homelessness Strategy - 91.415, 91.215(d)**

**Describe how the jurisdiction's strategic plan goals contribute to:**

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

The Consortium works with area homeless service providers to collaboratively provide a wide range of expertise in housing, and social and supportive services, within each component of the Continuum of Care (CoC). Each County that participates in the Consortium is a member of the North Carolina Balance of State CoC. Halifax and Northampton Counties are a part of the Tar Heel Regional Committee, Hertford is included in the Northeastern Homeless Coalition Regional Committee, and Bertie and Martin Counties are covered in the Inner Banks Regional Committee. Each Regional Committee has a coordinated assessment plan to assess and refer homeless people to local services and housing where local agencies are identified who administer prevention and diversion screenings in the region. The prevention and diversion screening is administered when households present in a housing crisis to see if there are any other safe housing options available to them besides a shelter bed. This screen allows communities to prioritize shelter beds for those with no other options. The VI-SPDAT assessment tool is used to identify housing barriers for households and assists to identify and prioritize households for housing programs.

### **Addressing the emergency and transitional housing needs of homeless persons**

The Consortium collaborates with homeless providers in the region that provide emergency shelter services, transitional housing, services for the homeless, and homelessness prevention. Union Mission of Roanoke Rapids provides emergency shelter to men and women in Halifax and Northampton Counties. Safe Space operates a 13-bed shelter for victims of domestic violence and their children in Halifax and Northampton Counties. In addition to emergency shelter, Safe Space offers services such as case management, trauma counseling, and health care referrals to its residents. Hannah's place also provides emergency shelter to domestic violence and sexual assault victims in these counties. The Center for Family Violence Prevention operates New Directions, an emergency shelter for abused individuals and their children in Martin County. It provides individual case management, counseling, support groups, food, clothing, advocacy and referrals to other agencies in the community.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The Consortium works closely with other municipalities, community leaders, and stakeholders to address homelessness, including assistance for those transitioning into permanent, independent housing. Trillium Health Resources provides housing services across the region. The Permanent Supportive Housing

Program (PSH), formerly the Shelter Plus Care Program, is a federally funded program providing rental assistance to members with disabilities who are experiencing homelessness. It specifically targets members who have a serious mental illness, substance use issues, and/or intellectual/ developmental disabilities. Trillium also administers the Transitions to Community Living Voucher as part of a statewide rental assistance program called the Transitions to Community Living Initiative (TCLI). The voucher provides rental subsidy to help members access quality, affordable housing in our catchment area. The purpose of this initiative is to make sure people are able to live in their communities in the least restrictive settings of their choice.

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

Each County has a robust Department of Social Services that provides services to help low-income individuals and families avoid becoming homeless. Public assistance programs administered by each County include the following: Food and Nutrition Services (FNS), Family and Children (FC-MA) and Adult Medicaid (MA), Work First Employment (WF), Emergency Assistance (EA), Child Day Care (DC) and Non-Emergency Medicaid Transportation (NEMT). Each County also provides Financial assistance to persons who are in need of immediate help and no other resources are available.

CADA also provides numerous services to assist low-income households. CADA administers two emergency assistance programs: Energy Share and the Federal Emergency Food & Shelter program. Applicants must demonstrate an emergency need and exhaust all other sources of assistance. A food pantry is also operated in the Northampton County CADA Community Services Center. Volunteers receive food donated by concerned area citizens and distribute them to needy clients. This service is available for citizens in Northampton County. The CSBG Program offers comprehensive case management for low-income individuals striving to achieve self-sufficiency. Services include an assessment of strengths and weaknesses, and a plan to achieve goals and objectives through education, job development and training. Referrals to support services both in-house at CADA and in the community are designed to assist low-income individuals with obtaining employment that enables them to support their family and household needs. Eligibility is based on income. CADA's WIOA Adult Workers Program is designed to assist adults and dislocated workers to be placed in a training program with the goal of unsubsidized employment at the completion of primary services. The WIOA program provides assessment of needs for job seekers, job related services, and on the job training. The program also provides assistance with tuition, books, fees, supplies and other training related costs for vocational and technical training for eligible individuals. This service is available in Martin County.

## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

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

Given that around half of the housing in the region was built before 1980, there is an increased potential for lead-based paint hazards for both owners (49%) and renters (52%), especially when associated with the rehabilitation and preservation of housing. Therefore, the Consortium will incorporate lead-based paint testing and removal as part of all of its housing rehabilitation efforts.

The Consortium adheres to the guidelines implemented by the U.S. Environmental Protection Agency (EPA) in ensuring contractors are certified renovators and in compliance with the EPA's Renovation, Repair and Painting Final Rule (40 CFR 745) requirements. The Consortium staff provides the "Protect Your Family from Lead In Your Home" brochure to individuals and families before receiving housing rehab activities. A lead safe housing requirements screening worksheet is also completed before any rehab work is conducted on a home.

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

All homeowners and potential homeowners will be informed about hazards of lead-based paint. Lead testing is conducted on each home that is provided rehabilitation. The results of these tests will be provided to the homeowners along with educational materials regarding the prevention of lead poisoning.

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

It is the policy of the Consortium to require lead-based paint testing and when necessary, appropriate abatement and removal of hazards when found in its housing rehabilitation program. The Consortium provides the "Protect Your Family from Lead in Your Home" brochure to families before receiving any type of housing rehab assistance. A lead safe housing requirements screening worksheet is also completed before any rehab work is conducted on a home.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

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

The strategies outlined in the Consortium's 2023-2027 Consolidated Plan are intended to serve as the region's anti-poverty strategy. By planning for the development of affordable housing, rental housing assistance and the preservation of existing housing the Consortium will help low- to moderate-income (LMI) households move out of poverty. Further, only LMI households will be eligible for affordable housing programs which means that those in the area with the most need receive this assistance.

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

All housing programs will serve low- to moderate-income individuals and families. By providing safe, decent, and affordable housing options for low income households, the Consortium will help to reduce poverty conditions for families throughout the region.



## **SP-80 Monitoring - 91.230**

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

The HOME Program Monitoring Plan (The Plan) is utilized for the Consortium, the HOME Program subrecipients and CHDOs to ensure compliance with the HOME Program requirements. The objectives are to:

- Identify and track program/project results
- Identify technical assistance needs of the Consortium, CHDOs, and subrecipients
- Ensure timely expenditure of funds
- Document compliance with Program rules

The Monitoring Plan utilizes several techniques to ensure monitoring of all projects including frequent staff contact, particularly during the pre-development phase by providing technical assistance to project developers. During the development stage staff provides oversight of housing activities, and at project completion staff continues oversight of the project to ensure compliance with regulations. Staff will regularly generate reports on the status of every HOME-funded activity and annually program-wide data will be tracked and reported. Critical IDIS reports will be generated monthly and reviewed by the Housing Manager and other staff as needed. If questions or concerns arise, monitoring staff will request additional information from the appropriate source. Risk analysis may be conducted by staff to help analyze each HOME subrecipient and CHDO.

Areas of Monitoring: Financial monitoring is conducted by HOME Program staff. The areas of compliance monitoring include financial regulations and OMB circulars; program disbursements; equipment and records; financial management standards; procurement; conflict of interest; and audits. Administrative and program monitoring is also conducted by staff. The areas of compliance include eligible activity requirements, environmental compliance, occupancy/income targeting, affordability/rental limitations, housing quality standards and additional requirements.

Technical Assistance (TA) & Types of Monitoring: Regular contact is made between all parties to ensure program progress and TA is offered through phone calls, emails, meetings, visits, and workshops. Desk monitoring is completed on projects and programs using written and telephone communication, and meetings. Separate files are created for each project and CHDO and are securely held at HOME staff offices. The program staff maintains a spreadsheet and financial reports on HOME funds allocated, obligated, and expended as well as accounting requirements for the program.

HOME staff provide program information and a checklist of required documentation to each subrecipient or CHDO. All owners, developers, and sponsors receiving funds for projects must submit quarterly

progress reports on activities and any program income generated. Inspections are conducted by rehabilitation specialists or qualified inspectors. A work write-up or report to correct deficiencies follows. On-site monitoring is conducted during various phases. The subrecipients and CHDOs are notified in advance of the time of the visit and the purpose is to increase their understanding of program requirements.

**Project Completion & Program Close-Out:** Upon completion of the project, the subrecipients or CHDO files a completion report. The reports are reviewed by program staff and filed with HUD after a final site visit. Site inspections are conducted every two years by certified staff. Occupancy and rents are annually re-certified.

**Corrective & Remedial Action:** If it is determined that a requirement of the HOME program has not been met, the Consortium will provide written notice of this determination and give the Subrecipient or CHDO an opportunity to demonstrate that it has done so. If unable to demonstrate compliance, the Consortium will take corrective or remedial action.

## Annual Action Plan

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

The Consortium is a new entitlement community receiving HUD HOME program funds for the first time in PY 2023. The Consortium expects to receive \$854,162 in HOME funds in PY 2023, and a similar amount will be received over the next four years of the Consolidated Plan period. The following table outlines the expected amount and eligible uses of funds.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	854,162	0	0	854,162	3,416,648	PY 2023 is the first program year of the Consolidated Plan. The expected amount available for the remainder of the ConPlan reflects 4x more years of the annual HOME allocation.

**Table 67 - Expected Resources – Priority Table**

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

It is anticipated that HOME funds in the amount of \$854,162 will be made available for PY 2023. Those funds will be used primarily for the Owner-occupied housing rehab, Non-CHDO new housing development programs, and CHDO Set Aside housing development activities.

The Consortium area is made up of predominately rural North Carolina counties with very limited resources and/or options for providing housing assistance. However, there are some resources at the state and federal level (such as the McKinney-Vento Homeless Assistance Act funds) are expected to be available through competitively awarded processes and will complement the resources available through the Consortium and further help to meet the affordable housing and homeless needs within the region. In addition, Housing Choice Vouchers made available through public housing authorities may assist LMI households residing in the region.

HOME program funding requires a 25% non-federal match. HOME funds will be used to supplement development costs for affordable housing activities, and the HOME match requirement will be matched by other developer resources.

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

No publicly owned land or property will be used to address the needs identified in the plan.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Increase Affordable Homebuyer Opportunities	2023	2027	Affordable Housing	Bertie County Halifax County Hertford County Martin County Northampton County	Affordable Housing Development	HOME: \$277,603	Homeowner Housing Added: 2 Household Housing Unit
2	1B Increase the Availability of Quality Affordable Rental Housing	2023	2027	Affordable Housing	Bertie County Halifax County Hertford County Martin County Northampton County	Affordable Housing Development	HOME: \$277,603	Rental units constructed: 2 Household Housing Unit
3	2A Owner-Occupied Housing Rehab	2023	2027	Affordable Housing	Bertie County Halifax County Hertford County Martin County Northampton County	Preserve Existing Housing Stock	HOME: \$85,416	Homeowner Housing Rehabilitated: 5 Household Housing Unit
4	3A Increase Capacity of Local Housing Providers	2023	2027	Affordable Housing	Bertie County Halifax County Hertford County Martin County Northampton County	Improved Capacity of Local Housing Providers	HOME: \$42,708	Other: 1

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	4A Provide Purchase Assistance for First Time Homebuyers	2023	2027	Affordable Housing	Bertie County Halifax County Hertford County Martin County Northampton County	Increased Homeownership Opportunities	HOME: \$85,416	Direct Financial Assistance to Homebuyers: 5 Households Assisted
6	5A. Provide for Effective & Efficient Program Admin	2023	2027	Affordable Housing	Bertie County Halifax County Hertford County Martin County Northampton County	Facilitation of the Regional Consortium	HOME: \$85,416	Other: 1

**Table 68 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	1A Increase Affordable Homebuyer Opportunities
	<b>Goal Description</b>	Utilizing a number of strategies and working with a local housing developers, the Consortium will provide homeownership opportunities for low- and middle-income residents of the region.
2	<b>Goal Name</b>	1B Increase the Availability of Quality Affordable Rental Housing
	<b>Goal Description</b>	The Consortium will support the development of affordable rental housing throughout the region as well as provide rental assistance.
3	<b>Goal Name</b>	2A Owner-Occupied Housing Rehab
	<b>Goal Description</b>	The Consortium will provide assistance to low- to moderate-income homeowners experiencing physical housing problems that pose immediate health and safety dangers to the occupants and/or surrounding properties. Furthermore, assistance may be provided to homeowners who are in need of substantial rehabilitation and major repairs to their homes. This assistance may be provided through other nonprofit housing partners, grants, loans, deferred loans or some combination of these options.
4	<b>Goal Name</b>	3A Increase Capacity of Local Housing Providers
	<b>Goal Description</b>	The Consortium will provide support and assistance to help increase the capacity of local housing providers in the region. This may come in the form of direct financial support for CHDO development activities and operational support as well as administrative technical assistance.
5	<b>Goal Name</b>	4A Provide Purchase Assistance for First Time Homebuyers
	<b>Goal Description</b>	The Consortium will increase homeownership opportunities through homeowner housing added and direct financial assistance to homebuyers.
6	<b>Goal Name</b>	5A. Provide for Effective & Efficient Program Admin
	<b>Goal Description</b>	The Consortium will provide for effective and efficient program admin. The Consortium will be responsible for the planning and administration of the HOME program and coordinate between members and local housing providers to keep within grant guidelines and compliance with grant program regulations as well as promote fair housing awareness.

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The 2023 HOME program funding will be used to administer housing programs throughout the Consortium service area including homebuyer opportunities, owner-occupied housing rehab, rental housing development and CHDO development activities and operating funds.

#	Project Name
1	HOME Program Administration 10%
2	CHDO Housing Development Activities 15%
3	CHDO Operating Funds 5%
4	Affordable Housing Development
5	Purchase Assistance Program
6	Owner Occupied Housing Rehab

Table 69 – Project Information

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

Funding allocations are based on the priority needs and goals identified as part of the 2023-2027 Consolidated Plan as well as the 2023 Annual Action Plan citizen participation process. The Consortium has identified the need for affordable housing development, homeowner housing rehab, improved the capacity of local housing providers, increased homeownership opportunities and facilitation of the regional Consortium.

HOME funding has an admin grant cap of 10% and under grant guidelines 15% of the total allocation must fund CHDO affordable housing developments. The admin grant cap and CHDO set-aside requirement influences the allocation of funds.

The major obstacle to addressing the underserved needs is the lack of available funding to serve the large service area of the Consortium. With limited funds, the Consortium will prioritize only LMI households based on need.



# AP-38 Project Summary

## Project Summary Information

Table 70 – Projects

1	<b>Project Name</b>	HOME Program Administration 10%
	<b>Target Area</b>	Bertie County Halifax County Hertford County Martin County Northampton County
	<b>Goals Supported</b>	1A Increase Affordable Homebuyer Opportunities 1B Increase the Availability of Quality Affordable Rental Housing 2A Owner-Occupied Housing Rehab 3A Increase Capacity of Local Housing Providers 4A Provide Purchase Assistance for First Time Homebuyers 5A Provide for Effective & Efficient Program Admin
	<b>Needs Addressed</b>	Affordable Housing Development Preserve Existing Housing Stock Improved Capacity of Local Housing Providers Increased Homeownership Opportunities Facilitation of the Regional Consortium
	<b>Funding</b>	HOME: \$85,416
	<b>Description</b>	HOME program administration for PY 2023.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Administration of the HOME Program will serve the entire 5-county Consortium region.
	<b>Planned Activities</b>	HOME Program administration & planning activities
2	<b>Project Name</b>	CHDO Housing Development Activities 15%
	<b>Target Area</b>	Bertie County Halifax County Hertford County Martin County Northampton County

	<b>Goals Supported</b>	1A Increase Affordable Homebuyer Opportunities 1B Increase the Availability of Quality Affordable Rental Housing 3A Increase Capacity of Local Housing Providers
	<b>Needs Addressed</b>	Affordable Housing Development Improved Capacity of Local Housing Providers
	<b>Funding</b>	HOME: \$128,124
	<b>Description</b>	A Consortium certified CHDO will develop affordable housing for PY 2023. The CHDO will develop housing and create affordable homebuyer and rental opportunities.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner Housing Added: 1 LMI Household Rental units constructed: 1 LMI Household
	<b>Location Description</b>	Consortium wide CHDO development activities.
	<b>Planned Activities</b>	CHDO Homebuyer and Rental Development Activities
<b>3</b>	<b>Project Name</b>	CHDO Operating Funds 5%
	<b>Target Area</b>	Bertie County Halifax County Hertford County Martin County Northampton County
	<b>Goals Supported</b>	1A Increase Affordable Homebuyer Opportunities 1B Increase the Availability of Quality Affordable Rental Housing 3A Increase Capacity of Local Housing Providers
	<b>Needs Addressed</b>	Affordable Housing Development Improved Capacity of Local Housing Providers
	<b>Funding</b>	HOME: \$42,708
	<b>Description</b>	The Consortium will provide operating funds for a certified CHDO, which will develop affordable housing in the region.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A. Other: 1
	<b>Location Description</b>	Consortium wide service area.

	<b>Planned Activities</b>	Operating funds to support CHDO.
4	<b>Project Name</b>	Affordable Housing Development
	<b>Target Area</b>	Bertie County Halifax County Hertford County Martin County Northampton County
	<b>Goals Supported</b>	1A Increase Affordable Homebuyer Opportunities 1B Increase the Availability of Quality Affordable Rental Housing
	<b>Needs Addressed</b>	Affordable Housing Development
	<b>Funding</b>	HOME: \$427,081
	<b>Description</b>	The Consortium will utilize a portion of the annual HOME allocation to provide affordable homeowner and rental housing development.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner Housing Added: 1 LMI Household Rental units constructed: 1 LMI Household
	<b>Location Description</b>	Consortium wide service area.
	<b>Planned Activities</b>	Affordable housing added through new construction of owner- and renter-occupied housing units.
	5	<b>Project Name</b>
<b>Target Area</b>		Bertie County Halifax County Hertford County Martin County Northampton County
<b>Goals Supported</b>		4A Provide Purchase Assistance for First Time Homebuyers
<b>Needs Addressed</b>		Increased Homeownership Opportunities
<b>Funding</b>		HOME: \$85,416
<b>Description</b>		The Consortium will provide direct financial assistance for eligible LMI first time homebuyers.
<b>Target Date</b>		6/30/2024

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Direct Financial Assistance to Homebuyers: 5 Households Assisted
	<b>Location Description</b>	Consortium wide service area.
	<b>Planned Activities</b>	Purchase assistance program for first-time homebuyers.
6	<b>Project Name</b>	Owner Occupied Housing Rehab
	<b>Target Area</b>	Bertie County Halifax County Hertford County Martin County Northampton County
	<b>Goals Supported</b>	2A Owner-Occupied Housing Rehab
	<b>Needs Addressed</b>	Preserve Existing Housing Stock
	<b>Funding</b>	HOME: \$85,416
	<b>Description</b>	The Consortium will fund affordable housing preservation activities through the Owner-Occupied Housing Rehab program.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner Housing Rehabilitated: 5 Household Housing Unit
	<b>Location Description</b>	Consortium wide service area.
	<b>Planned Activities</b>	Homeowner Rehab Program

## AP-50 Geographic Distribution - 91.420, 91.220(f)

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The Consortium's Annual Action Plan includes Bertie County, Halifax County, Hertford County, Martin County and Northampton County. The counties are rural in nature and with the exception of Martin County have a majority non-white population. Assistance directed towards all Consortium members will be homeowner and rental development, homebuyer purchase assistance, housing rehab activities and CHDO affordable housing development activities. For each county, the HUD Area Median Family Income (HAMFI) data below is from the 2015-2019 CHAS and non-white data is from the 2017-2021 ACS 5-Year Estimates. Note: Low- to moderate-income households are 0-80% HAMFI. HAMFI is the median family income calculated by HUD for each jurisdiction, in order to determine income limits for HUD programs.

**Bertie County:** The County is located centrally in the Consortium region and bordered by all the member counties as well as the Albemarle Sound to the east. There are 4,410 LMI households in the County, which is 55.8% of all households. The non-white population is 63.4%.

**Halifax County:** The County is located to the west in the Consortium region. The County is the lead responsible for the Consortium. There are 11,335 LMI households in the County, which is 53.9% of all households. The non-white population is 58.5%.

**Hertford County:** The County is located to the northeast in the Consortium region. There are 4,390 LMI households in the County, which is 49.6% of all households. The non-white population is 62.9%.

**Martin County:** The County is located furthest south in the Consortium region. There are 4,375 LMI households in the County, which is 51.1% of all households. The non-white population is 43.7%.

**Northampton County:** The County is located to the northwest in the Consortium region. There are 4,585 LMI households in the County, which is 53.7% of all households. The non-white population is 57.1%.

### Geographic Distribution

Target Area	Percentage of Funds
Bertie County	20
Halifax County	20
Herford County	20
Martin County	20
Northampton County	20

**Table 71 - Geographic Distribution**

## **Rationale for the priorities for allocating investments geographically**

The data table above distributes the funding allocation evenly across all the counties in the Consortium region, however the Consortium does not prioritize allocations geographically. Instead all funding allocations are based on applicant eligibility and need, and are not prioritized based on location. All eligible applicants however must be located within one of the member counties.

The Consortium has not established a specific target area for homeowner rehabilitation, or CHDO rental and homeowner housing development activities as the need is great throughout the Consortium region and exists in virtually every part of the region. Every effort is made to review the housing units, and meet with the property owners to discuss the program and feasibility of assisting the unit. Due to limited funding, every request cannot be assisted.

## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

The Consortium is committed to supporting the development of affordable housing and preserving the existing housing stock for low- and moderate-income (LMI) families. The following goals and activities will be supported through a homeowner housing rehab program, homebuyer Purchase Assistance Program, Community Housing Development Organizations (CHDOs) activities and affordable housing development projects.

In accordance with HOME regulations, a minimum of 15% of the HOME funding will be set-aside to be used exclusively by designated CHDOs for specific housing development activities. A CHDO must be certified to be allowed to apply for HOME CHDO set-aside funding.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	14
Special-Needs	0
Total	14

**Table 72 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	9
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	14

**Table 73 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

Below is a summary of the number of LMI households the Consortium plans to assist through affordable housing programs in the region in PY 2023:

Homeowner Housing Added: 2 LMI household

Rental Units constructed: 2 LMI household

Homeowner Housing Rehabilitated: 5 Housing Units

Direct Financial Assistance to Homebuyers: 5 Households Assisted

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

The Choanoke Area Housing Consortium will work closely with the Public Housing Authorities serving low-income households throughout the jurisdiction. They are:

- Ahoskie Housing Authority (AHA): Provides public housing units
- Choanoke Area Development Association, Inc. (CADA): Provides Section 8 Housing Choice Vouchers
- Roanoke Rapids Housing Authority (RRHA): Provides public housing units
- Roanoke-Chowan Regional Housing Authority (RCRHA): Section 8 Housing Choice Vouchers and public housing units
- Williamston Housing Authority (WHA): Section 8 Housing Choice Vouchers and public housing units
- Robersonville Housing Authority (RHA): Provides public housing units

The mission of the region's PHAs is the same as that of the US Department of Housing and Urban Development: to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. The PHAs also share the same goals as follows:

- Increase the availability of decent, safe, and affordable housing
- Improve community quality of life and economic vitality
- Promote self-sufficiency and assist development of families and individuals
- Ensure Equal Opportunity in Housing for all Americans

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

The Consortium, with each of the public housing authorities, will work diligently to expand affordable housing opportunities within their jurisdictions and expand services for their residents as well as the communities they serve. The Consortium will also work with the PHAs to reduce public barriers to affordable housing development in the region.

In 2023, the RCRHA has allocated over \$600,000 to improving public housing units with roof repairs and plumbing. The PHAs will continue to provide the region's residents with affordable housing opportunities.

To address the needs of individuals and families with disabilities, the public housing authorities along with the Consortium will continue to increase educational opportunities for landlords and property managers to better understand and implement Section 504 Compliance and ADA requirements, in addition to providing resources to improve accessibility in publicly supported housing units.



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

The local Housing Authorities provide opportunities for residents to give feedback and become involved in management. The Roanoke-Chowan Regional Housing Authority is in the process of developing a Resident Advisory Council. Residents that join the council will help RCRHA develop community plans, activities, and programs.

Additionally the PHAs promote self-sufficiency to encourage public housing residents exit public housing and eventually become homeowners. CADA strives to assist HCVP families achieve self-sufficiency through various programs such as homebuyer education, financial literacy education, credit counseling, and the Community Service Block Grant for Self-Sufficiency. The Self Sufficiency Component of the CSBG Program offers comprehensive case management for low-income individuals striving to achieve self-sufficiency. Services include an assessment of strengths and weaknesses, and a plan to achieve goals and objectives through education, job development and training. The following scholarships are offered to The Roanoke-Chowan Regional Housing Authority students: Brooks Jeffrey Marketing BEYOND Scholarship Program, NAHRO Merit College Scholarship/NAHRO-LDG Scholars Program, PHADA Scholarship Program. Scholarships range from \$500 to \$12,000. The Resident Advisory council will respond to resident concerns, improve the quality of life for residents, and represent interests of the community.

Williamston Housing Authority provides a Resident Service (ROSS) program, which is a grant funded program through HUD that focuses on housing and economic self-sufficiency for public housing tenants. This program supports self-sufficiency to help tenants overcome obstacles that are limiting their ability to have a livable wage. The Resident Service Coordinator works with HCV and Public Housing families and the elderly to assist the residents in meeting their self-sufficiency and personal goals, by providing social, instructional, homeownership counseling, employment assistance and educational classes.

The Robersonville Housing Authority promotes self-sufficiency and asset development of its residents by providing supportive services to improve residents' employability. RHA partners with the Department of Social Services, the local community college, and transit services to provide these services.

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

None of the housing authorities in the region are considered troubled.

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

The Consortium is predominately rural, and homeless populations in rural areas are often not counted in homeless counts. Adequate data on the homeless population is not available, and it is likely there are more individuals experiencing homelessness in the Consortium region than what is reported. The Consortium will work with service providers and regional CoC committees to determine what the true needs of the region are as it pertains to homeless individuals.

While it is difficult to accurately measure the number of individuals and families at risk of becoming homeless, the Consortium remains committed to a "Housing First" philosophy by funding and coordinating programs that identify those "at-risk," attempt to intervene prior to homelessness occurring to re-house those that do experience homelessness as soon as possible, and provide key supportive services.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:**

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

The Consortium will work with area homeless service providers to collaboratively provide a wide range of expertise in housing, and social and supportive services, within each component of the Continuum of Care (CoC). Each County that participates in the Consortium is a member of the North Carolina Balance of State CoC, and the CoC is divided into regional committees. Each Regional Committee has a local coordinated assessment plan for reaching out to homeless persons and assessing their individual needs. The Consortium has no direct influence over the Discharge Planning Policy in its service area; however, it is aware that a need for housing to meet the needs of those recently released from institutional care or a foster home is very real. For this reason, housing to meet the needs of this segment of the population will be given special consideration during the project review process. The Consortium will follow the progress of the local CoC planning and implementation process in order to find ways to partner on addressing the needs of this population.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The Consortium does not currently qualify for or apply for ESG funding or other shelter type assistance. The Consortium collaborates with homeless providers in the region that provide emergency shelter services, transitional housing, services for the homeless, and homelessness prevention providers in an effort to maximize their funding efforts in order to make the greatest impact on the homeless population. Union Mission of Roanoke Rapids provides emergency shelter to men and women in Halifax and Northampton Counties. Safe Space operates a 13-bed shelter for victims of domestic violence and their

children in Halifax and Northampton Counties.

The CoC and its regional committees offers services to address the community's needs in the region, and is able to refer individuals and families to these entities that provide these services. When a person experiencing homelessness is referred to a service provider, provider staff will assess their strengths and needs to make the best match to services they may be eligible for. Once provider staff have assessed and determined an individual's strengths, needs, and vulnerability, they may be referred to a shelter bed immediately or placed on a waitlist.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The Consortium will work with homeless service providers to refer individuals and families in need of housing and services to the coordinated entry system. The coordinated assessment explores a person's housing needs and preferences. This process may happen in stages with different providers based on an individual's needs but is meant to help them move as quickly as possible from their current situation back into their own home. Provider staff provide explanations as to what housing resources may be available and may make referrals to housing resources such as rapid re-housing, permanent supportive housing, Section 8, or other housing resources. Trillium Health Resources operates a Permanent Supportive Housing Program (PSH), and Transitions to Community Living Voucher as part of a statewide rental assistance program called the Transitions to Community Living Initiative (TCLI). The voucher provides rental subsidy to help members access quality, affordable housing in our catchment area. The purpose of this initiative is to make sure people are able to live in their communities in the least restrictive settings of their choice.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

The Consortium and its members support, encourage, and facilitate programs and strategies that help low-income individuals and families avoid becoming homeless. Each County has a Department of Social Services that provides services to help low-income individuals and families avoid becoming homeless. Public assistance programs administered by each County include the following: Food and Nutrition Services (FNS), Family and Children (FC-MA) and Adult Medicaid (MA), Work First Employment (WF),

Emergency Assistance (EA), Child Day Care (DC) and Non-Emergency Medicaid Transportation (NEMT). Each County also provides Financial assistance to persons who are in need of immediate help and no other resources are available. CADA also provides numerous services to assist low-income households. CADA administers two emergency assistance programs: Energy Share and the Federal Emergency Food & Shelter program. Additionally, CADA's CSBG Program offers comprehensive case management for low-income individuals striving to achieve self-sufficiency. Services include an assessment of strengths and weaknesses, and a plan to achieve goals and objectives through education, job development and training. Referrals to support services both in-house at CADA and in the community are designed to assist low-income individuals with obtaining employment that enables them to support their family and household needs.

## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

The underlying contributing factor to barriers to affordable housing is poverty. In response, the Consortium has developed an anti-poverty strategy, which is outlined by this plan. The anti-poverty strategy is the unifying thread that ties housing, homeless prevention and rapid rehousing, public housing and other community development strategies together in one plan for reducing poverty within the region. The Consortium has committed to revitalizing key underserved neighborhoods as a part of this plan.

The provision of safe, decent affordable housing is one of the greatest challenges facing the Consortium and its development partners. The Consortium is attempting to meet this challenge by providing financial and technical support to nonprofit housing developers, partnering with the private sector to develop mixed-income, mixed-use communities and encouraging the use of zoning designation that provide increased density in exchange for affordable apartments or condominiums. Additionally, the Consortium will educate members and partner organizations on the importance of fair housing.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

HUD has also recently announced a new “Affirmatively Furthering Fair Housing” rule that will take effect in 2023. The proposed rule will simplify but require fair housing analysis. The new rule will emphasize goal-setting, increase transparency for public review and comment, address local fair housing issues and increase involvement from the community, and provide program evaluation etc. This rule will require the Consortium to develop an Equity Plan, which must be developed through community engagement, an analysis of fair housing issues in the community, set goals and strategies to address those issues, and a describe how the community will be engaged in this process. The Equity Plan will be incorporated into the Consortium’s Consolidated Plan and Annual Action Plans. The Equity Plan will also include an annual evaluation that measures the progress of identified goals that address the issues found in the plan. The Consortium will complete this new Equity Plan once it becomes available and these activities will be carried out throughout the 5-year Consolidated Planning period.

The Consortium will also develop and print information pamphlets, brochures, and posters to convey an understanding of the Fair Housing Act to the general public, and distribute brochures to units of local governments, realtors, home builders, and other housing interest groups

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

In addition to the proposed actions outlined in the Action Plan, the Consortium will also work towards the actions listed below. These actions are planned to:

- Address obstacles to meeting underserved needs.
- Foster and maintain affordable housing.
- Reduce lead-based paint hazards.
- Reduce the number of poverty-level families.
- Develop institutional structure.
- Enhance coordination between public and private housing and social service agencies.

To work towards these other actions, the Consortium will work with its partner organizations and other local and regional service providers.

It is an ongoing effort and goal of the Consortium members to reduce the number of persons in poverty. The emphasis is to help people rise out of poverty, rather than merely easing their situation temporarily. Although essential short-term direct aid such as emergency food and shelter is provided in portions of the region, the thrust of the policy is to address the root causes of poverty and assist people in becoming self-sufficient in the long-term. A couple key components of helping people attain self-sufficiency are education, employment and housing.

Examples of programs that directly influence people's ability to escape poverty include job education, small business training and assistance, enrichment, development, and job placement services as well as housing advocacy, homelessness prevention and rental and homeownership assistance.

Projects that indirectly affect poverty include community development activities such as centers for childcare, after school tutoring, computer labs and/or recreation. This also includes entities that provide transportation and child care services and/or access employment and services. While HOME funds are not used to fund these services, they are often used as matching funds for other grants that also contribute to reducing the number of poverty level families. Thus, the power of these Federal dollars is leveraged to the fullest extent possible.

### **Actions planned to address obstacles to meeting underserved needs**

The counties within the Consortium region are predominately rural areas with high concentrations of low- and very low-income persons coupled with low employment opportunities. There are more workers than there are jobs according to the ACS and LEHD data. Obstacles include a lack of affordable housing stock, a lack of adequate transportation to needed services for seniors and rural residents, high illiteracy rates, a lack of affordable insurance, rising taxes, and a shortage of reputable banks willing to lend to LMI families

and individuals. Each County's Department of Social Services offers services to address these needs but has capacity limitations.

The major obstacle to affordable housing is a lack of financial resources in the rural areas. The demand for homeowner rehabilitation is tremendous in the region, however funding for the need is scarce. Another obstacle in the rural areas is the lack of safe and decent housing for ownership and/or rent. The Consortium's partnership efforts and funding is helping to identify and overcome some of those obstacles.

### **Actions planned to foster and maintain affordable housing**

After the Consortium completes an assessment of fair housing, it will work during the program year to eliminate or alleviate some of the identified barriers by educating the various Counties and municipalities and partners of the identified barriers for the region, thus attempting to formulate partnerships that can eliminate barriers together. The Consortium will use HOME funds and HOME match funds for new affordable housing development projects in the region. Homeowner housing rehab activities are also a high need as about half of the housing in the region were built before 1980 and are aging. Qualified projects will be based on income eligibility and need. These activities facilitate the provision of affordable, safe, and decent housing for low- to moderate-income households. Additionally the Consortium will identify CHDOs to develop new affordable housing throughout the region.

### **Actions planned to reduce lead-based paint hazards**

The greatest potential for lead-based paint and other environmental and safety hazards is in homes built before 1980. Within the counties of the Consortium there are over 26,000 occupied housing units built before 1980. During the next year, the Consortium will work to reduce the number of housing units with lead-based paint hazards in units assisted with HOME funds to prevent lead poisoning. This will be accomplished through the evaluation and disclosure of housing that may contain lead-based paint and properly abating and encapsulating lead contamination. All property owners and occupants will be given informational pamphlets on lead hazards. If any lead-based paint is found, proper steps will be taken to either encapsulate and/or abate the hazard. The Consortium will contract with both certified lead assessment and certified lead abatement contractors for applicable projects.

### **Actions planned to reduce the number of poverty-level families**

In order to reduce the number of poverty-level families throughout the Consortium, efforts among partner organizations will be organized in order to meet goals that have been outlined in this Consolidated Plan. Faith-based, organizations, businesses, health and human service agencies, private developers, lenders, and nonprofit service providers will be included in this list.

Due to the rural nature of the region there is high unemployment and a lack of transportation services. Increasing employee skills and education is tied directly to economic growth. Since earnings generally increase with skill level and education, developing programs to assist workers in expanding or improving

their skills/education will help to increase pay.

Recognizing that the limited funding should be focused where the need is greatest, the Consortium will give preference to projects in areas with the highest rates of poverty. This strategy will ensure that scarce resources are directed to best serve those who have the greatest need.

### **Actions planned to develop institutional structure**

The Consortium will be developing all necessary policies and procedures for the HOME program in PY 2023 as this is the first year the consortium is receiving HOME funding. The Consortium will establish formal and informal working relationships with the local Public Housing Authorities, Community Housing Development Organizations (CHDOs), and other non-profit housing developers and local jurisdictions. The Consortium will also provide workshops and training initiatives to improve the capacity and compliance of regional partners and programs. Finally, the Consortium will strive to encourage partners to leverage federal, state and private funds to benefit affordable housing opportunities with the region.

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

The Consortium, through Halifax County, receives its funding directly from HUD and will coordinate affordable housing development with developers throughout the region.

It is the goal of the Consortium to work towards all the goals listed below.

- Increase the availability of decent, safe, and affordable housing.
- Improve community quality of life and economic vitality
- Promote self-sufficiency and assist development of families and individuals
- Ensure Equal Opportunity in Housing for all Americans

In order to accomplish this goal, the Consortium will work and closely coordinate with all public and private housing and community development organizations to further these goals. The housing providers, community development organizations and the CoC and its members will have input through community participation activities organized through the Consortium. The activities in this plan work directly to address the goals of providing decent, safe and affordable housing as well as ensuring equal opportunity in housing for all residents.



## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

The following items provide responses for additional regulatory requirements for the HOME program.

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

- 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

The Choanoke Area Housing Consortium will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and will not use HOME funds for prohibited activities, as described in § 92.214.

- 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

To ensure that HOME affordability period requirements are met, the Consortium will apply recapture provisions when HOME funds are used for homeownership activities.

#### Principal Residency

A homebuyer that acquires HOME-assisted housing or receives HOME purchase assistance must reside in the home as his/her principal residence for the duration of the period of affordability. The Consortium will implement ongoing monitoring to ensure that the buyer is using the property as his or her principal by verifying that the buyer's name appears on utility company records or insurance company records for the home or mailing postcards or letters with "do not forward" instructions to determine whether the buyer is receiving mail at the home.

#### Period of Affordability

The recapture provisions are in effect for a period of affordability. The HOME-assisted housing must meet the affordability requirements for not less than the applicable period specified in 24 CFR 92.254 (a)(4), beginning after project completion.

#### Triggering Recapture

If, during the period of affordability, an owner voluntarily or involuntarily transfers his/her property

(e.g., through a sale or foreclosure), the applicable recapture provisions go into effect.

#### HOME Homeownership Recapture Provisions

The amount subject to recapture is reduced during the affordability period on a prorata basis for the time the homeowner owned and occupied the housing, measured against the required affordability period. To determine the pro rata amount to be recaptured, the Consortium will divide the number of years the homebuyer occupied the home by the period of affordability and multiply the resulting figure by the total amount of direct HOME subsidy originally provided to the homebuyer. The pro rata amount recaptured will not exceed what is available from net proceeds.

In order to enforce the recapture of HOME funds, the homebuyer will be required to execute a mortgage for the amount of the HOME subsidy that will be recorded as a lien against the property. The term of the mortgage will meet or exceed the minimum affordability period. In addition, the Consortium will execute a Written Agreement with each HOME-assisted homebuyer, to address residency requirements, terms of the recapture provision, and remedies for non-compliance.

#### Noncompliance

During the affordability period, the Consortium will monitor the homeowner's compliance with the affordability period. An owner is noncompliant with the HOME requirements if (1) he/she does not reside in the unit as principal residence because of vacating or renting out the unit to another household, or (2) if the recapture provisions are not satisfied. In the event of noncompliance, the owner is subject to repay any outstanding HOME funds. At the end of affordability period, if recapture has not been triggered and there is no event of noncompliance, no further obligations exist.

**3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

The Consortium will record land use restrictions on all units acquired with HOME funds. During the process of property ownership transfers, the restriction will be identified in title commitments. If an owner voluntarily or involuntarily transfers his/her property (e.g., through a sale or foreclosure) during the period of affordability, the applicable recapture provisions go into effect.

The Consortium will use the HOME homeownership value limits for the area provided by HUD to meet the affordability requirements set forth in 24 CFR 92.254 (a)(2)(iii).

**4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

HOME funds **will not be used** as a refinance mechanism to secure debt for multifamily rental housing

projects.

**Discussion:**

Given that 2023 will be the first year the Consortium receives HOME funding, the Consortium has not yet opened an application. The Consortium will solicit applications for HOME funded projects through a competitive process. The Consortium will accept applications for funding from nonprofit organizations and affordable housing developers. The Consortium will not limit the beneficiaries or give preferences to a segment of the low-income population.