



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

NAME OF JURISDICTION:

City of Rocky Mount, North Carolina and the Down East HOME Consortium

Consolidated Plan Time Period: July 1, 2012 – June 30, 2016

GENERAL

EXECUTIVE SUMMARY

The Executive Summary is required. The Summary must include the objectives and outcomes identified in the plan and an evaluation of past performance.

3-5 Year Strategic Plan Executive Summary:

I. Purpose of Consolidated Plan

The purpose of a Consolidated Plan is to identify housing and community development needs and to develop specific goals and objectives to address these needs over a five-year period. This is the Fourth Five-Year Consolidated Plan for the City of Rocky Mount and the Down East HOME Consortium (DEHC) and covers the period of July 1, 2012 to June 30, 2016. The Consolidated Plan allows the City and the Consortium to continue to receive federal housing and community development funds and, according to regulations in CFR 91.200(a), must be submitted to the U.S. Department of Housing and Urban Development (HUD) no less than 45 days prior to the start of the grantee's program year.

The FY 2012-2016 Consolidated Plan informs HUD how the City of Rocky Mount and the Down East HOME Consortium intend to use federal and non-federal resources to meet community needs. In the City of Rocky Mount's case, the primary funding source is HUD's Community Development Block Grant (CDBG), and the HOME programs while the Consortium receives only HOME funding. CDBG and HOME funds are authorized under Title I of the Housing and Community Development Act of 1974, as amended. The funds are intended to provide lower and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, development activities, public services, economic development, planning, and administration.

As an entitlement consortium, the City of Rocky Mount and DEHC receive an annual share of federal Community Development Block Grant and HOME funds. In order to receive its CDBG-HOME entitlement, the City and Consortium must submit an Annual Action Plan to HUD. The Fiscal Year (FY) 2012 Annual Action Plan includes the funding application for CDBG funds in

the amount of \$490,032, and HOME funds in the amount of \$507,988, as well as information on proposed projects.

Citizen Participation

The City held public meetings and hearings to solicit comments from citizens regarding recommended uses of Community Development Block Grant (CDBG) and HOME program funds for 2012. These public meetings also provided a forum to assess the City and Consortium performance in implementing the Consolidated Plan. In addition, the City and Consortium held three advertised public hearings to consider the Consolidated Plan and the Annual Action Plan.

Members of local service agencies and housing/economic development organizations were encouraged to attend and participate in focus group sessions, public meetings, and public hearings.

A listing of all public meetings, focus group meetings, and public hearings is found in the text of the Plan and an Appendix to the Plan includes the public notices, meeting schedule and copies of sign-in sheets.

All documents related to the consolidated planning process, including the Consolidated Plan are made available to residents at no charge.

II. General Goals

This Consolidated Plan 2012-2016 outlines community housing and economic development goals and objectives for this five-year period. This document identifies three basic goals against which HUD will evaluate the Consolidated Plan and the local jurisdictions' performance. Each of these goals must benefit primarily low- and moderate-income persons.

These goals are to:

- Provide decent housing,
- Provide a suitable living environment, and
- Provide expanded economic opportunities.

The Annual Action Plan for 2012 outlines the activities to be undertaken during this program year to meet these goals and continue the overall housing strategies set forth in the 2012-2016 Consolidated Plan.

IV. Housing and Community Development Needs

The City and the Consortium have identified the following priority needs for its CDBG and HOME programs:

A. Housing Needs

- To assist elderly homeowners in the maintenance and rehabilitation of their homes,

- To assist small-related and elderly renter households in the lowest income category to remain in their homes, through rental assistance programs and the rehabilitation and preservation of safe, affordable rental housing, and
- To continue to ensure equal opportunity and affirmatively further fair housing through providing access to assisted housing and suitable living environment for all residents.

B. Economic Development

- Increase awareness of existing job-related and educational resources,
- Promote economic development programs in order to increase employment,
- Encourage entrepreneurship especially within low/moderate income communities, and
- Continue small business assistance programs.

C. Homeless Needs

- To prevent homelessness by providing assistance to precariously housed households - those experiencing temporary financial or personal crisis - to sustain them until the crisis has been alleviated, and
- To provide emergency assistance and shelter

D. Non-Housing Community Development Needs

- To provide a wide range of quality services, including transportation, day care and youth and senior activities, and health care, to low- and moderate-income persons, especially the elderly and the disabled,
- To promote economic development activities as a means to provide job opportunities and economic growth, and to reverse economic decline, especially for low- and moderate-income households, and
- To improve citizens' living environment, including security and safety.

In the area of non-housing priority needs, the City continually funds public service organizations that provide services to meet the needs of specific populations in their communities.

The City and the Consortium are working to achieve the goals of the Consolidated Plan. It is a challenging process as the resources required to implement the Plan surpass the resources available to the City and the Consortium. The Plan guides the City and Consortium efforts by defining the goals, leveraging the limited resources, and emphasizing policies and programs that most effectively assist the greatest number of residents in the targeted groups.

V. **Program Objectives**

There are several areas of specific need that emerge from the analyses of the community, its needs, and market conditions. These needs, translated into tangible objectives are:

- Maintenance and improvement of the existing housing stock,
- Continued support of programs for the homeless, especially in the area of prevention,

- Continued support for provision of services to those individuals and groups with special needs, such as the elderly and the disabled,
- Continued support of key public service programs,
- Implementation of Economic Development Initiatives in support of and in coordination with county and state programs and entities, and
- Execution of anti-poverty efforts that support and build on existing programs, relate to economic development efforts, and integrate job training and placement, welfare to work initiatives, and other programs aimed at improving opportunities for economic self-sufficiency.

Each priority in this Plan is accompanied by specific objectives, which have performance indicators. The Five-Year Strategic Plan for the City of Rocky Mount and DEHC will result in the following accomplishments by 2016:

- Rehabilitate 20 housing units for low-income homeowners by Year 5,
- Expand the program of social services for youth, the elderly and the disabled, and
- Provide technical assistance and loans to 125 business owners.

VI. Year 2012 Action Plan

The proposed 2012 Action Plan reflects the City and Consortium efforts to select projects where the greatest impact for the community can be realized, particularly in projects where program funds can leverage other public/private investments. Proposed activities for 2012 utilize Community Development Block Grant (CDBG) and HOME funds to meet the goals and objectives of the Consolidated Plan.

The following is a summary of the City and Consortium 2012 Action Plan:

CDBG Funds	Projected
Administration	\$49,003
Section 108 Loans	\$112,397
Public Services	\$63,505
Rehab Delivery Costs	\$52,673
Beal Street Redevelopment	\$202,454
Economic Development Activity	\$10,000
TOTAL	\$490,032

HOME Funds	Projected
Administration	\$50,799
Beal Street Redevelopment	\$140,673
CHDO Activity	\$65,149
CHDO Admin	\$22,859
CHDO Capacity Building	\$9,772
Edgecombe County Scattered Site	\$58,691
Nash County Scattered Site	\$97,183
TOTAL	\$445,428

STRATEGIC PLAN

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

Mission - To develop and implement Smart Growth principles to assist in the revitalization, improvement, and preservation of neighborhoods, by promoting decent, safe affordable housing and expanding economic opportunities. These initiatives are principally for persons of low to moderate income and will be accomplished through public/private partnerships coupled with technical assistance.

Chapter I. Introduction

A. The Down East Home Consortium

In late 1996, ten local communities in Nash and Edgecombe Counties in eastern North Carolina formed the Down East HOME Consortium (DEHC). With the City of Rocky Mount, already a Community Development Block Grant (CDBG) Entitlement City, as the Lead Entity, the Consortium began receiving Home Investment Partnership Program funds (HOME) in 1997. In late 2001, two more communities, Middlesex and Pinetops, joined the DEHC.

Currently, the following jurisdictions comprise the DEHC:

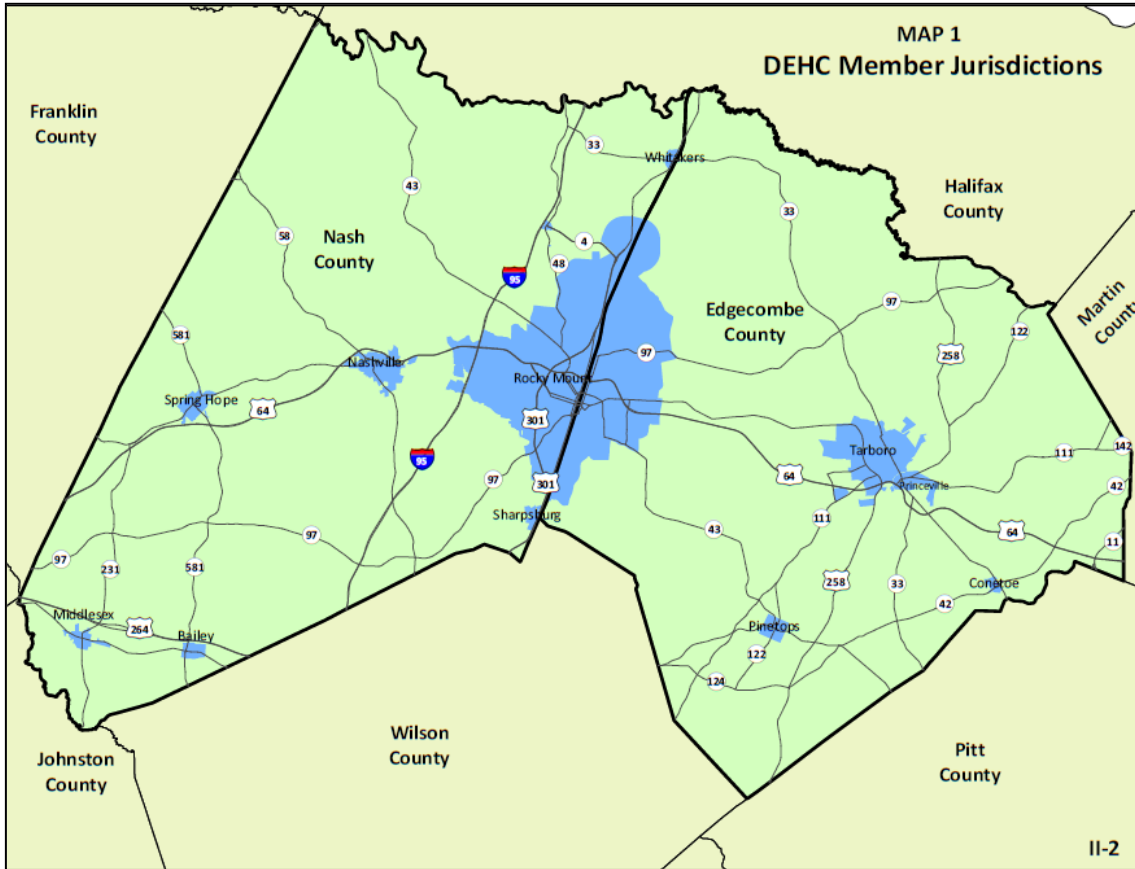
Edgecombe County	Nash County
Bailey	Princeville
Conetoe	Rocky Mount
Middlesex	Sharpsburg
Nashville	Spring Hope
Pinetops	Tarboro
Dortches	Whitakers

Edgecombe and Nash Counties' membership in the DEHC does not include the governments of the municipalities in both Counties who chose not to join the Consortium.

Rocky Mount is an All-America City located in both Edgecombe and Nash Counties on the coastal plain of North Carolina. The City is the principal city in the Rocky Mount Metropolitan Statistical Area which encompasses both Edgecombe and Nash Counties and the DEHC participating jurisdictions. The population of the two counties according to the 2010 Census is 152,392, with 57,477 (37.6%) of those persons living in the City itself.

The two counties have a land area of 1,050 square miles, while the City has an area of 35.8 square miles. Three major highways serve the area; Interstate 95, a major north-south route on the East Coast; US 64 a four-lane east-west highway connecting the area to Raleigh, about 45 minutes to the west; and US 301 a major north-south highway connecting the area to southeastern Virginia.

The two counties and the city have a long history of cooperation and collaboration in light of their many common interests and concerns, and the DEHC is a primary example of this cooperation.



B. What is a Consolidated Plan?

A Consolidated Plan is the first step in applying for and receiving federal money for housing and community development programs. The City of Rocky Mount as the DEHC lead organization must submit a Consolidated Plan every five years to demonstrate to the U. S. Department of Housing and Urban Development (HUD) not only the housing and community development needs in the DEHC area, but also a coordinated plan to meet those needs. As the lead agency responsible for developing the city's Consolidated Plan, the Department of Housing and Community Development (HCD) is submitting this Consolidated Plan as an application for funding for the following federal programs:

- Community Development Block Grant Program (CDBG)
- HOME Investment Partnership (HOME)

The Consolidated Plan for the DEHC is intended to be a single coordinated needs assessment, action plan, and report on progress for the Consortium's housing and non-housing community development needs. The Plan serves as both an application for Federal funds and a summary of the activities planned by a given grantee. The Plan has two components: (1) a complete

Consolidated Plan that covers a three to-five year period and identifies the grantee's overall program goals (inclusive of a Strategic Plan), and (2) an Action Plan which specifically indicates the activities planned by the grantee to occur in the following 12-month program year, fiscal year 2012-2013.

- The Plan is due no less than 45 days prior to the start of the grantee's program year.
- The grantee determines the exact time frame for the Three to Five Year Consolidated Plan (also known as a Complete Consolidated Plan), including the Strategic Plan.
- The Action Plan is an annual and detailed description indicating which specific components of the Three to Five Year Consolidated Plan will be undertaken in the subsequent, 12-month program year.

The first five-year Consolidated Plan was adopted in 1997 for the period of 1997-2002. The second plan covered the period from 2002 to 2007, and the third five-year plan covered 2007 to 2012. This plan includes 2012 to 2016 and will help the Consortium assess changes in the community development needs over the past five years and chart the course for developing strategies in meeting those needs. For each subsequent year (in this case, 2013-2016), the DEHC will develop and submit an Annual Action Plan as required.

C. Goals

The City's Division of Community Development has adopted the following Mission Statement.

Mission - To develop and implement Smart Growth principles to assist in the revitalization, improvement, and preservation of neighborhoods, by promoting decent, safe affordable housing and expanding economic opportunities. These initiatives are principally for persons of low to moderate income and will be accomplished through public/private partnerships coupled with technical assistance.

The CDBG and HOME programs are an integral part of executing this mission and this mission statement follows the three basic goals against which HUD will evaluate the plan and the local jurisdiction's performance. Each of these goals must primarily benefit low- and very low-income persons.

DECENT HOUSING is the first goal. This includes:

- Assisting homeless persons in obtaining affordable housing;
- Assisting persons at risk of becoming homeless;
- Retaining affordable housing stock;
- Increasing the availability of affordable housing in standard condition without discrimination for low- and moderate-income families, especially those in disadvantaged minorities;
- Increasing the availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices;
- Increasing the supply of supportive housing that includes structural features and services to enable persons with special needs to live in dignity and independence; and
- Providing affordable housing that is accessible to job opportunities.

A SUITABLE LIVING ENVIRONMENT is the second goal. This includes:

- Improving the safety and livability of neighborhoods;
- Increasing access to quality public and private facilities and services;
- Reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods;
- Restoring and preserving properties of special historic, architectural, or aesthetic value; and
- Conserving energy resources.

EXPANDED ECONOMIC OPPORTUNITY is the third goal. This includes:

- Creating and retaining jobs;
- Establishing, expanding and stabilizing small businesses;
- Providing public services concerned with employment;
- Providing jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from the execution of activities under programs covered by this plan;
- Providing access to capital and credit for development activities that promote long-term economic and social viability of the community; and
- Empowering and fostering self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

C. Functions of the Plan

This Consolidate Plan then serves multiple purposes.

- First, the development of the Consolidated Plan entails *the participation of citizens and community-based organizations* in the planning process, so that plans and programs are “built from the ground up”.
- Second, the Consolidated Plan serves as *the application for federal funds under HUD’s formula grant programs*, described earlier.
- Third, the Consolidated Plan creates *an integrated and coherent strategy for the execution of HUD programs* throughout the community.
- Fourth, the Consolidated Plan creates *an action plan for the implementation of HUD programs* over the course of the planning period.
- Fifth, the Consolidated Plan establishes *measures and monitoring programs to assess program performance*.

D. Accomplishing This Mission

The City of Rocky Mount and the DHEC Consortium will strive to improve the overall quality of life for their citizens. To successfully accomplish this mission, the Consortium and the City will:

- Provide a safe and secure community environment.
- Provide the highest quality customer service to the community with equality, fairness and respect.
- Retain highly motivated and qualified employees committed to fulfilling community expectations.
- Encourage and embrace innovative ideas and concepts.
- Create an atmosphere that will encourage, develop, promote and retain sustainable economic development.
- Provide responsible stewardship of all revenues.
- Invest in neighborhood vitality and sustainability.
- Encourage a sense of community through citizen partnerships and citizen involvement.

Consultation 91.200(b)

Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.

Identify agencies, groups, and organizations that participated in the process. This should reflect consultation requirements regarding the following:

- **General** §91.100 (a)(1) - Consult with public and private agencies that provide health services, social and fair housing services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, homeless persons) during the preparation of the plan.
- **Homeless strategy and resources to address homeless needs** §91.100 (a)(2) – Consult with continuum of care, public and private agencies that address the housing, health, social services, victim services, employment, or education needs of low-income persons, homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) and person at risk of homelessness; publicly funded institutions and systems of care that may discharge persons into homelessness (such as health-care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and business and civic leaders.
- **Lead lead-based paint hazards** §91.100 (a) (3) – Consult with State or local health and child welfare agencies and examine existing data related to lead-based paint hazards and poisonings.
- **Adjacent governments** §91.100 (a) (4) -- Notify adjacent governments regarding priority non-housing community development needs.
- **Metropolitan planning** §91.100 (a)(5) -- Consult with adjacent units of general local government, including local government agencies with metropolitan-wide planning responsibilities, particularly for problems and solutions that go beyond a single jurisdiction, i.e. transportation, workforce development, economic development, etc.
- **HOPWA** §91.100 (b) -- Largest city in EMSA consult broadly to develop metropolitan-wide strategy for addressing needs of persons with HIV/AIDS and their families.
- **Public housing** §91.100 (c) -- Consult with the local public housing agency concerning public housing needs, planned programs, and activities.

Managing the Process
Consultation
(91.100)

The City of Rocky Mount is the designated Lead Agency for the preparation, submission, execution, and monitoring of this Consolidated Plan for the City of Rocky Mount and the Down East Home Consortium (DEHC), and covers the period July 1, 2012 to June 30, 2016.

The City and the Consortium have followed the procedures and requirements published by HUD. City staff attended the HUD training sessions in order to prepare for the preparation and submission of this document. The City's and Consortium's community development consultant reviewed all training materials, regulations, and documentation on the Consolidated Plan process, as well as reviewing all Consolidated Plan materials on the HUD Website.

The City and Consortium recognize that the preparation of the Consolidated Plan requires discussion and consultation with many diverse groups, organizations, and agencies. In the course of preparing this document, the Department of Planning and Development worked with or obtained information from the following groups, agencies, or entities:

- The Down East HOME Consortium committee
- The Rocky Mount Housing Authority
- The Princeville Housing Authority
- The Tarboro Housing Authority
- The Nash County Planning Department
- The Edgecombe Planning Department
- Twin Counties Housing Initiative
- Rocky Mount Urban Area Metropolitan Planning Organization
- My Sister's House
- East Carolina HIV/AIDS Partnership
- Homeless and Special Needs Providers
- Private housing developers and non-profit housing developers
- Representatives of the banking and lending community

The Down East HOME Consortium committee is of particular assistance in the formulation of this Plan and in providing on-going guidance to the Department of Planning and Development. The committee, composed of representatives of the participating jurisdictions, meets on a regular basis to assess programs and develop plans and priorities. The group has provided input and recommendations to the City on HOME goals, objectives and funding allocations and coordinates the HOME program with the use of CDBG funds from the state.

City staff consulted with the Housing Authority of the City of Rocky Mount, the Housing Authority of Tarboro, and the Housing Authority of Princeville during the preparation of this Plan.

Also, as described below, the City and Consortium have sought citizen participation and made all materials readily available to the public for review and comment. The City updated and amended its Citizen Participation Plan in December of 2011 and adopted the Plan in January of 2012.

The City and Consortium will work closely with particular entities in the execution, monitoring, and evaluation of the programs described below. The principal organizations, their particular roles, and the relationship they have with the City and Consortium are described in the strategy section below.

In addition, this Consolidated Plan has the support of the City Council, the Mayor and the governing bodies of the Consortium Members. A Resolution approved by the Council is included in Appendix H.

The collaborative approach employed by the City and the Consortium has proven to be a valuable tool in eliciting input that would not otherwise be available. This development process synthesized diverse ideas and approaches into a comprehensive and coherent planning document and set of strategies that address the low-income housing needs of the Consortium in a clear and logical fashion.

Citizen Participation 91.200 (b)

Based on the jurisdiction's current citizen participation plan, provide a summary of the citizen participation process used in the development of the consolidated plan. Include a description of actions taken to encourage participation of all its residents, including the following:

- low- and moderate-income residents where housing and community development funds may be spent;
- minorities and non-English speaking persons, as well as persons with disabilities;
- local and regional institutions, the Continuum of Care, and other organizations (including businesses, developers, nonprofit organizations, philanthropic organizations, community and faith-based organizations);
- residents of public and assisted housing developments and recipients of tenant-based assistance;
- residents of targeted revitalization areas.

Provide a description of the process used to allow citizens to review and submit comments on the proposed consolidated plan, including how the plan (or a summary of the plan) was published for review; the dates, times and locations of a public hearing, or hearings; when and how notice was provided to citizens of the hearing(s); the dates of the 30 day citizen comment period, and if technical assistance was provided to groups developing proposals for funding assistance under the consolidated plan and how this assistance was provided.

Provide a summary of citizen comments or views received on the plan and explain any comments not accepted and reasons why these comments were not accepted.

Citizen Participation Program **(91.200(b))**

This Consolidated Plan results from a process of consultation and citizen participation, building upon existing participation mechanisms and venues. Citizens, not-for-profit organizations, and interested parties were afforded a variety of opportunities to:

- contribute during meetings and planning sessions,
- review and comment upon the citizen participation plan itself,
- receive information about the meetings, the plan, and comments made about the plan,
- participate in public hearings,
- comment upon the plan and its amendments, and
- register complaints about the plan and its amendments.

The City and Consortium complied with the citizen participation requirements of the regulations by doing the following:

- preparing, adopting, and following a Citizen Participation Plan;
- publishing informational notices about the plan prior to public hearings on the plan using the Rocky Mount Telegram as the primary source; notices and advertisements are also placed on TV 19, the local television station, on the Rocky Mount City Calendar on the City Webpage and via Facebook and Twitter
- holding public meetings in accessible places at convenient times after providing reasonable notice;
- publishing a summary of the Consolidated Plan, describing its contents and purpose and a listing of locations where the entire plan could be examined;
- making the Consolidated Plan available for public examination and comment on the City Website and at locations in the City for a period of thirty (30) days before submission to HUD;
- providing citizens, public agencies, and other interested parties reasonable access to records regarding any uses of any assistance for affordable and supportive housing that the City may have received during the preceding five years; and
- considering the views and comments of citizens, and preparing a summary of those views for consideration with the Consolidated Plan submission.; and
- Providing notice in English and in Spanish per the adopted Language Access Plan

Upon receipt of the Consolidated Plan, the Department of Housing and Urban Development has forty-five (45) days to review the plan.

The City's complete Citizen Participation Plan is included in Appendix , and the Language Assistance Plan is included in Appendix D.

The City conducted neighborhood meeting and focus group session in March of 2012 to obtain public input and determine public priorities. Discussions at these meetings addressed a wide range of topics and were very helpful in determining public needs and priorities. A synopsis of these discussions is included in Appendix D.

In addition, the City posted a Community Survey for Rocky Mount residents and a HOME program oriented survey for DEHC residents on its Website and publicized its availability to the public. Hard copies of the survey were distributed at the meetings shown, and provided to other groups around the City. The hard copy documents were collected and tabulated. The survey was also available in Spanish. Copies of the survey and the survey results are found in Appendix E.

The City received twenty responses to the survey. Asked about the importance of a range of housing programs, twelve of the eighteen persons who responded felt that weatherization and energy improvements was the most important type of program with the construction of new affordable homeowner units and housing for seniors and the extra elderly (75+) next (10 votes each). Asked to rate the importance of eight categories of CDBG programs, fifteen of the eighteen persons who responded chose Economic Development as the highest priority. The Elimination of Blight was second with twelve votes and Affordable Housing tied with Planning (choice not often selected in other communities) for third. Clearly economic issues are of significance to these respondents.

The first public hearing for interested parties was held on March 12, 2012, following a published public notice. The meeting was held in the City Council Chambers and the presentation was of a regularly scheduled Council meeting, open to the public. This meeting discussed project eligibility, funding, and related program issues.

On March 13, 2012, the draft documents were made available to the public for review at the Public Library and in the City Clerk's office in the City Hall and the Department of Planning and Development office at 331 South Franklin Street. The document was also available on the City Website. A copy of the public notice for the meeting and the public review period is included in Appendix B.

The City received four citizen comments during the thirty-day public review period, which closed on April 12, 2011. Appendix F contains those comments and the City's response to each.

On April 18, 2012, the Final Consolidated Plan and Resolution of Authorization were placed on the City Council meeting agenda. This was in preparation for the second public hearing to review the Consolidated Plan, which was held on April 23, 2012. This advertised meeting was held in the City Council Chamber as part of a regularly scheduled City Council meeting. The floor was opened for comments and questions, but there was no public input.

A third advertised public hearing was held on May 14, 2012 in the City Council Chambers. The public was again invited to participate, but there was no public comment. The document was put to the Council for a vote and approved for submission at this meeting. The Mayor was authorized to sign it. All appropriate signed Certifications are found in Appendix I.

A copy of the public notice for each of these meetings and hearings is included in Appendix B.

On May 15, 2012, the City of Rocky Mount and the DEHC forwarded the document to the Greensboro Area Office of the Department of Housing and Urban Development.

The City will provide technical assistance to all entities seeking funding for projects to develop and enhance the opportunities for affordable housing. That process will involve referrals to the appropriate county, state, and non-profit organizations.

Housing Needs 91.205

In this narrative, describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families; renters and owners; elderly persons; single persons; large families; public housing residents; families on the public housing and section 8 tenant-based waiting list; persons with HIV/AIDS and their families; victims of domestic violence, dating violence, sexual assault, and stalking; and persons with disabilities; and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families) and substandard conditions being experienced by extremely low-income, low-income, moderate-income, and middle-income renters and owners compare to the jurisdiction as a whole. The jurisdiction must define the terms “standard condition” and “substandard condition but suitable for rehabilitation.”

To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must provide an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

Housing Needs
(91.205)

The purpose of this section of the Consolidated Plan is to present a detailed breakdown of the housing assistance needs of low- and moderate-income households in the City of Rocky Mount and the Down East HOME Consortium. The following information is based upon the CHAS tables, which HUD provided two years ago and upon the most recent Census or ACS data. The older CHAS data (2000) was used to provide the specific information needed for the Housing Needs Table as it is the only data source available to complete that table at this time. Much of the data, including the 2009 CHAS data, is only available at the County level, and this level of analysis will be used throughout this analysis.

Information about renter and owner needs is broken down to the needs of the extremely low-income persons (less than 30% of Median Family Income), very low-income persons (between 30% and 50% of Median Family Income), and low-income persons (between 50% and 80% of Median Family Income). The Housing Needs Table in Appendix C provides complete details by income level and tenure type.

OVERVIEW - INCOME AND POVERTY

The following table compares key income and poverty figures for the city, the County, the state, and the United States.

**SELECTED INCOME AND POVERTY STATISTICS
ROCKY MOUNT, EDGECOMBE, NASH, NORTH CAROLINA, AND THE UNITED
STATES – 2010 ACS**

	Rocky Mount	Edgecombe	Nash	North Carolina	United States
Median Household Income (\$)	\$37,059	\$23,665	\$44,499	\$43,326	\$50,046
Per Capita Income (\$)	\$21,779	\$16,747	\$23,909	\$23,432	\$26,059
Persons in Poverty (%)	19.0%	22.3%	14.1%	17.5%	15.3%

Source: ACS, 2010

Rocky Mount’s Median household Income is 74.0 percent of the national figure and 85.5 percent per cent of the State figure. However, the Edgecombe County income figures are even lower and the percentage of persons in poverty is eight percent higher than the national figure.

Rocky Mount does have a slightly lower percentage of households with retirement income than the nation (17.4% vs. 17.5%) and a higher percentage of households with Social Security income (30.6% vs. 28.4%). At the same time, the percentage of persons with Supplemental Security Income is 8.2 percent compared to the national figure of 5.1 percent. However, the percentage of persons receiving Food Stamp/SNAP benefits is 19.1 percent, which is higher than the national percentage, 11.9.

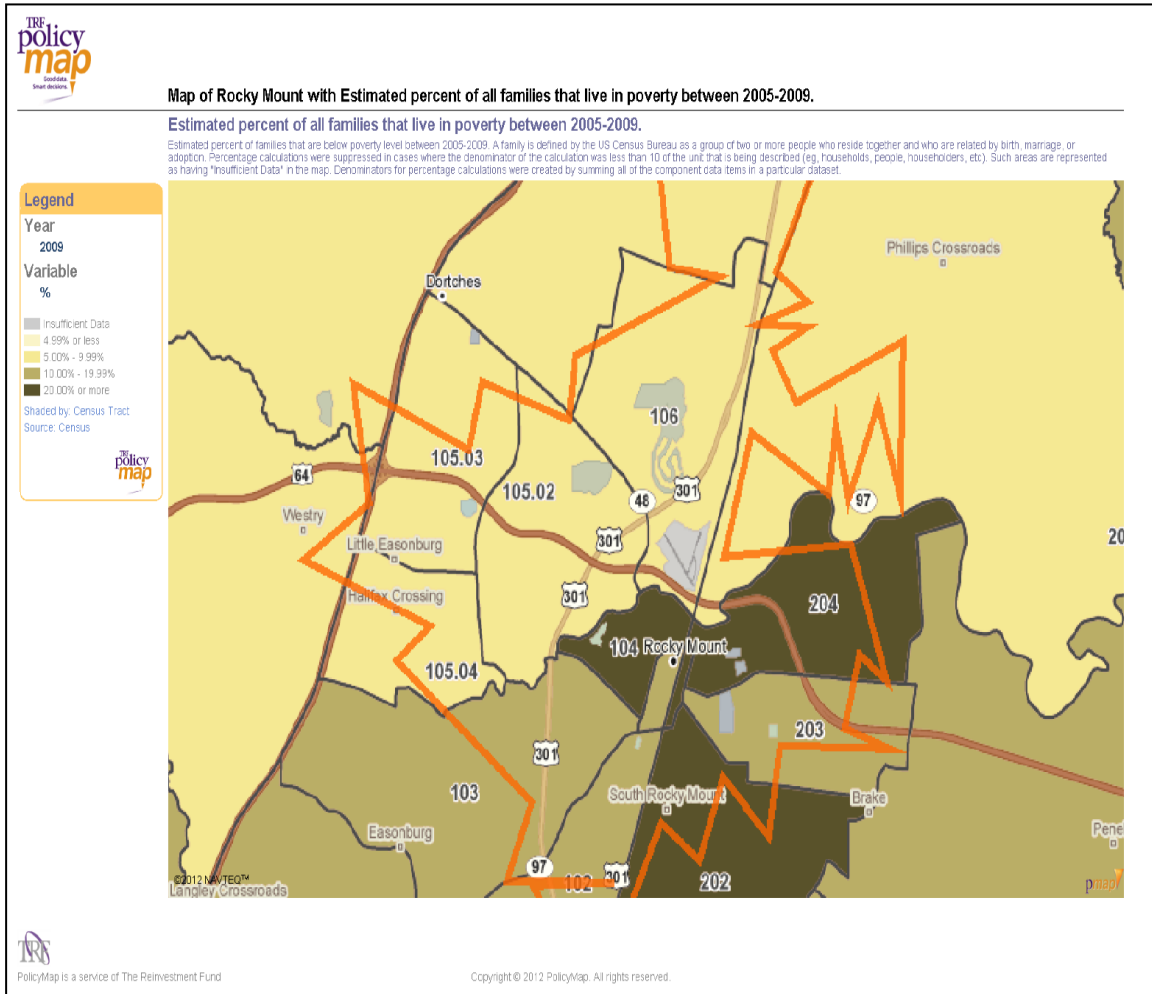
In fact, all three jurisdictions have higher percentages of persons on Social Security, SSI and SNAP than the national norms. The table below shows these figures for the City and the two counties, comparing them to state and national percentages.

SELECT INCOME STATISTICS					
	Rocky Mount	Nash	Edgecombe	NC	US
Median HH Income	\$37,059	\$23,665	\$44,499	\$43,326	\$50,046
Per Capita Income	\$21,779	\$16,747	\$23,909	\$23,432	\$26,059
% HH w/ Retirement Income	17.4%	17.8%	17.9%	17.9%	17.5%
% HH w/ Social Security	30.6%	30.4%	36.7%	29.5%	28.4%
% HH w/ SSI	8.2%	6.2%	8.4%	4.7%	5.1%
% HH w/ SNAP	19.1%	14.4%	22.2%	13.1%	11.9%
% Persons in Poverty	19.0%	22.3%	14.1%	17.5%	15.3%

Source: ACS, 2010

Poverty is an issue in Rocky Mount as 19.0 percent of the population had an income in the preceding twelve months that was below the established poverty level. 11.9 percent of the elderly and 32.6 percent of persons in the City under 18 are in this group.

The map below shows that poverty is greatest in census tracts in the southern and eastern portions of the City. Though the Policy Map figures are from the 2009 ACS, they indicate that over 20.0 percent of the persons in the darkest shaded Census Tracts were in poverty. These Census Tracts (Nash 101 & 102, and Edgewcombe 201, 202, & 204) are those that contain the largest percentages of the minority population, and are also the areas deemed eligible for funding from the CDBG program.



Source: Policy Map

One of the concerns noted in the Consolidated Plan is the concentration of low-income households. The City and the Consortium have a substantial number of households with an income of less than \$15,000; indeed, 20.4 percent of households in the City (some 4,752 households), 25 percent of Edgewcombe households (5,384), and 16.3 percent of Nash households (6,160) are below this figure. The table below shows the number and percentage of households at various income levels.

ROCKY MOUNT AND CONSORTIUM COUNTY HOUSEHOLD INCOMES, 2011

Income	Rocky Mount %	Edgecombe %	Nash %
<\$10,000	12.7%	14.6%	9.3%
\$10,000-\$14,999	7.7%	10.4%	7.0%
\$15,000-\$24,999	13.3%	15.6%	11.6%
\$25,000-\$34,999	13.4%	12.1%	11.6%
\$35,000-\$49,999	15.8%	15.4%	16.7%
\$50,000-\$74,999	16.0%	16.7%	18.2%
\$75,000-\$99,999	8.9%	8.4%	11.2%
\$100,000-\$149,999	7.9%	5.4%	9.5%
\$150,000-\$199,999	1.9%	1.0%	2.3%
>\$200,000	2.4%	0.4%	2.6%

Source: ACS, 2010

HUD has provided detailed data as part of its Comprehensive Housing Affordability Strategy materials to assist in preparing the Consolidated Plan and implementing HUD programs. HUD established five income categories for its analysis of incomes. The five income ranges are:

- Extremely Low (0-30% of the median income),
- Very Low-income (31-50% of the median income),
- Low-income (51-80% of the median),
- Moderate-income (81-95% of the median), and
- Upper-income (95% and above of the median).

The table below shows the distribution of Extremely Low-, Very Low-, Low- and Moderate-income households, both Owner and Renter, in the City based upon this data. The 2011 Area Median Income (AMI) figure for a family of four in Consortium, calculated by HUD, is \$49,700. The number of households in each income category was determined by allocating the number of households in the Census Bureau income categories into the HUD AMI categories.

The moderate-income households are 10.7 percent of the total households and the middle class households are slightly over one-half (50.3 percent) of the City’s households. However, as can be seen, by these definitions, 49.7 percent of Rocky Mount households are in the lowest income categories.

**HUD AREA MEDIAN HOUSEHOLD INCOME
ROCKY MOUNT, 2011**

Income Category	2012 Median HH Income \$49,700	Approx. # of HH	Approx. % of HH
<30% AMI	\$14,910	11544	19.5%
31-50% AMI	\$24,850	7741	13.1%
51-80% AMI	\$39,760	10212	17.2%
81-95% AMI	\$47,215	6346	10.7%
96%+ AMI	\$47,712	23457	39.6%

Source: HUD Income Limits Documentation System, 2011 ACS, Swiger Consulting Analysis

According to the 2009 statistics provided by HUD there were 21,315 total households in Edgecombe County and 35,760 households in Nash County. In Edgecombe County 60.4 percent of these households (12,880) were owners, while 39.6 percent (8,450) were renters. In Nash County the percentage of owners as 64.7 percent (23,145 households) and the percentage of renters was 35.3 percent (12,615 households).

COST BURDEN BY INCOME LEVEL

When households spend too much of their incomes on housing, they are considered to be “cost burdened” or “severely cost burdened.” The U.S. Department of Housing and Urban Development (HUD) has determined that households should spend no more than 30% of their incomes on housing. Using definitions established by HUD, cost burden is calculated as gross housing costs, including utility costs, as a percentage of gross income. Households that pay more than 30% of their incomes on housing are considered cost burdened; households that pay more than 50% of their incomes are considered to be severely cost burdened. Cost burdened households will find it difficult to meet all household needs; severely cost burdened households may in danger of homelessness.

The table below show the number of low-income cost burdened **owner households** in both counties.

NUMBER OF LOW-INCOME COST BURDENED OWNER HOUSEHOLDS					
		TOTAL # OF COST BURDENED HOUSEHOLDS	<30% AMI	31-50% AMI	51-80% AMI
Edgecombe County					
	Moderate Cost Burden	1645	140	435	1070
	Severe Cost Burden	1300	565	490	245
Nash County					
	Moderate Cost Burden	1450	360	310	780
	Severe Cost Burden	1495	855	275	365

Source: HUD 2009 CHAS Data

There are almost three thousand owner households in each county with a cost burden, and the extent of cost burden is almost even between moderate and severe in each county. These households represent 2,945 of 12,880 owner households in Edgecombe County (22.8%), and 2,945 of 23,145 owner households in Nash County (12.7%).

The number of moderately cost burdened households in Edgecombe County increases as the income level increases, and 65.0 percent of low-income households are moderately cost burdened. The number of severely cost burdened households decreases as income rises, but 43.5 percent of extremely low-income households are severely cost burdened and 37.7 percent of very low-income households are severely cost burdened.

The trend does not exactly match in Nash County but still 53.7 percent of low-income households are moderately cost burdened and 57.1 percent of extremely low-income households are severely cost burdened.

The situation for **renter households** in each county is similar, as the table below demonstrates.

NUMBER OF LOW-INCOME COST BURDENED RENTER HOUSEHOLDS					
Edgecombe County		TOTAL # OF COST BURDENED HOUSEHOLDS	<30% AMI	31-50% AMI	51-80% AMI
	Moderate Cost Burden	1540	230	510	800
	Severe Cost Burden	2675	2100	530	45
Nash County					
	Moderate Cost Burden	1705	385	650	670
	Severe Cost Burden	2125	1465	595	65

Source: HUD 2009 CHAS Data

Low-income renter households in Edgecombe County (4,215) represent 50.0 percent of the total number of renter households (8,430), while low-income renter households in Nash County (3,830) represent 30.3 percent of the County's total 12,615 renter households.

In Edgecombe County the number of moderately cost burdened households increases as income levels increase, and almost fifty percent of low-income households are moderately cost burdened. However, 78.5 percent of severely cost burdened households are in the extremely low-income group.

The figures for Nash County follow the same pattern, though in this case 68.9 percent of severely cost burdened households are in the extremely low-income group and the percentage of low-income moderately cost burdened households is only 39.2 percent.

These figures show that there is a significant portion of the low-income population that faces a cost burden for housing, and that the extremely low-income households face the greatest burden. The situation for the extremely low-income households is especially precarious as an illness, accident or job loss could threaten these households with homelessness.

COST BURDEN BY RACE

The table below, based upon HUD CHAS 2009 data, shows the numbers and percentage of households in the two counties with moderate and severe cost burdens by race.

COST BURDEN BY RACE				
	Moderate Cost Burdened HH	% of TOTAL	Severely Cost Burdened HH	% of TOTAL
White	4475	45.8%	2665	32.8%
Black	4885	50.0%	5180	63.8%
Hispanic	215	2.2%	79	1.0%
Other	199	2.0%	194	2.4%
TOTAL	9774		8118	

Source: HUD 2009 CHAS Data

Black households with a moderate cost burden are present in slightly greater numbers than White households with a moderate cost burden. Other groups are represented in very modest numbers.

However, when considering severe cost burden in the two counties, Blacks have twice the number severely cost burdened households as Whites.

NEEDS BY RACE

Table One of the 2009 CHAS Data set provides information about the housing needs of low-income households by race. The following tables show the figures for households with housing problems of any type broken out by race. These tables show White, Black and Hispanic households as the numbers of other households with problems are very small.

NUMBER OF LOW-INCOME OWNER HOUSEHOLDS WITH HOUSING PROBLEMS				
Edgecombe County		<30% AMI	31-50% AMI	51-80% AMI
	White	185	425	490
	Black	475	475	800
	Hispanic	0	0	0
	TOTAL	660	900	1290
Nash County				
	White	725	325	765
	Black	440	255	395
	Hispanic	55	0	0
	TOTAL	1220	580	1160

Source: HUD 2009 CHAS Data

In Edgecombe County the number of owner households with problems increases as income levels increase, but Black households report the greatest number of problems at all income levels. Though the difference in number of instances is modest at the very low-income level, the differences are significant at the extremely low- and low-income levels; indeed at the extremely

low-income level, the number of Black households reporting problems is two and one-half times that of Whites.

Nash County figures differ in several ways. There is no clear trend toward an increasing number of reported problems as income levels rise, and White owners report more problems than Black owners at each income level. Indeed, at the low-income level, two-thirds of households reporting problems are White. Also, there are fifty-five Hispanic households reporting problems while there are none in Edgecombe County. This, however, is likely a function of the fact that the Hispanic population in Nash County is larger than that of Edgecombe County.

It is interesting to note that the low-income households report the greatest total number of problems among owner households followed by the extremely low-income households.

NUMBER OF LOW-INCOME RENTER HOUSEHOLDS WITH HOUSING PROBLEMS				
Edgecombe County		<30% AMI	31-50% AMI	51-80% AMI
	White	440	65	155
	Black	1690	715	750
	Hispanic	20	35	20
	TOTAL	2150	815	925
Nash County				
	White	545	440	285
	Black	1365	780	480
	Hispanic	4	75	70
	TOTAL	1914	1295	835

Source: HUD 2009 CHAS Data

There are no clear trends for problems being reported by the low-income renters in either county, except that the extremely low-income households, both Black and White report the greatest number of problems. In Edgecombe County, Black renters report by far (in some cases almost four times) a greater number of problems than White renter households. Though the same observation holds true in Nash County, the difference in numbers of households reporting problems is not as great.

The extremely low-income renter households report the greatest number of housing problems in contrast to the number of problems reported by owner households above. The number of problems reported by extremely low-income renters (4,064) is over twice the number reported by low-income households.

HOUSING PROBLEMS

Cost burden was discussed in the earlier section of this analysis. This section will assess two other housing problems for which data is available – substandard housing and overcrowding.

Substandard Housing

The typical definition of substandard housing is a housing unit with one or more serious code violations. This analysis will use the HUD definition of lack of a complete plumbing or a complete kitchen as an indicator of substandard housing.

Table Three of the 2009 CHAS Data set reports that only 94 owner housing units in the two counties were substandard among the extremely low- very low- and low-income households. Among renter units in these same income levels, there were 310 units reported as substandard. Almost 63.0 percent of these units (190) were reported in Nash County and 115 of these units were occupied by extremely low-income households. Of the 115 substandard units in Edgecombe County, 60 (52.1%) were occupied by extremely low-income households.

Overcrowding

Overcrowding is defined by HUD as 1.01 to 1.50 persons per room, while severe overcrowding is 1.51 or more persons per room. Overcrowding among extremely low- very low- and low-income households is not a significant problem in terms of numbers in either county.

Edgecombe owner units in these income ranges report only fifteen overcrowded units and no severely overcrowded units. In Nash County there are 110 overcrowded owner units and 50 of these are occupied by very low-income households. There are no severely overcrowded owner units in Nash County.

Though the number of overcrowded and severely overcrowded renter units is greater than the number of owner units, the numbers are small in comparison to the total number of units in the two counties. Edgecombe County reported 125 overcrowded units occupied by the three lowest income groups, while Nash County reported 289 overcrowded units. In Nash County, 140 of these units were occupied by extremely low-income households, 74 by very low-, and 75 by low-income households. There were 130 severely overcrowded units in Edgecombe County, 100 of which were occupied by extremely low-income households. There were 125 severely overcrowded units in Nash County, 105 of which were occupied by extremely low-income households.

Thus, though overcrowding is not a significant issue in the two counties from a statistical point of view, the overcrowding that does exist is concentrated among renters in the extremely low-income category. These figures reflect the idea of “economic housing discrimination” that was expressed in interviews and group meetings; that is, people limited by the amount they can afford for housing must accept substandard housing.

THE ELDERLY AND EXTRA ELDERLY

The elderly, 65 and over, constituted 14.2 percent of the total population in City of Rocky Mount in the 2010 ACS, 14.2 percent in Edgecombe and 14.0 percent in Nash. These figures are higher than either State or national percentages. The Extra Elderly, those 75 and over, also constitute a significant part of the City and Consortium populations are present in percentages above the national and state figures, especially in Rocky Mount itself.

These persons may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures. The elderly, especially in very low-income households, face

housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes.

The tables below, based upon HUD CHAS 2009 data, show the numbers of elderly and extra elderly owner households in the extremely low-, very low- and low-income categories reporting housing problems. There are 8,815 elderly and extra elderly households in the two counties, but 4,705 of these (53.3%) report some type of housing problem.

NUMBER OF LOW-INCOME ELDERLY & EXTRA ELDERLY OWNER HOUSEHOLDS WITH HOUSING PROBLEMS				
Edgecombe County		<30% AMI	31-50% AMI	51-80% AMI
	Elderly	175	110	220
	Extra Elderly	140	325	95
	TOTAL	315	435	315
Nash County				
	Elderly	265	255	430
	Extra Elderly	535	155	95
	TOTAL	800	410	525

Source: HUD 2009 CHAS Data

The figures for elderly and extra elderly owner households are split almost evenly in both Edgecombe and Nash Counties with the 31 to 50 percent AMI group reporting the greatest number of problems in Edgecombe and the extremely low-income group reporting the greatest number in Nash.

NUMBER OF LOW-INCOME ELDERLY & EXTRA ELDERLY RENTER HOUSEHOLDS WITH HOUSING PROBLEMS				
Edgecombe County		<30% AMI	31-50% AMI	51-80% AMI
	Elderly	350	145	25
	Extra Elderly	175	125	20
	TOTAL	525	270	45
Nash County				
	Elderly	105	240	145
	Extra Elderly	385	110	480
	TOTAL	490	350	625

Source: HUD 2009 CHAS Data

Elderly and extra elderly renter households in the lowest income ranges in two counties reported fewer problems in total than the owners, but the greatest number of problems were reported by the elderly and extra elderly in the lowest income group. The elderly in Edgecombe County reported over 60 percent of the problems in the three income ranges, but it was the extra elderly in Nash County who reported the most problems there, 66.6 percent of the County total.

THE DISABLED

The 2010 ACS figures for disability indicate that 16.2 percent of the City’s population has some disability, while the percentages for the two counties are: Edgecombe - 17.7% and Nash – 15.2%. This represents over 23,000 persons in the Consortium. These percentages are significantly higher than the national figure of 11.9 percent. While only 5.6 percent of persons under 18 years in the City have a disability, the Census reports that 44.8 percent of persons over 65 (3,460 people) are disabled. The County percentages are similar, as the table below shows. Information about specific disabilities is not available.

SELECT STATISTICS ON DISABILITY					
Rocky Mount, Edgecombe, Nash, NC and US - 2010					
	Rocky Mount	Nash	Edgecombe	NC	US
Total % w/ Disability	16.2	17.7	15.2	13.2	11.9
% < 18 w/ Disability	5.6	6.3	4.3	4.5	4.0
% > 65 w/ Disability	44.8	43.7	44.1	38.4	36.7

Source: ACS, 2010

The implications for housing issues are that there is a need for accessible housing units for the disabled, including those who are elderly or extra elderly. These statistics are borne out by an examination of the 2009 HUD CHAS data.

The two counties have 8,284 households with disabled persons. 5,345 of these households are owner households and 2,939 are renter households. Over one-quarter (28.5%) of the owner households with a disability reported a housing problem, while 45.4 percent of renter households with a disabled person reported a housing problem. The total of 2,860 households reporting a problem is 34.5 percent of the total number of households with a person with a disability.

As the tables below demonstrate, the owner households with a disabled person reporting problems are evenly distributed by income range and by county. Renter households show a different pattern. Though there are approximately the same number of renter households with disabled persons reporting problems in the two counties, the majority of problems were reported by the extremely low-income group – 70.9 percent of total renter problems in Edgecombe and 46.3 percent in Nash and 58.4 percent overall.

NUMBER OF LOWER-INCOME DISABLED OWNER HOUSEHOLDS WITH HOUSING PROBLEMS				
Edgecombe County	<30% AMI	31-50% AMI	51-80% AMI	TOTAL
Disabled	290	260	200	750
Nash County				
Disabled	250	225	300	775
TOTAL	540	485	500	1525
NUMBER OF LOWER-INCOME DISABLED RENTER HOUSEHOLDS WITH HOUSING PROBLEMS				
Edgecombe County	<30% AMI	31-50% AMI	51-80% AMI	TOTAL
Disabled	465	140	50	655
Nash County				
Disabled	315	290	75	680
TOTAL	780	430	125	1335

Source: HUD 2009 CHAS Data

DISPROPORTIONATE NEED

The CHAS Data currently available does not permit a detailed analysis of disproportionate need per the HUD definition. However, the preceding analyses indicate that households in the extremely low-income category face a disproportionate cost burden, and, given the high percentages of African Americans living in the two counties, this burden falls upon them. Renters as a group have the greatest difficulty with substandard housing, and, again, given the population characteristics of the area, African Americans are likely to bear a disproportionate burden. Finally, African Americans, both owners and renters report more housing problems than Whites, and the extremely low-income African American households report the most problems.

SUMMARY

The key points that emerge from this analysis are:

- 1) Extremely low-income renter households represent the greatest number of severely cost burdened households
- 2) Black owner and renter households report more problems than White households and extremely low-income Black households report the greatest number of problems
- 3) Overcrowding and substandard housing do not present a problem as far as the numbers go; however, the problem has the greatest impact upon extremely low-income households
- 4) The elderly and extra elderly are present in the area in significant numbers and the extremely low-income renter and owner households report the greatest number of problems.
- 5) Extremely low-income renter households with disabled persons report the greatest number of problems.

Homeless Needs 91.205 (c)

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of sheltered and unsheltered homelessness, (including rural homelessness and chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth), the number of persons experiencing homelessness on a given night, the number of persons who experience homelessness each year, the number of persons that exit homelessness each year; the number of days that persons experience homelessness, and other measures specified by HUD, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and families with children, (especially extremely low-income) who are currently housed but threatened with homelessness. This information may be evidenced by the characteristics and needs of individuals and families with children who are currently entering the homeless assistance system or appearing for the first time on the streets. The description must specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

Describe, to the extent information is available, the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

Homeless Needs (91.205(c))

The City of Rocky Mount and the Consortium communities continue to face significant problems associated with homelessness and the prevention of homelessness. The City and DEHC, working with the counties, local churches, agencies, and not-for-profit organizations, attempt to monitor the situation and to provide services to meet the needs the homeless and to prevent homelessness. The homeless population in the area has increased recently because of continued high unemployment, and the continued recession

1) Nature and Extent of Homelessness

The January 2011 survey of the homeless in the two DEHC counties revealed that there were 28 homeless persons in Nash County and 132 homeless persons in Edgecombe County. These figures are considered too low by providers of services to the homeless in the Consortium area. These providers note that they are seeing an increase in the number of homeless families with children and lack the resources to handle the current demand.

The City has a number of programs that provide shelter and assistance to the homeless, and relies on these services and facilities. There are several programs and projects under way to provide supportive housing, prevent homelessness, address emergency shelter needs and develop transitional housing and supportive programs for transitional housing.

United Christian Ministries' Emergency Shelter, the Salvation Army My Sister's House, and Tarboro Community Outreach provided a total of 75 emergency shelter beds for homeless individuals in the area, but the point in time count revealed a need for at least 40 additional beds.

The faith community is helping to meet this need by providing additional resources; the Church on the Rock has provided shelter for up to ten people. United Community Ministries Emergency Shelter provided beds for 519 persons who stayed an average of 24 nights during 2008-2009.

The growing number of Spanish-speaking persons in the two counties has created a need for bilingual persons to staff shelters and to provide services. In some instances it has proven difficult to assist persons who are not proficient in English. No detailed figures about the racial/ethnic makeup of the homeless population are currently available.

2) Persons Threatened with Homelessness

Consideration must be given to an analysis of those persons and families who are in danger of becoming homeless. The at-risk population is defined as when an individual or family faces immediate eviction and cannot identify another residence or shelter. This population is typically divided into six categories:

- 1) families at-risk,
- 2) domestic violence victims,
- 3) youth,
- 4) persons with mental illness,
- 5) persons with alcohol and substance abuse problems, and
- 6) persons with health problems.

These groups live on the edge of homelessness constantly. One minor emergency, an unexpected bill, or a temporary loss of employment can create a situation in which the mortgage or the rent cannot be paid and eviction or foreclosure can occur.

Statistics on this topic cannot be provided per se, but an examination of the data on overcrowding and upon cost burdened households provides some insight into the extent of the problem.

This analysis will focus on the 0-30% AMI income group, as presented in the recent CHAS data set, as it is likely to be the most stressed and vulnerable group.

Data from the HUD CHAS 2009 data set indicate that there are 380 one-family households in the extremely low-income group that face either overcrowding or severe overcrowding. There are an additional twenty households with two or more families living in one unit.

There are 4,090 renter households in the extremely low-income category facing a cost burden of greater than 30% of their income, but 3,475 of these have a cost burden of greater than 50%. These represent very low-income renter households that are, or could be, on the edge of homelessness. In addition, there are 1,920 owner households with a cost burden, but 1,420 of these (73.9%) are severely cost burdened. Their situation is similarly precarious.

The issue of persons and families at-risk of homelessness is very real. As noted, 4,090 renter and 1,920 owner households in the extremely low-income group face a cost burden for housing and many of these face a severe cost burden. Averaging 2.5 persons per household, this represents over 15,000 people.

It should also be noted that many persons live in substandard housing in rural areas throughout the two counties. Neither county has building codes for rural areas, and the thought is that even if such codes existed they would not be enforced. Many persons living in these units do so as this

is all they can afford, and they would not have an alternative residence if forced to move from these substandard units, thus creating more homeless persons and families.

Calculating the number of homeless persons and families is difficult, but experience has shown that the number of cases in the City and the Consortium is significant and that current resources and programs, though coping with the problem, are stretched very thin.

Non-homeless Special Needs 91.205 (d) including HOPWA

Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, public housing residents, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (Table 1B or Needs.xls in CPMP Tool) of their Consolidated Plan to help identify these needs. *Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

Non-Homeless Special Needs Analysis **(91.205(d) and 91.210(d))**

Certain population groups require supportive services and/or supportive housing, either on a permanent basis, or on a temporary basis. Many special needs populations are very low-income households (below 50% of Median Family Income) because they are not able to work or can only work on a part-time basis. Special population groups include the elderly and frail elderly, the physically and developmentally disabled, severely mentally ill persons, and those with substance abuse issues.

Many disabled individuals rely on Supplemental Security Income (SSI) for financial support. SSI provides income support to persons 65 years and over, the blind, and also the disabled. Since many disabled persons have limited incomes, finding affordable and accessible housing is often a serious challenge. Even when new affordable rental housing is developed, the rental rates for the housing units are often too high for many disabled persons.

In addition, these persons often require various types of special assistance, program activities to enhance their quality of life, and respite care for their caregivers. Support for municipal programs as well as assistance to not-for-profit organizations is necessary for the implementation of these types of activities.

Detailed information on the special needs populations identified by HUD is often not available from census or CHAS data sources. However, the City has used information from reliable sources, such as the North Carolina Center for Health Statistics, the North Carolina Department of Health and Human Services, the North Carolina Council for Women, or calculations from entities such as ARC (for the developmentally disabled), the National Institutes of Mental Health, or the National Institute of Alcohol and Alcohol Abuse to estimate the numbers of persons in

those categories. Where possible, figures from reliable local sources are used to support these analyses.

The Elderly and Extra Elderly

The Elderly, 65 and over, constituted 14.2 percent (8,143 persons) of the total population in City of Rocky Mount in the 2010 ACS, and similar percentages in the counties - 14.3 percent in Edgecombe (8,104 persons) and 14.0 percent in Nash (13,393 persons). These percentages are higher than either State or national percentages.

The Extra Elderly, those 75 and over, also constitute a significant part of the City and Consortium populations and are present in percentages above the national and state figures. There are 3,783 extra elderly in the City itself; the extra elderly number 5,919 in Nash County, and 3,546 in Edgecombe County. These persons may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures.

The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes.

As noted in the Housing Needs section, the elderly and extra elderly often face housing problems. Based upon HUD CHAS 2009 data, the tables below show the numbers of elderly and extra elderly owner households in the extremely low-, very low- and low-income categories reporting housing problems. There are 8,815 elderly and extra elderly households in the two counties, but 4,705 of these (53.3%) report some type of housing problem.

NUMBER OF LOW-INCOME ELDERLY & EXTRA ELDERLY OWNER HOUSEHOLDS WITH HOUSING PROBLEMS				
Edgecombe County		<30% AMI	31-50% AMI	51-80% AMI
	Elderly	175	110	220
	Extra Elderly	140	325	95
	TOTAL	315	435	315
Nash County				
	Elderly	265	255	430
	Extra Elderly	535	155	95
	TOTAL	800	410	525

Source: HUD 2009 CHAS Data

The figures for elderly and extra elderly owner households are split almost evenly in both Edgecombe and Nash Counties with the 31 to 50 percent AMI group reporting the greatest number of problems in Edgecombe and the extremely low-income group reporting the greatest number in Nash.

NUMBER OF LOW-INCOME ELDERLY & EXTRA ELDERLY RENTER HOUSEHOLDS WITH HOUSING PROBLEMS				
Edgecombe County		<30% AMI	31-50% AMI	51-80% AMI
	Elderly	350	145	25
	Extra Elderly	175	125	20
	TOTAL	525	270	45
Nash County				
	Elderly	105	240	145
	Extra Elderly	385	110	480
	TOTAL	490	350	625

Source: HUD 2009 CHAS Data

Elderly and extra elderly renter households in the lowest income ranges in two counties reported fewer problems in total than the owners, but the greatest number of problems were reported by the elderly and extra elderly in the lowest income group. The elderly in Edgecombe County reported over 60 percent of the problems in the three income ranges, but it was the extra elderly in Nash County who reported the most problems there, 66.6 percent of the County total.

The 2009 CHAS data does not provide detailed information about the elderly by income level, but Table 7 of that data set does show the number of cost burdened elderly households. In the two counties there were 5,310 moderately or severely cost burdened elderly households, and 2,240 of these were severely cost burdened. Many of these households (3,445) appear to be householders living alone, as they are counted as non-family, elderly.

The elderly in these households appear to be the most vulnerable to homelessness based on the cost burden they bear for housing, the extent of housing problems they face, and the fact that most are limited by fixed incomes.

Severe Mental Illness

The National Institute of Mental Health estimates that about six percent of the general population suffers from severe mental illness. Applying this percentage to the population of the Consortium counties indicates that there are an estimated 9,142 persons in the area with severe mental disorders.

Developmentally Disabled

The Association for Retarded Citizens (ARC) indicates that the base definition of developmentally disabled is an IQ score less than 70. ARC indicates that the nationally accepted percentage of the population that can be categorized as developmentally disabled is two and one-half to three percent of the population. By this calculation, there are an estimated 4,190 developmentally disabled persons in the Consortium area.

Physically Disabled

The number of persons in both Nash and Edgecombe Counties with any type of disability is estimated to be over 24,010 according to the 2010 ACS. This figure, based upon the Census

Bureau definition of disability, includes a wide range of disabilities. Persons with physical disabilities may require assistance with daily living, and additional requirements for their housing including, for example, special types of kitchen and bathroom fixtures or special fire alarms.

Deducting the number of persons with severe mental disorders and the number of developmentally disabled persons from the census figure for disabled persons gives an approximate figure of 10,700 persons who may be physically disabled.

Persons with Alcohol/Other Drug Addiction

The City has no direct data upon which to reliably estimate the number of persons with alcohol/other drug addiction problems. Various organizations and bodies have supplied figures on this topic from a national perspective.

The National Institute of Alcohol Abuse and Alcoholism estimates that 16 to 17 percent of the male population has drinking problems and that six percent of women have this problem. These estimates mean that almost 16,395 persons in the two counties are in need of supportive services for alcohol alone. No similar statistics are available for other drug use.

Persons with AIDS and Related Diseases

The North Carolina Department of Health and Human Services prepares a quarterly report on communicable diseases and in particular publishes the NC HIV/STD Surveillance Report. The latest available data (fourth quarter, 2011) for the two counties, includes totals for the two preceding years. These figures are shown in the table below.

HIV/AIDS REPORTS – 2009 -2011

	2009	2010	2011
HIV			
Edgecombe County	25	22	17
Nash County	14	20	8
AIDS			
Edgecombe County	19	12	18
Nash County	13	15	5

Source: NC Dept. of Health and Human Services, 2011

Victims of Domestic Violence

Statistics on specific to Domestic Violence at the County level are available from the North Carolina Council for Women, which publishes reports annually. In the year 2010-2011 the Council reported that 264 clients were served in Edgecombe County and that 662 were assisted in Nash County. In Edgecombe County over one-half of these clients were African American and in Nash County over forty percent were African American.

My Sister’s House in Rocky Mount provides assistance to victims of domestic violence and that organization provided statistics about the local incidence of domestic violence. The shelter received 2,423 crisis calls in 2011 and sheltered 116 persons (women and children). The length of stay for sheltered persons increased from 24 days in 2010 to 42 days in 2011. Also the number of hospital responses increased from 13 in 2010 to 94 in 2011.

Public Housing Residents

Public housing is only readily available in the larger Consortium jurisdictions of Rocky Mount, Tarboro, and Princeville. Each of these programs is described below. A more complete description of each is found in the Needs of Public Housing section of this plan

Rocky Mount Housing Authority

The Rocky Mount Housing Authority (RMHA), an independent entity, was formed in 1951 to provide affordable housing to low and very low-income citizens.

The RMHA has 718 units of public housing. The City of Rocky Mount and the RMHA partnered to implement the Beal Street Redevelopment Plan and the Neighborhood Stabilization Program in the City. The City acquired a 24-unit townhouse complex, which it rehabbed and sold to the RMHA at a considerable discount in order to increase the supply of affordable rental units. The table below, based upon an interview with Mr. Larry Russell, the Authority's Chief Executive Officer, summarizes the public housing available in Rocky Mount.

ROCKY MOUNT HOUSING AUTHORITY DEVELOPMENTS			
Development	# of Units	Year Constructed	General Condition
West End Terrace	110	1954	Good
Weeks Armstrong	22	1954	Good
Weeks Armstrong	74	2003	Excellent
West End Terrace	100	1958	Needs Rehabilitation
Weeks Armstrong	86	1971	Good
Scattered Sites	198	1971	Good
McIntyre Lane	50	1985	Good
M.S. Hayworth	40	1980	Good
Marigold Street	14	2003	Excellent
Beal Street Redevelopment	24	2011	Excellent
TOTAL UNITS	718		

Source: RMHA, 2012

Fifty-four of these units are for the elderly and the disabled.

All units managed by the RMHA are renter occupied. All of the units are currently occupied and the RMHA has a lengthy waiting list. Though some of the units are older, the majority of the public housing stock in Rocky Mount is in good repair and most units require only routine maintenance. Air conditioning has been added to many of the older units and other modifications and repairs, such as roofing, kitchen remodeling, and site improvements are on-going as funding permits.

The older units present accessibility issues and some degree of functional obsolescence. Modifications have been made to some of these older units to make them accessible units. The Authority would like to replace these older units, but funding is a significant obstacle.

A “troubled housing authority or agency” is one that is in its third year of not having met targets for improved performance. The Rocky Mount Housing Authority is not considered a “troubled” agency by HUD; indeed, the Rocky Mount Housing Authority is a “high performing agency.”

Rocky Mount Section 8 Inventory

The RMHA has 265 vouchers in the Housing Choice Voucher (HCV) Program. The Waiting List for this program is closed until further notice because the number of applicants far exceeds the expected turnover rate. No HCV units are expected to be lost.

Tarboro Housing Authority

In the Town of Tarboro, public housing is managed by the Town of Tarboro Redevelopment Commission. The Commission manages and operates three (3) public housing developments, one Section 8 housing complex, and 82 units of scattered site public housing.

A total of 61 units were constructed to recover from Hurricane Floyd including: eight (8) one-bedroom units at Hendricks Park, sixteen (16) units at East Tarboro Phase I, eighteen (18) units at East Tarboro Phase II, and nineteen (19) units at Hope Lodge. The table below provides a summary of the existing Tarboro public housing units.

TARBORO REDEVELOPMENT COMMISSION DEVELOPMENTS			
Development	# of Units	Year Constructed	General Condition
Pinehurst Homes	50	1953	Good
Hendricks Park	34	1975	Good
East Tarboro Phase I	16	2002	Excellent
East Tarboro Phase II	18	2004	Excellent
Hope Lodge	19	2005	Excellent
Scattered Site Units	48	1980	Good
W. Baker St. Apts.	8	2001	Excellent
TOTAL UNITS	240		

Thirty-four of these units are for the elderly and disabled.

Tarboro Section 8 Inventory

Nash-Edgecombe Economic Development, Inc. (NEED) operates the Section 8 program in the Consortium. Of the over 585 Section 8 vouchers in its program, there are over 100 units in Tarboro.

Princeville Housing Authority

The Town of Princeville Housing Authority manages and operates one public housing development, Prince Court. This new development, constructed after Hurricane Floyd, has sixty units, all of which are in excellent condition.

Princeville Section 8 Inventory

Nash-Edgecombe Economic Development, Inc. (NEED) operates the Section 8 program in the Consortium, including Princeville. Of the over 585 Section 8 vouchers in its program, there are over 100 units in Princeville.

Lead-based Paint 91.205 (e)

Estimate the number of housing units* that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.

Lead-Based Paint
(91.205 (e))

Lead-based paint poses a particular hazard to children under the age of six, and is the focus of efforts by HUD to raise awareness of the problem and mitigate or eliminate the hazard. Lead-based paint was banned in 1975, but housing constructed prior to that time typically contains lead-based paint to some degree.

In Edgecombe and Nash Counties, the ACS data indicated that there are 27,689 housing units constructed before 1975. Studies have shown that the lead-based paint hazard lessens with newer construction; that is, a unit constructed between 1960 and 1979 has a 62 percent chance of having this hazard; units built from 1940 to 1959 have an eighty (80) percent chance; units built prior to 1940 have a ninety (90) percent chance. Using this formula, the Consortium has approximately 20,406 housing units with the presence of lead-based paint in them, as the table below shows.

Year of Construction	Nash County	Edgecombe County	TOTAL UNITS	FACTOR	# of Units with Lead-based Paint
pre-1939	2899	3183	6082	0.9	5474
1940-49	1683	1107	2790	0.8	2232
1950-59	3322	2419	5741	0.8	4593
1960-69	4046	2784	6830	0.62	4235
1970-75 - est.	3599	2647	6246	0.62	3873
	15549	12140	27689		20406

Source: ACS, 2010

Given the increased construction of housing in the 1990s and early 2000s, the number of units that potentially contain lead-based paint is approximately 30.6 percent of the total number of housing units in the two counties.

Children under six are the persons most severely affected by lead poisoning. These children typically constitute about seven (7) percent of the population in an area. However, because of the age breaks in the census data, this analysis uses figures for children five and under. In this instance there are 3,706 children under five in Edgecombe County and 5,877 in Nash County.

Thus, the Consortium communities do have concentrations of older housing that have a very high chance of containing lead paint as well as concentrations of children in the most susceptible age range. Many of these concentrations of older homes are in the CDBG eligible Census Tracts which have significant low/mod populations.

It should be noted, however, that the lead-based paint hazard remains a significant problem for all households living in units with lead-based paint.

Housing Market Analysis 91.210

Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.

Provide an estimate; to the extent information is available, of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.

Housing Market Analysis (91.210)

INTRODUCTION

This section of the Consolidated Plan describes the significant characteristics of the housing market in the City of Rocky Mount, the two Consortium Counties, and each of the jurisdictions participating in the DEHC in terms of supply, demand, condition, cost of housing, and market conditions. An overview of the general characteristic of the population precedes the detailed analysis of the housing markets. These detailed and extensive analyses are found in Appendix G.

OVERVIEW

Rocky Mount is an All-America City located in both Edgecombe and Nash Counties on the coastal plain of North Carolina. The City is the principal city in the Rocky Mount Metropolitan Statistical Area which encompasses both Edgecombe and Nash Counties and the DEHC participating jurisdictions. The population of the two counties according to the 2010 Census is 152,392, with 57,477 (37.6%) of those persons living in the City itself.

The two counties have a land area of 1,050 square miles, while the City has an area of 35.8 square miles. Three major highways serve the area; Interstate 95, a major north-south route on the East Coast; US 64 a four-lane east-west highway connecting the area to Raleigh, about 45 minutes to the west; and US 301 a major north-south highway connecting the area to southeastern Virginia.

DEMOGRAPHICS

Population

The population of the City now estimated to be 57,477 persons according to the 2010 American Community Survey (ACS), while the population of the two consortium Counties is 152,392. The City has grown by 2.8 percent since 2000, while the Consortium Counties have grown by almost five percent.

The median age of the City’s population, according to the 2010 ACS, was 38.7 years. This compares to 37.2 for the United States and 37.4 for the State, but the City’s median age is one year lower than those of the two Counties. Overall the City has lower percentages of persons in the working age cohorts (20-65) than the nation or the state, and the percentage of persons in the senior cohorts are slightly higher than those of the state or nation. The table below compares Rocky Mount’s population with those of the State and the nation by age cohort, clearly showing the larger percentage of persons in the City over 65 and the smaller percentages of working age persons. The counties follow the same general pattern persons.

Population by Age - Rocky Mount - Consortium - NC - US					
Age Cohort	Rocky Mount %	Nash %	Edgecombe %	NC %	US %
<5 Years	6.7	6.1	6.6	6.6	6.5
5 - 9	6.6	6.5	6.7	6.7	6.6
10-14	6.7	6.9	6.7	6.6	6.7
15-19	7.5	7.0	7.2	6.9	7.1
20-24	6.4	5.6	6.1	6.9	7.0
25-29	6.0	5.5	5.8	6.6	6.8
30-34	5.8	6.0	5.7	6.5	6.5
35-39	5.9	6.5	5.7	6.9	6.5
40-44	6.3	6.9	6.3	7.0	6.8
45-49	7.3	7.9	7.4	7.3	7.4
50-54	7.5	7.6	7.7	7.0	7.2
55-59	7.0	7.2	7.5	6.3	6.4
60-64	6.1	6.4	6.3	5.6	5.4
65-69	4.4	4.5	4.5	4.2	4.0
70-74	3.2	3.3	3.5	3.1	3.0
75-79	2.6	2.5	2.6	2.3	2.4
80-84	2.1	2.0	1.9	1.7	1.9
>85	1.9	1.7	1.7	1.5	1.8
Median Age	38.7	39.9	39.6	37.4	37.2

Source: 2010 ACS

The Elderly and Extra Elderly

The elderly, 65 and over, constituted 14.2 percent of the total population in City of Rocky Mount in the 2010 ACS, 14.2 percent in Edgecombe and 14.0 percent in Nash. These figures are higher than either State or national percentages.

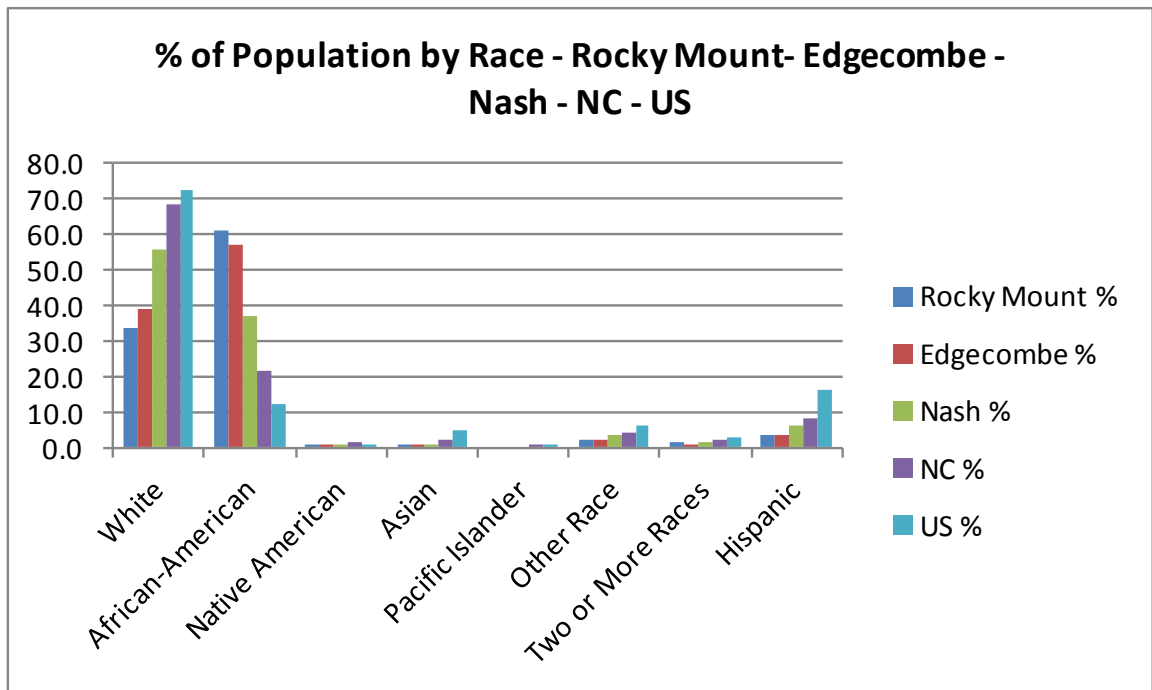
The Extra Elderly, those 75 and over, also constitute a significant part of the City and Consortium populations are present in percentages above the national and state figures, especially in Rocky Mount itself. There are 3,783 extra elderly in the City. These persons may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures.

The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes.

It is also interesting to note that 54.2 percent of persons in the City are female, a figure above the national average of 50.8 though even with the State's 51.3 percent. The populations in the counties reflect this with 53.6 percent of Edgecombe County's population being female. As will be seen below, both age and gender considerations affect the size and types of households, and housing needs and requirements, as well as shaping the types of services the residents need.

Race

The graph below compares the racial composition of Rocky Mount with that of Nash and Edgecombe Counties, North Carolina and the United States. The percentage of the African-American population in the three Consortium jurisdictions is higher than that of the state or the nation, while the percentages of Asians and other groups is lower in most instances. The percentage of Hispanic persons is also well below the national and state figures.



Source: 2010 ACS

It should be noted that the percentage of persons calling themselves Hispanic increased dramatically in recent years. In 1990 there were only 1,176 persons who classified themselves as Hispanic in the Consortium. By the 2010 Census there were 8,119 Hispanic persons, an increase of almost 700 percent.

Other population characteristics impact housing issues as well. The percentage of foreign-born persons in Rocky Mount is 3.4 percent, which is below the State figure of 7.5 percent, and well below the national percentage, 12.9 percent. Still, 5.4 percent of persons speak a language other than English at home in Rocky Mount. The foreign-born population in Edgecombe County is a

modest 2.3 percent, but that of Nash is 5.0 percent, and 7.7 percent of persons in Nash speak a language other than English at home.

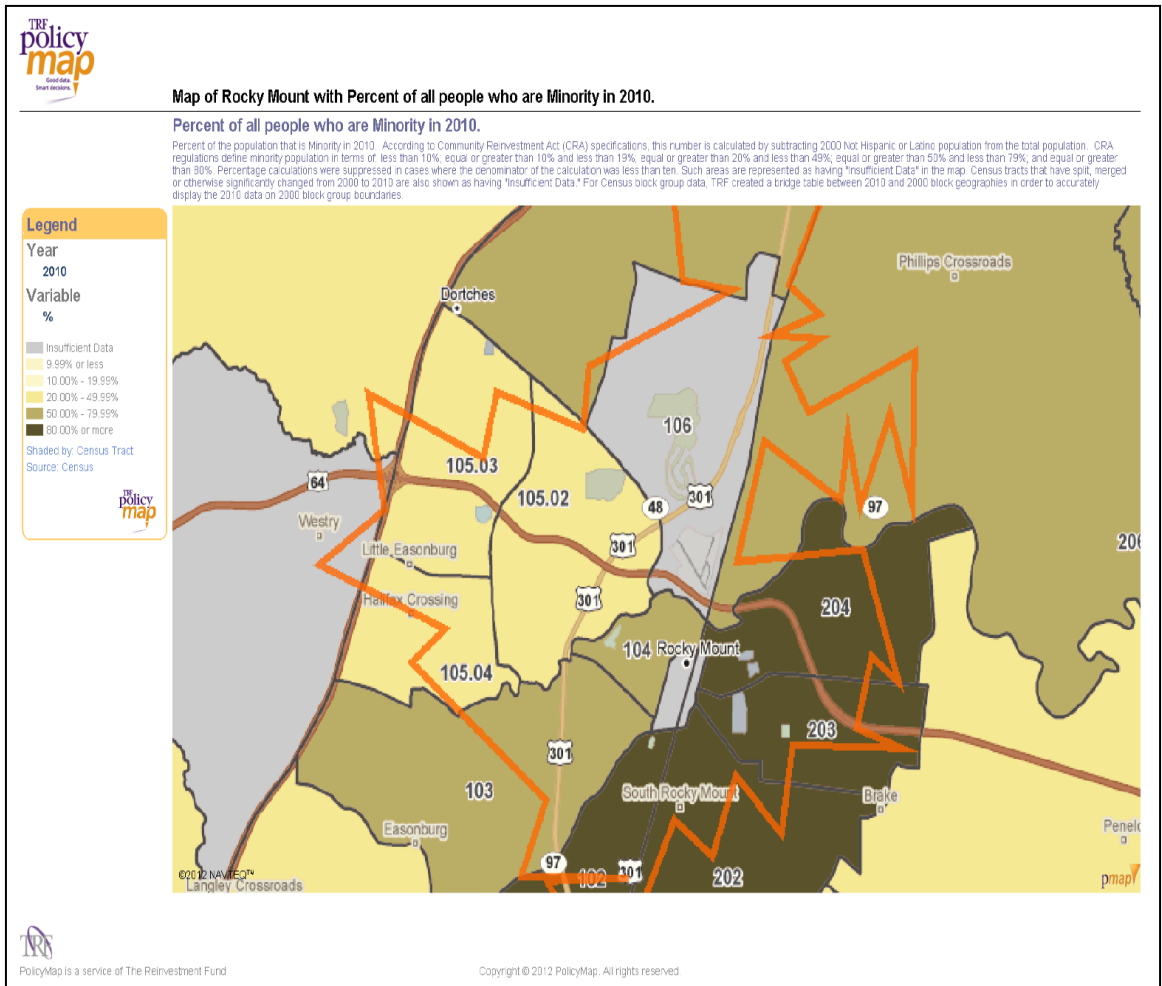
The following is a list of Census Tracts showing concentrations of minority groups. The HUD definition of an area of minority concentration as a census tract in which the population of any racial/ethnic minority group exceeds 50% of the total population of that tract. A high concentration is defined as a census tract in which the population of any racial/ethnic minority group is 75% or more of the total population of that tract.

There are 32 Census tracts in the two counties and they are split evenly between those with a concentration of minority persons and those that do not have a minority concentration. The table on the following page shows the minority percentages for each of the Census Tracts in the Consortium area. However, there are six Census Tracts that have high concentrations of Minority population, and five of them are in Rocky Mount. The map following the table shows the percentage of minority residents in Rocky Mount by Census Tract.

ROCKY MOUNT MINORITY PERCENTAGES BY CENSUS TRACT, 2010

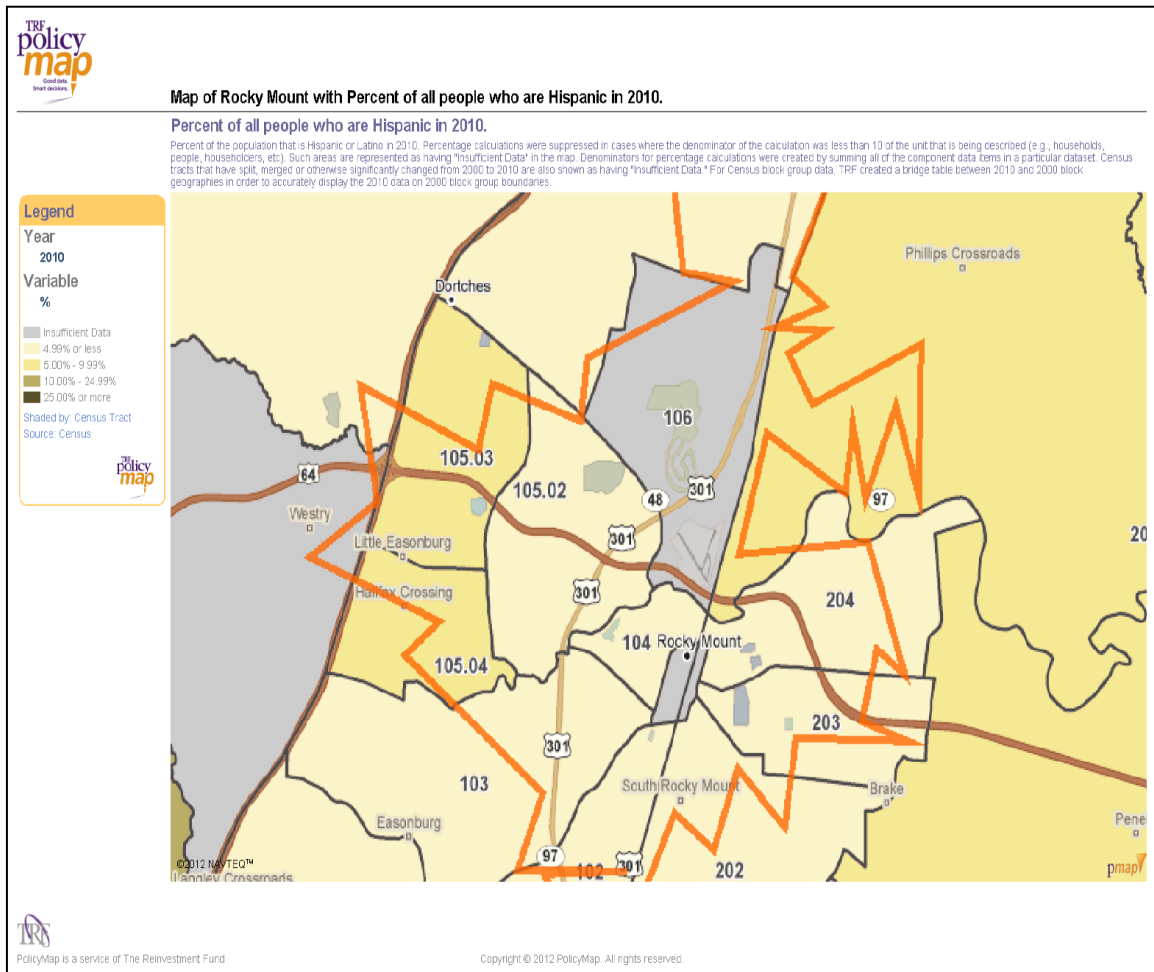
County	US Census Tract	Population	Percent of all people who are Minority in 2010.	Percent of all people who are African American in 2010.
Edgecombe	201	330	89.7	85.5%
Edgecombe	202	7020	83.1	81.1%
Edgecombe	203	5689	85.0	82.9%
Edgecombe	204	5110	95.1	94.0%
Edgecombe	206	3944	74.75	71.4%
Edgecombe	207	2177	64.8	62.0%
Edgecombe	208	3728	50.75	48.5%
Edgecombe	209	1711	90.6	87.3%
Edgecombe	210	3127	54.9	52.0%
Edgecombe	211	4625	56.0	40.4%
Edgecombe	212	4879	30.2	27.6%
Edgecombe	213	4411	38.5	35.2%
Edgecombe	214	3372	18.3	15.9%
Edgecombe	215	2932	45.9	43.9%
Edgecombe	216	2551	27.3	24.3%
Nash	101	413	82.8%	74.6%
Nash	102	6400	73.8%	71.3%
Nash	103	6947	35.5%	32.6%
Nash	104	3679	70.0%	63.6%
Nash	105.02	6287	27.7%	24.0%
Nash	105.03	2922	25.3%	21.5%
Nash	105.04	5142	27.2%	23.6%
Nash	106	8368	42.0%	33.6%
Nash	107	2764	56.7%	53.8%
Nash	108	6068	24.0%	20.9%
Nash	109	5293	54.9%	49.4%
Nash	110	4163	48.9%	43.3%
Nash	111	10056	34.9%	31.8%
Nash	112	5268	18.3%	15.2%
Nash	113	4148	30.0%	13.8%
Nash	114	3641	30.9%	22.4%
Nash	115	5861	30.4%	22.2%

Source: FFIEC, 2012



Source: Policy Map and ACS, 2010

As noted earlier, the Hispanic population has grown significantly in the past two decades. In 2010, this population was concentrated in the western part of the City, as shown on the map below. Despite the rapid growth of this part of the population, Hispanics constitute no more than five to ten percent of the population in any tract. By 2010 the Hispanic population constituted over 10 percent of the population in the Census Tracts on the southern and western parts of the City, though no Tract was over 25 percent Hispanic, as the map below shows.



Source: Policy Map and ACS, 2010

National Origin and Language

The three jurisdictions have modest percentages of foreign-born persons; 5.0 percent in Nash County, 2.3 percent in Edgecombe County, and 3.4 percent in the City. The vast majority of the foreign-born population came from Latin America, though the City has almost six hundred foreign-born persons from Asia. Spanish is the predominant language other than English spoken at home, reflecting the growth of the Hispanic population in the area. Anecdotal information indicates that Hispanics may be the victims of housing discrimination out of proportion to their numbers because they do not know their rights.

Families and Households

The average household size in Rocky Mount, 2.38 persons, is below both the US figure of 2.63, and North Carolina's 2.53. The percentage of Family Households in Rocky Mount is 61.8 percent, well below the US average of 66.4 percent, and the percentage of families with children under 18, is 31.5 percent, which is lower than either the State or the national figures. The percentage of Rocky Mount households in which there is one or more persons over 65 is only 24.5 percent, a figure slightly higher than that of the State (23.9%) and slightly lower than the national percentage (24.8%). The table below presents this, and other data.

SELECT HOUSEHOLD CHARACTERISTICS					
Rocky Mount, Edgecombe, Nash, NC and US - 2010					
	Rocky Mount	Nash	Edgecombe	NC	US
Avg. HH Size	2.38	2.45	2.51	2.53	2.63
Avg. Family Size	3.08	3.02	3.12	3.10	3.23
	%	%	%	%	%
% HH with Persons 65+	24.5	24.0	27.7	23.9	24.8
% HH with persons Under 18	31.5	33.3	32.8	32.9	33.1
% Single Parent HH with Children	14.5	12.3	13.1	10.2	9.7
% Householders Living Alone	34.0	29.2	29.7	27.8	27.4

Source: ACS, 2010

The percentage of single parents residing in the Consortium area is well above the national and State percentages and the percentage of householders living alone (small households) is also above both State and national norms.

Disabled Persons and Special Needs Populations

The 2010 figures for disability indicate that 16.2 percent of the City’s population has some disability, while the percentages for the two counties are Edgecombe - 17.7% and Nash – 15.2%. This represents over 23,000 persons in the Consortium. These percentages are significantly higher than the national figure of 11.9 percent. While only 5.6 percent of persons under 18 years in the City have a disability, the Census reports that 44.8 percent of persons over 65 (3,460 people) are disabled. The County percentages are similar, as the table below shows. Information about specific disabilities is not available.

SELECT STATISTICS ON DISABILITY					
Rocky Mount, Edgecombe, Nash, NC and US - 2010					
	Rocky Mount	Nash	Edgecombe	NC	US
Total % w/ Disability	16.2	17.7	15.2	13.2	11.9
% < 18 w/ Disability	5.6	6.3	4.3	4.5	4.0
% > 65 w/ Disability	44.8	43.7	44.1	38.4	36.7

Source: ACS, 2010

The implications for fair housing issues are that there is a need for smaller housing units for the elderly and those living alone, but the demand is likely to be less relative to national percentages. Similarly, there is a need for housing for the frail elderly and the disabled, but the City’s population percentages would indicate a lower demand for the housing designed for these persons.

ECONOMIC FACTORS

Income and Poverty

The following table compares key income and poverty figures for the city, the County, the state, and the United States.

SELECTED INCOME AND POVERTY STATISTICS ROCKY MOUNT, EDGECOMBE, NASH, NORTH CAROLINA, AND THE UNITED STATES – 2010 ACS

	Rocky Mount	Edgecombe	Nash	North Carolina	United States
Median Household Income (\$)	\$37,059	\$23,665	\$44,499	\$43,326	\$50,046
Per Capita Income (\$)	\$21,779	\$16,747	\$23,909	\$23,432	\$26,059
Persons in Poverty (%)	19.0%	22.3%	14.1%	17.5%	15.3%

Source: ACS, 2010

Rocky Mount’s Median household Income is 74.0 percent of the national figure and 85.5 percent per cent of the State figure. However, the Edgecombe County income figures are even lower and the percentage of persons in poverty is eight percent higher than the national figure.

Rocky Mount does have a slightly lower percentage of households with retirement income than the nation (17.4% vs. 17.5%) and a higher percentage of households with Social Security income (30.6% vs. 28.4%). At the same time, the percentage of persons with Supplemental Security Income is 8.2 percent compared to the national figure of 5.1 percent. However, the percentage of persons receiving Food Stamp/SNAP benefits is 19.1 percent, which is higher than the national percentage, 11.9.

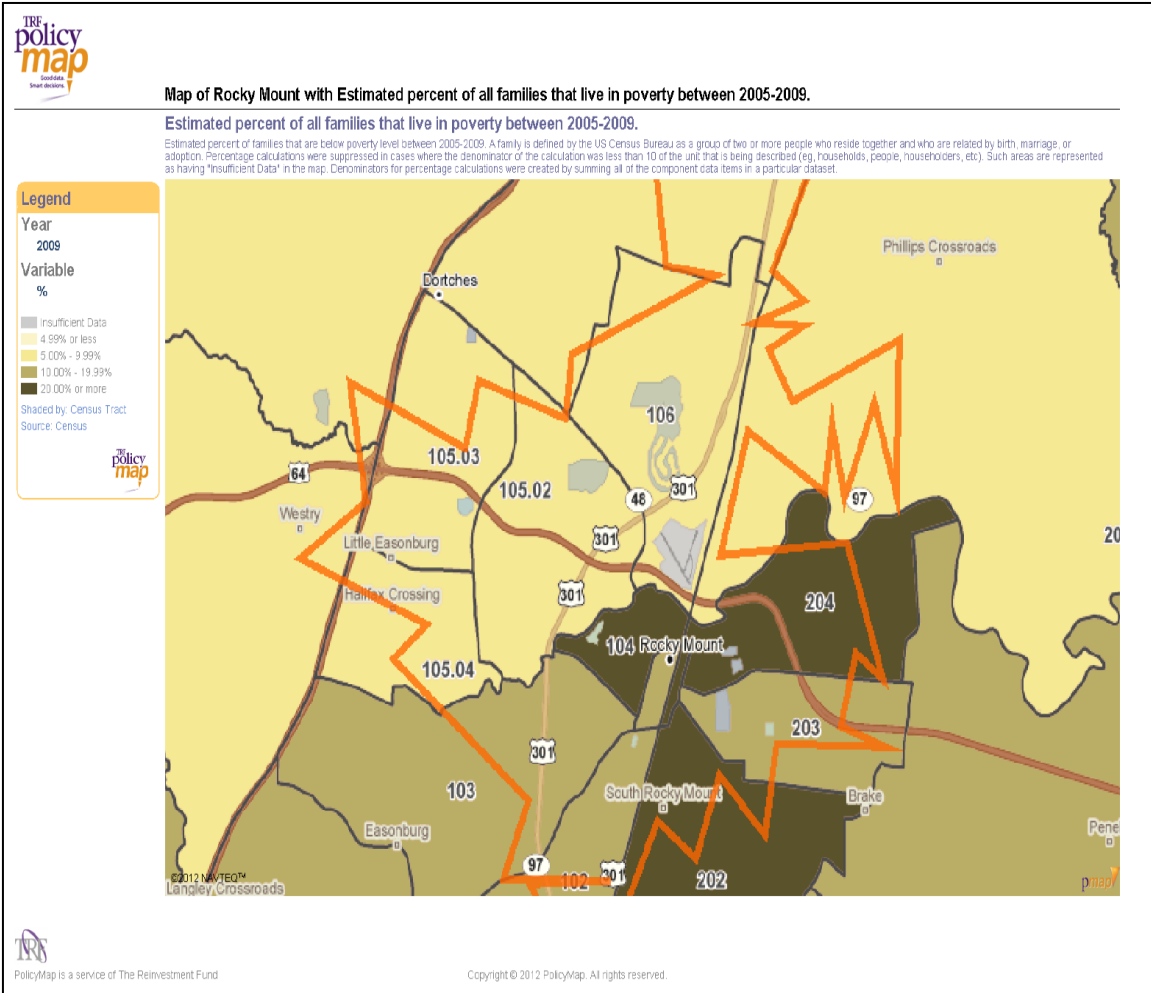
In fact, all three jurisdictions have higher percentages of persons on Social Security, SSI and SNAP than the national norms. The table below shows these figures for the City and the two counties, comparing them to state and national percentages.

SELECT INCOME STATISTICS					
	Rocky Mount	Nash	Edgecombe	NC	US
Median HH Income	\$37,059	\$23,665	\$44,499	\$43,326	\$50,046
Per Capita Income	\$21,779	\$16,747	\$23,909	\$23,432	\$26,059
% HH w/ Retirement Income	17.4%	17.8%	17.9%	17.9%	17.5%
% HH w/ Social Security	30.6%	30.4%	36.7%	29.5%	28.4%
% HH w/ SSI	8.2%	6.2%	8.4%	4.7%	5.1%
% HH w/ SNAP	19.1%	14.4%	22.2%	13.1%	11.9%
% Persons in Poverty	19.0%	22.3%	14.1%	17.5%	15.3%

Source: ACS, 2010

Poverty is an issue in Rocky Mount as 19.0 percent of the population had an income in the preceding twelve months that was below the established poverty level. 11.9 percent of the elderly and 32.6 percent of persons in the City under 18 are in this group.

The map below shows that poverty is greatest in census tracts in the central, southern and eastern portions of the City. Though the Policy Map figures are from the 2009 ACS, they indicate that over 20.00 percent of the persons in the darkest shaded Census Tracts were in poverty. These Census Tracts are those that contain the largest percentages of the minority population, and are also the areas deemed eligible for funding from the CDBG program.



Source: Policy Map

One of the concerns noted in the Consolidated Plan is the concentration of low-income households. Identifying concentrations of low-income households and racial and ethnic minorities is helpful in identifying possible patterns of discrimination. The City and the Consortium have a substantial number of households with an income of less than \$15,000; indeed, 20.4 percent of households in the City (some 4,752 households), 25 percent of Edgecombe households (5,384), and 16.3 percent of Nash households (6,160) are below this figure. The table below shows the number and percentage of households at various income levels.

**ROCKY MOUNT AND CONSORTIUM COUNTY HOUSEHOLD INCOMES,
2011**

Income	Rocky Mount %	Edgecombe %	Nash %
<\$10,000	12.7%	14.6%	9.3%
\$10,000-\$14,999	7.7%	10.4%	7.0%
\$15,000-\$24,999	13.3%	15.6%	11.6%
\$25,000-\$34,999	13.4%	12.1%	11.6%
\$35,000-\$49,999	15.8%	15.4%	16.7%
\$50,000-\$74,999	16.0%	16.7%	18.2%
\$75,000-\$99,999	8.9%	8.4%	11.2%
\$100,000-\$149,999	7.9%	5.4%	9.5%
\$150,000-\$199,999	1.9%	1.0%	2.3%
>\$200,000	2.4%	0.4%	2.6%

Source: ACS, 2010

HUD has provided detailed data as part of its Comprehensive Housing Affordability Strategy materials to assist in preparing the Consolidated Plan and implementing HUD programs. HUD established five income categories for its analysis of incomes. The five income ranges are:

- Extremely Low (0-30% of the median income),
- Very Low-income (31-50% of the median income),
- Low-income (51-80% of the median),
- Moderate-income (81-95% of the median), and
- Upper-income (95% and above of the median).

The table below shows the distribution of Extremely Low-, Very Low-, Low- and Moderate-income households in the City based upon this data. The 2011 Median Income figure for a family of four in Consortium, calculated by HUD, is \$49,700.

**HUD AREA MEDIAN HOUSEHOLD INCOME
ROCKY MOUNT, 2011**

Income Category	2012 Median HH Income \$49,700	Approx. # of HH	Approx. % of HH
<30% AMI	\$14,910	11544	19.5%
31-50% AMI	\$24,850	7741	13.1%
51-80% AMI	\$39,760	10212	17.2%
81-95% AMI	\$47,215	6346	10.7%
96%+ AMI	\$47,712	23457	39.6%

Source: HUD Income Limits Documentation System, 2011 ACS, Swiger Consulting Analysis

Thus, 49.7 percent of Rocky Mount households are in the lowest income categories.

Public and Assisted Housing 91.210 (b)

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including:

- the number of public housing units in the jurisdiction,
- the physical condition of such units,
- the restoration and revitalization needs of public housing projects within the jurisdiction,
- the number of families on public housing and tenant-based waiting lists and
- results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25).

Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

Needs of Public Housing **(91.210(b))**

Public Housing

Public housing is only readily available in the larger Consortium jurisdictions of Rocky Mount, Tarboro, and Princeville.

Rocky Mount

1) Rocky Mount Housing Authority

The Rocky Mount Housing Authority (RMHA), an independent entity, was formed in 1951 to provide affordable housing to low and very low-income citizens. Supported by HUD, admission to public housing is based on need, and the rent is limited to no more than 30 percent of a person's income. The RMHA works with the City of Rocky Mount and community organizations to provide affordable housing to the City's low-income residents.

The goals of the RMHA are as follow:

1. To expand the supply of assisted housing by applying for additional rental vouchers; reduce public housing vacancies; leverage private or other public funds to create additional housing opportunities and to acquire or build units or developments.

2. To improve the quality of assisted housing with increased customer satisfaction and to renovate or modernize public housing units.
3. To provide an improved living environment by implementing measures to deconcentrate poverty that may include replacing older dense properties.
4. To promote self-sufficiency and asset development of assisted households by increasing the number and percentage of employed persons in assisted families; providing or attracting supportive services to improve assistance recipients' employability and providing or attracting supportive services to increase independence for the elderly or families with disabilities.
5. To ensure equal opportunity and affirmatively further fair housing through providing access to assisted housing and suitable living environment regardless of race, color, religion, national origin, sex, familial status; and to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required.

The RMHA has 718 units of public housing. The City of Rocky Mount and the RMHA partnered to implement the Beal Street Redevelopment Plan and the Neighborhood Stabilization Program in the City. The City acquired a 24-unit townhouse complex, which it rehabbed and sold to the RMHA at a considerable discount in order to increase the supply of affordable rental units. The table below summarizes the public housing available in Rocky Mount.

ROCKY MOUNT HOUSING AUTHORITY DEVELOPMENTS			
Development	# of Units	Year Constructed	General Condition
West End Terrace	110	1954	Good
Weeks Armstrong	22	1954	Good
Weeks Armstrong	74	2003	Excellent
West End Terrace	100	1958	Needs Rehabilitation
Weeks Armstrong	86	1971	Good
Scattered Sites	198	1971	Good
McIntrye Lane	50	1985	Good
M.S. Hayworth	40	1980	Good
Marigold Street	14	2003	Excellent
Beal Street Redevelopment	24	2011	Excellent
TOTAL UNITS	718		

Source: RMHA, 2012

Fifty-four of these units are for the elderly and the disabled.

All units managed by the RMHA are renter occupied. All of the units are currently occupied and the RMHA has an extensive waiting list. Though some of the units are older, the majority of the public housing stock in Rocky Mount is in good repair and most units require only routine maintenance. Air conditioning has been added to many of the older units and other modifications and repairs, such as roofing, kitchen remodeling, and site improvements are on-going as funding permits.

The older units present accessibility issues and some degree of functional obsolescence. Modifications have been made to some of these older units to make them accessible units. The Authority would like to replace these older units, but funding is a significant obstacle.

A “troubled housing authority or agency” is one that is in its third year of not having met targets for improved performance. The Rocky Mount Housing Authority is not considered a “troubled” agency by HUD; indeed, the Rocky Mount Housing Authority is a “high performing agency.”

2) Section 8 Inventory

The RMHA has 265 vouchers in the Housing Choice Voucher (HCV) Program. The Waiting List for this program is closed until further notice because the number of applicants far exceeds the expected turnover rate. No HCV units are expected to be lost.

3) Other Assisted Housing Inventory

The Housing Authority has no other inventory.

Tarboro

1) Tarboro Housing Authority

In the Town of Tarboro, public housing is managed by the Town of Tarboro Redevelopment Commission. The Commission manages and operates three (3) public housing developments, one Section 8 housing complex, and 82 units of scattered site public housing.

A total of 61 units were constructed to recover from Hurricane Floyd including: eight (8) one-bedroom units at Hendricks Park, sixteen (16) units at East Tarboro Phase I, eighteen (18) units at East Tarboro Phase II, and nineteen (19) units at Hope Lodge. The table below provides a summary of the existing Tarboro public housing units.

TARBORO REDEVELOPMENT COMMISSION DEVELOPMENTS			
Development	# of Units	Year Constructed	General Condition
Pinehurst Homes	50	1953	Good
Hendricks Park	34	1975	Good
East Tarboro Phase I	16	2002	Excellent
East Tarboro Phase II	18	2004	Excellent
Hope Lodge	19	2005	Excellent
Scattered Site Units	48	1980	Good
W. Baker St. Apts.	8	2001	Excellent
TOTAL UNITS	240		

Thirty-four of these units are for the elderly and disabled.

2) Section 8 Inventory

Nash-Edgecombe Economic Development, Inc. (NEED) operates the Section 8 program in the Consortium. Of the over 585 Section 8 vouchers in its program, there are over 100 units in Tarboro.

3) **Other Assisted Housing Inventory**

The Housing Authority has no other inventory.

Princeville

1) **Princeville Housing Authority**

The Town of Princeville Housing Authority manages and operates one public housing development, Prince Court. This new development, constructed after Hurricane Floyd, has sixty units, all of which are in excellent condition.

2) **Section 8 Inventory**

Nash-Edgecombe Economic Development, Inc. (NEED) operates the Section 8 program in the Consortium, including Princeville. Of the over 585 Section 8 vouchers in its program, there are over 100 units in Princeville.

3) **Other Assisted Housing Inventory**

The Housing Authority has no other inventory.

Homeless Inventory 91.210 (c)

The jurisdiction shall provide a brief inventory of existing facilities, housing, and services that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The inventory of facilities and housing (e.g. emergency shelter, transitional housing, permanent supportive housing) must be presented in a form specified by HUD. The inventory of services must include services targeted to homeless persons and mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

Homeless Facilities and Services Inventory
(91.210(c))

The City of Rocky Mount and the DEHC members are addressing the significant issue of homelessness through a combination of efforts and programs intended to prevent homelessness to the extent possible and to assist those who do find themselves homeless.

The following roster of programs is taken from the City’s recently completed Community Outreach Responsive Education Network Referral Roster. This list includes a wide range of programs and services for residents of the City and the area. The following are efforts focused on assisting the homeless and preventing homelessness.

<u>‘Emergency Shelter’</u> 326 S. Franklin St. Rocky Mount, NC 27804	Red Cross
341 McDonald St. Rocky Mount, NC 27804	United Community Ministries
<u>‘Food Pantries’</u> 301 NE Main St. Rocky Mount, NC 27801	Church of God of Deliverance
100 Englewood Dr. Rocky Mount, NC 27804	Englewood Presbyterian Church
1731 Hunter Hill Rd. Rocky Mount, NC 27804	Parkwood Baptist Church
209 S Grace St. Rocky Mount, NC 27804	Project Hope Ministries
420 Paul St. Rocky Mount, NC 27804	Salvation Army
341 McDonald St. Rocky Mount, NC 27804	United Community Ministries
<u>‘Utilities Assistance’</u> 3520 Bishop Rd. Rocky Mount, NC 27804	Church on the Rise
652 Raleigh Rd. Rocky Mount, NC 27803	Ebenezer Baptist Church
301 S Fairview Rd. Rocky Mount, NC 27801	Edgecombe Co. DSS (Rocky Mount Office)
100 Englewood Dr. Rocky Mount, NC 27804	Englewood Presbyterian Church
200 S Church St. Rocky Mount, NC 27804	First Baptist Church
1501 Sunset Ave. Rocky Mount, NC 27804	Lakeside Baptist Church
1731 Hunter Hill Rd. Rocky Mount, NC 27804	Parkwood Baptist Church
209 S Grace St. Rocky Mount, NC 27804	Project Hope Ministries

420 Paul St. Rocky Mount, NC 27804	The Salvation Army
341 McDonald St. Rocky Mount, NC 27804	United Community Ministries
1001 West Haven Blvd. Rocky Mount, NC 27804	West Haven Presbyterian
<u>'Housing'</u> 916 Branch St. Rocky Mount, NC 27801	Bassett Center
PO Box 1180 Rocky Mount, NC 27802	City of Rocky Mt Human Rel.
301 S Fairview Rd. Rocky Mount, NC 27801	Edgecombe Co. DSS (Rocky Mount Office)
500 Nash Medical Arts Mall Rocky Mount, NC 27804	The Beacon Ctr.
402 E Virginia St. Rocky Mount, NC 27801	OIC, Inc
1065 Pinehurst Dr. Rocky Mount, NC 27801	Rocky Mount Housing Authority
<u>'Rent Assistance'</u> 3520 Bishop Rd. Rocky Mount, NC 27804	Church on the Rise
652 Raleigh Rd. Rocky Mount, NC 27804	Ebenezer Baptist Church
301 S Fairview Rd. Rocky Mount, NC 27801	Edgecombe Co. DSS (Rocky Mount Office)
100 Englewood Dr. Rocky Mount, NC 27804	Englewood Presbyterian Church
200 S Church St. Rocky Mount, NC 27804	First Baptist Church
100 S Church St. Rocky Mount, NC 27804	First United Methodist Church
1501 Sunset Ave Rocky Mount, NC 27804	Lakeside Baptist Church
209 S Grace St. Rocky Mount, NC 27804	Project Hope Ministries
PO Box 2723 Rocky Mount, NC 27802	Rocky Mount Housing Authority
420 Paul St. Rocky Mount, NC 27804	The Salvation Army
341 McDonald St. Rocky Mount, NC 27804	United Community Ministries
1001 West haven Blvd Rocky Mount, NC 27803	West Haven Presbyterian

This roster is the most complete compilation of resources available. There are also homeless shelters in Nashville and Tarboro. The United Communities Ministries emergency shelter with 75 beds is the focal point for providing beds and supportive services to the chronically homeless.

It should be noted that, like any such roster, changes occur frequently.

Special Need Facilities and Services 91.210 (d)

Describe, to the extent information is available, the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring persons returning from mental and physical health institutions receive appropriate supportive housing.

Special Need Facilities and Services (91.210(d))

The City has a limited number of services and facilities to meet the needs of persons who are not homeless, but require supportive housing. There are also limited services and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

These services and facilities are limited because the resources required to operate and to maintain these entities are very limited.

The City has 53 units available in group homes for persons with disabilities. The table below identifies the units the disability category and the number of units available. There are no vacancies or open units at this time.

Project	Disability Category	Unit Size	Unit Count
ARC/HDS Edgecombe Co. Apts. 169 Wayfarer Court Rocky Mount, NC 27801	Wholly developmentally disabled	1-bedroom	8
		2-bedroom	1
		<i>Total Subsidized Contract Units: 9</i>	
		<i>Total Subsidized Property Units: 9</i>	
		1-bedroom	8
		2-bedroom	1
		Total Units: 9	
ARC/HDS Edgecombe/Nash GH#1 145 Wayfarer Court Rocky Mount, NC 27801	Wholly developmentally disabled	1-bedroom	5
		<i>Total Subsidized Contract Units: 5</i>	
		<i>Total Subsidized Property Units: 5</i>	
		1-bedroom	6
		Total Units: 6	
ARC/HDS Edgecombe/Nash GH#2 827 Evergreen Road Rocky Mount, NC 27803	Wholly developmentally disabled	1-bedroom	5
		<i>Total Subsidized Contract Units: 5</i>	
		<i>Total Subsidized Property Units: 5</i>	
		1-bedroom	6
		Total Units: 6	
ARC/HDS Nash County Group Home 211 Simbelyn Drive Nashville, NC 27856	Wholly developmentally disabled	0-bedroom	6
		<i>Total Subsidized Contract Units: 6</i>	
		<i>Total Subsidized Property Units: 6</i>	
		0-bedroom	6
		1-bedroom	1
		Total Units: 7	
CAC of Nash/Rocky Mount 101 Hannah Lane Rocky Mount, NC 27801	Chronically mentally ill	1-bedroom	10
		<i>Total Subsidized Contract Units: 10</i>	
		<i>Total Subsidized Property Units: 10</i>	
		1-bedroom	11
		Total Units: 11	
CHC of Nash-Rocky Mount 715 Falls Road Rocky Mount, NC 27804	Chronically mentally ill	0-bedroom	6
		<i>Total Subsidized Contract Units: 6</i>	
		<i>Total Subsidized Property Units: 6</i>	
		0-bedroom	6
		1-bedroom	1
		Total Units: 7	
CHC of Rocky Mount #2 511 Western Avenue Rocky Mount, NC 27802	Chronically mentally ill	0-bedroom	6
		<i>Total Subsidized Contract Units: 6</i>	
		<i>Total Subsidized Property Units: 6</i>	
		0-bedroom	6
		1-bedroom	1
		Total Units: 7	

There is no supportive housing in the DEHC region for persons with HIV/AIDs though this has been identified as a continuing need.

My Sister’s House in Rocky Mount provides a range of support services for victims of domestic violence, including temporary or emergency housing. The shelter received 2,423 crisis calls in 2011 and sheltered 116 persons (women and children). The length of stay for sheltered persons increased from 24 days in 2010 to 42 days in 2011. Also the number of hospital responses increased from 13 in 2010 to 94 in 2011.

Housing for the elderly and extra elderly is available from several sources. The table below identifies the developments that have units specifically for older residents. Though the number of units may seem significant, the demand is great and there is a waiting list for each development. There are over 21,000 elderly residents in Edgecombe and Nash Counties.

Name	Location	# Units
Elmhurst Apts.	Tarboro	50
M.S. Hayworth Apts.	Rocky Mount	38
Prince Court	Princeville	30
R.M. Wilson Apts.	Rocky Mount	50
Brookway Village	Nashville	36
Bullock McLeod Apts.	Rocky Mount	48
Hunter Hill Senior Village	Rocky Mount	50
Source: Upper Coastal Plains Council of Governments		

The Consortium and the City focus their HOME and CDBG funds on housing rehabilitation, especially for extremely low-income elderly households, and have been successful in keeping many seniors in their homes.

There has been an increased need for transitional housing and support services for persons with substance-abuse patients and the mentally ill over the past five years. At this time there is only one transitional housing facility for the mentally ill and it can house only five men. The Edgecombe-Nash County Mental Health Department offers 40 units of permanent supportive housing to men, women and children.

Barriers to Affordable Housing 91.210 (e)

Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

Barriers to Affordable Housing **(91.210(e))**

The national goal of decent, safe and sanitary housing for every American is the basis of the National Affordable Housing Act. In this section, this goal is addressed from the perspective of public policy and its impact on the provision of affordable housing.

The programs, regulations and conditions discussed below affect land and housing cost. Some of these policies have their origin in a higher governmental authority than the City of Rocky Mount or the DEHC participants.

The most important impediment revolves around the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor.

Other key factors affecting the availability of affordable housing include the following:

The major barrier to affordable housing in Rocky Mount and DEHC Consortium in general is the high cost of housing created by rising land, infrastructure, and construction costs.

A review of local ordinances, zoning, fees and building codes notes that the City's zoning code permits a wide range of housing construction in a range of areas across the City. The building codes, while contributing in some measure to increased construction costs, are necessary for the health and safety of residents; the same applies to the development standards and subdivision regulations.

The City has expressed the desire in its Master Plan to create affordable housing, and has worked to provide housing opportunities for its residents. There is a lack of incentives for developers to include affordable housing in their proposed developments. These observations are true for the jurisdictions participating in the HOME Consortium.

STRATEGIC PLAN

The strategic plan must describe how the jurisdiction plans to provide new or improved availability, affordability, and sustainability of decent housing, a suitable living environment, and economic opportunity, principally for extremely low-, low-income, and moderate-income residents.

General Priority Needs Analysis and Strategies 91.215 (a)

In this narrative, describe the reasons for setting priorities for allocating investment among different activities and needs, as identified in tables prescribed by HUD 92.215(a)(1).

Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.

If applicable, identify the census tracts for Neighborhood Revitalization Strategy Areas and/or any local targeted areas.

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)).

If appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to Neighborhood Revitalization Strategy Areas and/or any local targeted areas.

Identify any obstacles to meeting underserved needs.

Priority Needs Analysis and Strategies (91.215(a))

The City of Rocky Mount and the DEHC jurisdictions have developed a strategic plan to address the key issues raised in the course of this analysis, and which met the HUD requirements for elements to be addressed by this plan.

The three overarching goals, intended to benefit low-, very low- and extremely low-income persons are:

1. To provide decent housing,
2. To provide a suitable living environment, and
3. To provide expanded economic opportunities.

Several areas of specific need emerge from this analysis and documentation. Each of these needs fits within the three goals noted above. These needs, translated into tangible goals include:

- Provide affordable housing to extremely low-, very low-, and low-income households of all types in order to prevent homelessness;
- Reduce reports of problems with housing, focusing on low-income renters and owners, and especially the elderly in this category;
- Create affordable housing opportunities for both renters and owners;
- Increase anti-poverty programs that integrate job training and placement, welfare

to work initiatives, and other programs aimed at improving opportunities for economic self-sufficiency;

- Promote economic development initiatives in coordination with state and federal programs;
- Provide quality public services to low- and moderate-income residents;
- Provide quality public facilities for the needs of low- and moderate-income households.

The system for establishing the priority for these goals and strategies is predicated upon the following criteria in descending order of importance:

- Meet the goals and objectives of HUD programs;
- Meet the specific needs of low- and moderate- income residents;
- Focus on low- to moderate- income areas or neighborhoods;
- Coordinate and leverage resources to the maximum extent;
- Respond to expressed needs;
- Adopt a sustainable, long-term impact strategy; and
- Establish metrics that can demonstrate progress and success.

In performing our analyses, establishing our priorities, and developing our strategies we relied upon several key sources of data and information.

The Census data and American Community Survey provide much of the necessary demographic, economic, and housing data necessary for the analyses in this Plan. We also use the CHAS data provided by HUD, as noted below, as well as data from reliable private data sources in some instances. This information is the most recent available at the level of detail required for this analysis.

In 1993, HUD distributed a data book to all jurisdictions that were required to submit a Comprehensive Housing Affordability Study (CHAS). The data book was prepared by HUD staff, the US Census Bureau, the Urban Institute, and ICF Corporation, and contained a series of special tabulations based upon data from the 1990 census. The objective of the data book was to provide specific information to affected jurisdictions in order to assist them in accurately portraying the housing needs and market conditions in their communities. This information would help them develop strategies to meet existing and projected needs. This data has been updated, based upon 2000 census data, and has been a significant resource in developing this Consolidated Plan. This data has been augmented with the release of an additional data set based upon the 2007-2009 ACS data.

Tables in the both CHAS Data sets provide information on the needs of various types of households according to income. The levels of income (very low- low-, and moderate) are defined in the appendix. More recent figures for these categories and for the HUD Adjusted Median Family Income (HAMFI) were obtained from the HUD Website.

Also, data from the National Low Income Housing Coalition is used in some areas of the Consolidated Plan. For some topics, such as unemployment and income, data from the US Bureau of Labor Statistics and the Bureau of Economic Analysis are used.

The census data on homelessness is not used in developing strategies for this Consolidated Plan, but is provided in several instances as background to the current problem. Recent information on

the homeless was provided by the City, based upon the most recently completed field survey as well as upon additional information collected from the agencies providing homeless assistance.

The City of Rocky Mount will target the majority of funding to neighborhood revitalization activities in tended to maximize returns on these investments and meet needs. Focus will continue on the Beal Street area for the use of CDBG and HOME funds. Rocky Mount and Edgecombe County will make use of Neighborhood Stabilization funds. Within the other parts of the Consortium, scattered site rehabilitation projects will be the focus of program activity as in previous years.

The City and the DEHC have observed a number of significant obstacles to meeting underserved needs. These include:

1. A weak economy;
2. A lack of affordable housing;
3. Low vacancy rates in public housing;
4. A lack of private developer funding;
5. The increasing costs of development and construction
6. A need for increased coordination and collaboration among service providers.

Specific Objectives 91.215 (a) (4)

Summarize priorities and specific objectives the jurisdiction intends to initiate and/or complete in accordance with the tables prescribed by HUD. Outcomes must be categorized as providing either new or improved availability/accessibility, affordability, or sustainability of decent housing, a suitable living environment, and economic opportunity. **Goals and objectives to be carried out during the strategic plan period are indicated by placing a check in the following boxes.**

<input checked="" type="checkbox"/>	Objective Category Decent Housing Which includes:	<input checked="" type="checkbox"/>	Objective Category: Suitable Living Environment Which includes:	<input checked="" type="checkbox"/>	Objective Category: Expanded Economic Opportunities Which includes:
<input checked="" type="checkbox"/>	assisting homeless persons obtain affordable housing	<input checked="" type="checkbox"/>	improving the safety and livability of neighborhoods	<input checked="" type="checkbox"/>	job creation and retention
<input checked="" type="checkbox"/>	assisting persons at risk of becoming homeless	<input checked="" type="checkbox"/>	eliminating blighting influences and the deterioration of property and facilities	<input checked="" type="checkbox"/>	establishment, stabilization and expansion of small business (including micro-businesses)
<input checked="" type="checkbox"/>	retaining the affordable housing stock	<input type="checkbox"/>	increasing the access to quality public and private facilities	<input type="checkbox"/>	the provision of public services concerned with employment
<input checked="" type="checkbox"/>	increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	<input checked="" type="checkbox"/>	reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	<input checked="" type="checkbox"/>	the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
<input checked="" type="checkbox"/>	increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence	<input type="checkbox"/>	restoring and preserving properties of special historic, architectural, or aesthetic value	<input type="checkbox"/>	availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices
<input type="checkbox"/>	providing affordable housing that is accessible to job opportunities	<input checked="" type="checkbox"/>	conserving energy resources and use of renewable energy sources	<input checked="" type="checkbox"/>	access to capital and credit for development activities that promote the long-term economic social viability of the community

HOUSING

Priority Housing Needs

91.215 (b)

Describe the relationship between the allocation priorities and the extent of need given to each category specified in the Housing Needs Table (Table 2A or Needs.xls). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category, particularly among extremely low-income, low-income, and moderate-income households.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

Identify any obstacles to meeting underserved needs.

Specific Objectives/Affordable Housing 91.215 (b)

Note: Specific affordable housing objectives must specify the number of extremely low-income, low-income, and moderate-income households and homeless persons to whom the jurisdiction will provide affordable housing as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. (24 CFR 91.215(b)(2))

Identify each specific housing objective by number (DH-1, DH-2, DH-2), proposed accomplishments and outcomes the jurisdiction hopes to achieve in quantitative terms over a specified time period, or in other measurable terms as identified and defined by the jurisdiction.

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

Indicate how the severity of housing problems and the needs of extremely low-income, low-income, moderate-income renters and owners, persons at risk of homelessness, and homeless persons identified in accordance with § 91.205 provided the rationale for establishing allocation priorities and use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units.

If the jurisdiction intends to use HOME funds for tenant-based rental assistance, specify local market conditions that led to the choice of that option.

Priority Housing Needs & Specific Objectives (91.215(b))

This section of the Consolidated Plan will identify the priority housing needs of the City and the Consortium in accordance with the CHAS data.

The specific needs and the levels of priority for each type or group of households are shown in the **Housing Needs Table** (see Appendix C). Our emphasis has been, and remains, upon providing assistance to those groups most in need of assistance in the lower income ranges, to improve their quality of life, to enhance their economic prospects, and to prevent homelessness. While much of the City and Consortium effort will center upon preserving the existing stock of affordable housing, some resources will focus upon expanding that supply where possible.

As will be seen in the Housing Market analysis section, the housing market in this area remains difficult. In addition, there are waiting lists for assistance programs as well as for Public Housing, the costs of housing construction have risen over the past five years, and the Rocky Mount area has relatively low income levels that make affording rent, rehabilitation, or the purchase of a home difficult, if not impossible, for many low- and even moderate-income households.

Programs and activities to assist **Owner households** will focus on the elderly, who have fewer resources and a fixed income, and who face the high costs of rehabilitating or upgrading homes. Programs will assist in the upkeep of these homes, preserve the existing housing stock, and in the process preserve and strengthen the neighborhoods. Particular emphasis will be placed upon elderly owner households in both the less than 30% of median family income and the 30% to 50% of median family income levels as they face severe cost burdens.

Programs and activities to assist **Renter households** will focus on small-related renters and the elderly, especially in the less than 30% median family income group. As noted in the section on homelessness, these are the households most likely to fall into homelessness – the precariously housed. The programs we will implement include the rehabilitation of units in order to upgrade the housing stock and improve neighborhoods while at the same time generating a modest number of jobs to carry out these rehabilitations. At the same time however, it is necessary to continue and expand our rental assistance programs. The Consortium area has very low-income levels by any measure, and many low-income households are precluded from acquiring a home because they simply cannot save for a down payment or qualify for a mortgage.

The City and the Consortium will also continue to work with the Housing Authorities as they serve not only as a place to reside for many low-income families, but serve as a stepping stone toward home ownership through their various counseling, education, and training programs.

The **obstacles** to fully implementing these programs are several. The greatest one is the overall lack of funding necessary to fully develop these programs. However, the poor financial credit of many potential homebuyers, the rising costs of construction and materials, the lack of developers, especially for low-income and affordable housing, the reluctance of financial institutions to participate in programs, and misconceptions and misunderstanding about public housing programs and tenants also impede progress. The weakness of the economy, low-income levels, and stringent loan requirements also serve to deter residents from obtaining homeownership. All of these problems can be addressed, but they require patience, persistence, and significant resources to overcome.

It is hoped that the City and the Consortium will continue to receive the same general level of funding for the CDBG and HOME programs and that they will be able to accomplish the rehabilitation or provide assistance for thirty-one units each year. Though the City and DEHC have been able to leverage funds and work collaboratively with other agencies, organizations and developers, the HOME and DBG funds are the core of the housing program funding.

The projects housing projects undertaken by the City meet each of HUD's three objectives of accessibility, affordability and sustainability. These efforts keep people in decent, safe and affordable housing, as well as maintain the housing stock and neighborhood. Of the proposed thirty-one units, ten will be designated as DH-1, accessibility/availability; ten as DH-2, affordable; and eleven as DH-3 sustainable.

The City and DEHC have determined that the renovation, weatherization, housing replacement is the most cost effective means to provide affordable housing and keep residents in their homes. The Beal Street project, involving the acquisition and demolition or rehabilitation of existing units has proven a very effective means to provide affordable housing for residents in the current real estate market.

Neither the City nor DEHC plans to use HOME funds for tenant-based rental assistance.

Public Housing Strategy **91.215 (c)**

Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list).

Describe the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing.

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

Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))

If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

Public Housing Strategy
(91.215(c))

To help achieve excellent quality of life and living environment for its public housing tenants, the Rocky Mount Housing Authority (RMHA) and the housing authorities in Princeville and Tarboro provide funds in support of programs and activities to enhance the lives of these households. Physical improvements such as modernization of kitchens and baths, upgrading heating systems, exterior renovations, and site work (sidewalks, landscaping, paving) represent on-going efforts in that direction.

The City also supports the Rocky Mount Housing Authority's efforts to develop senior assisted housing in response to the increasing number of elderly residents in the City. The City also recognizes the need for additional handicapped units, and supports the Rocky Mount Housing Authority's renovation program to create more non-senior handicapped units.

The Authority actively encourages public housing residents to become involved in management through participation in the Residents Advisory Board and consultations with resident advisory representatives concerning specific needs, issues, or problems.

The City and the Rocky Mount Housing Authority also encourage residents to become homeowners through participation in the First Time Home Buyers program and other resident education and outreach efforts.

The Priority Public Housing Needs Table is in Appendix C.

The AHA Five-Year Plan is included in Appendix J.

HOMELESS

Priority Homeless Needs

*Refer to the Homeless Needs Table 1A or the CPMP Tool's Needs.xls workbook

Describe the jurisdiction's choice of priority needs and allocation priorities, based on reliable data meeting HUD standards and reflecting the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals.

Provide an analysis of how the needs of each category of residents (listed in question #8) provided the basis for determining the relative priority of each priority homeless need category.

Homeless Strategy 91.215 (d)

Describe the strategy for reducing and ending homelessness through reaching out to homeless persons (especially chronically homeless individuals and families persons (especially unsheltered persons) and assessing their individual needs;

Describe the strategy for reducing and ending homelessness through addressing the emergency shelter and transitional housing needs of homeless persons;

Describe the strategy for reducing and ending homelessness through 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 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; and

Describe the strategy for reducing and ending homelessness through helping 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 publicly funded institutions and systems of care into homelessness (such as health-care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions) or receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs.

Specific Objectives/Homeless (91.215)

Identify specific objectives that the jurisdiction intends to initiate and/or complete in accordance with the tables* prescribed by HUD, and how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan. For each specific objective, identify proposed accomplishments and outcomes the jurisdiction hopes to achieve in quantitative terms over a specified time period (one, two, three or more years) or in other measurable terms as defined by the jurisdiction.

Priority Homeless Needs, Strategy and Specific Objectives 91.215(d)

The best possible approach to homelessness is one that treats the root causes of the problem, including employment, transportation, special physical and mental health needs, and affordable housing. Programs and assistance must be provided that prevent homelessness from occurring. Assistance must result in new employment opportunities and the acquisition of basic life skills and the alleviation of health problems. Of primary importance is the preservation and availability of affordable, safe shelter for individuals and families.

Emergency housing is, of course, an important aspect of overcoming homelessness. Emergency assistance for Rocky Mount is provided primarily by shelters located around the City. A roster of shelters and services available for the homeless is found in the Homeless Inventory section.

However, the largest need is for long-term solutions to the factors contributing to an individual's or family's homelessness. The existing regulations governing the type and length of assistance impose restrictions that do not allow a long-term solution to be implemented. Essentially, the time period for housing homeless clients in the shelter, or in transitional housing, does not allow for effective solutions to problems causing the homeless condition.

In addition to emergency housing, the homeless population needs support and medical services, sometimes in the area of drug and substance abuse. If the drug abuse problem is not addressed, assistance is merely temporary, as the client declines in a cycle of poverty. Shelter will only address an immediate need that has been generated by some other cause or factors.

The solution to homelessness does not rely solely in providing more shelter, but in increasing the opportunity for precariously housed persons to find and maintain a stable living environment and permanent employment in order to address the homeless problem. A comprehensive approach is necessary to find long-term solutions to the problem. Transitional housing, coupled with job training, education, and counseling, is the ideal complement of services for this population. This type of approach would foster long-term independence.

The specific needs of the local homeless population can be prioritized as follows:

1. Preventive Services: legal counseling, rental assistance, utility assistance
2. Immediate Shelter: housing for those on emergency assistance, longer timeframe for receiving assistance
3. Case Management: funding for long-term case management, life and basic skills, job training, money management, transportation, child care
4. Resource and Referral Services: staffed, emergency information system needed countywide to coordinate services by all agencies, directory of service providers and services
5. Substance Abuse Rehabilitation: detoxification, long-term behavior modification, doctors willing to provide services, behavior modification, alcoholism

Literature on the subject of homelessness identifies ten service priorities across all target populations:

- 1) *Medical Treatment Services*: short and long-term medical care needed for all population subgroups; home care, education, lack affordable care, insurance costs
- 2) *Housing Services*: long and short-term housing needed, shelter, affordable rental units, transitional housing, referral services
- 3) *Substance Abuse Treatment Services*: detox services, residential treatment expansion, case management
- 4) *Income Maintenance Services*
- 5) *Counseling Services*: life skills, peer group counseling, depression, money management
- 6) *Employment Services*: increase coordination with WIB, Vo-tech, adult education
- 7) *Alternative Education Services*
- 8) *Employment/Vocational Training Services*: skill training, retraining, basic education background
- 9) *Socialization/Group Support Services*: peer support, day care, family preservation
- 10) *Emergency Basic Needs Services*: transportation, day care, heat, utilities, home care, nutrition

The City's CDBG and HOME resources are small and constrained by immediate needs.

The City has 15 units of transitional housing (2-year program with housing) and 9 units of emergency housing (3 months of housing). These are the primary programs that we administer to help prevent homelessness. Housing Counseling has become a key component of both of these programs.

The City intends to meet the need for supportive housing through the Permanent Supportive Housing Voucher Program which provides scattered site housing to disabled homeless individuals with a preference to the chronically homeless. The Bassett Center continues to provide transitional housing and case management to homeless families, and the New Sources agency and the Nash and Edgecombe County Health Departments provide screening, counseling and other assistance to HIV/AIDS patients.

The City has worked diligently and worked closely with the Rocky Mount Housing Authority on the creation of affordable housing units for transitional housing. As noted, the Housing Authorities in Princeville and Tarboro and Nash-Edgecombe Economic Development, Inc. provides housing and Section 8 vouchers for low-income households. Rental assistance is available from the Social Service Departments in both counties as well as from a number of private organizations.

Emergency Shelter activities will continue through programs at the Bassett Center, the Salvation Army, My Sister's House, Tarboro Community Outreach and the United Christian Ministries' Emergency Shelter.

In addition, the City will continue to assist programs that provide a range of supportive services to persons in jeopardy of becoming homeless. The City works through the Christian Ministries to develop and implement programs to address the issue of publicly funded institutions that may discharge persons into homelessness.

Thus, the City's priorities in addressing homelessness, especially chronic and long-term homelessness, focus on prevention of homelessness and supporting emergency shelter operations.

The Twin Counties Housing Initiative (TCHI) is a coalition of service providers, faith community representatives, and homeless persons. The City and the Initiative participate in the State of North Carolina's Balance of State Continuum of Care Plan, and the TCHI has submitted a Rapid Re-Housing Grant application to meet the growing demand for homeless housing.

TCHI is partnering with the local Social Security office to aid in discharge policy and program eligibility for the homeless.

The City of Rocky Mount has addressed the priorities established by TCHI in the past and will continue to look to this body for direction in developing homeless assistance strategies.

NON-HOMELESS SPECIAL NEEDS

Priority Non-Homeless Needs 91.215 (e)

Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

Describe the basis for assigning the priority given to each category of priority needs.

Identify any obstacles to meeting underserved needs.

To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

Specific Special Needs Objectives 91.215 (e)

Identify each specific objective developed to address a priority need by number and contain proposed accomplishments and outcomes the jurisdiction expects to achieve in quantitative terms through related activities over a specified time period (i.e. one, two, three or more years), or in other measurable terms as identified and defined by the jurisdiction.

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

Priority Non-Homeless Special Needs
and
Specific Special Needs Objectives
(91.215 (e))

In light of the preceding analyses and the City's priorities, which are shown in the Community Needs Table, the following strategies to address the needs of the non-homeless special needs population have been adopted:

Elderly Population

The City of Rocky Mount and DEHC have a special emphasis in their housing and community development programs upon the elderly, allocating resources for a range of senior services. This emphasis will be continued.

Extra Elderly

The City of Rocky Mount's frail elderly population is currently served by a network of community organizations, faith-based groups, and social service organizations that provide medical, social, recreational, nutritional, housekeeping and/or personal services in the home of the extra elderly.

The City of Rocky Mount assists extra elderly households by providing for the type of housing programs described earlier. Because funds are so limited, CDBG funds are not available for supportive services.

Disabled Population

The City of Rocky Mount will continue its efforts to increase services for the disabled population (physical, developmental, and mental). These efforts will include supervised settings, shelter care facilities, emergency housing, housing for the mentally ill, chemical abusers, and a home care provider system.

Persons With HIV/AIDS

The City of Rocky Mount does not directly fund, operate, or administer any programs addressing HIV/AIDS patients.

Persons with Drug or Alcohol Addiction

The City of Rocky Mount does not directly fund, operate, or administer any programs of this type. The City will support programs to assist these persons and their families primarily through programs dealing with health and family life.

Victims of Domestic Violence

The City has one shelter, My Sister's House, which offers shelter, a variety of services and counseling. The City will continue to support victims of abuse through its support of health, counseling, and services for both youth and the elderly.

The need for programs and services among these segments of the population is great and increasing. The City would like to provide more assistance to organizations providing these types of assistance. However, because funds are limited and the City has established the priorities described earlier in this Plan, only very limited assistance can be given to these organizations.

COMMUNITY DEVELOPMENT

Priority Community Development Needs 91.215 (f)

Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table – i.e., public facilities, public improvements, public services and economic development.

Describe the basis for assigning the priority given to each category of priority needs provided on Table 2B or the Community Development Table in the CPMP Tool's Needs.xls worksheet.

Identify any obstacles to meeting underserved needs.

Specific Community Development Objectives

Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction. 24 CFR 91.215(a)(4)

Community Development/Public Facilities Objectives

Community Development/Public Improvements Objectives

Community Development/Public Services Objectives

Community Development/Economic Development Objectives

Community Development (91.215(f))

The primary objective of the City's non-housing community development activities is the provision of a suitable living environment and the expansion of economic opportunity for low- and moderate-income persons. This definition includes a wide range of programs and activities.

Non-housing Community Development needs and priorities were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings, as well as the Community Survey, described in the public participation section of this Plan.

The City has been in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings. The Department of Planning and Development is in contact with other City, County, and State departments and agencies that often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The City has considered the many and varied needs, and the funding and project selection process reflect the input and weighing of needs and requests in light of the overall objective.

In addition, the City has established the following objectives to provide a ranking system and to integrate economic, physical, environmental, community and human development objectives in a comprehensive fashion. These objectives provide for significant change and improvement in the City in light of public input and visions of the future.

These objectives are:

1. To provide economic opportunities to existing and new businesses in the community.
2. To ensure all residents have opportunities for gainful employment and to earn a living wage.
3. To prevent the further deterioration of the commercial areas and to enhance their viability as shopping and services areas.
4. To provide high quality public facilities, such as parks and community centers to low and moderate income persons and to provide adequate public improvements, such as streets, sidewalks and sewer, in low and moderate income neighborhoods;
5. To provide a wide range of quality services, including transportation, health care, day care and youth and senior activities, to low and moderate income persons, especially the disabled and the elderly;
6. To promote economic development activities as a means to provide job opportunities and economic growth, and to reverse economic decline, especially for low and moderate income households;
7. To conserve and renew older neighborhoods and to improve citizens living environment, including security and safety; and
8. To promote increased private investment and activity in community development activities.

Specific long- and short-term objectives are identified and their priorities detailed in the Community Development Needs table.

At this strategic level, it is not possible to define the specific matrix code numbers, proposed accomplishments, time periods, or annual numeric goals for most of the broad objectives presented in this section of the Consolidated Plan. The Annual Plan will clearly define each specific objective and provide detailed information in the Needs Tables, the Project Descriptions, and the Annual Plan narrative.

The primary obstacle to meeting underserved needs is a lack of funds. There are many needs in all of the areas - public facilities, public services, infrastructure, and economic development – and municipal resources go only so far. The development of more and better jobs for low- and moderate-income persons would help reduce the scale or scope of needs.

The Strategic Plan covers a period of five years and addresses the highest priority of activities in a number of categories. The non-housing categories include Economic Development, Infrastructure, Public Facilities, Public Services, Senior Programs, and Youth Programs.

The Community Needs Table is comprised of subcategories with ratings of Low, Medium, and High. It also estimates a five-year total expenditure for each subcategory. The narrative herein for each category emphasizes those sub-categories, which have received a HIGH designation.

An examination of annual allocation of CDBG funds will show that Rocky Mount has emphasized expenditures, which would remain a sound investment over time. Rehabilitation of housing as well as economic development efforts have been a constant priority. Further, expenditures on high priority services are usually made only where other sources could not be located.

Economic development has been, and continues to be, a high priority item for the City of Rocky Mount. The scope and scale of the problem are great and the City possesses limited resources to address this issue. However, the City allocates resources for a range of programs and works with the organizations and agencies described below to promote economic growth and development. It is only through the leveraging of these resources that significant progress can be achieved.

ECONOMIC DEVELOPMENT

Economic & Community Development Activities & Organizations

The following agencies are the major organizations promoting and executing economic development activities and programs in the community. The City of Rocky Mount is the primary entity responsible for providing, public facilities and services and improving public infrastructure in Rocky Mount.

Economic Development Organizations

The Consortium has relied heavily on existing agencies to improve the economic opportunities for its economically disadvantaged. These agencies have included the Rocky Mount Area Chamber of Commerce, the Rocky Mount/Edgecombe CDC, Carolinas Gateway Partnership, Nash Community College, and Edgecombe Community College.

The Rocky Mount Area Chamber of Commerce is a voluntary organization whose mission is “to improve the overall business climate for its members through sponsorship of programs which stimulate economic growth, promote civic development, and enhance political action.”

The following are some specific tasks that the Chamber undertakes to fulfill this mission:

- Recruits and encourages new businesses
- Provides expansion and relocation evaluation to existing and emerging businesses
- Provides information in properties/sites available
- Identifies market voids and needs
- Assists the business community and the Departments of Social Services in Edgecombe and Nash Counties in developing employment opportunities for welfare recipients under the state’s Work First Program
- Coordinates the Community Development Foundation of Rocky Mount, which examines opportunities to provide funding support for community development and economic growth projects
- Aids the Nash County Tourism Development Authority in promoting tourism and publicizing the contribution that tourism makes to the local economy
- Placing individuals from welfare to work.

The Rocky Mount/Edgecombe Community Development Corporation (RMECDC) is an agency committed to addressing the need for community and economic development in the City of Rocky Mount and Edgecombe County. The RMECDC’s mission is to “stimulate and encourage the economic, physical, cultural and social revitalization of our community by building our capacity to work collectively to improve our quality of life by recognizing and participating in real estate development opportunities that create affordable housing, encourage minority business ownership, home ownership, provide employment opportunities, increase income, encourage self-sufficiency and generate support of the RMECDC’s operations and other development ventures through economic, cultural and leadership development programs.”

The following are some specific services that the RMECDC undertakes to fulfill its mission:

- Comprehensive Community Economic Development
- Affordable Housing Development Neighborhood Revitalization
- Commercial and Industrial Development
- Cultural Development
- Home Ownership Counseling
- Small Business Technical Assistance
- Historic Preservation
- Downtown Development

Major activities which directly support economic development include the 40,000 square-foot mixed use Business Development Center which supports the development of small businesses and home based businesses. The City also continues to support The Crossing at 64, a 30-acre shopping center, which has begun leasing space.

In 1995, the Carolinas Gateway Partnership (CGP), a public/private industrial recruitment agency, was created to focus on economic development for Nash and Edgecombe Counties as a single region rather than as separate jurisdictions within the two counties. The Carolinas Gateway Partnership was established to foster quality job creation and enhance the economic growth of Nash and Edgecombe Counties.

The CGP emphasizes the partnership aspect of its mission in which resources of the private sector are combined with those of local and county governments to improve the overall quality of life for area citizens. To fulfill its mission, CGP promotes the benefits of locating new business in the region and encourages the retention of existing business by creating a climate that encourages growth and expansion.

CGP's strategy for achieving its mission includes the following elements:

- Scheduling domestic trade missions.
- Developing distinctive collateral materials.
- Promoting the development of readily available shell buildings and business/industrial parks to broaden the selection of site locations.
- Offering incentives for expansion and relocation through a fund created from private sectors.
- Increasing cooperation within and among the members of the economic development community in the region and state.
- Marketing the region, each county and municipality to business prospects through the North Carolina Department of Commerce and regional marketing.
- Devising and implementing an economic development strategy for the region.
- Promoting development of business/industrial parks and readily available shell buildings in the region.
- Creating a fund from private business groups or otherwise for the provision of incentives to new and existing business prospects in the region.
- Assisting economic development efforts that may exist within each county and/or municipality in the region.
- Utilizing all local, state and regional resources, including the Department of Commerce, the Research Triangle Park and the Global TransPark, to deliver high quality economic development services in the region.
- Representing the region in dealings with the Department of Commerce and the economic development community and prospects.
- Offering financial incentives to prospective businesses.

The City of Rocky Mount has two initiatives which support economic advancement for its inner city and its African-American community. These include the Douglas Block Revitalization and the Beal Street Project. The City works with the Rocky Mount Urban Area Metropolitan Planning Organization (managed by the City Engineering Department) to address transportation issues such as connecting low- and moderate-income neighborhoods to employment centers by public transportation.

The following summarizes economic development objectives and strategies for the City of Rocky Mount and Consortium members.

- Increase awareness of existing job-related and educational resources
- Promote economic development programs in order to increase employment
- Encourage entrepreneurship especially within low/moderate income communities

- Continue small business assistance programs

Economic Development Goals

Based on an assessment of key issues and the City's resources and partners, the following economic development goals were developed.

- 1) Foster the development of opportunities for gainful employment for all residents.
 - Develop training and apprenticeship programs for residents in partnership with area employers.
 - To promote expansion of adult education programs.
 - To promote curriculum development to meet the long-term labor force need of the community.
 - To encourage diversification through adequate work force training.
 - To continue partnership with area colleges to provide training opportunities for residents.
- 2) Prevent further deterioration of existing businesses and foster additional business development
 - To encourage expansion of existing industries and increased productivity.
 - To promote the growth of business in the area through various economic development strategies and programs.
 - To encourage economic diversification.
 - To provide adequate education and training.

Economic Development Obstacles

As noted above, the main obstacle in the area of economic development is a lack of funds necessary to attack the broad range of problems that need to be addressed. The problems are complex and inter-related, requiring a multi-pronged approach. A recovery from the recent recession is not evident in Rocky Mount, making economic growth all the more difficult. Further, the resources for small business assistance and loan programs are limited and the current economic climate makes conventional lending difficult.

COMMUNITY DEVELOPMENT

The City has established the following physical, environmental, community, and human development objectives. These objectives provide for significant change and improvement in the City in light of public input and visions of the future. The objectives were developed based upon the needs expressed by City staff, requests for funding from community organizations, discussions in the several meetings, and the results of the survey.

Community Facilities and Infrastructure

Community Facility and Infrastructure needs are tangible in the City, but the limited available resources preclude activities in this area. None of Community Facilities or Infrastructure items was ranked as High or even Moderate priority and none were recommended for funding.

Community Services

The Department of Planning and Development supports a modest number of programs focused primarily on youth in low- and moderate-income neighborhoods.

Obstacles to Meeting Underserved Community Development Needs

There are numerous obstacles to meeting these needs, though clearly the greatest one is lack of funding to adequately address the numerous and severe problems. Though the City leverages funds to the extent possible, the needs are very great and resources are modest at best. The following list identifies other obstacles.

- Fragmented services and service delivery
- Lack of affordable transportation
- Lack of adequate organizational staffing – public agencies and private organizations

Neighborhood Revitalization Strategy Areas 91.215(g)

If the jurisdiction has one or more approved Neighborhood Revitalization Strategy Areas, the jurisdiction must provide, with the submission of a new Consolidated Plan, either: the prior HUD-approved strategy, or strategies, with a statement that there has been no change in the strategy (in which case, HUD approval for the existing strategy is not needed a second time) or submit a new or amended neighborhood revitalization strategy, or strategies, (for which separate HUD approval would be required).

Barriers to Affordable Housing 91.215 (h)

Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

Barriers to Affordable Housing **(91.215(h))**

Strategies to Address the Barriers to Affordable Housing

The City has identified the public policies that affect the cost of housing and the incentives to develop, maintain, and improve affordable housing. Many of these policies fall beyond the purview or control of the City or the Consortium jurisdictions. Indeed, some of the issues described above are beyond the authority of any single agency or level of government.

Issues that can be addressed at the municipal level include local tax policy, land use controls, building codes fees and charges, growth limits, zoning ordinances and policies that affect the return on residential investment. The City and Consortium members have addressed its zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents and are in place in most of the participating jurisdictions. Efforts have been made to streamline and facilitate the permitting process locally.

Though not a public policy matter *per se*, the City and Consortium do what they can to promote the construction of affordable and accessible housing units, working with developers and property owners. The key elements in place to provide affordable housing include the following programs: 1) scattered site homeowner rehabilitation with an emphasis upon weatherization, 2) lead-based paint hazard interim controls and abatement, 3) urgent repair/emergency assistance, 4) foreclosure counseling, 5) neighborhood stabilization, and 6) the Beal Street Redevelopment Project.

The Department of Planning and Development will focus its efforts on outreach and education and other appropriate actions to overcome the effects of the impediments to housing choice.

Lead-based Paint 91.215 (i)

Describe the jurisdiction's plan to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Lead-Based Paint **(91.215 (i))**

In light of the fact that the Consortium has one of the highest concentrations of lead-based paint hazards in the state, and that Rocky Mount has the highest concentration of children with elevated blood levels in the entire state, the City on behalf of itself and the Consortium communities, applied for and received a \$2.7 million Lead Hazard Reduction Grant from HUD.

The City and DEHC have undertaken a comprehensive program to identify and remediate lead hazards in low-income housing units, conduct outreach and education programs, increase testing for elevated lead levels in children, and implement training programs to develop certified lead

hazard contractors and create construction jobs for residents of low-income neighborhoods. In large measure, the program is integrated into housing rehabilitation and weatherization programs.

The grant ends this year and has had some success. Over 300 housing units were evaluated, 266 units cleared, affecting 193 children under the age of six and 400 adults.

The City will continue to support the Nash and Edgecombe County Health Department and the OIC Medical Center in their lead hazard efforts. The City will address the lead hazards in the properties purchased through the Neighborhood Stabilization Program, using HOME funds to address lead abatement.

Without the grant funds, lead-based paint mitigation efforts will be reduced because of the decreased funding and an overall reduction in the number of rehabilitations because of limited funds. The program will be continued and implemented as appropriate projects are undertaken and adequate funding is available.

Antipoverty Strategy 91.215 (j)

Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually)

Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

Antipoverty Strategy (91.215(j))

The City of Rocky Mount and the Down East HOME Consortium recognize that the core of many social and housing problems relate to poverty. Despite the start of an economic recovery at the national and state levels, City and the Consortium continue to have high unemployment. The average unemployment percentage for 2010 was 13.4 percent, and the figure for December 2011, the latest available figure, is 12.9 percent, which is well above the state's 9.9 percent and the national average of 8.5 percent. Unemployment was as high as 13.9 percent in July and August of 2011.

The City's anti-poverty strategy is inextricably linked to the Economic Programs that have been implemented and operated for several years. The objective of poverty reduction requires programming for broad areas including increased accessibility of resources, job training and placement, public services, education, and basic skills development. It is only through comprehensive, coordinated strategies that nurture skills and provide opportunities to gain and retain employment and thus improve the quality of life that people can improve their situation.

Employment programs reach only a part of the poverty population. Many of the people living in poverty are not employable and thus the City works cooperatively with numerous public, social, and civic service organizations to develop and implement direct assistance and service delivery programs to improve the quality of life of these persons. This first step in providing health and social services is necessary to enable an unemployed person to become employable.

The City also supports programs and activities that promote a stable and growing economy. Business assistance loans and guarantees are available to firms that wish to expand. In return for below market rate loans and support, these firms pledge to create jobs for low and moderate-income persons. Many of these loans are to small and very small firms that offer growth potential for the community and the region.

The City has been providing financial assistance through direct grants as well as technical and advisory assistance to non-profits and community agencies that administer a wide variety of programs for lower income residents. These programs have an immediate impact on primary needs of the low-income population and the causes of poverty. CDBG provides the core funding for critical basic needs including health, childcare, housing, and transportation.

Housing rehabilitation assistance is provided as a coordinated effort to preserve and produce affordable housing. This type of assistance is provided to assist people from becoming trapped in the cycle of poverty and to ameliorate housing problems and costs.

The City of Rocky Mount Department of Planning and Development will be the agency responsible for the implementation of the Anti-poverty strategy. The Department will work with other housing agencies, housing organizations, non-profits, developers, lenders, contractors, the Chambers of Commerce, technical schools, and social service agencies to provide housing and economic opportunities for very low-income families. The City and the two counties will cooperate with the State of North Carolina in the development of economic programs and recruitment of industries and businesses.

The Rocky Mount Housing Authority, the provider of affordable housing, is aware of the programs available for residents and makes appropriate referrals, as well as providing some training programs on site. The focus of this program is to encourage public housing residents to achieve economic sufficiency in order to achieve independence from government subsidies. There are various educational programs available to implement this program.

These efforts, and the support of the economic development and job creation efforts of the Counties and the State, complement the housing programs administered through the City's CDBG and HOME programs and the DEHC HOME programs. In sum, the programs currently operated represent coordinated efforts to address housing and economic issues that surround the homeless and lower income households.

However, the City and the Consortium recognize that the need for assistance far exceeds current level of available resources.

Institutional Structure 91.215 (k)

Provide a concise summary of the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, community and faith-based organizations, philanthropic organizations, the Continuum of Care, and public institutions.

Provide an assessment of the strengths and gaps in the delivery system.

Coordination 91.215 (l)

Describe the efforts to enhance coordination among the Continuum of Care, public and assisted housing providers and governmental health, mental health, and service agencies.

NOTE: This summary must address the jurisdiction's efforts to coordinate housing assistance and services for homeless persons (especially chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons who were recently homeless but now live in permanent housing

Describe the means of cooperation and coordination among the state and any units of general local government in the metropolitan area in the implementation of the plan.

Describe efforts to enhance coordination with private industry, businesses, developers, and social service agencies, particularly with regard to the development of the jurisdiction's economic development strategy.

Describe the jurisdiction's efforts to coordinate its housing strategy with local and regional transportation planning strategies to ensure to the extent practicable that residents of affordable housing have access to public transportation.

Institutional Structure and Coordination **(91.215 (k) and (l))**

Intergovernmental and interdepartmental cooperation is vital to the success of Consolidated Plan efforts, given the diversity of programs and agencies providing housing and housing services.

The thirteen jurisdictions which comprise the Consortium are all located in the Nash and Edgecombe Counties. The two counties have a long and somewhat unique history of cooperative alliances and joint planning in Eastern North Carolina. In the early 1990's, after several years of intense analysis, joint planning meetings and shared staff effort, these counties developed a joint Strategic Plan called "Vision 2000". This Plan was the result of the "Nash-Edgecombe-Rocky Mount Strategic Planning Project," and was produced by the Vision 2000 Steering Committee, a cross-sectioned group of 30 citizens from the two-county area. In addition to having a long-shared history, governmental entities in both counties are accustomed to cooperative relationships.

Rocky Mount's position as the "Lead Entity" of the Consortium is consistent with the City's long-time position as the commercial, cultural, and economic center for the two-county region.

Rocky Mount is also the largest governmental entity in the two-county area. The City's administration of both its CDBG entitlement program and Consortium program is housed in its Department of Planning and Development. The Community Development Administrator leads the staff, including a HOME Coordinator, in implementing the programs. The City lends the services of the Community Development staff to help administer the HOME program for all consortium members and helps to coordinate joint funding applications and provides technical assistance along with Nash and Edgecombe County to the smaller jurisdictions. The City of Rocky Mount as lead entity is the fiscal agent for the consortium and as such carries out monitoring activities to ensure compliance with program regulations.

The primary housing service providers in the City and the Consortium are the City of Rocky Mount and the Rocky Mount Housing Authority, as well as the Housing Authorities in Tarboro and Princeville. The City implements the CDBG programs of the Consolidated Plan through the efforts of public, private, non-profit, and for-profit organizations to meet the stated goals and objectives.

The City Council, through the Department of Planning and Development, has the ultimate responsibility in assuring that the priority needs of the Consolidated Plan are met. The Department provides the funding and technical assistance to the private sector non-profit housing developers, service providers, and City agencies and authorities for projects that meet the needs documented in the plan.

The City, the two counties, and the Housing Authorities coordinate their efforts and activities to ensure adequate and efficient service in the areas of public housing and housing assistance. The Rocky Mount Housing Authority manages the City's public housing units and the Section 8 program on a day-to-day basis.

Though these entities often work well together, there are opportunities for improved coordination and communication. All agencies involved in these efforts are seeking new ways to better serve their target populations and the general public.

Relationships among Housing Organizations

The City and the DEHC jurisdictions will coordinate with other housing agencies, housing organizations, State agencies, non-profits, developers, lenders, contractors and other private housing organizations on projects.

Partnerships have been created between all levels of governmental agencies and between the for-profit and non-profit organizations in the community, as evidenced by the collaborative efforts to make the Beal Street project a success.

Housing Development Capacity

A second area of concern with respect to the effectiveness of the delivery system is the capacity of non-profit housing assistance providers to deliver housing assistance. The non-profit organizations are in need of additional capacity building to increase their effectiveness. In addition, the number of low-income housing developers, both non-profit and for-profit, needs to be increased. The City and existing non-profits have a limited capacity to develop housing units and additional trained developers would increase the amount of funds that could be accessed and

units produced on an annual basis. Additional non-profit developers would also reduce the costs associated with housing rehabilitation and would decrease the gap between rehabilitation costs and post-rehabilitation value.

Public-Private Partnerships

These partnerships must be expanded and strengthened. Churches, financial institutions, corporations, and foundations should work to create new partnerships and collaborative efforts to address housing issues.

Housing and Social Service Coordination

Coordination of housing and social services must be expanded and strengthened. Housing and social service agencies do not usually complement each other in terms of program activity. Hence, an organization that receives funding for a physical expansion may find itself with inadequate funds to support new programs or case management for the facility's residents.

STRATEGIES TO OVERCOME GAPS

The following strategies are proposed to overcome the gaps described above.

Coordination

Continuation of coordination among housing providers and within the City will help all current partners in the system make existing resources go further, and will provide an environment for new organizations that is easy to join. Efforts will be made to increase the capacity of non-profit organizations by providing training and technical assistance. The Department of Planning and Development will work with groups seeking to become non-profit providers of housing assistance.

Housing Development Capacity

The City will seek to increase training and publicity for non-profit housing groups, and further to work with non-profit and for-profit groups to encourage them to develop particular types of housing to fill existing needs.

Assistance will be provided to non-profits to increase capacity as well as to create additional providers of housing assistance. The result should be improvement in their overall effectiveness in the delivery of housing services with the objective of increasing the number of units produced annually. Additional improvements will include a reduction in the cost associated with housing rehabilitation and a decrease of the gap between rehabilitation costs and post-rehabilitation values.

The City and DEHC recognize the particular need to develop additional Community Housing Development Organizations (CHDO) and will support the development of new CHDOs over the period of this plan.

Public-Private Partnerships

Investigation of housing partnership tools in other cities, including projects with national housing foundations, is an important first step in establishing new partnerships. The City and DEHC will research the organization of housing partnerships in other cities of similar size in the southeast to determine what models or techniques might be successfully employed in the Consortium communities.

New, as well as existing, public-private partnerships are critical, and must be fostered, expanded, and strengthened. In particular, new methods need to be developed of involving churches, financial institutions, educational institutions, corporations, and foundations.

Housing and Social Service Coordination

The City will work with providers of special needs and other housing groups to determine how best to coordinate allocations for housing production and social service needs.

Monitoring 91.230

Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Monitoring **(91.230)**

The City of Rocky Mount and the Department of Planning and Development are responsible for monitoring both CDBG and HOME program activities. The Department has developed procedures to insure that approved projects will meet the purpose of the Consolidated Plan and that available funds will be distributed in a timely manner. Monitoring will include programs operated directly by the City, Consortium members who are using HOME funds, and those carried out by any sub-recipients. The City's HOME Coordinator will be responsible for carrying out the monitoring provisions for the HOME activities of the Consortium. The Sub-recipient Agreement is the contractual document between the City and the sub-recipient, which specifies the activities that are to be completed and the conditions, which must be met, including compliance with the applicable laws and regulations. This agreement is the basis for monitoring all sub-recipients.

Specific monitoring provisions will include:

1. Sub-recipients will be required to submit monthly reports on their programs and activities. These reports will include relevant information such as the number of units completed and/or persons served; the amount of funds expended or obligated; number of cases processed; factors which adversely affect or hinder

2. The City will require written verification on the work accomplished with all requests for funds from sub-recipient or contractors, prior to release of payment.
3. The Community Development staff will prepare periodic progress reports for review by the Planning Director, the Redevelopment Commission, the City Manager and the City Council.

The Community Development staff will be responsible for monitoring all HOME and CDBG programs and/or HOME/CDBG-assisted projects, whether they are administered by Consortium members, CHDO's or Sub-recipients. Each will be monitored on-site at least annually.

The monitoring visit will consist of a review of documents necessary to determine:

- Program compliance;
- Compliance with any applicable written agreements;
- Compliance with any related regulations including, but not limited to Davis-Bacon, Fair Housing, Minority Business Outreach, and Comprehensive Planning;
- Progress of HOME-assisted projects in relation to time line established in written agreements;
- For CHDO's, records relating to CHDO status;
- For HOME-assisted rental units, compliance with rental and occupancy restrictions; and
- Income eligibility.

The Consortium member, CHDO or Sub-recipient will be given written notice at least two weeks prior to the monitoring visit. This notice will include the date of the visit, as well as its purpose, and a list those items that are to be reviewed. Each monitoring visit will begin with an entrance conference to ensure that there is a clear understanding of the purpose and scope of the visit. Once documents and information have been gathered and reviewed, an analysis will be made and preliminary findings presented in an exit conference. This visit will then be followed by a formal, written notification as to the results of the monitoring review. This review is to indicate both problem areas and successes. The notification will also serve as a written record of the review. Any necessary corrective measures will be prescribed and closely monitored in future visits.

Housing Opportunities for People with AIDS (HOPWA)

Describe the activities to be undertaken with HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living.

Identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.

The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).

Provide an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.

Describe the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.

Specific HOPWA Objectives

Identify specific objectives that the jurisdiction intends to initiate and/or complete in accordance with the tables* prescribed by HUD.

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

HOPWA Program and Specific Objectives

This section is not applicable.

OTHER NARRATIVES AND ATTACHMENTS

Include any Strategic Plan information that was not covered by a narrative in any other section. If optional tables are not used, provide comparable information that is required by consolidated plan regulations.

Section 108 Loan Guarantee

If the jurisdiction has an open Section 108 project, provide a summary of the project. The summary should include the Project Name, a short description of the project and the current status of the project, the amount of the Section 108 loan, whether you have an EDI or BEDI grant and the amount of this grant, the total amount of CDBG assistance provided for the project, the national objective(s) codes for the project, the Matrix Codes, if the activity is complete, if the national objective has been met, the most current number of beneficiaries (jobs created/retained, number of FTE jobs held by/made available to LMI persons, number of housing units assisted, number of units occupied by LMI households, etc.)

Section 108 is the loan guarantee provision of the Community Development Block Grant (CDBG) program. Section 108 provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. This makes it one of the most potent and important public investment tools that HUD offers to local governments. It allows them to transform a small portion of their CDBG funds into federally guaranteed loans large enough to pursue physical and economic revitalization projects that can renew entire neighborhoods. Such public investment is often needed to inspire private economic activity, providing the initial resources or simply the confidence that private firms and individuals may need to invest in distressed areas. Section 108 loans are not risk-free, however; local governments borrowing funds guaranteed by Section 108 must pledge their current and future CDBG allocations to cover the loan amount as security for the loan.

Loan commitments are often paired with Economic Development Initiative (EDI) or Brownfield Economic Development Initiative (BEDI) grants, which can be used to pay predevelopment costs of a Section 108-funded project. They can also be used as a loan loss reserve (in lieu of CDBG funds), to write-down interest rates, or to establish a debt service reserve.

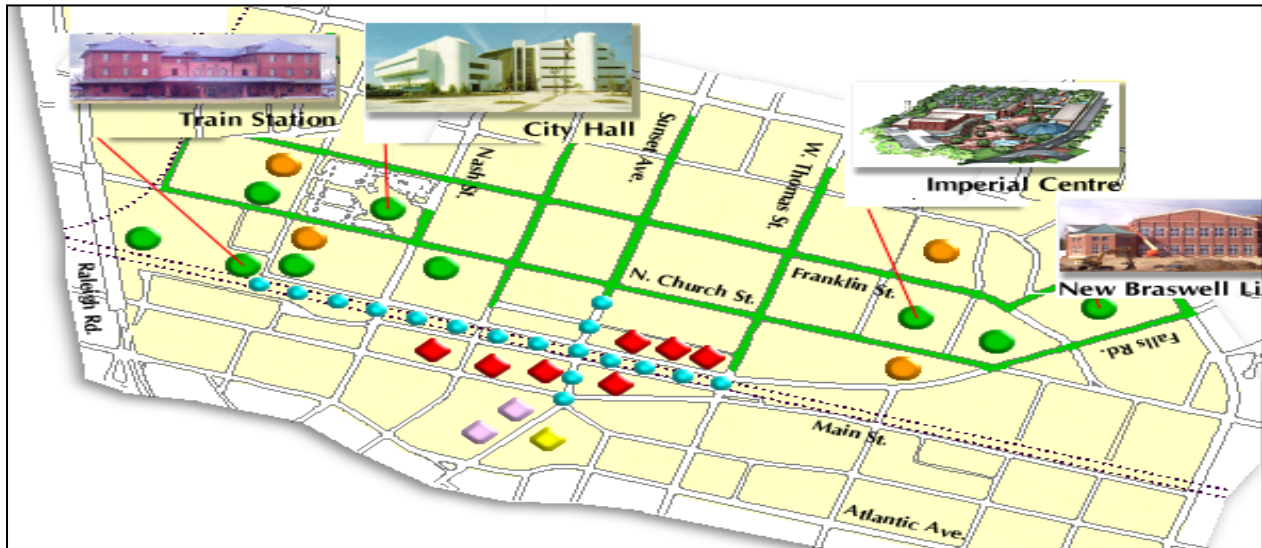
Section 108 Loan Guarantee

The City of Rocky Mount received a Section 108 Loan in the amount of \$3,598,248.36 for the redevelopment of the Douglas Block area. Douglas Block is a public-private redevelopment project that will result in a thriving commercial center in Downtown Rocky Mount. Phase One of the Douglas Block called for the renovation of six historically significant buildings, all of which comprised the African American business district of the downtown area in the early to mid-1900's. The \$8 million effort to redevelop this site has been financed by a combination of historic tax credits, new market tax credits, a Section 108 HUD Loan, and public investment. This special financing structure allows for unique and remarkable opportunities for locating businesses at the Douglas Block.

The six renovated buildings are the Douglas Building, the Manhattan Building, the Booker T. Theatre, the Burnette Building, the Stokes Building, and the Thorpe Building. The City of Rocky Mount, the Rocky Mount-Edgewcombe Community Development Corporation, and the Rocky Mount Area Chamber of Commerce all have staff dedicated to presenting these properties to prospective tenants.

Phase II of the Douglas Block Redevelopment Project includes a three story infill building just east of the Douglas building. This addition has been approved by the National Parks Service, as required for this historic area. The infill building will offer additional commercial space on the first floor and as many as 16 residential apartments on the second and third floors. Phase II includes another infill site adjacent to the Booker T. Theatre. This property will yield five apartments, bringing the total number of possible apartment spaces at the Douglas Block to 29 units. Phase II may also include the development of out-parcel development at the corner of Atlantic Avenue and Thomas Street

For the last decade the City of Rocky Mount has been systematically working to revitalize the historic downtown. The completed renovations of the Downtown Train Station, Fire Station, and Braswell Public Library coupled with the current construction/renovation of the Imperial Center, a performing and cultural arts complex, are all cornerstone projects to help spur economic growth. The Old Imperial Tobacco warehouse will be the new home of the City's Art Center, Children's Museum and Play House. The City of Rocky Mount has recognized the benefit of utilizing Brownfield sites to stimulate economic growth as demonstrated through the reuse of the Old Imperial Warehouse and the Old Airport. The City in partnership with Downtown Renaissance has secured \$7.4 million in historic tax credits and working with Wachovia Bank to secure \$6.9 million in New Market Tax Credits for the Imperial Center project.



Imperial Center

For the Imperial Center (Brownfield site), the total project cost for the rehab portion of the project was \$22.8MM.

- \$21.0 million public/private funds
- \$7.4 million Historic Preservation Tax credits
- \$6.9 million New Market Tax credits
- \$4.0 million FEMA & Insurance funds
- Old Braswell Library reuse as Educational Center
- Water tank and Smoke stack are restored
- Demolitions and restoration of structures completed



The rehab portion of the project is owned by a for-profit limited partnership and the theater is owned by the City. The Imperial Center opened January 2006 and is the cultural arts center for the twin county area housing the Children’s Museum, Art Center, Planetarium and Playhouse Theater.

Train Station

The total project cost for the restoration of the train station was \$8.5 million.

- \$6.3 million from FHWA,
- \$0.8 million from North Carolina Department of Transportation
- \$1.4 million from the City.

The City has about \$3 million for redevelopment work in addition to this (Station Sq. parking lot, the Commons, UST remediation, the YMCA parking lot, etc.)

The cost for the bus station project was \$520,000 from FTA, \$65,000 from NCDOT and \$65,000 from the City.

Rocky Mount Sports Complex

The Old Airport property (Brownfield site) has been cleaned up to be the home of the YMCA and the City's Municipal Sports Complex, turning 175 acres of once abandoned and contaminated land into a recreation facility and Green space.

The project bid was awarded in March 2004, and the Sports Complex was opened on schedule in the summer of 2006.



Regional Connections

Describe how the jurisdiction's strategic plan connects its actions to the larger strategies for the metropolitan region. Does the plan reference the plans of other agencies that have responsibilities for metropolitan transportation, economic development, and workforce investment?

As the preceding descriptions show, these Section 108 projects benefit low- and moderate-income persons in the City and the entire region. These facilities are available to and used by numerous organizations for a wide range of events and purposes. The Train Station and Bus Station restoration projects benefit persons from across the entire region.

The City was able to leverage the Section 108 funds with other federal, state, and local resources in addition to attracting substantial private investment in both the Douglas Block and the Imperial Center projects.

**Table 1A Version 1
Homeless and Special Needs Populations**

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap	Priority Need Level
Individuals					
Example	Emergency Shelter	100	40	26	H,M,L
Beds	Emergency Shelter	80	10	60	H
	Transitional Housing	15	5	22	M
	Permanent Supportive Housing	15	4	23	H
	Total				
Persons in Families With Children					
Beds	Emergency Shelter	80	10	60	H
	Transitional Housing	15	5	22	M
	Permanent Supportive Housing	15	4	23	H
	Total				

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total	Priority Need Level
	Emergency	Transitional			
Number of Families with Children (Family Households):	84	27	60	171	H
1. Number of Persons in Families with Children	84	27	35	146	H
2. Number of Single Individuals and Persons in Households without children	24	19	23	66	M
(Add Lines Numbered 1 & 2 Total Persons)	108	46	58	212	
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total	
a. Chronically Homeless	158				
b. Seriously Mentally Ill	28				H
c. Chronic Substance Abuse	14				H
d. Veterans	27				M
e. Persons with HIV/AIDS					
f. Victims of Domestic Violence	28				L
g. Unaccompanied Youth (Under 18)	6				L

Optional Continuum of Care Homeless Housing Activity Chart Instructions

Column Name

Provider Name: Self-explanatory.

Facility Name: Self-explanatory.

HMIS: Enter one of the following three codes for each project concerning its participation in the Continuum of Care's HMIS.

C=Currently entering client data into the HMIS; P-Month/year (P-4/04) = Planned month/year that the program will begin entering client data into the HMIS; and N=the program currently does not plan to participate in the HMIS.

Geo Code: Indicate the Geographic Area Code (Geo Code) for the project. Where there is only one geographic code for the Continuum, check the box and indicate that code in the first project only. If the project is located in multiple jurisdictions, select the jurisdiction where the majority of the provider's inventory is located.

Target Population A: Select the code that best represents your project: **SM**= only Single Males (18 years and older); **SF**= only Single Females (18 years and older); **SMF**= only Single Males and Females (18 years and older with no children); **FC**= only Families with Children; **YM**= only unaccompanied Young Males (under 18 years); **YF**= only unaccompanied Young Females (under 18 years); **YMF**= only unaccompanied Young Males and Females (under 18 years); **M**= mixed populations. Only one code should be used per facility. If more than one group is served use the **M**=mixed populations code

Target Population B: Indicate whether the project serves these additional characteristics: **DV**= only Domestic Violence victims; **VET**= only Veterans, and **AIDS**= only persons with HIV/AIDS.

2004 Year-Round Units/Beds:

Family Units: Enter the number of units that the project set-aside for serving families.

Family Beds: Enter the number of beds that are contained in family units.

Individual Beds: Enter the number of beds serving individuals.

2004 All Beds (Emergency Shelters Only)

Emergency shelters are usually structures with year-round beds, but there are structures with seasonal beds that are made available to homeless persons during particularly high-demand seasons of the year, usually wintertime. In addition, projects may have overflow capacity that includes cots or mats in addition to permanent bed capacity that is not ordinarily available but can be marshaled when demand is especially great, for example, on the coldest nights of the year. Vouchers are to be identified under overflow beds. The total number of year-round, seasonal and overflow beds would provide a point-in-time snapshot of the housing inventory for homeless people at its highest point in the year.

Year-Round Beds: The number of family beds in (column "Family Beds") **plus** the number of beds for individuals (column "Individual Beds").

Seasonal Beds: The number of beds made available to individuals and families on a seasonal basis.

Overflow Beds: The number of beds, mats or spaces or vouchers that are made available on a very temporary basis.

Current Inventory: List all facilities and voucher programs that are currently operating.

Under Development: List all the projects that are fully funded but are not yet serving homeless people.

Optional Continuum of Care Homeless Service Activity Chart:

Using the format below, describe the fundamental service components of your Continuum of Care system currently in place, and any additional services being planned.

Fundamental Components in Continuum of Care System -- Service Activity Chart
<p><u>Component:</u> <i>Prevention</i></p> <p><u>Services in place:</u> Please arrange by category (e.g., rental/mortgage assistance), being sure to identify the service provider.</p> <p><u>Services planned:</u></p> <p><u>How persons access/receive assistance:</u></p>
<p><u>Component:</u> <i>Outreach</i></p> <p><u>Outreach in place:</u> (1) Please describe the outreach activities for homeless persons who are living on the streets in your Continuum of Care area and how they are connected to services and housing.</p> <p>(2) Describe the outreach activities that occur for other homeless persons.</p> <p><u>Outreach planned:</u> Describe any planned outreach activities for (1) persons living on the streets; and (2) for other homeless persons.</p>
<p><u>Component:</u> <i>Supportive Services</i></p> <p><u>Services in place:</u> Please describe how each of the following services are provided in your community (as applicable): case management, life skills, alcohol and drug abuse treatment, mental health treatment, AIDS-related treatment, education, employment assistance, child care, transportation, and other.</p> <p><u>Services planned:</u></p> <p><u>How homeless persons access/receive assistance:</u></p>

Transition Table 1C
Summary of Specific Housing/Community Development Objectives
(Table 1A/1B Continuation Sheet)

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
	Homeless Objectives					
1	Provide Case Management Services to homeless individuals and families to transition to transitional or permanent housing	CDBG	Family Housed	12		DH-1
	Special Needs Objectives					
1	Provide case management services and transitional housing to victims of domestic violence	CDBG/NSP	Family Housed	12		DH-1

***Outcome/Objective Codes**

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

Table 2B

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act
Acquisition of Real Property	H	18	1,000,000	5
Clearance and Demolition	H	18	500,000	5
Clearance of Contaminated Sites	M	5	50,000	1
Public Facility (General)				
Homeless Facilities	H	1	*	
Youth Centers	M	1	*	
Sidewalks	L	1	25,000	1
Public Services (General)				
Youth Services	L	50,000	*	5
Employment/Training Services	H	280,000	*	5
Economic Development (General)				
ED Technical Assistance	M		*	5

Community Development Needs

* = Funding made available only by public services funds or economic development funds.

Table 2C Summary of Specific Objectives

Grantee Name: City of Rocky Mount/DEHC

Decent Housing with Purpose of New or Improved Availability/Accessibility (DH-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH 1.1	Provide rehab of single family units to low to very low income persons in Edgecombe Counties	HOME-DEHC Funds	2012	Number of Homes Rehab	25		%
			2013				%
			2014				%
			2015				%
			2016				%
			MULTI-YEAR GOAL				5
Decent Housing with Purpose of New or Improved Affordability (DH-2)							
DH 2.1	Provide rehab of single family units to low to very low income persons in Edgecombe Counties	HOME-DEHC Funds	2012	Number of Homes Rehabbed	25		%
			2013				%
			2014				%
			2015				%
			2016				%
			MULTI-YEAR GOAL				5
Decent Housing with Purpose of New or Improved Sustainability (DH-3)							
DH 3.1	Provide acquisition of blighted dilapidated homes in City of Rocky Mount for new affordable housing	HOME and CBDG City of Rocky Mt	2012	Number of properties acquired and new construction	10		%
			2013				%
			2014				%
			2015				%
			2016				%
			MULTI-YEAR GOAL				3
Suitable Living Environment with Purpose of New or Improved Availability/Accessibility (SL-1)							
SL 1.1	Provide funding for public services activities to support homeless, youth services, economic development activities	CDBG-Public Services	2012	Number of individuals served through public services	5		%
			2013				%
			2014				%
			2015				%
			2016				%
			MULTI-YEAR GOAL				2
Suitable Living Environment with Purpose of New or Improved Affordability (SL-2)							
SL 2.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				
Suitable Living Environment with Purpose of New or Improved Sustainability (SL-3)							

SL 3.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				

Table 1C Summary of Specific Objectives

Grantee Name:

Economic Opportunity with Purpose of New or Improved Availability/Accessibility (EO-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
EO 1.1			2005				%
			2006				%
			2007				%
			2008				%
			2009				%
			MULTI-YEAR GOAL				
Economic Opportunity with Purpose of New or Improved Affordability (EO-2)							
EO 2.1			2005				%
			2006				%
			2007				%
			2008				%
			2009				%
			MULTI-YEAR GOAL				
Economic Opportunity with Purpose of New or Improved Sustainability (EO-3)							
EO 3.1			2005				%
			2006				%
			2007				%
			2008				%
			2009				%
			MULTI-YEAR GOAL				
Neighborhood Revitalization (NR-1)							
NR 1.1			2005				%
			2006				%
			2007				%
			2008				%
			2009				%
			MULTI-YEAR GOAL				
Other (O-1)							
O 1.1			2005				%
			2006				%
			2007				%
			2008				%
			2009				%
			MULTI-YEAR GOAL				
Other (O-2)							
O 2.1			2005				%
			2006				%
			2007				%
			2008				%
			2009				%
			MULTI-YEAR GOAL				

Table 3A
Summary of Specific Annual Objectives

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Outcome/ Objective*
	Rental Housing Objectives				
1	Provide affordable rental housing development of Holly Street, Beal Street and other affordable housing projects	CDBG/HOME/ NSP 3	Number of new constructed affordable housing units	15	DH-1
	Owner Housing Objectives				
2	Provide owner occupied rehab	HOME	Number of homes rehabbed	15	DH-1
3	Provide home ownership through NSP properties	NSP	Number of homes sold to LMI	5	DH-1
	Homeless Objectives				
4	Case management for homeless families	CDBG	Number of families served	12	SL-3
5	Case management for victims of domestic violence	CDBG	Number of families served	12	SL-3
	Community Development Objectives				
6	Provide acquisition of blighted properties	CDBG	Number of properties acquired	15	DH-1
7	Provide demolition of blighted properties	CDBG	Number of properties that are demoed	15	DH-1
	Infrastructure Objectives				
8	Provide sidewalks for Beal Street Project and needed infrastructure	CDBG/HOME	Sidewalks installed	**	DH-1
	Public Facilities Objectives				
9	Provide domestic violence transitional housing	NSP	Number of victims served	15	DH-1
	Public Services Objectives				
10	Provide public services funding for non-profits	CDBG	* Based upon agency funding	Based upon funding available	SL-3
	Economic Development Objectives				
11	Provide funding for RMECDC business center	CDBG	Number of business served	15	E0-1

12	Provide continue funding and assistance to Douglas Block	Section 108	Number of businesses recruited	10	
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***Outcome/Objective Codes**

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3