

# Executive Summary

## AP-05 Executive Summary - 91.200(c), 91.220(b)

### 1. Introduction

The Southwestern NC HOME Consortium was established to help address the affordable housing shortage in the 6-county region. Haywood County is the lead entity, and is collaborating with the following 18 towns and counties: Town of Maggie Valley, Town of Clyde, Town of Canton, Town of Waynesville, Clay County, Town of Hayesville, Graham County, Town of Fontana Dam, Town of Robbinsville, Jackson County, Town of Dillsboro, Town of Sylva, Town of Webster, Macon County, Town of Franklin, Town of Highlands, Swain County and Town of Bryson City.

The overall goal of the HOME Consortium is to provide safe and affordable housing for low-and moderate-income persons, as well as for special needs populations. The primary means towards this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and nonprofit organizations, in the production, operation and preservation of affordable housing.

### 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

To achieve the main goal of increasing safe and affordable housing for low- and moderate-income persons the following objectives have been identified:

- increase the supply of new rental housing,
- increase the supply of new homes for home ownership,
- preserve and rehabilitate existing housing stock,
- provide homeownership and rent assistance,
- provide homeless housing.

### 3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The consortium is new but builds upon and seeks to synergize the many efforts of a broad array of service providers in the region. The goals and general projects have been developed based on their input, along with the information provided through the needs assessment and market analysis.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

As an established Consortium of the U.S. Department of Housing and Urban Development (HUD) Home Investment Partnerships Program, the Southwestern Commission is required to have and actively implement a Citizen Participation Plan on behalf of Haywood County, the participating jurisdiction. The plan describes how the Consortium will seek involvement and input from citizens in its programs using Home Investment Partnerships Program (HOME) funds. Input from people likely to be impacted by program activities is essential to the development of an effective program. The Southwestern NC HOME Consortium seeks to exceed the minimum federal requirements and make citizen participation a reality in all stages of the process of developing, writing, and implementing the 5-year Consolidated Plan/Annual Action Plan. The HOME program provides affordable housing options and opportunities to low-to-moderate income residents of Haywood, Jackson, Macon, Swain, Clay, and Graham counties, the area covered by the Southwestern NC HOME Consortium (the Consortium). Regulatory Requirements: Five-year Consolidated Plan and Annual Action Plan HUD's minimum requirements for citizen participation are set out in the regulations for HOME Consortia in 24 CFR Part 91.401. The focus for participation is the planning and reporting cycle for the Consolidated Plan for the HOME program. The planning process is in two parts: a Five-year Consolidated Plan which identifies and prioritizes the region's housing and community development needs and develops long-term objectives and strategies for addressing them, and an Annual Action Plan which proposes specific activities to receive HOME assistance during the coming year. The Annual Action Plan is embedded within the five-year Consolidated Plan, which also includes an Assessment of Fair Housing/Analysis of Impediments to Fair Housing. The Consortium is also required to prepare a Consolidated Annual Performance and Evaluation Report (CAPER) which details accomplishments during the past fiscal year and relates them to the Consolidated Plan objectives. Participation in developing plans, implementing projects, and evaluating accomplishments are encouraged through a variety of media and services, such as: • Public hearings • Online surveys • Accommodations for persons with disabilities and non-English speaking persons • Formal public comment periods • Publication of plans and reports • Paid newspaper advertisements • Posting to the Southwestern Commission website (<https://regiona.org/southwestern-nc-homeconsortium/>) • Open meetings of the Southwestern NC HOME Consortium Board The Consortium strives to encourage participation by low- and moderate-income persons, particularly those persons living within the Consortium jurisdiction.

#### **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No public comments were received.

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

No public comments were received.

**7. Summary**

The Southwestern NC HOME Consortium is the positive outcome of many local and regional conversations around housing needs. The consolidated plan and planning process are an initial, foundational step towards bringing together participating jurisdictions, housing and supportive service providers, and a wide-array of information and data in a formal and structured way to synthesize the many needs, as well as to leverage and multiply the existing resources in the region to address the affordable housing crisis.

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

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

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

Agency Role	Name	Department/Agency
HOME Administrator		Southwestern Commission Council of Governments

**Table 1 – Responsible Agencies**

**Narrative**

**Consolidated Plan Public Contact Information**

## **AP-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

We continue to solicit a wide range of community input from participating governments and community service providers focused on affordable housing and homelessness, as well as addiction, aging, disabilities, domestic violence, health, HIV/AIDs, legal aid, veterans, and workforce.

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

The three regional HCV providers- Four Square Community Action, Inc, Macon Program for Progress, and Mountain Projects, Inc. (MPI), collaborate with REACH in each of its respective counties to assist domestic violence victims. All also collaborate with other community partners to address a variety of other special needs; for example, MPI partners with NC Care36, DHHS, Haywood Pathways and the United Way. The Waynesville Housing Authority also collaborates with REACH and Haywood Pathways, and is currently working on a strategic plan to increase and expand its community partnerships.

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

The region's CoC has a coordinated assessment plan that emphasizes prevention and diversion to prevent homelessness. The CoC coordinates with agencies in each county to administer the VI SPDAT and to find housing options for individuals and families. Both the region CoC lead and several of these agencies participated in the stakeholder meetings and emphasized the need for more housing options and supportive services to prevent and reduce homelessness.

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

The HOME Consortium does not receive ESG funding; however, the organizations receiving ESG funds through the CoC were invited to the stakeholder meetings to share information about their services and the needs of the region's homeless population.

### **2. Agencies, groups, organizations and others who participated in the process and consultations**

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

1	<b>Agency/Group/Organization</b>	MOUNTAIN PROJECTS
	<b>Agency/Group/Organization Type</b>	Housing PHA Services-Children Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Leadership from Mountain Projects, Inc. and their Smoky Mountain Housing Partnership continue to participate in planning activities. We anticipate continued collaboration with MPI and the Smoky Mountain Housing Partnership to bring more affordable housing options and opportunities to Haywood and Jackson counties.
2	<b>Agency/Group/Organization</b>	Four Square Community Action
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Four Square Community Action continues to participate in Consortium planning activities. We anticipate continued collaboration with Four Square Community Action to bring more affordable housing options and opportunities to western North Carolina but also homeowner rehabilitation and other services to support low-income individuals in need.
3	<b>Agency/Group/Organization</b>	Hinton Center
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Hinton Center continues to be an active participant in Consortium planning activities by providing ideas for potential projects. We anticipate continued collaboration with the Hinton Center to examine opportunities for partnership and to serve the low-income individuals in the county that they serve.
4	<b>Agency/Group/Organization</b>	Western Carolina University
	<b>Agency/Group/Organization Type</b>	Housing Business Leaders Major Employer
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Western Carolina University participated as a stakeholder and provided input, data and ideas for potential projects. We anticipate continued collaboration with Western Carolina University on potential projects and services for low income individuals.
5	<b>Agency/Group/Organization</b>	Graham Revitalization Economic Action Team (GREAT)
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Graham Revitalization Economic Action Team (GREAT) participated as a stakeholder and provide input and information on the housing conditions and needs in Graham County. We anticipate continued collaboration with GREAT in an effort to serve the low income individuals in Graham County in need of housing assistance or support.
6	<b>Agency/Group/Organization</b>	Haywood Pathways Center
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Haywood Pathways Center participated as a stakeholder and provided input regarding their services and the needs of the homeless in their service area. We anticipate continued collaboration with Haywood Pathways as they serve as the main homeless shelter in Haywood County.



7	<b>Agency/Group/Organization</b>	HERE in Jackson County
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HERE in Jackson County participated as a stakeholder and provided input, data and needs of the individuals and families experiencing homelessness in Jackson County. We anticipate continued collaboration with HERE in Jackson County to discuss potential partnerships and ways to serve the low income individuals experiencing homeless in Jackson County or at risk of homelessness.
8	<b>Agency/Group/Organization</b>	North Carolina Balance of State Continuum of Care
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The local representative of the Balance of State Continuum of Care participated as a stakeholder and provided input, data, ideas for potential projects and needs of the individuals and families experiencing homelessness in our region. We anticipate continued collaboration and discussions in regard to the homeless and at risk of homeless population.
9	<b>Agency/Group/Organization</b>	Men's Teen Challenge of the Smokies
	<b>Agency/Group/Organization Type</b>	Addiction recovery
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Supportive Transitional Housing
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Men's Teen Challenge of the Smokies participated as a stakeholder and provided input and information on individuals struggling with addiction, supportive transitional housing and potential projects. We anticipate continued collaboration with Men's Teen Challenge of the Smokies to discuss potential transitional housing opportunities.
10	<b>Agency/Group/Organization</b>	Full Circle Recovery
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Full Circle Recovery participated as a stakeholder and provided information regarding the needs of their clients in regard to safe, sanitary, affordable housing. We anticipate continued collaboration with Full Circle Recovery to discuss potential projects and partnerships.

11	<b>Agency/Group/Organization</b>	Legal Aid Smoky Mountain
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Service-Fair Housing Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Attorneys from the local LegalAid office participated as stakeholders and provided information regarding the needs and struggles of their clients. We anticipate continued collaboration with LegalAid so that we can understand the barriers to affordable housing that low income individuals are experiencing and discuss potential solutions.
12	<b>Agency/Group/Organization</b>	Vaya
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services - Victims Mental health services
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives from the Supportive Housing sector of Vaya Health participated as stakeholders and provided information regarding the needs of their clients and the struggles their clients face. We anticipate continued collaboration to discuss potential projects and partnerships.
13	<b>Agency/Group/Organization</b>	HAYWOOD COUNTY
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives of Haywood County participated as stakeholders and provided information regarding the housing needs in their county. We anticipate continued collaboration with Haywood County on potential projects.
14	<b>Agency/Group/Organization</b>	JACKSON COUNTY
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives of Jackson County participated as stakeholders and provided information regarding the lack of affordable housing in their area and the topographical challenges as well as the cost of construction. We anticipate continued collaboration with Jackson County on potential projects and removing some of the barriers to affordable housing.
15	<b>Agency/Group/Organization</b>	MACON COUNTY
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives of Macon County participated as stakeholders and provided information regarding their housing programs and future plans. We anticipate continued collaboration with Macon County regarding potential projects.
16	<b>Agency/Group/Organization</b>	Graham County
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Representatives of Graham County participated as stakeholders and provided information regarding the need for affordable housing in their county, but also the need of supportive housing for individuals in recovery. We anticipate continued collaboration with Graham County in regard to potential projects and removing some of the barriers to safe, appropriate and affordable housing.

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

Effort was made to consult all relevant agencies.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	NC Balance of State	The Southwest Homeless Coalition Regional Committee's Coordinated Assessment Plan was reviewed to ensure collaboration with regional homeless service providers. The strategic plan goal of providing homeless housing will support the CoC's effort to prevent and end homelessness.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative**

## **AP-12 Participation - 91.401, 91.105, 91.200(c)**

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

The public was invited and given 30 days per the Citizen Participation Plan to review and provide comments on the Annual Action Plan. The plan was available on the Southwestern NC HOME Consortium website (screenshot of website update and date posted in the Grantee Unique Appendices) as well as in paper form at the Southwestern Commission office in Sylva, NC. A public hearing was held on December 5th, 2022 at 9:00 a.m. at the Haywood County Courthouse. No comments were received. The affidavit of publication for the public notice of the public hearing is attached in the Grantee Unique Appendices.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/at tendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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1	Public Hearing	General public and low to moderate income households	Per the SW NC HOME Consortium's Citizen Participation Plan, the public hearing was advertised in the local newspaper in the legal section. No members of the public attended the public hearing or commented on the plan. The public hearing was held on December 5, 2022 at 9:00 a.m. at the Haywood County Courthouse. The affidavit of publication for the public's notice of the public hearing is attached in the Grantee	No comments were received.	No comments were received.	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			Unique Appendices.			

2	Internet Outreach	General public and low to moderate income households	The draft Annual Action Plan was published on the Southwestern NC HOME Consortium's website for at least 30 days per the Citizen Participation Plan. The comment period was from October 10, 2022, to November 18, 2022. No comments were received after the posting. Arrangements were to be made to provide technical assistance, participation, or review of any or all parts of this announcement or the details of the	No comments were received.	No comments were received.	<a href="https://regiona.org/southwestern-nc-home-consortium/">https://regiona.org/southwestern-nc-home-consortium/</a>
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			Southwestern NC HOME Consortium FY 2022 Annual Action Plan, in a manner that is effective for persons with disabilities or any person with Limited English Proficiency (LEP).A screenshot of the website is included in the Grantee Unique Appendices.			

3	Public Hearing	General public and low to moderate income households	A public hearing was advertised in the local newspaper in the legal section for the general public and low to moderate-income persons to be notified of amendments to this approved plan. No members of the public attended the public hearing or commented on the plan. The public hearing was held on November 4, 2024, at 9:00 a.m. at the Haywood County Courthouse. The affidavit of publication for the public's	No comments were received	No comments were received	<a href="https://regiona.org/southwestern-nc-home-consortium/">https://regiona.org/southwestern-nc-home-consortium/</a>
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			notice of the public hearing is attached in the Grantee Unique Appendices.			

4	Internet Outreach	General public and low to moderate income households	The draft Annual Action Plan Amendments was published on the Southwestern NC HOME Consortium's website for at least 7 days as required by the HUD Disaster Relief Waiver. The comment period was from October 21, 2024, to November 03, 2024. No comments were received after the posting. Arrangements were to be made to provide technical assistance, participation, or review of any or all parts of this announcement	No comments were received	No comments were received	<a href="https://regiona.org/southwestern-nc-home-consortium/">https://regiona.org/southwestern-nc-home-consortium/</a>
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			ent or the details of the Southwestern NC HOME Consortium FY 2022 Annual Action Plan Amendments, in a manner that is effective for persons with disabilities or any person with Limited English Proficiency (LEP).			

**Table 4 – Citizen Participation Outreach**



## Expected Resources

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

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	626,350	0	6,238	632,588	1,879,050	HUD HOME funding. Allocation will be re-evaluated in Y3 and could be increased if the consortium is expanded to include additional jurisdictions.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
LIHTC	public - federal	Multifamily rental new construction	7,000,000	0	0	7,000,000	20,000,000	9% and/or 4% tax credits through the NCHFA. Estimating 4-5 projects in the region over a five-year period.
Other	private	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,000,000	0	0	1,000,000	4,000,000	Both the Dogwood Health Trust and Nantahala Health Foundation provide funding to support housing access in the region.
Other	public - federal	Other	0	0	0	0	1,600,000	Vaya Health is currently the only CoC recipient in the region.

Table 2 - Expected Resources – Priority Table

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

To get to Consortium started, Dogwood Trust contributed the initial match of \$261,690 (~35%). Anticipated resources over 5 years will leverage federal HOME funds at least 12:1. This number will likely be higher once projects have been selected and detailed budgets have been compiled.

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

Waynesville Housing Authority's strategic plan includes expanding the number of units on property they already own and manage. Most jurisdictions in a rural region do not own many unutilized parcels of land, they are typically already used for public facilities and utilities. However, they may have tax foreclosures (typically land) that would be good candidates for development. Smoky Mountain Housing Partnership has identified the acquisition of these as one of their strategies in their 2021-2023 strategic plan.

**Discussion**

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	New construction of rental housing	2021	2025	Affordable Housing	Region	Develop new rental housing Provide special needs housing Prevent and end homelessness	HOME: \$200,000	Rental units constructed: 84 Household Housing Unit
3	Housing rehabilitation	2021	2025	Affordable Housing	Region	Preserve and improve existing housing Provide special needs housing Prevent and end homelessness	HOME: \$195,000	Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 30 Household Housing Unit
4	Homeownership assistance	2021	2025	Affordable Housing	Region	Promote homeownership Preserve and improve existing housing	HOME: \$100,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Rent assistance	2021	2025	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Region	Prevent and end homelessness	HOME: \$60,000	Tenant-based rental assistance / Rapid Rehousing: 70 Households Assisted
6	Homeless housing	2021	2025	Homeless	Region	Prevent and end homelessness	HOME: \$120,000	Housing for Homeless added: 10 Household Housing Unit

**Table 3 – Goals Summary**

### Goal Descriptions

1	Goal Name	New construction of rental housing
	Goal Description	
3	Goal Name	Housing rehabilitation
	Goal Description	
4	Goal Name	Homeownership assistance
	Goal Description	
5	Goal Name	Rent assistance
	Goal Description	
6	Goal Name	Homeless housing
	Goal Description	



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

### Introduction

The following projects have been identified through stakeholder consultation and represent the combination of their proposed ideas and service targets, rather than specific, individual projects since these need to be selected through an application process once the HOME funding has been released and the Consortium board has been established. Locations are not specified for the projects but would be implemented in at least 4 out of the 6 consortium counties.

**10/08/24 Amendment:** In response to Hurricane Helene, a Presidential Major Disaster Declaration has been issued, allowing HUD to provide waivers and suspension to the HOME Program. Swain, Clay, Macon, Jackson, and Haywood Counties are the areas within the region that are eligible for these waivers and suspensions. The Consortium is amending this annual action plan, removing the CHDO set aside and replacing it with Disaster Relief Funding for projects in these areas.

#	Project Name
1	Landlord Partnership to Rehab Rental Housing
3	Housing Assistance Program
4	Waynesville Tower Roof Replacement
5	Administration
6	Disaster Relief Funding

Table 4 – Project Information

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

The generalized projects suggested for the second year of HOME allocations are focused on securing access to the minimal supply of affordable housing in the region through down payment and rent assistance, as well as preserving and improving existing affordable housing for both homeowners and renters. New construction of multi-family rental housing is prioritized over single-family construction in the first year to increase housing supply at a lower cost, considering the current inflation in material costs. New homeless housing is also prioritized because this is an unmet need in the region that is not well-served by the private market.

**AP-38 Project Summary**  
**Project Summary Information**



<b>1</b>	<b>Project Name</b>	Landlord Partnership to Rehab Rental Housing
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing rehabilitation Rent assistance
	<b>Needs Addressed</b>	Preserve and improve existing housing Prevent and end homelessness Educate landlords and tenants
	<b>Funding</b>	HOME: \$120,000
	<b>Description</b>	Four Square Community Action Agency is partnering with landlords in Graham, Swain and Clay counties to rehabilitate rental housing to bring homes into compliance with quality standards so they will be eligible for Section 8 vouchers. Four Square Community Action Agency is one agency we are having conversations with in regards to becoming a CHDO for our region.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Rehabilitation of 10 Section 8 rental properties & provide rental/utility deposit assistance to tenants
<b>2</b>	<b>Project Name</b>	Housing Assistance Program
	<b>Target Area</b>	Region
	<b>Goals Supported</b>	Rent assistance Homeless housing
	<b>Needs Addressed</b>	Prevent and end homelessness
	<b>Funding</b>	HOME: \$150,000

	<b>Description</b>	Providing rental/utility, and security deposit assistance experiencing homelessness or at risk of homelessness.10/08/2024 Amendment: A written agreement was executed with this HERE in Jackson (sub-recipient) on 12/18/2023. After further review, we received notification from sub-recipient, HERE, that due to the capacity needed to properly implement the program, they are unable to utilize these funds. This project is cancelled and these funds will return to the Consortium's funding pool to be used for other projects in the region. An activity was set up for this project, however, it was never funded due to no funds being requested for reimbursement and no information to populate for the beneficiaries. The Consortium is leaving the Housing Assistance Program as an activity for this funding to be reallocated to a different subrecipient.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Provide rental/utility/security deposit assistance and monthly rental assistance
<b>3</b>	<b>Project Name</b>	Waynesville Tower Roof Replacement
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing rehabilitation
	<b>Needs Addressed</b>	Preserve and improve existing housing
	<b>Funding</b>	HOME: \$206,000
	<b>Description</b>	Roof replacement to preserve 62 affordable 'Section 8' housing units. Not changing density. Adding a lightning protection system to the roof due to the HVAC units on the roof being struck by lightning, causing issues with HVAC system. Is having HVAC system fixed once the roof rehab is completed and lightning protection system is installed.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Rental Rehabilitation by replacing roof to preserve 62 affordable housing units
<b>4</b>	<b>Project Name</b>	Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	HOME: \$62,635
	<b>Description</b>	These funds will be used for the salary of an SW NC HOME Consortium staff member.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>5</b>	<b>Project Name</b>	Disaster Relief Funding
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing rehabilitation Homeownership assistance Rent assistance Homeless housing
	<b>Needs Addressed</b>	Promote homeownership Preserve and improve existing housing Prevent and end homelessness
	<b>Funding</b>	HOME: \$93,952

<b>Description</b>	Amendment: Addition of a new project, 10/08/24: In response to Hurricane Helene, a Presidential Major Disaster Declaration was issued allowing HUD to permit Disaster Waivers for the HOME Program. The Consortium has decided to utilize the CHDO set-aside waiver and suspension to use the initial 15% regulatory set-aside by supplying organizations in the affected communities with disaster relief funding. These organizations do not have to be CHDOs. Mountain Projects will be the primary non-profit we work with. All waivers and suspensions will run from 07/01/2024 to 06/30/2026.
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	All funds will be used for low to moderate-income individuals and families in declared disaster areas who are ineligible for FEMA assistance or to supplement FEMA assistance, when applicable. No duplication of services is permitted. An estimate of the number of individuals or families that will benefit from the proposed activities depends upon multiple factors including the specific disaster relief activity and the unknown costs of each type of assistance. We plan on assisting at least 10 individuals or families.
<b>Location Description</b>	Haywood and Jackson County primarily. Funding is eligible to be used in Swain, Macon, and Clay Counties as well. Mountain Projects does not reach these three counties so funds used in these areas will be administered through a different organization that has yet to be determined if funding is needed for disaster relief.
<b>Planned Activities</b>	Disaster Relief funds will be eligible for both short and long-term efforts. Activities may include tenant-based rental assistance (TBRA) and homeownership activities to include rehabilitation or new construction. Waivers and suspensions for property standards of HOME-assisted units, owner-occupied housing maximum value/sales price, and potentially tenant-based rental assistance in expediting these funds for these activities to the qualified populations. If a recipient receives TBRA, it must be after their FEMA assistance has been exhausted. Due to the disaster, there have been housing programs frozen, affecting those who are currently housed. TBRA may be provided to these individuals to keep them housed but must adhere to all HOME regulations - no waiver applicability. Also, the waiver of Matching Contributions for the counties of Jackson, Macon, Swain, Clay, and Haywood will ease the administrative burden for the Consortium and allow all funding available to assist in disaster relief efforts.

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

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

The need for affordable housing is so pervasive that no specific areas will be targeted at this time, beyond a general preference for locating any new development near existing infrastructure to reduce costs and improve efficiency of service provision and access to transportation, jobs, health care, etc...

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Region	100

**Table 5 - Geographic Distribution**

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

N/A

### **Discussion**

## Affordable Housing

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

#### Introduction

The number of households assisted has been estimated from information provided by stakeholders and the potential level of funding their projects may receive.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	10
Non-Homeless	174
Special-Needs	25
Total	209

**Table 6 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	70
The Production of New Units	94
Rehab of Existing Units	40
Acquisition of Existing Units	5
Total	209

**Table 7 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

These numbers will be updated once specific projects have been selected for funding.

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

### **Introduction**

Four public housing authorities serve the 6-county region. Waynesville Housing Authority manages and operates its own housing supply, the others provide vouchers and their program participants have had increasing difficulty finding affordable and sufficient housing options to use them.

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

Rental housing rehab is one of the projects proposed for the upcoming year to increase supply for voucher holders. The Waynesville Housing Authority will begin initial planning and developing cost estimates and partnerships to expand their housing portfolio.

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

The Waynesville Housing Authority also recently completed their strategic plan and consulted with residents throughout that process.

Mountain Projects, Inc and their affordable housing division, Smoky Mountain Housing Partnership, established a Home Ownership Center in 2021 to offer a full range of home ownership services to clients including credit evaluation, education, financing, and down payment assistance.

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

N/A

### **Discussion**

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

### **Introduction**

Homelessness is a problem in rural areas, even if it is harder to see and quantify. Below are some examples of actions and activities that will be undertaken assist people who are unsheltered or at risk of becoming homeless.

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

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

Both Haywood Pathways and HERE in Jackson County have street outreach programs to reach unsheltered people and assess their needs as well as connect them with resources. The Town of Waynesville also has a Homelessness Task Force to assess both individual and community-wide needs.

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

Currently, most homeless assistance in the region is focused on emergency shelter. Haywood Pathways has 96 shelter beds and HERE in Jackson County provides additional units (typically hotel rooms) for temporary shelter. HERE is considering building its own congregate shelter as both demand and hotel costs continue to increase. In December 2020, HERE spent \$65,000 on 44 hotel rooms (up from 12 in 2009).

The Waynesville Homelessness Task Force identified the need for both a low-barrier shelter, especially for re-entry populations and people with Substance Use Disorder, as well as for transitional housing to provide more stability and a pathway to permanent housing.

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

One of the projects proposed for every year of funding would create 10 units of permanent housing and provide wrap-around services. As discussed above there is a shortage of transitional housing, as well as permanent supportive housing to help people avoid and break the cycle of homelessness.

#### **Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly**



**funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Examples of programs to prevent homelessness are the Hinton Center's home rehab program and Vaya's permanent supportive housing for people with behavioral and mental health needs. The Hinton Center continues to assist households with home modifications, when required for release from medical care, that are often too costly for patients. Vaya's program provides 97 beds (scattered site) for both adults and children.

Housing choice vouchers and rental assistance also help prevent homelessness. There are approximately 1,500 vouchers currently in use in the region. Service providers would also like to provide emergency rental assistance and security deposits/first month's rent to an additional households as homes become available on the market.

## **Discussion**

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

### **Introduction**

In the 6-county consortium region, most communities have zoning but a detailed analysis has not been done to evaluate restrictions that may affect affordable housing development. In previous interviews, stakeholders did not raise concerns with local zoning (or lack thereof) as a primary concern. Instead, they cited state-level restrictions on how tourism development authorities (TDAs) use occupancy taxes as a potential barrier to supporting affordable housing and related infrastructure development. More limited access to LIHTC, a key tool for affordable housing development, in rural areas was also raised as a limiting factor.

In general, market-drivers (i.e., the cost and availability of land, labor and materials; available financing; real estate transaction costs) were more often cited as having a significant impact on affordable housing development.

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

One strategy will be identifying proactive policies and strategies that communities can implement to support and encourage affordable housing development, since stakeholders did not cite current land use regulations as a major barrier. Waynesville adopted an affordable housing incentive policy in 2019, which will provide a starting point for evaluating what could work in other communities. Jackson County has also explored a housing trust fund, which is another type of initiative that could be moved forward. Other communities, like Maggie Valley and Jackson County, allow cluster and higher density development in topographically constrained areas to make development more feasible and less costly. A more detailed analysis of these types of strategies and their effectiveness throughout the region can provide a range of options for local governments.

### **Discussion**

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

### **Introduction**

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

A big, continuous obstacle to meeting underserved needs is insufficient financial and human resources. The region has many dedicated and engaged service providers who need additional support to carry out their missions. The HOME Consortium and funding will continue to provide a platform and means for more collaboration to maximize resources and service delivery. All housing activities will benefit individuals or households earning at or less than 80% of the area median income. Housing activities will include the development of new affordable rental housing, new homes for homebuyer assistance, additional funding for rental assistance programs, and additional funding for homeowner rehabilitation. Another obstacle to meeting needs in our Consortium region is the lack of availability of affordable dwellings. The activities mentioned above will help to address the needs in our region.

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

HOME funding will be used to seed new housing projects as well as to acquire and rehabilitate existing affordable housing stock.

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

All rehab performed with HOME funds will meet LBP safety standards. The potential for lead-based paint will be assessed whenever program funds are used to repair or purchase an existing home. If LBP is found, and the repair actions will disturb surfaces, then LBP removal and mitigation techniques will be employed. Families will be informed and educated about the risks associated with LBP.

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

Increasing the supply of affordable housing and providing rent and down payment assistance will help reduce the housing cost burden, a major factor contributing to poverty in the region. The Consortium plans to develop affordable rental units, assist homebuyers with down payment assistance, assist households with tenant-based rental assistance, develop household units for homeless, and rehabilitate rental units and homeowner houses.

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

Currently, there are housing developers/providers outside of the region that qualify as a designated

CHDO, but no providers within the consortium region. It is the goal of the Consortium to encourage and facilitate the establishment of an organization within the Consortium region to become a CHDO.

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

The consortium board, meetings, and funded projects will encourage and enhance coordination among all stakeholders. Additionally, the Waynesville Housing Authority has prioritized community partnerships in its 2021-2025 Strategic Plan, and other organizations also prioritize partnerships with public and private entities. The Smoky Mountain Housing Partnership would like to work with Haywood County to develop an affordable housing fund, and would also like to target tax foreclosures for purchase and rehab.

### **Discussion**

## Program Specific Requirements

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

#### Introduction

The following guidelines will be reviewed and updated as needed.

#### **HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)**

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

No other forms of investment are anticipated being used.

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

The following provisions will be used by the Southwestern NC HOME Consortium (the Consortium) as well as sub-recipients using HOME funds for homebuyer activities. The homeownership housing assistance provided by the Consortium will be a direct subsidy to the homebuyer. The amount subject to recapture is the direct subsidy received by the homebuyer.

The amount of direct HOME subsidy will reduce on a pro-rata basis for the time the home buyer owns and occupies the home, measured against the required affordability period. The pro-rata amount recaptured will never exceed the available net proceeds from the sale of the home. The pro-rata is determined by:

- Dividing the number of years the homebuyer occupied the home by the period of affordability,
- Multiply the resulting figure by the total amount of direct HOME subsidy originally provided to the homebuyer.

Recapture shall occur if the property is sold, financed, or otherwise transferred. The HOME program may defer recapture in the event of a refinance should the homebuyer be securing better terms that reduce monthly housing costs, or if sufficient equity exists, to take cash out for immediate property repairs or catastrophic expenses. The recapture provision is enforced during the period of affordability through a promissory note secured by a deed of trust and a declaration of deed restrictions, signed by the homeowner and filed at the Register of Deeds office. This is usually a

second position lien behind that of the primary mortgage lender. The purpose of this enforcement mechanism is to ensure that the Consortium recaptures the direct subsidy to the HOME-assisted homebuyer if the HOME-assisted property is transferred.

For example:

A homebuyer receives \$10,000 of HOME down payment assistance and purchases a home developed with HOME funds for \$10,000 below fair market value. The total direct HOME subsidy to the homebuyer is \$20,000 and requires a 10-year period of affordability. If the homebuyer sells the unit in year 5 of the 10-year period of affordability, the PJ would *forgive* 50 percent of the direct HOME subsidy and *recapture* 50 percent of the direct HOME subsidy, or \$10,000 of the \$20,000 HOME investment, assuming that there are sufficient net proceeds available.

A clear, detailed written agreement will be discussed, reviewed, and executed with the homebuyer at or before the time of sale. The homebuyer must be aware of and have an understanding of the specific HOME requirements that apply to the unit that they are intending to purchase. The written agreement will be a separate legal document from any loan instrument. If the Consortium provides HOME funds to a sub-recipient for homebuyer assistance, the Consortium will prepare and execute the written agreement with the homebuyer or be a party to the agreement along with the sub-recipient.

If the ownership of the housing is conveyed pursuant to a foreclosure or other involuntary sale, the Consortium must attempt to recoup any net proceeds that may be available through the foreclosure sale.

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

The following provisions will be used by the Southwestern NC HOME Consortium (the Consortium) as well as sub-recipients using HOME funds for homebuyer activities. The homeownership housing assistance provided by the Consortium will be a direct subsidy to the homebuyer. The amount subject to recapture is the direct subsidy received by the homebuyer.

The amount of direct HOME subsidy will reduce on a pro-rata basis for the time the home buyer owns and occupies the home, measured against the required affordability period. The pro-rata amount recaptured will never exceed the available net proceeds from the sale of the home. The pro-rata is determined by:

- Dividing the number of years the homebuyer occupied the home by the period of affordability,
- Multiply the resulting figure by the total amount of direct HOME subsidy originally provided to the

homebuyer.

Recapture shall occur if the property is sold, financed, or otherwise transferred. The HOME program may defer recapture in the event of a refinance. The recapture provision is enforced during the period of affordability through a promissory note secured by a deed of trust and a declaration of deed restrictions, signed by the homeowner and filed at the Register of Deeds office. This is usually a second position lien behind that of the primary mortgage lender. The purpose of this enforcement mechanism is to ensure that the Consortium recaptures the direct subsidy to the HOME-assisted homebuyer if the HOME-assisted property is transferred.

A clear, detailed written agreement will be discussed, reviewed, and executed with the homebuyer at or before the time of sale. The homebuyer must be aware of and have an understanding of the specific HOME requirements that apply to the unit that they are intending to purchase. The written agreement will be a separate legal document from any loan instrument. If the Consortium provides HOME funds to a subrecipient to develop and sell affordable housing, the Consortium will prepare and execute the written agreement with the homebuyer or be a party to the agreement along with the subrecipient.

If the ownership of the housing is conveyed pursuant to a foreclosure or other involuntary sale, the Consortium must attempt to recoup any net proceeds that may be available through the foreclosure sale.

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

N/A

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).







### **Amendments made to 2022 AAP on AP-35 Screen:**

- Added the following to the Introduction Section:

**10/08/24 Amendment:** In response to Hurricane Helene, a Presidential Major Disaster Declaration has been issued, allowing HUD to provide waivers and suspension to the HOME Program. Swain, Clay, Macon, Jackson, and Haywood Counties are the areas within the region that are eligible for these waivers and suspensions. The Consortium is amending this annual action plan, removing the CHDO set aside and replacing it with Disaster Relief Funding for projects in these areas.
- Canceled CHDO Project (IDIS Year 2022, Project ID 6) and notated: 10/04/2024: The project is canceled due to HUD Disaster Waiver allowing CHDO funds to be used for non-CHDOs. Funds will be used as Disaster Relief funds to include short and long-term efforts including TBRA, rehabilitation, and homeownership activities including new construction to assist with the region's need after Hurricane Helene.
- Added Disaster Relief Funding Project with details of funding use
- Housing Assistance Project verbiage change:
  - **Description did say:** Providing rental/utility deposit assistance and up to 3 months of rent for those experiencing homelessness or at risk of homelessness.
  - **Description now says:** Providing rental/utility, and security deposit assistance experiencing homelessness or at risk of homelessness.

10/08/2024 Amendment: A written agreement was executed with this HERE in Jackson (sub-recipient) on 12/18/2023. After further review, we received notification from sub-recipient, HERE, that due to the capacity needed to properly implement the program, they are unable to utilize these funds. This project is cancelled and these funds will return to the Consortium's funding pool to be used for other projects in the region. An activity was set up for this project, however, it was never funded due to no funds being requested for reimbursement and no information to populate for the beneficiaries. The Consortium is leaving the Housing Assistance Program as an activity for this funding to be reallocated to a different subrecipient.