

# 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.

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, market analysis and the projects funded in FY22.

#### **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 Care360, 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 are invited to share information about their services and the needs of the region's homeless population. The SW NC HOME Consortium staff member attends the Continuum of Care monthly meetings.

### **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>	Western Carolina University
	<b>Agency/Group/Organization Type</b>	Housing Business and Civic 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 Market Analysis 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>	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.
4	<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.
5	<b>Agency/Group/Organization</b>	Graham Revitalization Economic Action Team (GREAT)
	<b>Agency/Group/Organization Type</b>	Housing Business and Civic Leaders
	<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>	Housing Services-Elderly Persons 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>	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>	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 Services-Victims of Domestic Violence Services-homeless Service-Fair Housing
	<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.
11	<b>Agency/Group/Organization</b>	Vaya
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health
	<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
	<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.
12	<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 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>	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.
13	<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 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>	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.
14	<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.
15	<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.
16	<b>Agency/Group/Organization</b>	Southwestern Commission Council fo Governments
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Employment Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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>	Representatives of the Southwestern Commission Council of Governments participated as stakeholders and provided information regarding the housing needs in the region and how the lack of affordable housing is woven into other focuses of the agency such as workforce development, aging populations, digital inclusion & driving the broadband expansion, and resiliency planning. We anticipate continued collaboration with departments within this agency.

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

An attempt was made to consult all relevant agencies. Despite not listing any agency responsible for managing flood-prone areas, public areas, water resources, and emergency management, the counties of Jackson and Haywood, along with the Southwestern Commission Council of Governments, have assessed the existing housing in flood-prone areas and have explored ways to preserve housing in those regions. The Southwestern Commission has conducted Disaster Recovery Financial Administration Training for regional agency partners. We anticipate continued collaboration with local emergency management officials and erosion control officers in efforts to utilize and preserve properties that are more susceptible to flooding.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	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 August 7, 2023 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 August 7, 2023 at 9:00 a.m. at the Haywood County Courthouse. The Haywood County Board of Commissioners meeting agenda with 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	Per the SW NC HOME Consortium's Citizen Participation Plan, the Annual Action Plan was posted on the Consortium's website and the public was invited to provide comments during a 30 day public comment period starting on July 17th and ending on August 15th, 2023. A screenshot of the website posting is included in the Grantee Unique Appendices.	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>

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	
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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	<p>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</p>	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)
			ent or the details of the Southwestern NC HOME Consortium FY 2023 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

The following list represents potential funding sources for proposed HOME projects, some of which have been committed to specific organizations, and others, like LIHTC, are awaiting approval. The list is not yet a complete picture, especially of other local and private funding sources, but also of state and federal resources. Project applicants will submit detailed project budgets to provide a complete picture of



anticipated resources. The amounts for years 2-5 have been extrapolated from year 1.

### 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	647,103	0	24,672	671,775	2,150,000	HUD HOME funding. Allocation will be re-evaluated in Y3 and could be increased if the consortium is expanded to include additional jurisdictions.
Continuum of Care	public - federal	Other	411,530	0	0	411,530	1,600,000	Vaya Health is currently the only CoC recipient in the region.
HUD-VASH	public - federal	TBRA	0	0	0	0	0	
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.

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: \$		
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.

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: \$		
Other	private	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	507,627	0	0	507,627	1,200,000	Portion of match used to meet \$750,000 threshold needed to establish the Consortium. Received as Program Income in 2023 for year 2021.
Other	private	New construction for ownership	350,000	0	0	350,000	0	National non-profit that supports affordable housing development in rural areas.

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: \$		
Other	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,900,000	0	0	1,900,000	0	Available Y1, but can be spent over a 10 year period. Main focus is increasing affordable and high-quality units for people and communities impacted by COVID-19 or it's "negative economic impacts."
Other	public - federal	New construction for ownership	400,000	0	0	400,000	800,000	Self-help grant.
Other	public - local	Other	50,000	0	0	50,000	200,000	Funding from local jurisdictions.

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	Homeless Person Overnight Shelter: 96 Persons Assisted

**Table 3 – Goals Summary**

### Goal Descriptions

1	<b>Goal Name</b>	New construction of rental housing
	<b>Goal Description</b>	New multi-family rental housing is being prioritized in the first year to serve a larger number of households more economically. Construction costs are inflated, and it will be cheaper per unit to build MF than SF.
3	<b>Goal Name</b>	Housing rehabilitation
	<b>Goal Description</b>	With the current costs of new construction, housing rehabilitation is all the more crucial. Preserving and improving existing affordable housing, both for homeowners and renters, is a high regional priority.
4	<b>Goal Name</b>	Homeownership assistance
	<b>Goal Description</b>	Down payment assistance will help make what little affordable housing stock that is available more obtainable to households in need.

5	<b>Goal Name</b>	Rent assistance
	<b>Goal Description</b>	Support programs providing both deposit/first month rent for new renters as well as emergency rental assistance for people in need of short-term assistance.
6	<b>Goal Name</b>	Homeless housing
	<b>Goal Description</b>	This is a population that is not well-served by the private market, especially if experiencing compounding issues like Substance Use Disorder, mental or behavioral health issues, etc.. Permanent housing opportunities are a great need not currently met in the region.



## 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. The SW NC HOME Consortium has opened for applications on July 10, 2023 and will close on August 4, 2023. The SW NC HOME Consortium Board of Directors will make funding decisions on August 25, 2023. After funding decisions are made, the Projects will be updated. 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	Administration
3	Webster Village
4	New Rental Housing
5	Givens at Webster Village
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 third 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**

1	<b>Project Name</b>	Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	HOME: \$64,710
	<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>	
2	<b>Project Name</b>	Webster Village
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeownership assistance
	<b>Needs Addressed</b>	Promote homeownership
	<b>Funding</b>	HOME: \$100,000
	<b>Description</b>	Mountain Projects is developing 18 single-family homes for affordable homeownership in phase 1 of a collaborative project with Given's Communities and Western Carolina University. The overall Webster Village project will add 33 new single-family homes for affordable homeownership, senior rental housing, and workforce rental housing. Mountain Projects is being provided HOME funds for soft costs related to securing an engineered site-certified plan for phase 1.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	18 low to low-moderate-income families in phase 1. The overall project will provide around 200 total housing units, with over 50% of the units being for low to low-moderate-income families.
	<b>Location Description</b>	
	<b>Planned Activities</b>	

3	<b>Project Name</b>	New Rental Housing
	<b>Target Area</b>	
	<b>Goals Supported</b>	New construction of rental housing
	<b>Needs Addressed</b>	
	<b>Funding</b>	HOME: \$60,000
	<b>Description</b>	
	<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>	
4	<b>Project Name</b>	Givens at Webster Village
	<b>Target Area</b>	Region
	<b>Goals Supported</b>	New construction of rental housing
	<b>Needs Addressed</b>	Develop new rental housing
	<b>Funding</b>	HOME: \$350,000
	<b>Description</b>	Providing 120 affordable senior rental units in partnership with WCU & Mountain Projects
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	120 low- to low-to-moderate-income senior populations.
	<b>Location Description</b>	137 Little Savannah Rd., Sylva, NC 28779
	<b>Planned Activities</b>	Constructing 120 affordable senior rental units in partnership with WCU & Mountain Projects. Mountain Projects is building new affordable single-family homes for homeownership and WCU is developing new workforce housing with childcare & Emergency Management services onsite within the community.
5	<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: \$97,065
<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.

<p><b>Planned Activities</b></p>	<p>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.</p>
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## **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.

One Year Goals for the Number of Households to be Supported	
Homeless	15
Non-Homeless	62
Special-Needs	0
Total	77

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	15
The Production of New Units	0
Rehab of Existing Units	62
Acquisition of Existing Units	0
Total	77

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

#### Discussion

We anticipate HOME funding committed to projects in 2021 and 2022 making progress and requesting reimbursement for activities including rental rehabilitation (roof replacement for public housing through Waynesville Housing Authority) and tenant-based rental assistance. Projects being funded with 2023 HOME allocation will not show progress until 2024 - 2025.



## **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**

Waynesville Housing Authority partners with Haywood Pathways, a non-profit, and Habitat for Humanity to provide a homeownership 'ladder'. Haywood Pathways provides services to homeless populations, including temporary shelters. They make referrals to Waynesville Housing Authority to have these populations placed in public housing. Waynesville Housing Authority works with Habitat for Humanity to provide services to transition these populations from public housing to homeownership. Each agency serves on one another boards to further this partnership. No projects will be funded in FY23 for public housing facilities, however, the construction of new affordable rentals and single-family homes will provide public housing residents the opportunity to move into homeownership.

### **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 established a Homelessness Task Force to assess both individual and community-wide needs. HERE in Jackson County has SOAR (SSI/SSDI Outreach Access Recovery) Case Managers who help homeless populations apply for and access SSI/SSDI. The town of Sylva's police department has implemented a Community Care Program that consists of placing a senior-level or graduate-level WCU intern from the Department of Social Work within Sylva PD to serve in the role of Community Care Liaison. The Community Care Liaison's primary functions are to follow up with citizens involved in police calls for service and to also connect victims with community services. Through collaboration with these partners, the Consortium will continue to focus on linking homeless persons to community wrap-around services.

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

Currently, most homeless assistance in the region is focused on emergency shelters. Haywood Pathways has 96 shelter beds and HERE in Jackson County provides additional units (typically hotel rooms) for temporary shelter. HERE is considering building a congregate shelter as both demand and hotel costs continue to increase, however support and funding continue to be a hurdle. HERE anticipates servicing 270 homeless individuals in FY 23 through temporary shelters. Most emergency shelter is provided during Cold Weather Shelter when temperatures are 32 and below. No Wrong Door in Franklin has created an emergency shelter (typically for cold weather shelters) on Mainstreet in the Town of Franklin and provides services throughout the year for laundry and bathing. Through the Consortium's HOME ARP funding, we anticipate having non-congregate shelters as an activity to fund to assist in developing transitional housing in the region.

#### **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 the first 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. In the upcoming year, the Hinton Center would like to assist 20 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 70 households through projects proposed for the annual action plan.

## **Discussion**

A continued concern in the region is the lack of affordable rental units and landlords that will accept vouchers/rental assistance. Continued efforts will be made to address this regional issue in collaboration with Haywood Pathways, HERE in Jackson, FourSquare Community Action, No Wrong Door, and Mountain Projects. Sourcing rental units and landlords will assist in finding shelter for those who are homeless and focus on wrap-around services to help facilitate more stable housing for these populations.

## **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 yet been done to evaluate restrictions that may affect affordable housing development. 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 to work with communities to identify potential zoning and land use policies that may be limiting affordable housing development. However, a higher priority 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, 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 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 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. Jackson County has partnered with the Development Finance Initiative (DFI) through the UNC School of Government to source dilapidated, unutilized housing stock that the County can take action on to purchase and/or preserve through rehabilitation to maintain affordable housing. Also, a review of naturally occurring affordable housing in the region is underway, and discussions of how to preserve these homes as many are in the floodplain.

#### **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 downpayment assistance will help reduce housing cost burden, a major factor contributing to poverty in the region. The Consortium plans to develop 84 affordable rental units, assist 5 homebuyers with downpayment assistance, develop 10

household units for homeless, and rehabilitate 10 rental units and 30 homeowner houses.

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

Currently, none of the region's housing providers is a designated CHDO (community housing development organization). This is one institutional issue that we will continue to source and have discussions with potential providers. The most promising discussion has been with a local Habitat for Humanity who is working to organize their board to fit the CHDO criteria. The consortium determines which projects are funded by at least one annual application cycle. Applications are reviewed and scored based upon criteria including aligning with our Consolidated Plan priorities, capacity, and adhering to HOME regulations. The consortium board, comprised of an appointee from each participating local government's jurisdiction, recommends activities for approval by our lead entity's Board of Commissioners.

### **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**

More detail and information will be added to the actions above when more information is available.

## Program Specific Requirements

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

#### Introduction

The following guidelines may be updated as necessary.

#### **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:

HOME funds will be used to provide homebuyer assistance in the form of downpayment to assist in making homeownership more affordable for eligible applicants. HOME funds will be used to assist low income multi-family housing tax credit apartment developments through low interest amortized loans.

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 down payment assistance provided by the HOME program can be a direct or indirect subsidy to the homebuyer. The period of affordability is always 10 years. Repayment of the loan shall occur if the property is sold, financed or otherwise transferred. The HOME program may defer repayment in the event of a refinance. Half of the loan is forgiven at year 5. The remaining amount to be forgiven is to be recaptured in the event of sale during the entire length of the period of affordability. The capture 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.

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:

Assistance provided by the HOME program can be a direct or indirect subsidy. The period of affordability is always 10 years. Repayment of the loan shall occur if the property is sold, financed or otherwise transferred. The HOME program may defer repayment in the event of a refinance. Half of

the loan is forgiven at year 5. The remaining amount to be forgiven is to be recaptured in the event of sale during the entire length of the period of affordability. The capture 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.

Our Recapture Provision from our Policy and Procedures is attached in the Grantees Unique Appendices for review and approval.

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:

There are no plans to use HOME funds to refinance debt.

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 2023 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 2023, Project ID 2) 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 needs after Hurricane Helene. Waivers and suspensions run from 07/01/24 - 06/30/2026.
- Added Disaster Relief Funding Project with details of funding use