

Executive Summary

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

1. Introduction

The Southwestern NC HOME Consortium was established in 2020 to help address the affordable housing shortage in the region. Haywood County is the lead entity and is collaborating with the following 18 towns and counties: The town of Maggie Valley, the Town of Clyde, the Town of Canton, the Town of Waynesville, Clay County, the Town of Hayesville, Graham County, the Town of Fontana Dam, the Town of Robbinsville, Jackson County, the Town of Dillsboro, the Town of Sylva, the Town of Webster, Macon County, the Town of Franklin, the Town of Highlands, Swain County and the Town of Bryson City. Beginning in the Federal Fiscal Year 2024, Cherokee County, the Town of Andrews, and the Town of Murphy have been added to the Consortium, making the total count of Towns and Counties 21, for collaboration with Haywood County.

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 homeownership,
- 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 still 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 FY23.

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 the 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, Graham, and as of 2024, Cherokee 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 in 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 comments were received.

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

N/A

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

Southwestern Commission

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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., 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, Mountain Projects, Inc. partners with NC Care360, DHHS, Haywood Pathways, and the United Way. The Waynesville Housing Authority collaborates with REACH and Haywood Pathways and continues to work on strategic planning 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	Agency/Group/Organization	MOUNTAIN PROJECTS
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Four Square Community Action
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Western Carolina University
	Agency/Group/Organization Type	Housing Other government - State Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	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 Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Graham Revitalization Economic Action Team (GREAT)
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Graham Revitalization Economic Action Team (GREAT) participated as a stakeholder and provided input and information on housing conditions and needs in Graham County. We anticipate continued collaboration with GREAT to serve the low-income individuals in Graham County in need of housing assistance or support.
5	Agency/Group/Organization	Haywood Pathways Center
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Haywood Pathways Center participated as a stakeholder and provided input regarding their services and the needs of the homeless in their service area. They continue to participate in planning activities with the Consortium. We anticipate continued collaboration with Haywood Pathways as they serve as the main homeless shelter in Haywood County.

6	Agency/Group/Organization	HERE in Jackson County
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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 homelessness in Jackson County or at risk of homelessness.
7	Agency/Group/Organization	MACON PROGRAM FOR PROGRESS
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Direct contact has been made with Macon Program for Progress to assess current programs and goals to determine how the Consortium can assist in bridging partnerships with other agencies and resources. We anticipate continued collaboration with Macon Programs for Progress.
8	Agency/Group/Organization	North Carolina Balance of State Continuum of Care
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The local representative of the Balance of State Continuum of Care participated as a stakeholder and provided input, data, and ideas for potential projects and needs of the individuals and families experiencing homelessness in our region. We anticipate continued collaboration and discussions regarding the homeless and at-risk homeless population.

9	Agency/Group/Organization	Southwestern Commission Council fo Governments
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
10	Agency/Group/Organization	Vaya
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services - Victims Health Agency

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
11	Agency/Group/Organization	JACKSON COUNTY
	Agency/Group/Organization Type	Other government - County Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
12	Agency/Group/Organization	Men's Teen Challenge of the Smokies
	Agency/Group/Organization Type	Addiction Recovery
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Supportive Transitional Housing

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
13	Agency/Group/Organization	Full Circle Recovery
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Full Circle Recovery participated as a stakeholder and provided information regarding the needs of their clients such as safe, sanitary, and affordable housing. We anticipate continued collaboration with Full Circle Recovery to discuss potential projects and partnerships.
14	Agency/Group/Organization	Legal Aid Smoky Mountain
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
15	Agency/Group/Organization	HAYWOOD COUNTY
	Agency/Group/Organization Type	Other government - County Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
16	Agency/Group/Organization	MACON COUNTY
	Agency/Group/Organization Type	Other government - County Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of Macon County participated as stakeholders and provided information regarding their housing programs and plans. We anticipate continued collaboration with Macon County regarding potential projects.

17	Agency/Group/Organization	Graham County
	Agency/Group/Organization Type	Other government - County Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Representatives of Graham County participated as stakeholders and provided information regarding the need for affordable housing in their county, but also the need for supportive housing for individuals in recovery. We anticipate continued collaboration with Graham County regarding potential projects and removing some of the barriers to safe, appropriate, and affordable housing.
18	Agency/Group/Organization	Waynesville Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Waynesville Housing Authority (WHA) participated as a stakeholder and provided input and information on both the needs and characteristics of public housing residents. We anticipate continued collaboration with WHA and look towards them for guidance with public housing as they are the only ones in the region.
19	Agency/Group/Organization	No Wrong Door
	Agency/Group/Organization Type	Addiction Recovery Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Executive Director of No Wrong Door participated as a stakeholder and provided information and experiences of the individuals that they serve. We anticipate continued collaboration with No Wrong Door in an effort to best understand the needs of the homeless population and the individuals re-entering the community after incarceration. Direct contact has also been made to assess current programs and goals to determine how the Consortium can assist in bridging partnerships with other agencies and resources.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

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

Southwestern Commission Council of Governments is marked as a consultant for resiliency planning and it is worth mentioning they are leading a regional resilience planning effort that county planners or emergency management professionals can use when identifying potential areas for development, areas in need, hazards & threat resilience, and/or mitigation projects. This planning effort is open to all seven counties within the Consortium's region.

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 5, 2024, at 9:00 am, 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 5, 2024, at 9:00 am, 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	<p>The Annual Action Plan draft was published on the Southwestern NC HOME Consortium's website for at least 30 days per the Citizen Participation Plan. A post on Southwestern Commission's Facebook with a link to the Annual Action Plan was published on July 10, 2024, to encourage citizens to comment on the plan. The comment period was from July 8, 2024 to August 9, 2024. No comments were received</p>	No comments were received.	No comments were received.	https://regiona.org/southwestern-nc-home-consortium/
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			<p>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 Southwestern NC HOME Consortium FY2024 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.</p>			
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3	Public Hearing	General Public and low to moderate income households	<p>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 projects eligible for funding through this annual action 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</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)
			for the public's notice of the public hearing is attached in the Grantee Unique Appendices.			

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	539,937	0	87,734	627,671	540,000	In Y4, additional jurisdictions were added to the consortium for HUD HOME funding. However, program funding decreased statewide, leading to a reduction in the overall allocation amount. We also realized that we need to use our threshold funding before grant funding in our awarded projects, which has left more grant funding available from prior years.

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	0	9% and/or 4% tax credits through the NCHFA. Initially estimated 4-5 projects in the region over five years. Looking at the past years awards and projecting for Y4 & Y5, now estimating 2-3 projects in the region over the full five years.
Other	private	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	200,000	0	0	200,000	800,000	Both the Dogwood Health Trust and the Nantahala Health Foundation provide funding to support housing access in the region. For Y4, we do not anticipate much funding directly from these organizations, however, they continue to play a major role in funding housing projects region-wide. Their contributions aid in matching HOME funding for projects.

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	54,062	0	0	54,062	0	Dogwood Health Trust provided funding to start the Consortium. All funds for Y1 threshold have been expended. These funds remain to be used as funds to projects for potential match and leveraging.
Other	public - federal	Acquisition Other	1,900,000	0	0	1,900,000	0	Available Y1 and is to be spent over 10 years. We plan to use this funding for Non-Congregate Shelter (Acquisition & Construction) and Supportive Services in the region. We plan on beginning to use this funding in Y4. This funding will continue into the next five-year ConPlan in 2026.

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

Matching requirements for HOME will be satisfied in various ways including the direct cost of supportive services provided to those receiving tenant-based rental assistance, cash donations to awarded projects & to affordable housing from private funding (Dogwood Health Trust & Nantahala Health Foundation), Donated Real Property for affordable housing, the value of donated/voluntary unskilled labor, and the value of sweat equity on homeownership projects. Additional resources are anticipated to leverage federal HOME funds 14:1.

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

Most jurisdictions in the 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. Local governments in the region are more focused on affordable housing than ever and discussions to purchase private land for public use to develop affordable housing are occurring.

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	HOME: \$100,000	Rental units constructed: 48 Household Housing Unit
2	New construction for homeownership	2021	2025	Affordable Housing	Region	Promote homeownership	HOME: \$100,000	Homeowner Housing Added: 18 Household Housing Unit
3	Rent assistance	2021	2025	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Region	Prevent and end homelessness	HOME: \$150,000	Tenant-based rental assistance / Rapid Rehousing: 30 Households Assisted
4	Housing rehabilitation	2021	2025	Affordable Housing	Region	Preserve and improve existing housing	HOME: \$120,000	Rental units rehabilitated: 9 Household Housing Unit

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	New construction of rental housing
	Goal Description	New Multi-Family rental housing is expected to
2	Goal Name	New construction for homeownership
	Goal Description	
3	Goal Name	Rent assistance
	Goal Description	
4	Goal Name	Housing rehabilitation
	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. The SW NC HOME Consortium will open its application cycle early in 2025. The SW NC HOME Consortium Board of Directors will make funding decisions once the application cycle has ended. After funding decisions are made, the activities for the projects will be updated. Locations are not specified for the projects but would be implemented within the consortium counties.

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 will utilize the waiver for CHDO set-aside and replace it with Disaster Relief Funding for projects in these areas.

#	Project Name
1	HOME Administration 10%
2	Disaster Relief Funding
3	New Rental Housing
4	New Affordable Homeownership
5	Rehabilitation Activities

Table 4 – Project Information

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

The generalized projects suggested for the fourth 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 the existing affordable housing for both homeowners and renters. New Construction of multi-family rental housing is prioritized over single-family construction to increase housing supply at a lower cost, considering the cost of materials and market rates. New homeless housing is also prioritized because this is an unmet need in the region that is not well-served by the private market.

The Consortium anticipates providing funding to a LIHTC project in Macon County from 2024 HOME funds, dependent upon the developers being selected for the tax credits and securing all other funding sources. This project will be split between 2023 & 2024 funding.

AP-38 Project Summary
Project Summary Information

1	Project Name	HOME Administration 10%
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$53,993
	Description	HOME funds will be used for general program management, oversight, coordination, planning, monitoring, and evaluation of all aspects of the Southwestern NC HOME Consortium for the County of Haywood (Lead Entity).
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	All activities will be located within the seven-county regional consortium area.
	Planned Activities	HOME funds will be used for general program management, oversight, coordination, planning, monitoring, and evaluation of all aspects of the Southwestern NC HOME Consortium for the County of Haywood (Lead Entity). The County through the seven county-wide HOME Consortium will provide
2	Project Name	Disaster Relief Funding
	Target Area	
	Goals Supported	New construction for homeownership Housing rehabilitation Rent assistance
	Needs Addressed	Promote homeownership Preserve and improve existing housing Prevent and end homelessness
	Funding	HOME: \$80,990

	Description	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 will be utilizing the CHDO set-aside waiver and suspension to provide Disaster Relief Funding for projects in these areas.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	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.
	Location Description	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.
	Planned Activities	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.
3	Project Name	New Rental Housing
	Target Area	

	Goals Supported	New construction of rental housing
	Needs Addressed	Develop new rental housing
	Funding	HOME: \$100,000
	Description	Funding will be provided for new rental housing development in the region that will increase the availability of affordable rental housing.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The estimated development will provide 60 new rental units for beneficiaries making 40-60% AMI, including 6 units for tenants with mobility impairments.
	Location Description	Macon
	Planned Activities	New rental LIHTC development for affordable workforce housing in Macon County.
4	Project Name	New Affordable Homeownership
	Target Area	Region
	Goals Supported	New construction for homeownership
	Needs Addressed	Promote homeownership
	Funding	HOME: \$242,688
	Description	Funds will be provided for activities involving new affordable homeownership by either reducing the construction costs of development or by providing down payment assistance to qualified populations
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	We hope to serve at least 4 low to moderate-income families
	Location Description	
	Planned Activities	Homeownership activities include reducing the costs of development by providing funds for construction/project costs or by providing downpayment assistance to qualified buyers based upon the Consortium's underwriting standards.
5	Project Name	Rehabilitation Activities
	Target Area	Region

Goals Supported	Housing rehabilitation
Needs Addressed	Preserve and improve existing housing
Funding	HOME: \$150,000
Description	Funds will be used for rehabilitation activities for either existing homeowners or for rentals
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	We hope to assist at least 4 low to moderate-income families
Location Description	
Planned Activities	Activities include rehabilitation of existing housing stock within the region whether it be for a homeowner or rental units.

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

Target Area	Percentage of Funds
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 status of the programs/projects that HOME funds have been committed.

One Year Goals for the Number of Households to be Supported	
Homeless	15
Non-Homeless	16
Special-Needs	0
Total	31

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	30
The Production of New Units	1
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	31

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

Discussion

We anticipate HOME funding committed to projects in 2021 - 2023 making progress, requesting reimbursement for tenant-based rental assistance, and anticipation of a new single-family being completed. Projects funded with the 2024 HOME allocation will not show progress until 2025.

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

Introduction

Waynesville Housing Authority manages and operates its own housing supply. Other nonprofits provide housing 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

The focus for the upcoming year continues to be on rehabilitating rental housing to increase the supply for voucher holders. Another priority is to find landlords who are willing to accept vouchers, as many have chosen not to do so due to the limited supply of housing and the exponential demand.

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

The Waynesville Housing Authority has implemented its strategic plan, which involved consulting with residents throughout the process. Waynesville Housing also collaborates with Habitat for Humanity to provide residents with services such as education, financing, counseling, and assistance to prepare them for homeownership.

Additionally, Mountain Projects, Inc. and their affordable housing division, Smoky Mountain Housing Partnership, established a Home Ownership Center in 2021. This center offers a full range of homeownership 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 significant issue in rural areas, even though it may be more challenging to observe and measure. The following are a few examples of actions and activities that will be carried out to help individuals who are without shelter or at risk of homelessness.

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 to resources. The Town of Sylva's Police Department has implemented a Community Care Program that consists of placing a Social Work intern within the Sylva PD to serve in a role as a Community Care Liason. The Community Care Liason will follow up with citizens such as homeless populations, to connect them to community services to assist with housing, mental health, addiction recovery, etc.

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. Another hurdle is one of the two hotels that would work with HERE has been bought and no longer will assist. 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

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. However, there are efforts by organizations to work together as a 'step up' process for those who are homeless, to find stability in housing and make the transition to permanent housing. For example, Haywood Pathways has shelter beds and provides services to the homeless. They then work with Waynesville Housing Authority (WHA) to transition those they have assisted into stable public housing. WHA works with its tenants providing services and education to make the move to homeownership. When tenants are ready to be homeowners, WHA works with Habitat for Humanity to find them a home.

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 which provides 97 beds (scattered site) for both adults and children. Vaya is also looking for a building that would be rehabilitated to become a treatment center for those who suffer from substance abuse.

Housing choice vouchers and rental assistance also help prevent homelessness. There are approximately 1,500 vouchers currently in use in the region, and more that could be used but there are issues finding landlords willing to accept them. Service providers would also like to provide emergency rental assistance and security deposits/first month's rent.

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 7-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 capacity. 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, 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 the 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 designated Community Housing Development Organizations, 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. Conversations continue with organizations to meet CHDO requirements and HUD's pending regulation changes to HOME CHDO compositions could potentially help fill this vacancy in our region.

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, nonprofits, organizations, and governments have prioritized partnerships with public and private entities to bring affordable housing to the region. Focusing on tax foreclosures for purchase and rehabilitation will bring partnerships between public and private agencies. We also anticipate holding a regional housing seminar to provide affordable housing education to both public and private agencies, which we expect to lead to more partnerships.

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 to be 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, subject to the availability of net proceeds.

The amount of direct HOME subsidy will be reduced 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 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 r\$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 years of the 10-year period of affordability, the PJ would forgive 50% of the direct HOME subsidy and recapture 50% 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 intend 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 according 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, subject to the availability of net proceeds.

The amount of direct HOME subsidy will be reduced 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 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.

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 intend 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 according 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)).

N/A

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)).

N/A

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).

N/A

The Recapture Policy is attached under Grant Unique Appendices.

