

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Gastonia receives federal entitlement funding through two HUD CPD formula grants: the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME). Combined, the City will receive \$1,260,804.11 in HUD grant funds for the 2025-2026 program year (PY 2025), which runs from July 1, 2025, through June 30, 2026. The table below outlines anticipated funding levels by program and estimates additional grant funds to be received in the remaining four program years covered by the City's 2025-2029 Five-Year Consolidated Plan.

The FY2025-2026 Annual Action Plan Budget includes \$567,471 in funds allocated for the Community Development Block Grant (CDBG) program plus \$18,299 in CDBG program income, for a total of \$585,770 in CDBG funding. The City will receive \$693,333.11 in HOME funding, plus \$19,400

in projected HOME program income, for a total of \$712,733.11 in HOME funding.

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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	567,471.00	18,299.00	0.00	585,770.00	2,269,884.00	The expected amount of CDBG funds available for the remainder of the Con Plan is estimated at four times the Citys PY 2025 annual allocation.

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	693,333.11	19,400.00	0.00	712,733.11	2,773,332.44	The expected amount of HOME funds available for the remainder of the Con Plan is estimated at four times the Citys PY 2025 annual allocation.

Table 1 - 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

The City of Gastonia will leverage resources through partnerships with local agencies, including nonprofit organizations and for-profit companies, that contribute additional funding and staff time to the projects funded through CDBG and HOME grant money. Over the next five years, Gastonia anticipates satisfying match requirements through a variety of means, such as:

- City of Gastonia funding and other support for Our Neighbors, Inc.;
- Local funding provided by the United Way of Gaston County;
- Local funding provided by Continuum of Care member agencies;

- In kind services for new construction and rehabilitation by Habitat for Humanity;
- Waived fees provided by local banks participating in the City's Homebuyers Assistance Program; and
- Grant match funds for public facility and infrastructure projects.

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

CDBG funding may be used to develop public facilities or infrastructure on publicly-owned land to benefit low- and moderate-income people or households. Additionally, publicly-owned residential lots may be used to support affordable housing/ homeownership opportunities for low- and moderate-income households. If CDBG or HOME grant funds are ever used to acquire property for public purpose, the City will follow acquisition requirements to determine fair market value.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Safe and Decent Affordable Housing	2025	2029	Affordable Housing	Central Gastonia Gastonia Consortium	Develop, Acquire, or Preserve Affordable Housing Homebuyer Assistance Rental Assistance	CDBG: \$378,215.00 HOME: \$642,530.00	Homeowner Housing Added: 7 Household Housing Unit Homeowner Housing Rehabilitated: 8 Household Housing Unit Direct Financial Assistance to Homebuyers: 12 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 4 Households Assisted Housing Code Enforcement/Foreclosed Property Care: 40 Household Housing Unit
2	Homeless Assistance and Services	2025	2029	Homeless	Central Gastonia	Homelessness Housing and Supportive Services	CDBG: \$82,687.00	Homeless Person Overnight Shelter: 150 Persons Assisted Homelessness Prevention: 450 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Demolition and Clearance	2025	2029	Non-Housing Community Development	Central Gastonia	Public Improvements & Neighborhood Revitalization	CDBG: \$253.00	Housing Code Enforcement/Foreclosed Property Care: 6 Household Housing Unit
4	Public Facilities and Infrastructure Improvements	2025	2029	Non-Housing Community Development	Central Gastonia	Public Improvements & Neighborhood Revitalization	CDBG: \$2,861.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2600 Persons Assisted
5	Public Services	2025	2029	Public services	Central Gastonia	Public Services	CDBG: \$506.00	Public service activities other than Low/Moderate Income Housing Benefit: 2 Persons Assisted
6	Fair Housing	2025	2029	Fair Housing	Central Gastonia	Fair Housing Education and Enforcement	CDBG: \$5,563.00	Public service activities other than Low/Moderate Income Housing Benefit: 2 Persons Assisted
7	Planning and Administration	2025	2029	Affordable Housing Homeless Non-Housing Community Development	Central Gastonia	Fair Housing Education and Enforcement	CDBG: \$115,685.00 HOME: \$70,203.00	Other: 1 Other

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Safe and Decent Affordable Housing
	Goal Description	<ul style="list-style-type: none"> • Support development or rehabilitation/preservation of rental housing affordable to low- and moderate-income households, including projects in high opportunity and/or low poverty areas of the City and County. • Support development of for-sale housing units affordable to low- and moderate-income households, including projects in high opportunity and/or low poverty areas of the City and County. • Preserve the existing affordable housing stock by assisting income eligible homeowners with housing rehabilitation and repairs. • Provide homebuyer preparation and financial management classes to increase the number of low- and moderate-income households positioned to purchase homes. • Increase the number of first-time home buyers through down payment and closing cost assistance. • Working with community partners, assist income-eligible renter households with tenant-based rental assistance. • Collaborate with agencies in the CoC and others to assist households at-risk of homelessness with short-term rental payments, utility assistance, rapid rehousing, or other assistance.
2	Goal Name	Homeless Assistance and Services
	Goal Description	<ul style="list-style-type: none"> • Collaborate with agencies in the CoC and others to assist people who are homeless through provision of and access to emergency, transitional, and permanent housing to enable them to move to appropriate housing and achieve greater stability. • Collaborate with agencies in the CoC and others to provide access to coordinated support services and case management for people experiencing homelessness.
3	Goal Name	Demolition and Clearance
	Goal Description	Clear, demolish, or remediate structures to prevent blight in low- and moderate-income areas

4	Goal Name	Public Facilities and Infrastructure Improvements
	Goal Description	<ul style="list-style-type: none"> • Fund infrastructure improvements and public facilities such as sidewalks, street lighting, pedestrian facilities, ADA improvements, recreation centers, and parks in income-eligible areas. • Assist community service organizations in improving their physical structures to meet goals for serving low- and moderate-income households, people who are homeless, and other special needs populations.
5	Goal Name	Public Services
	Goal Description	<ul style="list-style-type: none"> • Fund community services such as youth education enrichment; childcare and transportation assistance; adult education, job training or job search assistance; health, mental health, and substance abuse services; senior programming; and others.
6	Goal Name	Fair Housing
	Goal Description	<ul style="list-style-type: none"> • Conduct fair housing education efforts targeted to members of the public, including those most vulnerable to housing discrimination, and housing professionals, specifically including independent landlords. • Continue the City of Gastonia’s fair housing hotline and raise awareness about the City of Gastonia Fair Housing Officer. • Consider fair housing testing targeted toward identifying rental market discrimination.
7	Goal Name	Planning and Administration
	Goal Description	Program administration costs related to planning and execution of community development, housing, and homelessness activities funded through the CDBG and HOME programs.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Gastonia expects to implement activities under various different projects over the 2025 program year to address priority needs. These projects are identified in the table below, with additional detail provided in AP-38.

The FY2025-2026 Annual Action Plan Budget includes \$567,471 in funds allocated for the Community Development Block Grant (CDBG) program plus \$18,299 in CDBG program income, for a total of \$585,770 in CDBG funding. The City will receive \$693,333.11 in HOME funding, plus \$19,400 in projected HOME program income, for a total of \$712,733.11 in HOME funding.

During PY 2025, the City of Gastonia plans to focus on the provision of affordable housing, including improving access to both affordable rental and for-sale housing. A combination of data and community input gathered during development of the 2025-2029 Five-Year Consolidated Plan emphasized the need for additional affordable housing in Gastonia, where more than 60% of households with incomes under 80% AMI have a housing cost burden (i.e., spend more than 30% of their income on housing). Participants in the community survey selected elderly or senior housing, rehabilitation of affordable rental housing/ apartments, help buying a home/down payment assistance, and housing for people with disabilities as the top four affordable housing needs in Gastonia.

During PY 2025, the City anticipates spending a portion its CDBG funds (not including program administration) on housing activities, including homeowner rehabilitation and affordable housing project delivery. PY 2025 HOME-funded activities will include a mix of rental and for-sale housing activities, including rental and down payment assistance and development/redevelopment of affordable for-sale units.

Community input also emphasized the need for investment in public facilities and infrastructure, particularly in east and west Gastonia. Participants in the community survey selected homeless centers, childcare centers, and community centers as the top three public facilities needs in Gastonia and street/road improvements as the greatest public infrastructure need. In PY 2025, the City anticipates spending a portion of its CDBG funding on public facilities and infrastructure improvements.

Other priorities for PY 2025 include services for families, children, and people at-risk of or experiencing homelessness. These allocation priorities align with needs expressed by the community during development of the Consolidated Plan. In the community survey, homelessness prevention and access to homeless shelters were selected as high priorities by about 76% to 82% of participants, and all other homelessness activities with the exception of meals and nutrition were selected as high priorities by more than 70% of participants. Additionally, substance abuse/ crime prevention, health and mental

health services, and abused and neglected children services, job training, and youth services/ programs were the top five public service needs selected as priorities by survey participants.

Projects

#	Project Name
1	PROJECT CDBG - CDBG General Admin
2	PROJECT CDBG - Project Delivery for Housing Activities
3	PROJECT CDBG - Fair Housing
4	PROJECT CDBG - Property Disposition
5	PROJECT CDBG - Continuum of Care
6	PROJECT CDBG - CoC Non-Profit
7	PROJECT CDBG - Cold Weather Shelter
8	PROJECT CDBG - Community Based Development Organization (CBDO)
9	PROJECT CDBG - Public Infrastructure
10	PROJECT CDBG - Housing Rehabilitation
11	PROJECT CDBG - CDBG Property Acquisition
12	PROJECT CDBG - Demolition and Clearance
13	PROJECT CDBG - Code Enforcement
14	PROJECT HOME - HOME General Admin
15	PROJECT HOME - CHDO Set-aside
16	PROJECT HOME - CHDO Operating
17	PROJECT HOME - New Construction
18	PROJECT HOME - Direct Homeowner Assistance
19	PROJECT HOME - Tenant Based Rental Assistance

Table 3 - Project Information

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

During Program Year (PY) 2025, the City of Gastonia will focus on providing affordable housing, enhancing access to both rental and owner-occupied options. Data and community feedback from the development of the 2025-2029 Five-Year Consolidated Plan indicate a strong need for additional affordable housing in Gastonia. Over 60% of households with incomes under 80% of the Area Median Income (AMI) face a housing cost burden, meaning they spend more than 30% of their income on housing. In community surveys, participants identified senior housing, the rehabilitation of affordable rental apartments, assistance for home buying and down payment support, as well as housing for individuals with disabilities as the top four affordable housing needs.

In PY 2025, the City expects to allocate a portion of its Community Development Block Grant (CDBG) funds to housing activities, which will include homeowner rehabilitation and the delivery of affordable

housing projects. The HOME-funded activities will encompass a mix of rental and homeownership options, including rental assistance, down payment assistance, and the development or redevelopment of affordable units for sale, along with tenant-based rental assistance.

Community input also highlighted the need for investment in public facilities and infrastructure, particularly in east and west Gastonia. Participants in the community survey identified homeless centers, childcare centers, and community centers as the top three public facility needs, with street and road improvements recognized as the most significant public infrastructure need. The City anticipates dedicating a small portion of its CDBG funding to improvements in public facilities and infrastructure in PY 2025.

Additional priorities for PY 2025 include services for families, children, and individuals at risk of or experiencing homelessness. These priorities align with the needs articulated by the community during the development of the Consolidated Plan. The community survey showed that 76% to 82% of participants rated homelessness prevention and access to homeless shelters as high priorities, while all other homelessness activities, except meals and nutrition, were deemed high priorities by over 70% of respondents. Furthermore, the top five public service needs identified by survey participants included substance abuse and crime prevention, health and mental health services, services for abused and neglected children, job training, and youth programs.

The City of Gastonia receives a smaller allocation of CDBG and HOME funds compared to other entitlement communities. As a result, the City will actively seek additional partnerships with private and non-profit organizations, while also collaborating closely with Gaston County to identify and secure further solutions.

AP-38 Project Summary
Project Summary Information

1	Project Name	PROJECT CDBG - CDBG General Admin
	Target Area	Central Gastonia
	Goals Supported	Planning and Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$115,685.00
	Description	Funds allocated for salaries, fringe benefits and general expenses.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City-wide
	Planned Activities	General program administration
2	Project Name	PROJECT CDBG - Project Delivery for Housing Activities
	Target Area	Central Gastonia
	Goals Supported	Safe and Decent Affordable Housing
	Needs Addressed	Develop, Acquire, or Preserve Affordable Housing
	Funding	CDBG: \$67,884.00
	Description	Funds allocated for salaries, fringe benefits & general expenses in the execution of the rehabilitation of the affordable housing programs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	8 housing units rehabilitated
	Location Description	City-wide (CDBG)
	Planned Activities	Preserving existing housing stock by providing housing rehabilitation activities.
3	Project Name	PROJECT CDBG - Fair Housing
	Target Area	Central Gastonia
	Goals Supported	Fair Housing

	Needs Addressed	Fair Housing Education and Enforcement
	Funding	CDBG: \$5,563.00
	Description	Funds allocated for general expenses for fair housing admin, fair housing activities, fair housing hot line, and recruitment of minority contractors.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	2 persons assisted
	Location Description	City-wide (CDBG)
	Planned Activities	Fair housing admin, fair housing activities, fair housing hot line, and recruitment of minority contractors.
4	Project Name	PROJECT CDBG - Property Disposition
	Target Area	Central Gastonia
	Goals Supported	Safe and Decent Affordable Housing Demolition and Clearance
	Needs Addressed	Public Improvements & Neighborhood Revitalization
	Funding	CDBG: \$24,556.00
	Description	Weed cutting, repairs, utilities & gas service for properties currently owned by Housing and Neighborhoods or newly acquired properties.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2 households/ housing units
	Location Description	City-wide
	Planned Activities	Weed cutting, repairs, utilities & gas service for properties currently owned by Housing and Neighborhoods or newly acquired properties.
5	Project Name	PROJECT CDBG - Continuum of Care
	Target Area	Central Gastonia
	Goals Supported	Homeless Assistance and Services

	Needs Addressed	Homelessness Housing and Supportive Services
	Funding	CDBG: \$65,741.00
	Description	Funds allocated to provide technical assistance and build capacity for the homeless strategy.
	Target Date	6/20/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homelessness prevention – 300 persons assisted
	Location Description	City-wide
	Planned Activities	Provide technical assistance and build capacity for the homeless strategy for the local Continuum of Care agency.
6	Project Name	PROJECT CDBG - CoC Non-Profit
	Target Area	Central Gastonia
	Goals Supported	Homeless Assistance and Services
	Needs Addressed	Homelessness Housing and Supportive Services
	Funding	CDBG: \$1,517.00
	Description	Funds allocated to provide assistance for the homeless strategy.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Homelessness prevention – 150 persons assisted
	Location Description	City-wide
	Planned Activities	Funds allocated to provide assistance for the homeless strategy.
7	Project Name	PROJECT CDBG - Cold Weather Shelter
	Target Area	Central Gastonia
	Goals Supported	Homeless Assistance and Services
	Needs Addressed	Homelessness Housing and Supportive Services
	Funding	CDBG: \$15,429.00

	Description	Funds allocated to provide immediate shelter when temperatures are below freezing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeless person overnight shelter – 150 persons assisted
	Location Description	City-wide
	Planned Activities	Providing cold weather shelter for homeless individuals overnight.
8	Project Name	PROJECT CDBG - Community Based Development Organization (CBDO)
	Target Area	Central Gastonia
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$506.00
	Description	Carry out activities that improve the physical, economic or social environment of a specific geographic area or neighborhood that address one or more critical problems.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit – 2,600 persons assisted
	Location Description	City-wide
	Planned Activities	Community Based Development Organization to promote neighborhood revitalization and safe decent affordable housing in the city.
9	Project Name	PROJECT CDBG - Public Infrastructure
	Target Area	Central Gastonia
	Goals Supported	Public Facilities and Infrastructure Improvements
	Needs Addressed	Public Improvements & Neighborhood Revitalization
	Funding	CDBG: \$209,591.00

	Description	Funds allocated for the provision or improvement of various public infrastructure/public facilities to provide the greatest community benefit in low and moderate- income areas.In September 2025, Substantial Amendment #1 reallocated \$206,730 from CDBG Housing Rehabilitation funds to CDBG Public Facilities and Infrastructure, bringing the final total of Public Facilities and Infrastructure funds from \$2,861 to \$209,591.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public facility or infrastructure activities other than Low/Moderate Income Housing Benefit - 2,600 persons assisted
	Location Description	City-wide
	Planned Activities	Provision or improvement of public infrastructure and/or facilities
10	Project Name	PROJECT CDBG - Housing Rehabilitation
	Target Area	Central Gastonia
	Goals Supported	Safe and Decent Affordable Housing
	Needs Addressed	Develop, Acquire, or Preserve Affordable Housing
	Funding	CDBG: \$6,605.00
	Description	Program designed to assist low- to moderate-income families in addressing health and safety issues in housingIn September 2025, Substantial Amendment #1 reallocated \$206,730 from CDBG Housing Rehabilitation funds to CDBG Public Facilities and Infrastructure, bringing the final total of Housing Rehabilitation funds to \$6,605. As a result, the estimated number of families that will benefit from the proposed activities will decrease from 8 to 1 homeowner housing unit rehabilitated.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 homeowner housing units rehabilitated
	Location Description	City-wide
Planned Activities	Providing housing rehabilitation to preserve exiting housing stock.	

11	Project Name	PROJECT CDBG - CDBG Property Acquisition
	Target Area	Central Gastonia
	Goals Supported	Safe and Decent Affordable Housing
	Needs Addressed	Develop, Acquire, or Preserve Affordable Housing
	Funding	CDBG: \$253.00
	Description	Funds allocated to acquire affordable housing units for homeownership.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1 homeowner housing unit added
	Location Description	Various locations in Gastonia, TBD during program year.
	Planned Activities	Acquire affordable housing units for homeownership.
12	Project Name	PROJECT CDBG - Demolition and Clearance
	Target Area	Central Gastonia
	Goals Supported	Demolition and Clearance
	Needs Addressed	Public Improvements & Neighborhood Revitalization
	Funding	CDBG: \$253.00
	Description	Funds allocated to clear, demolish, or remediate structures to prevent blight in low- and moderate-income areas.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Housing Code Enforcement/Foreclosed Property Care - 4 household/ housing units
	Location Description	Various locations in Gastonia, TBD during program year.
	Planned Activities	Clear, demolish, or remediate structures to prevent blight in low- and moderate-income areas.
13	Project Name	PROJECT CDBG - Code Enforcement
	Target Area	Central Gastonia

	Goals Supported	Safe and Decent Affordable Housing
	Needs Addressed	Develop, Acquire, or Preserve Affordable Housing
	Funding	CDBG: \$72,187.00
	Description	Program designed to address health and safety issues of existing housing stock.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Housing Code Enforcement/Foreclosed Property Care - 40 household/housing units
	Location Description	City-wide
	Planned Activities	Addressing health and safety issues of existing housing stock.
14	Project Name	PROJECT HOME - HOME General Admin
	Target Area	Gastonia Consortium
	Goals Supported	Planning and Administration
	Needs Addressed	Program Administration
	Funding	HOME: \$70,203.19
	Description	Funds will be used for program administration.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	County-wide
	Planned Activities	Funds will be used for HOME program administration.
15	Project Name	PROJECT HOME - CHDO Set-aside
	Target Area	Gastonia Consortium
	Goals Supported	Safe and Decent Affordable Housing
	Needs Addressed	Develop, Acquire, or Preserve Affordable Housing
	Funding	HOME: \$104,001.15

	Description	Funds will be used to develop affordable housing for low/mod income families and individuals with emphasis on special needs populations
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2 homeowner housing units added
	Location Description	County-wide
	Planned Activities	Funds will be used for rehabilitation or construction of low/mod housing units.
16	Project Name	PROJECT HOME - CHDO Operating
	Target Area	Gastonia Consortium
	Goals Supported	Safe and Decent Affordable Housing
	Needs Addressed	Develop, Acquire, or Preserve Affordable Housing
	Funding	HOME: \$36,208.00
	Description	Designated CHDO operating expense
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	County-wide
Planned Activities	Operating expense for the CHDO	
17	Project Name	PROJECT HOME - New Construction
	Target Area	Gastonia Consortium
	Goals Supported	Safe and Decent Affordable Housing
	Needs Addressed	Develop, Acquire, or Preserve Affordable Housing
	Funding	HOME: \$469,075.25

	Description	New construction of affordable housing units In September 2025, Substantial Amendment #1 reallocated \$112,249.25 from HOME Tenant-Based Rental Assistance (TBRA) funds to HOME New Construction, bringing the final total of New Construction funds from \$356,826 to \$469,075.25. As a result, the estimated number of families that will benefit from the proposed activities will increase from 4 to 5 homeowner housing units added.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing added- 5 household/ housing units
	Location Description	County-wide
	Planned Activities	Funds will be used for construction of affordable housing units.
18	Project Name	PROJECT HOME - Direct Homeowner Assistance
	Target Area	Gastonia Consortium
	Goals Supported	Safe and Decent Affordable Housing
	Needs Addressed	Homebuyer Assistance
	Funding	HOME: \$33,245.52
	Description	This program provides down payment & closing cost assistance to qualified low/mod income homebuyers. Up to \$7,500.00 in assistance + soft costs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Direct Financial Assistance to Homebuyers – 12 household/ housing units
	Location Description	County-wide
	Planned Activities	Providing down payment and closing cost assistance to qualified low/mod income homebuyers
19	Project Name	PROJECT HOME - Tenant Based Rental Assistance
	Target Area	Gastonia Consortium

Goals Supported	Safe and Decent Affordable Housing
Needs Addressed	Rental Assistance
Funding	:
Description	Program to help individual households acquire permanent housing In September 2025, Substantial Amendment #1 reallocated \$112,249.25 from HOME Tenant-Based Rental Assistance (TBRA) funds to HOME New Construction, bringing the final total of TBRA funds to \$0. As a result, the estimated number of families that will benefit from the proposed activities will decrease from 4 to 0 households
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance / Rapid Rehousing - 0 households assisted
Location Description	County-wide
Planned Activities	Program to help individual households acquire permanent housing.

AP-50 Geographic Distribution – 91.220(f)

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

CDBG funds are available for use throughout Gastonia, both in areas where the majority of residents have low- or moderate-incomes, or to serve low- or moderate-income residents living in any area of the city. HOME funding is allocated to the Gastonia-Gaston HOME Consortium and administered by the City of Gastonia for use throughout Gaston County, excluding Spencer Mountain and High Shoals and including all of Kings Mountain.

Geographic Distribution

Target Area	Percentage of Funds
Central Gastonia	45
Gastonia Consortium	55

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Gastonia determined its 2025 projects based on priority needs, eligibility, availability of funds, and readiness to proceed, with emphasis on improving neighborhood conditions and access to opportunity in high poverty areas and increasing the number of affordable housing units throughout the Gastonia-Gaston HOME Consortium.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During the 2025 program year, Gastonia will support households in need of affordable housing. The City will utilize Community Development Block Grant (CDBG) funds to carry out housing rehabilitation activities, helping homeowners make necessary repairs and maintain safe living conditions.

Additionally, through the HOME program, the Gastonia-Gaston HOME Consortium will provide tenant-based rental assistance, assist first-time homebuyers with down payment and closing costs, and support the construction of new affordable rental units. This includes units developed by a Community Housing Development Organization (CHDO) that specifically focuses on serving individuals with special needs.

Furthermore, CDBG resources will be used in partnership with the Continuum of Care to deliver homeless prevention services for individuals and families at risk of losing their housing.

One Year Goals for the Number of Households to be Supported	
Homeless	300
Non-Homeless	17
Special-Needs	0
Total	317

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	4
The Production of New Units	4
Rehab of Existing Units	8
Acquisition of Existing Units	1
Total	17

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Gastonia Housing Authority (GHA) serves residents of the city and manages the Housing Choice Voucher (HCV) program, which includes 1,786 vouchers according to GHA's 2023 Public Housing Authority (PHA) Annual Plan. The most recent Low Income Housing Tax Credit (LIHTC) data indicates that there are approximately 1,321 low-income LIHTC units in service as of 2022. Other privately owned developments provide additional affordable housing in the city.

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

In its most recent 2023 Annual PHA Plan, the GHA stated that it inspected at least 98% of all units for new admissions to the program and at least 98% of all existing units. Additionally, the GHA will continue to provide fair housing counseling to program participants and increase the number of affordable units both within the PHA's portfolio and support the development of additional affordable units through the Low-Income Housing Tax Credit (LIHTC) program.

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

Due to significant regulatory changes within the Family Self-Sufficiency (FSS) Program and staffing challenges, GHA discontinued its Family Self-Sufficiency Program. However, it continues to engage with residents and voucher holders in planning efforts through Resident Advisory Boards (RABs), which are residents that are involved in the preparation of the housing authority's annual and five-year PHA plans.

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

N/A

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Gastonia is covered by the Gaston-Lincoln-Cleveland Continuum of Care, a network of service providers covering Gaston, Lincoln, and Cleveland counties. The Gaston-Lincoln-Cleveland Continuum of Care brings together housing and service providers to meet the needs of individuals and families experiencing homelessness. The City of Gastonia will continue to partner with the G-L-C CoC and local homelessness service providers to achieve the City's homelessness goals.

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

Over the next year, members of the Gaston-Lincoln-Cleveland Continuum of Care and other homeless housing and service providers in the city of Gastonia will continue reaching out to homeless persons, including unsheltered persons, through street outreach and emergency shelter services. For the 2025 program year, the City will provide funding to the G-L-C CoC for a variety of activities, including needs assessment and use of HMIS, through the CDBG program.

Addressing the emergency shelter and transitional housing needs of homeless persons

Over the 2025-2029 Consolidated Plan period, the City will continue to fund its cold weather shelter and to provide funding for the Continuum of Care. The City may fund facility improvements or services provided by emergency or transitional housing providers over the next five years under the priority of expanding the availability of homeless services and housing. For the 2025 program year, the City will provide funding for its cold weather shelter.

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

The City will also continue to support the Continuum of Care, members of which provide supportive services and housing search assistance for individuals and families consistent with a Housing First approach. Through the CoC, the City will fund organizations that provide case management and housing navigation services to assist individuals and families experiencing homelessness transition to permanent housing and prevent returns to homelessness. Finally, the City will take steps to implement the

strategies in its Analysis of Impediments to Fair Housing Choice, which includes strategies to support housing affordability in the city.

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.

Over the next year, housing and service providers in the City of Gastonia will continue to work together to prevent homelessness in populations who are vulnerable to or at risk of homelessness.

In Gastonia, efforts to prevent homelessness among low-income individuals and families—especially those at extreme risk—focus on coordinated strategies that combine housing and supportive services.

To address these challenges, the City of Gastonia is continuing the collaboration with public and private agencies that provide housing assistance, healthcare, mental health services, employment support, educational resources, and youth programs. By enhancing coordination across different sectors, the city aims to facilitate smoother transitions from institutional settings and reduce the risk of homelessness. These efforts include referrals to transitional and permanent supportive housing, case management services, and access to local homelessness prevention programs. Through proactive planning and resource alignment, Gastonia seeks to create a safety net that prevents homelessness before it begins, particularly for those facing systemic barriers to stability.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Gastonia’s 2024 Analysis of Impediments to Fair Housing Choice (AI) identifies challenges related to limited supply of affordable housing for low- and moderate-income households and a lack of housing and services to address homelessness as two of the city’s barriers to fair housing choice. The AI also includes a review of the City’s existing zoning code and identifies policies that may limit the development of affordable housing in the region.

Although zoning ordinances and land use codes play an important role in regulating the health and safety of the built environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. While the zoning ordinance of the City of Gastonia was not found to be facially exclusionary, there are opportunities for the City to modify the ordinance to further remove barriers to the development of affordable housing across all residential zones. For example, to encourage more infill development in the traditionally low-density neighborhoods, minimum lot sizes could be further reduced, conversion of established dwellings to multifamily dwellings permitted, and height restrictions relaxed to allow for more density on the same footprint. This would potentially allow for more supply of housing, which helps put downward pressure on rental prices, so that low- and moderate-income families have access to those neighborhoods and all the benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural and public amenities.

In addition to these public-sector barriers, the private market can also create barriers. As discussed in earlier sections, some landlords may refuse to rent units to households receiving other forms of housing assistance. Known as source of income discrimination, this practice reduces the affordability of existing units in the private housing stock and creates barriers to obtaining affordable housing. The poor quality of some rental housing units also makes them unsuitable for occupancy, thus removing further units for the city's rental housing inventory.

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

Gastonia’s 2024 Analysis of Impediments to Fair Housing Choice identified strategies and related implementation steps the City plans to take over the next five years to remove or ameliorate public

policy barriers to affordable housing.

To address the limited supply of affordable housing, the City will:

- Implement funding strategies contained in the City of Gastonia Affordable Housing Plan, including developing an Affordable Housing Trust Fund, to support development of affordable housing and programs to increase housing affordability.
- Implement the recommendations contained in the Affordable Housing Plan regarding development of a Community Land Trust (2024).
- Implement the land disposition policy contained in the City of Gastonia Affordable Housing Plan, making affordable housing a priority when disposing of public land and deploying City-owned land in partnership with affordable housing developers and community-based organizations to support affordable housing development (2024).
- Address how zoning regulations limit missing middle and multifamily housing types by considering proactively up zoning lower density areas and acreage to zoning districts that allow parcels to be subdivided and allow a greater diversity of housing types by right, rather than waiting on developers to seek rezoning of specific parcels; implementing jurisdiction-wide upzoning that opens more neighborhoods to townhomes, duplexes, and small apartment buildings by-right; reducing minimum lot sizes; up zoning more acreage to medium and high density multifamily and mixed-use zones; adopting minimum density requirements (especially around transit nodes and commercial and public services); and rezoning underutilized industrial and/or commercial areas for adaptive residential use.

To address the lack of housing and services to address homelessness, the City will:

- Work with partners to implement recommendations in the Intergovernmental & Interagency Task Force on Homelessness in Gaston County Report, including allocating American Rescue Plan Act funding towards non-congregate short-term emergency shelter such as hotels, motels, and dorm rooms; allocating County and municipal funding to fund Homelessness Prevention Coordinator or Housing Navigator; pursuing long-term public-private partnerships to fund affordable housing development; and establishing a housing trust fund or other funding mechanism to collect and receive dollars from both governments and the general public for the explicit purpose of constructing affordable housing, among other recommendations (Ongoing, 2024).
- Use HOME-ARP and other funding sources to develop emergency, transitional, and permanent housing options with wraparound services for residents experiencing homelessness. Consider co-housing, shared housing, or tiny home models to increase affordability, social interaction,

and development of community (Ongoing, 2024).

- Continue to partner with the Gaston County Homelessness Prevention Committee to implement recommendations in the Intergovernmental & Interagency Task Force on Homelessness in Gaston County Report and other strategies developed by subcommittees (Ongoing, 2024).
- Collaborate with Gaston County and municipalities to examine and implement changes in zoning codes and regulations to support development of more affordable housing types, such as missing middle housing, smaller housing options, multifamily development, shared housing, co-housing, and tiny homes; support nonprofit capacity and coordination; and increase access to wraparound services (Ongoing, 2024).

Discussion:

Survey respondents and community workshop participants noted a particular need for development of affordable housing. While the zoning ordinance may impact the feasibility of developing affordable housing within some low-density rural districts, such as the RLD, thus creating a barrier to fair housing choice in some neighborhoods, the current housing stock and code provide for lot sizes, design requirements, and densities that could accommodate affordable housing elsewhere within the residential districts. But there are recommendations for how the City could use more permissive and flexible zoning and land use policy to support investment in its affordable housing stock. Further, residential density allowances are still limited and require additional design requirements and permitting and review processes than traditional residential zoning. Permitting or incentivizing conversion of single-family dwellings in high opportunity in town neighborhoods to multifamily dwellings on large lots also is a strategic way to address the need for more density and infill development in established neighborhoods. Multifamily uses are allowed by right in the City's RMF residential district and the mixed-use districts. While multifamily uses are allowed by right in these districts, their relatively small share of land coverage in the City's future land use map limits potential development of multifamily housing in Gastonia.

AP-85 Other Actions – 91.220(k)

Introduction:

This section details the City of Gastonia’s actions planned to ensure safe and affordable housing for its residents, along with plans to meet underserved needs, reduce poverty, develop institutional structure, and enhance coordination between public and private sector housing and community development agencies.

Actions planned to address obstacles to meeting underserved needs

Lack of sufficient funding and high costs for new development are two of the biggest obstacles to meeting underserved needs in the City of Gastonia and the Gastonia-Gaston HOME Consortium. In order to develop additional resources to meet affordable housing and homeless housing and service needs in the city and county, the City of Gastonia will continue working to identify and develop partnerships with private agencies with the goal of increasing the supply of affordable housing. These may include LIHTC or other developers considering housing projects in the city or county.

The City will also see possible available funding or grants that can be leveraged to bring new dollars for affordable housing or homelessness into the community.

Additionally, the City will review its zoning code for possible changes that would decrease costs or risk for multifamily developments, including identifying zones where denser multifamily construction may be built as-of-right.

Actions planned to foster and maintain affordable housing

The City of Gastonia is committed to promoting and maintaining affordable housing through a comprehensive approach that addresses both immediate needs and long-term stability. A key strategy is the preservation of existing affordable units, which includes providing rehabilitation assistance to homeowners and landlords. This support helps improve the condition of aging properties and prevents displacement. These efforts are supported by collaborations in code enforcement and programs focused on enhancing energy efficiency and accessibility, ensuring that homes remain safe and livable.

To increase the supply of affordable housing, the City utilizes federal resources, such as HOME funds, to support new construction and homeownership opportunities. This often involves partnerships with nonprofit developers and community housing development organizations (CHDOs). The City also

encourages private developers to participate by offering incentives like reduced fees or expedited permitting for projects that include affordable units.

Understanding the importance of housing stability, the City supports eviction prevention and rental assistance programs. These include short-term subsidies and tenant-based rental assistance, primarily funded through HOME funds. Such services are crucial for keeping residents housed during financial emergencies.

Policy reform is another essential tool in Gastonia's strategy. The City is currently reviewing zoning and land use regulations to explore more diverse housing options. Additionally, the City is examining the concepts of an affordable housing trust fund and community land trust models through its newly formed Affordable Housing Advisory Board, aiming to protect affordability over the long term by reclaiming and repurposing vacant or underutilized properties.

To facilitate pathways to homeownership, the City offers homeownership counseling and down payment assistance to provide education and financial guidance to potential homebuyers. These initiatives are rooted in strategic planning outlined in the HUD Consolidated Plan and shaped by community input, with particular emphasis on reaching historically underserved populations. By building partnerships and enhancing the capabilities of local housing organizations, Gastonia is laying the groundwork for a more inclusive and sustainable housing future.

Actions planned to reduce lead-based paint hazards

An important initiative emanating from HUD in the last decade is the reduction of lead-based paint hazards, and many jurisdictions around the country have focused on reaching this goal. The federal Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992) amends the Lead-Based Paint Poisoning Prevention Act of 1971, which is the law covering lead-based paint in federally funded housing. These laws and subsequent regulations issued by the U.S. Department of Housing and Urban Development (24 CFR part 35) protect young children from lead-based paint hazards in housing that is financially assisted or being sold by the federal government.

In property rehabilitation projects involving the City of Gastonia, the City will assess whether lead-based paint might be present and, if so, follow the guidelines set forth in the Residential Lead-Based Paint

Hazard Reduction Act of 1992. The City of Gastonia is committed to testing and abating lead in all pre-1978 housing units assisted with federal grant funds in any of the housing programs it implements.

Actions planned to reduce the number of poverty-level families

The City of Gastonia's anti-poverty strategy focuses on helping all low-income households improve their economic status and remain above the poverty level. This may include, but is not limited to housing and employment navigation, substance abuse recovery, healthcare, food and clothing, and transportation. Current programs to reduce poverty through access to education and jobs are provided by the Gaston County Workforce Development Board, as well as through the City's nonprofit grantees. Emergency assistance is also provided by several nonprofit housing and service agencies in the city. Additionally, the City of Gastonia's housing programs and activities that support development of affordable housing inherently address poverty by creating housing opportunities for low-income households. Without these housing opportunities, many low-income households would not be able to afford housing rehabilitation costs or to purchase a home.

Actions planned to develop institutional structure

The unmet needs of housing affordable to low- and moderate-income residents and social services for individuals and families experiencing or at risk of homelessness present an opportunity for the city to connect with organizations, affordable housing developers, and agencies working in these areas in Gastonia and the surrounding region. The City will also continue to work within existing partnerships and coalitions, such as the Gaston Lincoln Cleveland Continuum of Care, to work toward meeting local housing and service needs. The City of Gastonia will continue to work closely with state and local agencies and governments, nonprofit organizations, and other service providers to coordinate delivery of services to Gastonia residents. The Housing and Community Engagement Department will continue to consult with various housing, homelessness, social service, elderly and disability resource agencies to gather data and identify service gaps.

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

The City of Gastonia will continue to be an active participant in the Gaston Lincoln Cleveland Continuum of Care. The Continuum of Care brings together nonprofit, government, and business leaders to provide a shared approach to goals of ending homelessness. Membership includes emergency, transitional, and permanent housing providers; nonprofit social service organizations; and government agencies.

The City of Gastonia also plans to enhance coordination between public and private housing providers and social service agencies through a comprehensive strategy aimed at improving housing access and

support for vulnerable populations. This will involve building partnerships with local non-profit organizations, service providers, and housing developers to streamline referral systems and connect residents to essential services.

The City also aims to align housing initiatives with health, employment, and behavioral health services by participating in collaborative planning efforts and shared data systems. Regular stakeholder meetings and inter-agency workgroups will be conducted to identify service gaps, minimize duplication, and promote a more integrated approach to housing stability.

Additionally, the City is dedicated to leveraging both federal and local resources to fund programs that combine housing with supportive services, particularly for individuals experiencing homelessness or those at risk of becoming homeless.

Discussion:

Program Specific Requirements

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

Introduction:

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

as follows:

The City of Gastonia is progressing with various projects that have received funding from a combination of federal, state, and local sources including Low Income Housing Tax Credits, the North Carolina Housing Finance Agency's Workforce Housing Loan Program (WHL) and Rental Production Program (RPP), the City of Gastonia (federal grant funding), Housing Counseling grants, private lending, and private developer funds.

Other sources of investment in housing activities in Gastonia include funds from the City of Gastonia,

United Way, Continuum of Care member agencies, Habitat for Humanity, and HealthNet Gaston.

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:

See Appendix A: City of Gastonia Resale and Recapture Provisions.

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:

See Appendix A: City of Gastonia Resale and Recapture Provisions.

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:

The City has no plans to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

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

Housing Trust Fund (HTF)
Reference 24 CFR 91.220(l)(5)

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).

- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.

- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.

- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority

concentration) in which it will direct assistance during the ensuing program year.

e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.

f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.

g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. **Performance Goals and Benchmarks.** The jurisdiction has met the requirement to provide for

performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. Rehabilitation Standards. The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

6. Resale or Recapture Guidelines. Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

7. HTF Affordable Homeownership Limits. If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

8. Limited Beneficiaries or Preferences. Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the

jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction’s refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter “N/A.”

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Discussion: