

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

Every five years, the City of Gastonia must prepare a strategic plan (known as the Consolidated Plan), which governs the use of federal housing and community development grant funds that it receives from the United States Department of Housing and Urban Development (HUD). It is the City's primary tool for identifying and prioritizing community development needs and strategies that serve as the framework for the use of these funds. It includes the community's economic profile, housing needs assessment, community and economic development needs, and the development of a long-range strategies to meet those needs. The planning process is designed to help entitlement communities to make data-driven, place-based investment decisions in order to support HUD's goals for low- and moderate-income residents. The City receives Community Development Block Grant (CDBG) funds and HOME Investment Partnership Program (HOME) funds on an annual basis to help address the needs. The Consolidated Plan is submitted to HUD for approval following its development according to the regulations in 24 CFR Part 91, which includes consultation with community stakeholders and input from the public.

The City must also submit to HUD separate Annual Action Plans for each of the five years during the Consolidated Plan period. The Annual Action Plan serves as the City's yearly application to HUD and is required for the City to receive the annual allocation from the grant program. This grant from HUD is known as an Entitlement Grant Program because communities receive the funds every year if they meet program requirements and criteria associated with the grant. The CDBG program operates within the Gastonia city limits, while the Consortium's HOME program operates throughout Gaston County, excluding Spencer Mountain and High Shoals and including Kings Mountain.

Federal funds from the Community Development Block Grant (CDBG) entitlement program are primarily used to assist low- and moderate-income (LMI) households. These households have incomes at or below 80 percent of the area median family income (AMI), as defined by HUD, with adjustments for family size.

HUD defines LMI households in three income categories:

- Extremely low income: Incomes at or below 30 percent of the AMI
- Very low income: Incomes at or below 50 percent of the AMI
- Low and moderate income: Incomes at or below 80 percent of the AMI

These categories determine eligibility for program assistance.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Grantees must assess the needs in their jurisdictions as a key part of the Consolidated Plan process. To inform development of priorities and goals over the next five years, the Consolidated Plan's Needs Assessment discusses housing, community development, and economic development needs in Gastonia. The Needs Assessment relies on data from the US Census, 2019-2023 American Community Survey (ACS) five-year estimates, and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) (2016-2020) that estimates the number of households with one or more housing needs. While HUD uses the 2016-2020 ACS to match with the most recently released CHAS data, in sections focused on housing affordability the planning team includes updated ACS data and other updated housing data to more accurately reflect current housing market conditions. Local data regarding homelessness and assisted living is included. Finally, public input gathered through interviews, focus groups, meetings, and the community survey are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in Gastonia.

Priorities identified during the development of the City of Gastonia's 2025-2029 Five-Year Consolidated Plan include:

Develop, Acquire, or Preserve Affordable Housing

- 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.

Homebuyer Assistance

- 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.

Rental Assistance

- Working with community partners, assist income-eligible renter households with tenant-based rental assistance.
- Collaborate with agencies in the Continuum of Care (CoC) and others to assist households at-risk of homelessness with short-term rental payments, utility assistance, rapid rehousing, or other assistance.

Housing and Supportive Services for People Experiencing Homelessness

- 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.

Public Improvements and Neighborhood Revitalization

- 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.
- Clear, demolish, or remediate structures to prevent blight in low- and moderate-income areas.

Public Services

- 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.

Fair Housing Education and Enforcement

- 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.

Program Administration

- Program administration costs related to planning and execution of community development, housing, and homelessness activities funded through the CDBG and HOME programs.

3. Evaluation of past performance

During the most recently completed program year (2023-2024 CAPER), the City of Gastonia met its one-year goals in the following programs:

- Fair housing- public service activities other than low/moderate income housing benefit (1-year goal: 400 persons assisted; actual: 700 persons assisted)
- Homeless assistance and services- public service activities other than low/moderate income housing benefit (1-year goal: 400 persons assisted; actual: 5,924 persons assisted)
- Homeless assistance and services- homeless person overnight shelter (1-year goal: 0 persons assisted; actual: 185 persons assisted)

- Public improvements- Public facility or infrastructure activities other than low/moderate income housing benefit (1-year goal: 0 persons assisted; actual: 3,832 persons assisted)
- Safe and decent affordable housing- Tenant-based rental assistance/ Rapid Rehousing (1-year goal: 5 persons assisted; actual: 5 persons assisted)

The City did not meet its one-year goals in the following programs:

- Homelessness- Homelessness prevention (1-year goal: 242 persons assisted; actual: 0 persons assisted)
- Program administration- Other (1-year goal: 400; actual: 0)
- Fair housing- Public service activities other than low/moderate income housing benefit (1-year goal: 0 persons assisted; actual: 0 persons assisted)
- Safe and decent affordable housing- Homeowner housing added (1-year goal: 5 housing units; actual: 2 housing units)
- Safe and decent affordable housing- Homeowner housing rehabilitated (1-year goal: 9 housing units; actual: 5 housing units)
- Safe and decent affordable housing- Direct financial assistance to homebuyers (1-year goal: 20 households assisted; actual: 2 households assisted)
- Safe and decent affordable housing- Homelessness prevention (1-year goal: 25 persons assisted; actual: 0 persons assisted)
- Safe and decent affordable housing- Other (1-year goal: 400; actual: 0)

4. Summary of citizen participation process and consultation process

An important component of the research process for this Consolidated Plan involved gathering input from residents and stakeholders regarding housing and community development conditions, needs, and opportunities in Gastonia. The project team used a variety of approaches to achieve meaningful community engagement with residents and other stakeholders, including community workshops, stakeholder interviews, resident focus groups, and a community-wide survey.

Community Meetings

The City of Gastonia hosted two community workshops (one in-person and one virtual) to understand housing and community development needs and opportunities in the city. Each workshop began with a brief presentation that provided an overview of the Consolidated Plan, the community engagement process, the project website and survey, the project timeline, and the types of analysis to be included in the study. The presentations were followed by interactive discussions of housing and community development assets, needs, and opportunities. A total of 12 participants joined a community workshop.

Stakeholder Interviews

The planning team also engaged with stakeholders representing a variety of perspectives through in-depth individual and small group interviews. Discussion topics included housing and community development needs and opportunities, fair housing, housing discrimination, access to opportunity, and

fair housing resources. A total of 19 community stakeholders participated in a stakeholder interview, representing a range of viewpoints, including fair housing, affordable housing, community and economic development, education, public health, health services, food access, other public services, homelessness, housing and services for people with disabilities, other special needs housing, small businesses, public safety, real estate, substance abuse services, local government, domestic violence services, and others.

Focus Groups

In addition to stakeholder interviews, the planning team engaged with residents through focus groups facilitated through the City of Gastonia's Alliance for Community Enrichment (A.C.E.) Recognized Communities Program. Focus groups included an interactive discussion of housing and community development needs and opportunities. Eighteen residents participated in a focus group.

Community Survey

The fourth method for obtaining community input was a 13-question survey available to the general public, including people living or working in the city and other stakeholders. Survey questions focused on housing and community development needs and opportunities. The survey was available online on the project website and in hard copy at the Housing and Community Engagement Department from October 2024 through January 2025. A total of 83 survey responses were received.

Publicity for Community Engagement Activities

Advertisement for the community workshops and survey targeted the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. Public notice of community input opportunities was given to residents through announcements on the City's website and social media, newspaper articles, and e-mails to community stakeholders. Stakeholder interview invitations were sent to more than 70 contacts representing a variety of viewpoints including elected officials and staff, housing developers, nonprofit organizations, homeless housing and service providers, mental health service providers, organizations serving people with disabilities, family and senior services, workforce development organizations, and others. Meeting advertisements noted that accommodations (including translation, interpretation, or accessibility needs) were available if needed; no requests for accommodations were received.

5. Summary of public comments

The City of Gastonia held a 30-day public comment period to receive comments on the draft Consolidated Plan from Thursday, April 17, 2025 through Sunday, May 18, 2025. During that time, copies of the draft plan were available for public review on the on the project website (gastoniaconplan2025.com), in addition to City's website at City of Gastonia website <https://gastonianc.gov/community-development.html> or via email request to Zsuzsi E. Kadar, Affordable Housing and Unsheltered Population Coordinator at zsuzsi.kadar@gastonianc.gov. Information about

the 30-day public comment period and upcoming public hearings were posted in the local newspaper called, Gaston Gazette on Wednesday, April 16, 2025 and May 1, 2025.

There were physical copies of the Plan available at:

- Housing and Community Engagement Department office at 150 S. York Street, Gastonia, NC 28052, Gaston Public Library - 1555 E. Garrison Boulevard, Gastonia, NC 28054
- Erwin Center - 913 N. Pryor Street, Gastonia, NC 28052
- Phillips Center - 1031 Echo Lane, Gastonia, NC 28052
- T Jeffers Center - 213 N. Hartman Street, Gastonia, NC 28052

Residents and stakeholders could provide written comments via mail or deliver written comments to the Housing and Community Engagement Department at 150 S. York Street, Gastonia, NC 28052, or e-mail comments to Zsuzsi E. Kadar, Affordable Housing and Unsheltered Population Coordinator at zsuzsi.kadar@gastonianc.gov. The City received three comments on the draft plan. The City of Gastonia conducted two public hearings to solicit public comments and input. Any comment received was considered, and interested parties were encouraged to participate. Public hearings were held in-person and included a virtual attendance option as well.

- Public Hearing #1 was combined with the Citizens Advisory Board Meeting and was held on Monday April 28, 2025, 6:00 p.m., in the Bobbin Conference Room located at the Garland Municipal Business Center, 150 S York Street, Gastonia, NC 28052.
- Public Hearing #2 was held on Monday, May 12, 2025, 6:00 p.m. in the Spindle Conference Room located at the Garland Municipal Business Center, 150 S York Street, Gastonia, NC 28052.

A summary of community engagement results is provided in the following section. Complete survey results and evidence of outreach materials are found in the appendix.

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

All public comments were accepted and taken into consideration in preparing the Consolidated Plan.

7. Summary

During the development of the Consolidated Plan, the City identified a set of priority needs through community engagement and analysis of housing and community development data. These priorities include affordable housing, homebuyer assistance, rental assistance, homelessness housing and services, public improvements and neighborhood revitalization, public services, fair housing education and enforcement, and administration. The Consolidated Plan also contains goals, measurable objectives, and implementation actions for each of the plan's elements.

The Process

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

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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
CDBG Administrator	Gastonia	Community Development Division
HOME Administrator	Gastonia	Community Development Division

Table 1 – Responsible Agencies

Narrative

The City's Housing and Community Engagement Department is responsible for preparing the Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance and Evaluation Reports (CAPERs). This 2025-2029 Five-Year Consolidated Plan covers the period from July 1, 2025 through June 30, 2030. The plan identifies priority community development and housing needs in Gastonia and describes the City's strategy to address them. The Annual Action Plan included with this Plan discusses specific projects to be funded during the 2025 program year, which begins July 1, 2025 and ends June 30, 2026.

The Housing and Community Engagement Department administers the CDBG and HOME grants and works with sub recipient organizations to ensure compliance with program requirements. The City Council has the responsibility of approving the Consolidated Plan, Annual Action Plans and CAPERs.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

During the consolidated planning process, the City of Gastonia conducted public outreach to gather input from residents and key stakeholders in city staff, government agencies, nonprofit agencies, affordable housing developers, and local service providers. Prior to working on the 2025-2029 Consolidated Plan and 2025 Annual Action Plan, the City also developed its Analysis of Impediments to Fair Housing Choice (AI) in 2024. Public consultation and engagement efforts held during these planning processes helped the City identify housing and community development priorities, which were subsequently incorporated into each plan.

These outreach efforts included public meetings, stakeholder interviews, focus groups, and a community-wide survey. Publicity for the meetings and survey targeted the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. Public notice of community input opportunities was given to residents through announcements on the project website (gastoniaconplan2025.com), the City's website and social media, newspaper articles, and e-mails to community stakeholders. Stakeholder interview invitations were sent to more than 10 contacts representing a variety of viewpoints including housing developers, nonprofit organizations, housing and service providers, workforce development organizations, and others. Meeting advertisements noted that accommodations (including translation, interpretation, or accessibility needs) were available if needed, though no requests for accommodations were received. A total of 12 people joined a public meeting, 19 participated in a stakeholder interview, 18 were part of a resident focus group, and 83 responded to the community survey.

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(I)).

The City of Gastonia works closely with public and private sector providers to ensure delivery of services to residents and to promote interagency communication and planning. The City has representatives on many non-profit boards and/or advisory committees, including the Gastonia Housing Authority, Gastonia Affordable Housing Advisory Board, and Gastonia Community Development Citizen Advisory Board. The Housing and Community Engagement Department also works with a variety of housing, community development, and service agencies to gather data and identify gaps in services.

In allocating CDBG and HOME funding, the City of Gastonia considers activities that will enhance linkages between housing and services. For example, Gastonia leveraged HOME funds to support the development of Glenwood Gardens, a low-income multifamily senior housing project that also used Low Income Housing Tax Credits (LIHTCs).

In developing this Consolidated Plan, the City strove to include input from housing providers, non-profits, community/economic development organizations, and other service agencies. In addition to gathering input from the Gastonia Housing Authority, the City held focus groups with A.C.E. Recognized Communities, a program where community representatives are partnered with a City staff member, who serves as the Community Liaison and is the main point of contact between the City and the community. These liaisons will regularly attend community meetings to provide information and assist residents in identifying solutions to concerns.

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 City of Gastonia falls within the Gaston-Lincoln-Cleveland Continuum of Care (G-L-C CoC). The G-L-C CoC is a coalition that promotes a regional commitment to ending homelessness, funding to quickly house and provide programs for homeless households, champions affordable housing, and supports self-sufficiency among individuals and families experiencing homelessness. While the City of Gastonia does not receive ESG funding, the G-L-C CoC is the lead agency for several HUD and NC ESG grants. For this Consolidated Plan, the City engaged with several organizations that serve residents who are homeless or at-risk residents to better understand the needs of the clients they serve.

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

As stated above, the City of Gastonia is part of the Gaston-Lincoln-Cleveland Continuum of Care (G-L-C CoC). As such, the City is represented in the decision making for ESG and the Notice of Funding Availability (NOFA) for the G-L-C CoC. The agency also helps to oversee the management of those funds, including monitoring, evaluating outcomes, administering HMIS, and conducting the Point in Time (PIT) count.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Catherine's House
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview
2	Agency/Group/Organization	Center Baptist Church
	Agency/Group/Organization Type	Church
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community workshop
3	Agency/Group/Organization	City of Gastonia A.C.E. Recognized Communities
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus groups
4	Agency/Group/Organization	Community Development Citizens Advisory Board
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community workshop
5	Agency/Group/Organization	Disability Rights and Resources
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview
6	Agency/Group/Organization	HELP Carolina
	Agency/Group/Organization Type	Nonprofit Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Written comment
7	Agency/Group/Organization	Gaston Association of Realtors
	Agency/Group/Organization Type	Realtors
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group
8	Agency/Group/Organization	Gaston County Office of Emergency Management
	Agency/Group/Organization Type	Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Written contact

9	Agency/Group/Organization	Gaston-Lincoln-Cleveland Continuum of Care
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community workshop
10	Agency/Group/Organization	Gaston-Cleveland-Lincoln Metropolitan Planning Organization
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview
11	Agency/Group/Organization	Gastonia City Council
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview
12	Agency/Group/Organization	Gastonia City Management
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview
13	Agency/Group/Organization	Gastonia City Police Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview
14	Agency/Group/Organization	Gastonia Community Development Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview
15	Agency/Group/Organization	GASTONIA HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interivew
16	Agency/Group/Organization	Goodwill Industries of the Southern Piedmont
	Agency/Group/Organization Type	Services-Employment

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview
17	Agency/Group/Organization	HUD Greensboro Field Office
	Agency/Group/Organization Type	Other government - Federal
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview
18	Agency/Group/Organization	Kintegra Health
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview
19	Agency/Group/Organization	North Carolina Human Relations Commission
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community workshop
20	Agency/Group/Organization	Open Broadband
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Non Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Written contact

21	Agency/Group/Organization	Our Neighbors, Inc.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview
22	Agency/Group/Organization	Partners Health Management
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview
23	Agency/Group/Organization	Phoenix Counseling Center
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community workshop
24	Agency/Group/Organization	Special Needs Community Initiative
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community workshop
25	Agency/Group/Organization	United Way of Gaston County
	Agency/Group/Organization Type	Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview
26	Agency/Group/Organization	Webb Custom Kitchen
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interview

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

Efforts were made to consult as broad a group of community stakeholders as possible. No agency types were excluded from participation. In addition to focus groups and interviews, all community members were invited to join a public meeting to share input for the Consolidated Plan.

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	Gaston-Lincoln-Cleveland Continuum of Care (CoC)	Addressing homeless needs and capacity building between agencies
2025 Comprehensive Plan	City of Gastonia	Development and growth vision, including increased affordable housing, economic development, public infrastructure and facilities, and community services
Unified Development Ordinance	City of Gastonia	Guides land use and zoning of properties, development of buildings, parking, etc.
City of Gastonia Affordable Housing Plan	City of Gastonia	Provides strategies to increase housing affordability in the city
2024-2028 Analysis of Impediments to Fair Housing	City of Gastonia and Gaston County	Utilize HOME and CDBG funds to support affordable housing, including homebuyer education and assistance

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

In implementing the Five-Year Consolidated Plan, the City of Gastonia will coordinate with a variety of other public entities to make the most efficient use of limited funds. The City has a strong history of collaboration with the Gastonia Housing Authority and will continue to cooperate with the housing authority in future program years. Cooperation between the City of Gastonia and other regional jurisdictions, including Gaston, Lincoln, and Mecklenburg counties, is outlined in Chapter 9: Regional Planning & Inter jurisdictional Coordination of the City's 2025 Regional Plan. It includes cross jurisdiction collaboration in environmental protection, education and workforce development, land use and development, transportation, and more.

Narrative

N/A

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

An important component of the research process for this Consolidated Plan involved gathering input from residents and stakeholders regarding housing and community development conditions, needs, and opportunities in Gastonia.

Community Meetings

The City of Gastonia hosted two community workshops (one in-person and one virtual) to understand housing and community development needs and opportunities in the city. A total of 12 participants joined the community workshops.

Stakeholder Interviews

The planning team also engaged with stakeholders representing a variety of perspectives through in-depth individual and small group interviews. Discussion topics included barriers to housing and community development needs and opportunities, fair housing, housing discrimination, access to opportunity, and fair housing resources. A total of 19 community stakeholders participated.

Focus Groups

In addition to stakeholder interviews, the planning team engaged with residents through focus groups facilitated through the City of Gastonia's Alliance for Community Enrichment (A.C.E.) Recognized Communities Program. Eighteen residents participated in the focus groups.

Community Survey

The fourth method for obtaining community input was a 13-question survey available to the general public, including people living or working in the city and other stakeholders. The survey was available online on at the project website at GastoniaConPlan2025.com and in hard copy at the Housing and Community Engagement Department from October 2024 through January 2025. A total of 83 survey responses were received.

Public Comment Period and Hearing

The City of Gastonia held a 30-day public comment period to receive comments on the draft Consolidated Plan from Thursday, April 17, 2025 through Sunday, May 18, 2025. During that time, copies of the draft plan were available for public review on the on the project website (gastoniaconplan2025.com), in addition to the City's website or via email request to Zsuzsi E. Kadar, Affordable Housing and Unsheltered Population Coordinator at zsuzsi.kadar@gastonianc.gov Information about the 30-day public comment period and public hearings were posted in the local newspaper called, Gaston Gazette on Wednesday, April 16, 2025 and on Thursday, May 1, 2025.

There were physical copies of the Plan available at:

Housing and Community Engagement Department office at 150 S. York Street, Gastonia, NC 28052, Gaston Public Library - 1555 E. Garrison Boulevard, Gastonia, NC 28054

Erwin Center - 913 N. Pryor Street, Gastonia, NC 28052

Phillips Center - 1031 Echo Lane, Gastonia, NC 28052

T Jeffers Center - 213 N. Hartman Street, Gastonia, NC 28052

The City received three comments on the draft plan. The City of Gastonia conducted two public hearings to solicit public comments and input. Any comments received was considered, and interested parties were encouraged to participate. Public hearings were held in-person and included a virtual attendance option as well.

Public Hearing #1 was combined with the Citizens Advisory Board Meeting and was held on Monday April 28, 2025, 6:00 p.m., in the Bobbin Conference Room located at the Garland Municipal Business Center, 150 S York Street.

Public Hearing #2 was held on Monday, May 12, 2025, 6:00 p.m. in the Spindle Conference Room located at the Garland Municipal Business Center, 150 S York Street.

A summary of community engagement results is provided in the following section. Complete survey results and evidence of outreach materials are found in the appendix.

Citizen Participation Outreach

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)
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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)
2	Stakeholder interviews	Housing and community development service providers/ practitioners	19 participants	Housing Needs- Affordable housing for singles-Affordable starter homes for families-Theres a population that gets bumped out of different housing opportunities because of their criminal records. Gaston County does a good job with these residents on parole. They are able to secure employment during parole, but where do they go afterwards?-People may not be able to go to a homeless shelter depending on their criminal record-Rent has increased since the COVID pandemic- Senior population is growing because people are living longer on a fixed income and the cost of housing is outpacing their fixed income. Affordable housing for 65 and	None	
Consolidated Plan			Gastonia		23	

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)
3	Stakeholder interviews	Alliance for Community Enrichment (A.C.E.) Recognized Communities	18 participants	Housing Needs and Opportunities- Affordable housing- Many apartments are going up, but not many small single-family homes-Assistance for first-time homebuyers- Senior housing-Single-person housing units- Housing with mixed retail to allow for more community- coffee shops, bodegas- Workforce housing affordable for teachers and other professions- Homelessness prevention-Need to have a neighborhood approach to rehab/ repair programs to improve entire areas- Mix of income levels in downtown-Need to discourage investors from holding properties that are decaying-Education for first-time homebuyers-maintaining a home, being a part of the	None	24
Consolidated Plan			Gastonia			

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)
4	Stakeholder interviews	Non-targeted/broad community	83 participants	Housing Needs-Elderly/ senior housing- Rehabilitation of affordable rental housing/ apartments- Help buying home/down payment assistance-Housing for people with disabilitiesPublic Facilities Needs- Homeless centers-Child care centers- Community centersPublic Infrastructure Needs- Street/road improvements- Water/sewer improvements- Sidewalk improvement or expansionPublic Services Needs- Substance abuse/ crime prevention- Health and mental health services-Abused and neglected children services-Job training- Youth services/ programsHomelessness Needs-Homelessness	None	
Consolidated Plan			Gastonia		25	

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)
6	Public Hearing	Non-targeted/broad community	No comments received	N/A	None	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

To inform development of priorities and goals over the next five years, this section of the Consolidated Plan discusses housing, community development, and economic development needs in Gastonia. It relies on data from the U.S. Census, the 5-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homelessness and assisted housing is included.

To optimize the efficient and effective utilization of resources, it is essential for the City of Gastonia to conduct a comprehensive assessment of the community's needs. This section thoroughly analyzes various demographic and economic indicators to establish a strong foundation for grant management initiatives. By utilizing data obtained from state, local, and federal sources, the City is able to identify community needs informed by overarching trends in population, income, and household demographics.

Primary data sources, including the U.S. Census Bureau, the Bureau of Labor Statistics, and the Department of Housing and Urban Development (HUD), are integral to this analysis. Public input gathered through interviews, focus groups, meetings, and the community survey are coupled with data analysis as well to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in Gastonia. The data is examined to reveal the interconnections among family and household dynamics, racial diversity, and housing challenges. A principal objective of this Needs Assessment is to accurately identify the nature and extent of housing issues that residents of Gastonia are experiencing, thereby facilitating informed decision-making and targeted interventions.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

According to the 2019-2023 5-year American Community Survey estimates, the Gastonia-Gaston HOME Consortium is home to approximately 231,485 residents and 92,287 households covering Gaston County. The Gastonia-Gaston HOME Consortium grew by about 10% in population since 2015, adding 21,678 residents. The number of households grew by 17% (13,121 households) over the same time period.

In comparison, according to the 2019-2023 ACS 5-year estimates, the City of Gastonia had a total population of 81,632 residents and 31,707 households, representing a 12% increase in residents, adding 8,421 residents; and 18% increase in households, adding 4,936 households since the 2015 ACS 5-year estimated data. The 2015 data set was used for the previous 2020-2024 Consolidated Plan, and is being used as the base line for determining growth in these areas. The median household income in the Gastonia-Gaston HOME Consortium is estimated at \$65,472, having grown by about 55% since 2015. (TABLE 4 - HOUSING NEEDS ASSESSMENT DEMOGRAPHICS).

Table 5 segments households by income and household type, including small families (2-4 members), large families (5 or more members), households with seniors, and households with young children. As shown, 46,040 households in the Gastonia Consortium have low or moderate incomes (under 80% of Area Median Income (AMI)), which combined comprise 54% of households in the Gastonia-Gaston HOME Consortium. Similarly, 56.3% of households in the City of Gastonia have low or moderate incomes.

For many low- and moderate-income households in Gastonia, finding and maintaining suitable housing at an affordable cost is a challenge. Tables 6 through 11 identify housing needs by tenure based on Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data is a special tabulation of the U.S. Census Bureau's American Community Survey (ACS) that is largely not available through standard Census products. This special dataset provides counts of the number of households that fit certain combinations of HUD-specified housing needs, HUD-defined income limits (primarily 30%, 50%, and 80% of AMI), and household types of particular interest to planners and policy makers.

To assess affordability and other types of housing needs, HUD defines four housing problems:

- **Cost burden:** A household has a cost burden if its monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
- **Overcrowding:** A household is overcrowded if there is more than 1 person per room, not including kitchens and bathrooms.
- **Lack of complete kitchen facilities:** A household lacks complete kitchen facilities if it lacks one or more of the following: cooking facilities, refrigerator, or a sink with piped water.

- Lack of complete plumbing facilities: A household lacks complete plumbing facilities if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

Demographics	Base Year: 2015	Most Recent Year: 2023	% Change
Population	209,807	231,485	10%
Households	79,166	92,287	17%
Median Income	\$42,429.00	\$65,472.00	54%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2011-2015 ACS

Data Source Comments:

Summary Cont

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly household income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (as described above).

Overall, the most common housing problem in both the Gastonia-Gaston HOME Consortium and the City of Gastonia is cost burden, which impacts over half (53%) of renter households and over one-third (36%) of owner households with incomes below 80% AMI in the Gastonia-Gaston HOME Consortium . Compared to the figures presented in the 2020-2024 Con Plan, the shares of renter and owner households in the Consortium experiencing cost burdens have decreased (-7 and -6 percentage points, respectively). Rates of cost burden are higher in the city of Gastonia, where 60.4% of renters and 46.4% of owners with incomes under 80% AMI experience a housing cost burden.

Approximately 16% of renter households and 17% of owner households with incomes under 80% AMI in the Consortium experience severe cost burdens. Compared to the figures presented in the 2020-2024 Con Plan, the shares of renter and owner households experiencing severe cost burdens have also decreased (-15 and -2 percentage points, respectively). In this city of Gastonia, rates of severe cost burdens are slightly higher, with 19.5% of renter households and 24.6% of owner households experiencing severe cost burdens.

While the primary housing issue facing low- and moderate-income residents is affordability, there are other housing needs in the city, including substandard housing as a lack of complete plumbing and/or kitchen facilities (affecting 488 households in the Gastonia-Gaston HOME Consortium); overcrowding with more than 1 person per room (1,229 households); lead-based paint hazards (12,042 households with risk factors); and homelessness (466 total homeless households counted in the 2024 PIT count). The remainder of this section characterizes local housing needs in more detail. The Market Analysis

component of the Consolidated Plan identifies resources available to respond to these needs (public housing, tax credit and other subsidized properties, housing and services for the homeless, and others).

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	14,965	13,995	17,080	9,624	29,230
Small Family Households	4,254	4,580	7,050	4,713	17,000
Large Family Households	550	794	1,212	748	2,340
Household contains at least one person 62-74 years of age	4,162	4,162	4,165	2,289	6,748
Household contains at least one person age 75 or older	2,794	2,554	1,956	801	1,710
Households with one or more children 6 years old or younger	2,097	2,063	2,988	1,506	3,488

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	119	149	75	4	347	65	8	28	40	141
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	35	90	30	155	10	15	35	0	60
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	299	189	170	20	678	69	53	119	95	336
Housing cost burden greater than 50% of income (and none of the above problems)	4,749	732	29	4	5,514	3,050	989	344	59	4,442
Housing cost burden greater than 30% of income (and none of the above problems)	1,393	2,999	1,149	70	5,611	963	1,885	1,468	639	4,955

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	553	0	0	0	553	507	0	0	0	507

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,169	1,101	359	58	6,687	3,190	1,064	524	195	4,973
Having none of four housing problems	3,193	5,290	6,504	2,279	17,266	3,389	6,515	9,695	7,084	26,683
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,818	1,352	302	4,472	730	891	628	2,249
Large Related	267	193	30	490	67	124	148	339
Elderly	1,630	801	142	2,573	2,378	1,469	692	4,539

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,758	1,496	705	3,959	924	386	343	1,653
Total need by income	6,473	3,842	1,179	11,494	4,099	2,870	1,811	8,780

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	124	124	624	358	0	982
Large Related	0	0	44	44	49	20	44	113
Elderly	1,225	124	4	1,353	1,768	435	184	2,387
Other	0	1,420	472	1,892	696	0	0	696
Total need by income	1,225	1,544	644	3,413	3,137	813	228	4,178

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	303	174	145	50	672	14	54	108	70	246
Multiple, unrelated family households	0	34	89	0	123	65	18	45	25	153
Other, non-family households	0	10	25	0	35	0	0	0	0	0
Total need by income	303	218	259	50	830	79	72	153	95	399

Table 11 – Crowding Information - 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

Estimates of the number of non-elderly single persons in the Gastonia-Gaston HOME Consortium in need of housing assistance are included in the “other, non-family” category of Table 10. This category also includes multi-person households whose members are unrelated (e.g., roommates, unmarried partners, etc.). There are an estimated 5,612 single-person or multi-person unrelated households with incomes under 80% AMI in the Gastonia-Gaston HOME Consortium who spend more than 30% of their income on housing. Single-person and multi-person unrelated households comprise 30% of all households with cost burdens. The majority (71%) are renters and the remaining 29% are homeowners.

Severe cost burdens impact 2,588 “other, non-family” households with incomes under 80% AMI in the Gastonia-Gaston HOME Consortium, 73% of whom are renters and 27% of whom are homeowners. Single-person and multi-person unrelated households comprise 34% of all households with severe cost burdens.

Table 10 provides data for “other” household types which indicate that these households are significantly less likely to experience overcrowding than single-family households or multiple, unrelated family households. All recorded cases of overcrowding for this group were in renter households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

People with Disabilities

According to 2019-2023 ACS estimates, there are approximately 33,192 people with a disability in Gaston County, comprising approximately 14.3% of the county’s total population, and approximately 11,468 people with a disability in the City of Gastonia, comprising of 14% of the city’s population. 2016-2020 CHAS data provides estimates of housing need for Gastonia households in which one or more residents have a disability. Housing needs by disability type for households with incomes under 80% AMI are outlined below:

- Hearing or vision impairment: There are an estimated 1,330 low- or moderate-income households with one or more housing problems (cost burden, overcrowding, lack of complete kitchen or plumbing facilities) where a household member has a hearing or vision impairment.

This population makes up approximately 27% of all those living with a hearing or vision impairment in Gastonia.

- Ambulatory limitation: There are an estimated 2,320 low- or moderate-income households with housing problems where a household member has an ambulatory limitation. This population makes up approximately 37% of all those living with an ambulatory limitation in Gastonia.
- Cognitive limitation: An estimated 1,160 low- or moderate-income households have a housing need and a household member with a cognitive limitation. This population makes up approximately 34% of all those living with a cognitive limitation in Gastonia.
- Self-care or independent living limitation: An estimated 1,535 low- or moderate-income households with a member who has a self-care or independent living limitation have a housing problem. This population makes up approximately 27% of all those living with a self-care or independent living limitation in Gastonia.

All Gastonia households in which one or more residents have a disability and experience housing problems are renters.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

While reliable data estimating the prevalence of domestic violence is not available at the local level, the Centers for Disease Control and Prevention estimates that about 54.9% of women and 40.4% of men in North Carolina have experienced intimate partner physical violence, sexual violence, and/or stalking in their lifetimes, according to state-level analyses performed using National Intimate Partner and Sexual Violence Survey (NISVS) data. These rates translate to approximately 21,693 women and 14,086 men living in Gastonia who have experienced domestic violence. Data from the North Carolina Department for Administration indicates that 67,847 clients received domestic violence related services and 11,094 clients received sexual assault related services in 2020-21.

What are the most common housing problems?

CHAS data indicates that the most common housing problem in Gastonia regardless of tenure is unaffordable housing costs. Approximately 88% of low- and moderate-income households (incomes under 80% AMI) in Gastonia experience cost burdens, and for half of these cost burdened households, this cost burden is considered severe (spending more than 50% or more of income on housing costs). Renter households are generally more likely to experience cost burdens than owners.

While the most common housing problem is affordability, about 7% of all households with incomes under 80% AMI experience substandard housing (i.e., lack of complete plumbing or kitchen facilities) or overcrowding. Together, these issues impact 1,126 renter households and 420 owner households within Gastonia.

Are any populations/household types more affected than others by these problems?

Renter households are disproportionately affected by housing problems compared to owner households. Generally, lower income households are also more likely to experience one of the housing problems tracked by HUD. Table 7 indicates that renters with incomes less than 80% AMI comprise 57% of all households experiencing one or more housing problems. The severest need occurs among extremely low-income households earning under 30% AMI, of whom 72% have one or more housing problems. In comparison, 51% of very low-income households earning 30% to 50% AMI, and 21% of low-income households earning 50% to 80% AMI have one or more housing problems.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Individuals with an imminent risk of residing in shelters or becoming unsheltered typically have a combination of financial factors present in their lives: lack of living wage jobs, rents that are more than 30 or 50% of their incomes, and unaffordable childcare, medical, or transportation costs. In addition to these factors, individuals at risk of homelessness may have additional issues present such as family conflicts, domestic violence, housing with code or safety violations, household members with a disability, criminal histories, histories of mental health issues or substance abuse, difficulty navigating systems to access public benefits or community services, temporary housing situations (couch surfing or doubling up), and prior experiences with homelessness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Neither the City of Gastonia nor the Gaston-Lincoln-Cleveland CoC provides estimates of at-risk populations. However, 2021 data from the Early Years organization indicates that nearly half of all children under 6 in North Carolina live in households that are at risk of becoming homeless. This is based off a definition of at-risk that includes a large number of homelessness risk factors, some of which did not have available data to analyze. Some of the factors included were poverty, unintended pregnancy, single mother households, mobility, evictions, overcrowding/ “doubled up” families, and unemployment.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The most fundamental risk factor for homelessness is extreme poverty, leading to unaffordable rents or homeowner costs. Renters with incomes under 30% AMI and housing cost burdens over 50% are most at risk of homelessness, especially if they experience a destabilizing event such as a job loss, reduction in

work hours, or medical emergency/condition. Such factors may also put low-income homeowners at risk of foreclosure and subsequent homelessness.

Discussion

N/A

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section assesses the housing needs of racial and ethnic groups at various income levels in comparison to overall need by income level to identify any disproportionately greater needs. According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Table 13 through Table 16 identify the number of households in the Gastonia-Gaston HOME Consortium experiencing one or more of the four housing problems by household race, ethnicity, and income level. The four housing problems include: (1) cost burdens (paying more than 30% of income for housing costs); (2) overcrowding (more than 1 person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

Income classifications based on the FY2024 Income Limits Summary published by HUD include:

- Extremely low income – up to 30% of area median income (AMI) or \$31,800 for a family of four;
- Very low income – 30% to 50% AMI or \$31,801 to \$53,000 for a family of four;
- Low income – 50% to 80% AMI or \$53,001 to \$84,800 for a family of four; and
- Non-Low income – 80% to 100% AMI or \$84,801 to \$106,000 for a family of four. This category is not eligible for CDBG and HOME funds.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,638	4,209	0
White	6,659	3,425	0
Black / African American	3,037	527	0
Asian	65	0	0
American Indian, Alaska Native	100	10	0
Pacific Islander	0	0	0
Hispanic	683	165	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,024	6,863	0
White	4,478	5,367	0
Black / African American	1,843	1,035	0
Asian	105	43	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	504	388	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,502	13,544	0
White	2,394	10,134	0
Black / African American	566	2,139	0
Asian	19	139	0
American Indian, Alaska Native	0	61	0
Pacific Islander	35	0	0
Hispanic	384	682	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	948	8,583	0
White	658	6,767	0
Black / African American	260	1,221	0
Asian	0	139	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	10	277	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Housing needs are most likely to impact the lowest income households. For households with extremely low incomes under 30% of Area Median Income (AMI) in the Gastonia-Gaston HOME Consortium, 72% of households have a housing problem. Just over one half (51%) of low income households (30% to 50% AMI) have a housing problem. Slightly less than one-in-four moderate income households earning 50% to 80% AMI have a housing problem (21%). For non-low/moderate income households (80% to 100% AMI), 10% of households have a housing problem. Disproportionate needs impact several racial and ethnic groups, as described below.

Extremely Low Incomes (Under 30% AMI)

Overall, 72% of extremely low income households in the Gastonia-Gaston HOME Consortium have a housing problem. Three (3) racial/ethnic groups exhibit disproportionate need at this income level:

- Eighty-five percent (85%) of 3,037 Black or African American households have a housing problem;
- One hundred percent (100%) of 65 Asian households have a housing problem; and
- Ninety-one percent (91%) of 100 Native American households have a housing problem

Additionally, 81% of Hispanic/Latino households have a housing problem, a 9-percentage point gap that falls just below HUD's definition of disproportionate need (10 percentage point difference or more).

In the City of Gastonia, the share of extremely low income households with housing problems is higher at 81.5%. Asian and Native American households at these income level experience housing problems at disproportionate rates (100% of 50 households, and 100% of 10 households, respectively).

Low Incomes (30% to 50% AMI)

Just over one-half (51%) of low income households in the Gastonia-Gaston HOME Consortium have a housing problem. Again, Black, Asian, and Native American households exhibit disproportionately high rates of housing problems (64%, 71%, and 100%, respectively).

The share of low-income households with housing problems is higher in the city of Gastonia, at 65.3%. No racial or ethnic groups at this income level experience disproportionate levels of housing problems.

Moderate Incomes 50% to 80%

Slightly less than one in four (21%) moderate income households in the Gastonia-Gaston HOME Consortium have a housing problem. At this income level, Pacific Islander households and Hispanic households exhibit disproportionate need (100% and 36%, respectively).

The share of moderate-income households with housing problems is slightly higher in the City of Gastonia, at 26.3%. Hispanic households at this income level experience housing problem at disproportionate levels (43.8% of 599 households).

Non-Low/Moderate Incomes (80% to 100% AMI)

Overall, 10% of non-low/moderate-income households in the Gastonia-Gaston HOME Consortium have a housing problem. No racial or ethnic groups exhibited disproportionate need at this income level.

The share of non-low/moderate-income households with housing problems is slightly higher in the city of Gastonia, at 12.1%. No racial or ethnic groups at this income level experience disproportionate levels of housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section assesses the severe housing needs of racial and ethnic groups at various income levels in comparison to overall severe need by income level to identify any disproportionately greater needs. According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Table 17 through Table 20 identify the number of households experiencing one or more of the severe four housing problems by household race, ethnicity, and income level. The four severe housing problems include: (1) severe cost burdens (paying more than 50% of income for housing costs); (2) severe overcrowding (more than 1.5 people per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

Income classifications include:

- Extremely low income – up to 30% of area median income (AMI) or \$31,800 for a family of four;
- Low income – 30% to 50% AMI or \$31,801 to \$53,000 for a family of four;
- Moderate income – 50% to 80% AMI or \$53,001 to \$84,800 for a family of four; and
- Non-Low/Moderate income – 80% to 100% AMI or \$84,801 to \$106,000 for a family of four.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,304	6,547	0
White	5,135	4,957	0
Black / African American	2,476	1,091	0
Asian	50	15	0
American Indian, Alaska Native	80	30	0
Pacific Islander	0	0	0
Hispanic	512	340	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,155	11,720	0
White	1,426	8,399	0
Black / African American	487	2,399	0
Asian	49	102	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	164	728	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	883	16,154	0
White	602	11,944	0
Black / African American	140	2,566	0
Asian	0	154	0
American Indian, Alaska Native	0	61	0
Pacific Islander	0	35	0
Hispanic	95	978	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	253	9,283	0
White	219	7,207	0
Black / African American	20	1,456	0
Asian	0	139	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	10	277	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Severe housing needs are most likely to impact the lowest income households. For extremely low income households earning under 30% (AMI), over half (56%) of households have a housing problem. The rate of severe housing problems reduces dramatically for income categories above this, with 16% of low income, 5% of moderate income, and 3% of non-low/moderate income households exhibiting severe housing need. Disproportionate needs impact several racial and ethnic groups, as described below.

Extremely Low Incomes (Under 30% AMI)

Overall, 56% of extremely low income households in the Gastonia-Gaston HOME Consortium have a severe housing problem. Three (3) racial/ethnic groups exhibit disproportionate need at this income level:

- Sixty-nine percent (69%) of 2,476 Black or African American households have a severe housing problem;
- Seventy-seven percent (77%) of 50 Asian households have a severe housing problem; and
- Seventy-three percent (73%) of 80 Native American households have a severe housing problem

In the city of Gastonia, the share of extremely low income households with severe housing problems is higher at 67.2%. Hispanic households with extremely low incomes experience severe housing problems at disproportionate rates (78.0% of 455 households).

Very Low Incomes (30% to 50% AMI)

Sixteen percent (16%) of low income households in the Gastonia-Gaston HOME Consortium have a severe housing problem. Asian and Native American households exhibit disproportionately high rates of severe housing need (32% of 49 and 100% of 20, respectively).

In the city of Gastonia, the share of low income households with severe housing problems is slightly higher at 18.8%. Asian households with low incomes experience severe housing problems at disproportionate rates (67.1% of 73 households).

At moderate and non-low/moderate incomes (50% to 100% AMI), no racial or ethnic groups in the Gastonia-Gaston HOME Consortium or the city were found to have disproportionately greater rates of severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section assesses the need for any racial or ethnic group that has disproportionately greater levels of cost burdens or severe cost burdens in comparison to levels within the Gastonia-Gaston HOME Consortium overall. While the preceding sections assessed all housing and severe housing problems, Table 21 focuses only on the share of their income households spend on housing. Data is broken down into groups spending less than 30% of their income on housing costs, those paying between 30% and 50% (i.e., with a cost burden), and those paying over 50% (i.e., with a severe cost burden). The final column, “no/negative income,” identifies households without an income, from whom housing as a share of income cannot be calculated. No racial or ethnic group has more than 3% of households with no or negative income.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	61,858	11,180	10,294	1,105
White	49,599	7,303	6,604	840
Black / African American	7,704	2,692	2,857	167
Asian	828	99	95	0
American Indian, Alaska Native	130	20	95	0
Pacific Islander	0	35	0	0
Hispanic	2,532	859	561	90

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

Table 20 shows that one in four (25%) households in Gaston County are considered cost burdened or severely cost burdened, spending 30% or more of their income on housing costs. Black or African American, Native American, Pacific Islander, and Hispanic households are disproportionately likely to be considered cost burdened in comparison to the jurisdiction as a whole (41%, 47%, 100%, and 35% of these households are cost burdened, respectively.)

Looking at severe cost burdens (i.e., households spending more than 50% of income on housing), 12 of all households in Gaston County are impacted. Native American households have severe cost burdens at a disproportionate rate of 39%. Approximately 21% Black or African American households have severe cost burdens, just one percentage point difference of HUD's definition of disproportionate need.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

In the Gastonia-Gaston HOME Consortium, there are several income categories in which a racial or ethnic group has a disproportionately greater need than the needs of the income category, summarized below.

Extremely Low Incomes (Under 30% AMI)

- At extremely low incomes, 72% of households have a housing problem and 56% have a severe housing problem.
- Black or African American, Asian, Native American households have disproportionately high rates of housing problems and severe housing problems.
- Note that the sample sizes for total numbers of Asian and Native American households at this income level are relatively small (65 and 110, respectively).

Low Incomes (30% to 50% AMI)

- At low incomes, slightly more than one half (51%) of households have a housing problem and 16% have a severe housing problem.
- Black, Asian, and Native American households exhibit disproportionately high rates of housing problems (64%, 71%, and 100%, respectively).
- Asian and Native American households exhibit disproportionately high rates of severe housing need, though total numbers are low (32% of 49 and 100% of 20, respectively).

Moderate Incomes (50% to 80% AMI)

- Slightly less than one in four (21%) low income households have a housing problem and 5% have a severe housing problem.
- At this income level, Pacific Islander households and Hispanic households have disproportionately high rates of housing problems (100% of 35 and 36% of 1,066, respectively). However, regarding severe housing problems, no racial/ethnic groups exhibit disproportionate need.

Non-Low/Moderate Incomes (80% to 100% AMI)

- At non-low/moderate incomes, 10% of all households have a housing problem and 3% have a severe housing problem. No racial/ethnic groups exhibit disproportionate needs at this income level.

In the City of Gastonia, there are several income categories in which a racial or ethnic group has a disproportionately greater need than the needs of the income category, summarized below.

Extremely Low Incomes (Under 30% AMI)

- Asian and Native American households at extremely low incomes experience housing problems at disproportionate rates (100% of 50 households, and 100% of 10 households, respectively).
- Hispanic households with extremely low incomes experience severe housing problems at disproportionate rates (78.0% of 455 households).

Low Incomes (30% to 50% AMI)

- Asian households with very low incomes experience severe housing problems at disproportionate rates (67.1% of 73 households).

Moderate Incomes (50% to 80% AMI)

- Hispanic households at this income level experience housing problem at disproportionate levels (43.8% of 599 households).

Non-Low/Moderate Incomes (80% to 100% AMI)

- No racial or ethnic groups at this income level experience disproportionate levels of housing problems.

If they have needs not identified above, what are those needs?

The 2024 Analysis of Impediments to Fair Housing Choice completed by the City of Gastonia indicates that there are also racial disparities in access to homeownership. Owner-occupied households make up 54% of all households in the city. Homeownership rates are highest among white and Asian households and lowest among Black, Hispanic, Native American, and Pacific Islander households, and households identifying as ‘some other race.’

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

According to 2018-2022 ACS data presented in the City’s 2024 Analysis of Impediments to Fair Housing Choice, white residents are the predominant racial or ethnic group in Gastonia, comprising just over half of all residents. Black residents make up just over 30% of the city’s population, and Hispanic residents make up about 13%. Other racial and ethnic groups are significantly less represented, with Asian and Pacific Islander residents accounting for just 1.7% of all residents and Native American residents

accounting for 0.3%. Residents of two or more races make up 3.9% of the population, while residents of other races make up 0.4%.

Some racial and ethnic clustering exists within the city. While most areas of the city have some diversity, white residents are spread most evenly throughout the region. Black residents are more clustered in the northern, central, and western portions of the city, while Hispanic residents are spread through most of the city with the exception of the southeastern corner, which is almost exclusively populated by white residents. Residents of other races or ethnicities are not present at high enough numbers to demonstrate notable clustering.

In 2020, there were four (4) census tracts in Gastonia that met HUD's definition of a Racially/Ethnically Concentrated Areas of Poverty (R/ECAP), see Figure 1. All four tracts are located in the northern part of the city, with three tracts clustered in the northwest corner and one tract in the northeast corner. The predominant racial and ethnic groups within the tracts are Black and Hispanic residents. Notably, these tracts contain an overall lower residential density than most other parts of the city. Residents of other races or ethnicities are not present at high enough numbers to demonstrate notable clustering.

NA-35 Public Housing - 91.405, 91.205 (b)

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.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	485	1,153	52	1,025	0	0	72

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	133	209	39	167	0	0
# of Disabled Families	0	0	60	279	13	195	0	0
# of Families requesting accessibility features	0	0	485	1,153	52	1,025	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	125	302	32	237	0	0	33
Black/African American	0	0	352	848	20	786	0	0	38

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	6	2	0	1	0	0	1
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	1	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	13	0	11	0	0	2
Not Hispanic	0	0	481	1,140	52	1,014	0	0	70
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

With limited incomes, publicly supported housing is often a key source of accessible and affordable housing for people with disabilities. Data from HUD’s 2024 A Picture of Subsidized Households (APSH) indicates that just under one quarter (24%) of voucher holders have a disability in Gastonia. Additionally, there are an estimated 90 people with a disability living in housing with Project-Based Section 8 assistance (23% of all project-based Section 8 residents). These higher shares of households with disabilities in comparison to the city’s overall disability rate (14.8%) support the demand for more affordable accessible units in the region.

For applicants on waiting lists, the wait for a unit can be long. The APSH data mentioned above also shows that the average voucher holder in Gastonia waited about 26 months before receiving assistance. According to the GHA’s 2023 Annual PHA Plan, there were approximately 7,323 applicants on the waiting list, 78% of whom were extremely low income, 36% of whom were families with disabilities, and 25% of whom were elderly families. The waiting list for all programs except for the Mainstream Voucher program were open at the time of the plan.

One of the impediments identified in the City’s 2024 Analysis of Impediments to Fair Housing Choice indicates a general need for more accessible housing options for people with disabilities. Stakeholders noted that GHA and LIHTC properties are likely to be the only options for units that are both accessible and affordable. As the AI states, “it is highly likely that people with disabilities who are unable to work and rely on Supplemental Security Income (SSI) as their sole source of income face substantial cost burdens and difficulty locating affordable housing.”

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Gaston Housing Authority (GHA) identifies quality, affordable housing that is safe, sanitary, in good repair, and free from drugs and violent crime as a primary need for housing choice voucher holders. To meet that need, GHA strives to provide housing in diverse, mixed-income, livable communities that offer residents opportunities for self-sufficiency. In addition to affordable housing, stakeholders discussed other needs faced by low-income households in Gastonia, including transportation, childcare, workforce development/job training, housing counseling, fresh food access, and youth/senior services or programming.

How do these needs compare to the housing needs of the population at large

Needs of voucher holders and public housing residents are different from those of overall low- and moderate-income households in that housing authority residents are housed in stable and decent

housing. With this need met, residents can work toward meeting other needs that families typically face in addition to housing insecurity, such as employment, childcare, healthcare, transportation, food, and other essential needs.

Discussion

N/A

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

Homelessness presents a significant challenge that impacts communities across the nation, including the City of Gastonia, and Gaston County. This complex issue arises from various interrelated factors leading to individuals or families experiencing homelessness. Key economic contributors include unemployment, poverty, and the lack of affordable housing. Health issues, such as mental health disorders, physical disabilities, substance use disorders, and chronic conditions like HIV/AIDS, further complicate the situation. Social factors, including domestic violence, limited educational opportunities, and systemic inequalities, also play a vital role.

These interconnected factors require a collaborative approach to effectively assist the homeless population.

The Stewart B. McKinney Homeless Assistance Act defines a "homeless individual" as someone lacking a fixed, regular, and adequate nighttime residence, including those living in:

- Supervised shelters or temporary accommodations, such as welfare hotels or transitional housing;
- Institutions providing temporary housing for individuals awaiting institutionalization;
- Public or private spaces not designed for regular sleeping arrangements.

This section discusses the size and characteristics of the population experiencing homelessness in the City of Gastonia. Each year, the Gaston-Lincoln-Cleveland Continuum of Care conducts an annual Point-in-Time (PIT) count of people experiencing homelessness in the counties during the last ten days of January each year. The 2024 Point-in-Time count for Gaston, Lincoln, and Cleveland counties was held in January 2024. It counted 332 households with 466 people experiencing homelessness in total. These estimates are slightly higher than the 2023 count, which counted 326 homeless households (1.8% increase) and 388 total homeless individuals (20.1% increase). The 2025 PIT data has not been finalized at this time.

GASTON/LINCOLN COUNTY 2024 POINT-IN-TIME HOMELESS COUNT

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total number of households	102	14	216	332
Total number of persons	227	23	216	466
Number of children (under age 18)	75	8	0	83
Number of persons age 18 to 24	18	3	23	44
Number of persons over age 24	134	12	193	339

Data Source: Gaston-Lincoln-Cleveland CoC 2024 Point-In-Time Count

GASTON/LINCOLN COUNTY 2024 POINT-IN-TIME HOMELESS COUNT

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Of the 466 people experiencing homelessness counted in the Point-in-Time count, 112 people were counted as chronically homeless (24.0% of total people experiencing homelessness). Of the 112 people who were chronically homeless, 47 were sheltered in emergency shelter (41.9%), none were in transitional housing, and 65 were unsheltered (58.0%).

The 2024 Point-in-Time counted 121 people in families with children (25.9% of people experiencing homelessness), 13 veterans (2.8%), and 36 people in unaccompanied and parenting youth households (7.7%). These estimates are slightly higher than the 2023 count, in which only 95 people in families with children were homeless (27.4% increase) and 31 unaccompanied and parenting youth households were homeless (16.1% increase). However, more homeless veterans were counted in 2023, with a total of 25.

The 121 people in families with children included 42 households with 73 children under the age of 18. All of the 121 persons in these households were sheltered, with 107 people (88.4%) in emergency shelters and 14 (11.6%) in transitional housing.

Of the 13 veterans experiencing homelessness, 3 were in an emergency shelter (23.1%), none were in transitional housing, and 10 were unsheltered (76.9%).

Unaccompanied youth households included 34 unaccompanied youth, one parenting youth, and one child of parenting youth. Of the 34 unaccompanied youth, 10 were in emergency shelters (28.6%), 1 was in transitional housing (2.8%), and 23 were unsheltered (65.7%). The parenting youth and child of parenting youth were both in an emergency shelter.

Note that these figures do not represent the entire homeless population in the county but rather the number of homeless that were sheltered and unsheltered during the 2024 Point-in-Time count. As the inventory of homeless facilities in the area shows, a considerably higher number of people who are homeless are assisted within the counties than the Point-in-Time count reflects.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

SHELTERED AND UNSHELTERED HOMELESS POPULATION BY RACE/ ETHNICITY

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Homeless Persons by Race				
White	107	6	161	274
Black or African American	103	13	39	155
Asian	1	1	0	2
American Indian or Alaska Native	0	0	6	6
Middle Eastern or North African	1	0	0	1
Native Hawaiian or Pacific Islander	1	0	1	2
Multiple Races	1	3	0	4
Homeless Persons by Ethnicity				
Non-Hispanic/Non-Latino	214	23	207	444
Hispanic/Latino	13	0	9	22

Data Source: Gastonia/Cleveland, Gaston, Lincoln Counties CoC 2024 Point-In-Time Count

SHELTERED AND UNSHELTERED HOMELESS POPULATION BY RACE/ ETHNICITY

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The 2024 Point-in-Time count identified 42 households experiencing homelessness with at least one adult and one child, which included a total of 121 people, 73 of whom were under the age of 18 (60.3%). All of the 121 people in households with at least one adult and one child were sheltered in emergency shelter (107 people, or 88.4% of people in households with at least one adult and one child) or transitional housing (14 people, or 11.6%), and none were unsheltered. Of the 13 veterans counted

during the Point-in-Time count, 3 were in an emergency shelter (23.1%), none were in transitional housing, and 10 were unsheltered (76.9%).

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The Point-in-Time count categorized the number of sheltered and unsheltered individuals who were homeless in Gaston/Lincoln County by race and ethnicity. The count found that 274 of the 466 sheltered and unsheltered individuals were white (58.8% of total), 155 were African American (33.3%). Asian, American Indian or Alaska Native, Middle Eastern or North African, and Native Hawaiian or Pacific Islander individuals each made up about 1% or fewer of sheltered and unsheltered homeless individuals in Gaston/Lincoln County. Regarding ethnicity, the count found that 22 of the 466 total sheltered and unsheltered homeless population in the county were Hispanic/Latino (4.7%), and 444 were non-Hispanic/Latino (95.3%).

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2024 Point-in-Time count counted a total of 466 homeless persons, including 250 sheltered (53.6%) and 216 unsheltered persons (46.4%). Of the 250 sheltered individuals, 227 (90.8%) were in emergency shelters, and 23 (9.3%) were in transitional housing.

However, stakeholders who participated in this planning process noted that people experiencing homelessness may be doubling up, ‘couch surfing,’ or living in vehicles. In this way, many people experiencing homelessness may not be included in the Point-in-Time count.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

This section discusses the characteristics and needs of people in various subpopulation in the City of Gastonia who may require supportive services, including people with HIV/AIDS, seniors, people with disabilities (mental, physical, or developmental), people with alcohol or drug addiction, and survivors of domestic violence.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

According to 2019-2023 American Community Survey estimates, about 15.1% of Gastonia's population is elderly (age 65 and over) and about 6.2% of the population is considered frail elderly (age 75 and over). About 34.9% of individuals aged 65 and over and 45.5% of individuals aged 75 and over have one or more disabilities (from ACS tables S0101 and S1810).

People with Disabilities

Gastonia is home to an estimated 11,468 residents with disabilities, representing approximately 14.3% of the population. The broader geography of Gaston County is similar, with a disabled population of approximately 14.5%. These percentages are slightly higher than the overall disability rate in the state of North Carolina, which is 13.4%.

Regardless of the housing type, the provision of ongoing support services is essential and must be meticulously tailored to address the unique abilities and needs of each individual. These services may include assistance with daily living activities, such as personal care, meal preparation, and housekeeping. Furthermore, access to reliable transportation is critical, facilitating individuals' engagement with their community and ensuring they can attend important appointments. Additionally, medical care, encompassing both routine check-ups and specialized treatments, is fundamental to maintaining individuals' health and well-being.

The existence of these comprehensive support systems is vital for enabling individuals with disabilities to establish a stable and accommodating living environment. Such environments not only foster a sense

of independence but also significantly enhance the overall quality of life, allowing these individuals to flourish and actively participate in society.

What are the housing and supportive service needs of these populations and how are these needs determined?

The primary housing and supportive service needs of these subpopulations (the elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, survivors of domestic violence, and reentry populations) were determined by input from housing and service providers and the public through public meetings and stakeholder interviews, as well as through a review of research on housing and service needs of specific populations.

Housing that is Affordable, Accessible, Safe, and Low-Barrier

Residents with special needs often live at or below the federal poverty level. High housing costs make it difficult for these populations to afford housing. Low incomes force many residents to live in congregate care, have roommates, or live with family. HUD's fair market rent documentation for FY 2024 estimates fair market rent for a two-bedroom unit in Gastonia at \$1,554[1] per month, and for a three-bedroom unit at \$1,936 per month; however, many participants in the community feedback process expressed that they do not believe fair market rents would be affordable for the typical household in Gastonia.

There is a need to increase the availability of affordable housing for populations with special needs. This could include options such as smaller housing units; multifamily 'missing middle' housing, including duplexes, triplexes, quadraplexes, and other small multifamily units; accessory dwelling units; cohousing with shared services; and other housing types that support increased levels of affordability.

Housing may be inaccessible to populations with special needs for a variety of reasons. Persons with disabilities may find that their housing options are not ADA compliant or are outside the service range for public transportation. People living with HIV/AIDS, immigrants and refugees, people with criminal histories, and other populations with special needs are often discriminated against in housing application processes. People living with HIV/AIDS have a particular need for low-barrier housing that is free from requirements surrounding drug testing, sobriety, criminal background, and medical appointments. For these reasons, there is a need to ensure that accessible, low-barrier housing is available and to take actions to reduce discrimination, such as providing fair housing services.

The elderly, people with disabilities, and others who may not have access to vehicles often need housing that is accessible to transportation, recreation, and employment. These populations need housing options that are integrated into the community to provide access to needed services and to reduce social isolation. Like other populations with special needs, people living with HIV/AIDS also need housing that provides easy access to health services, resources, and employment. Housing that is safe and clean is another need for people with special needs. Units that are not clean or have other unhealthy conditions can worsen health issues for people who are already vulnerable.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to AIDSvu, an interactive mapping tool from Emory University's Rollins School of Public Health, an estimated 400 out of every 100,000 people in Gaston County were living with HIV as of 2022. The 2019 North Carolina HIV Surveillance Report estimates 744 cases of HIV in Gaston County[1].

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not applicable. Gastonia will not establish a preference for persons with a specific category of disabilities related to HOME TBRA.

Discussion:

Transportation

Access to transportation is an important concern for people with special needs. People with disabilities and others who may not have access to vehicles need housing close to transportation services to access employment, health services, and recreation opportunities. Persons with HIV/AIDS need housing nearby transportation services to access health services and other resources. If transit is not within walking distance, special needs populations require accessible, reliable transportation services to provide access to everyday needs. Stakeholders noted a need for improved transit reliability and better facilities at transit stops (i.e., benches or bus shelters). Additionally, Gastonia's bus system was shut down as of July 2024 and replaced with GoGastonia Microtransit rideshare services, which community members raised concerns over a limited frequency and availability of public transit services in the city[1]

Specialized Housing and Services

Specialized housing addresses the needs of specific populations. People with physical, intellectual, or developmental disabilities; people living with HIV/AIDS; and people with alcohol or drug addiction have specific housing needs that may be addressed through housing with wraparound services, such as case management, life skills programming, and health services. The Housing First model emphasizes that

supportive services should not be required for people to access housing. Case management was a key need identified by stakeholders related to reducing or preventing homelessness for many subpopulations. 69.5% of community members surveyed in Gastonia noted that there is a high level of need for transitional and permanent supportive housing programs in the city.

Workforce Development and Employment Services

Special needs populations may also need workforce development and employment services. These programs may include employment navigation, job training, education, transportation services, and case management focused on employment, among others.

Physical and Mental Healthcare Access

Access to healthcare is a need for special needs populations, as they are more likely to experience barriers such as economic disadvantage; medical issues and disability; language and literacy gaps and cultural, geographic, or social isolation. To increase access to healthcare, it is important for local governments and stakeholders to take steps to define, locate, and reach at-risk populations.

Education and Combating Stigmas

Combating stigmas is an important concern for people with special needs. For adults with criminal histories and people living with HIV/AIDS, discrimination may make accessing adequate housing difficult. Further, a lack of understanding regarding the transmission of HIV may cause people to lose housing or employment, thus increasing the risk of homelessness.

Outreach

Outreach to special needs populations to ensure they are aware of available services is another need. Clarity in marketing and in public buildings about what services are available is important in supporting awareness of available services among vulnerable populations. Outreach also includes the development of relationships and trust so that people feel comfortable seeking out needed services.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Buildings open to the general public or for use by target special needs populations, whether owned by the government or by nonprofit organizations, may be considered public facilities under the CDBG program. Community survey participants were asked to identify what their top 3 most important public facility needs in Gastonia were with the following top three responses: (1) homeless centers (2) child care centers; and (3) community centers (e.g., youth centers, senior centers, cultural centers). These facilities were each selected as a high need by more than half of survey takers (see Figure 1).

Input from stakeholder meetings and the community survey supported survey findings. Common needs identified by stakeholders included:

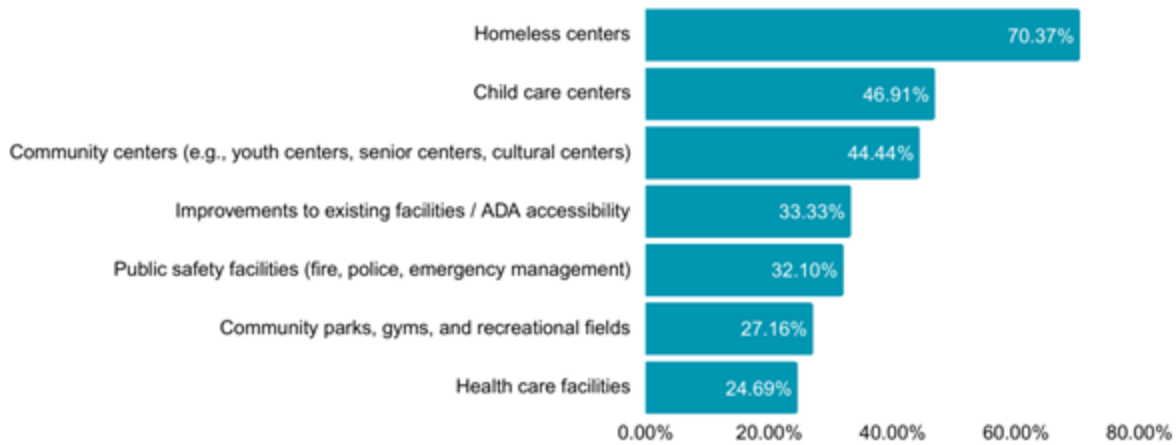
- Homeless centers with wraparound services
- Community centers, particularly for seniors or youth

Transitional/supportive housing programs, particularly permanent supportive housing

How were these needs determined?

Gastonia's public facility needs were determined based on local input obtained through the community survey and stakeholder meetings, strategic planning documents, and federal funding priorities. More than 100 residents and stakeholders participated in community engagement activities for the Consolidated Plan. Needs were also determined through a review of other local plans and studies, including the City of Gastonia's 2025 Comprehensive Plan. The Annual Action Plan presents a detailed framework for targeted investments in infrastructure and public spaces. This plan is underpinned by various funding sources, including the Community Development Block Grant (CDBG), which provides essential financial support for these initiatives. Such investments are crucial for enhancing community development and improving the quality of life for residents.

What are the most important public facility needs in Gastonia?



PUBLIC FACILITY NEEDS IDENTIFIED IN THE COMMUNITY SURVEY

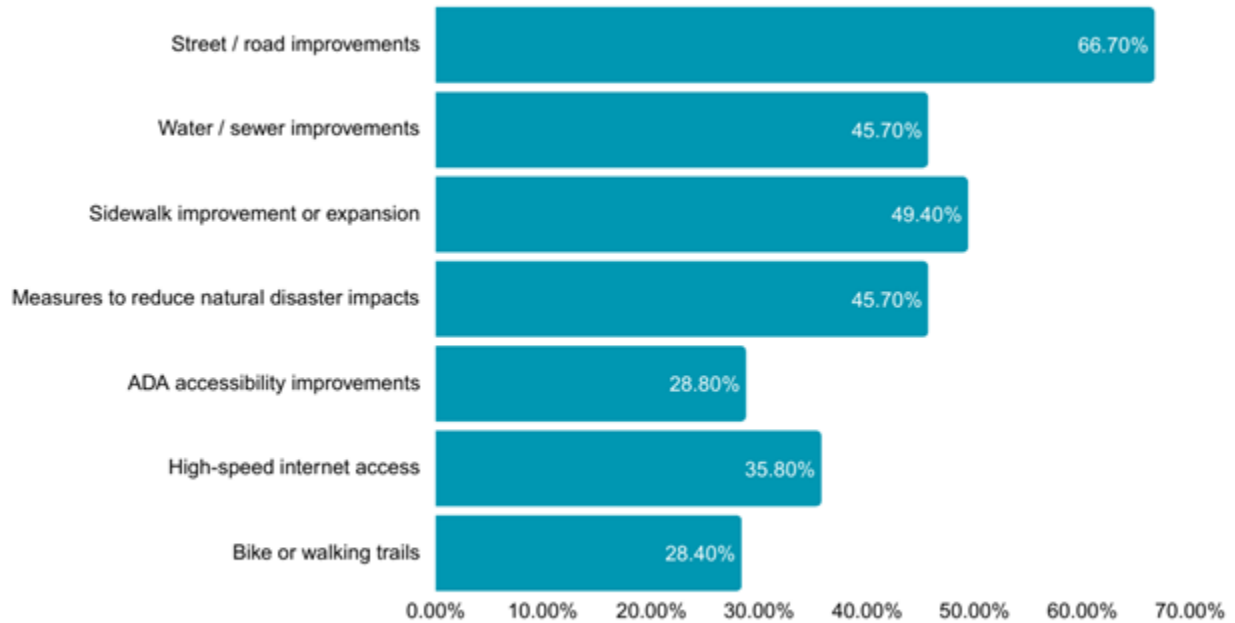
Describe the jurisdiction's need for Public Improvements:

Survey respondents were also asked to rank public improvement needs in Gastonia. The top three responses were (1) street/road improvements (2) water/sewer improvements, and (3) sidewalk improvement or expansion. Community meeting, focus group attendees, and interview participants also identified ADA accessibility improvements and improved intersection and crossings as needs, and emphasized the need for sidewalk improvements, particularly in neighborhoods outside of the city's downtown, as priority infrastructure needs.

How were these needs determined?

Gastonia's public improvements needs were determined based on ongoing municipal planning efforts, local input obtained through the community survey and stakeholder meetings and tracking of infrastructure deficiencies. More than 100 residents and stakeholders participated in community engagement activities for the Consolidated Plan. Needs were also determined through a review of other local plans and studies, including the City of Gastonia's 2025 Comprehensive Plan.

What are the most important public improvement needs in Gastonia?



PUBLIC IMPROVEMENT NEEDS IDENTIFIED IN THE COMMUNITY SURVEY

Describe the jurisdiction's need for Public Services:

Gastonia is currently grappling with a significant and increasing demand for public services that address pressing social challenges. Among these, homelessness has emerged as a particularly urgent issue, highlighting the necessity for a substantial expansion of emergency housing assistance programs. These programs are essential not only for providing immediate shelter but also for offering vital wrap-around services that can help individuals and families navigate the complexities of their situations and regain financial stability.

In addition to addressing homelessness, the city recognizes the indispensable role of comprehensive job training and workforce development initiatives. These programs are designed to equip residents with a diverse range of skills and qualifications tailored to meet the evolving needs of the local economy. By facilitating access to quality education and training, they aim to empower individuals, particularly those from underserved populations, who often encounter significant barriers to economic mobility, such as limited access to resources and opportunities.

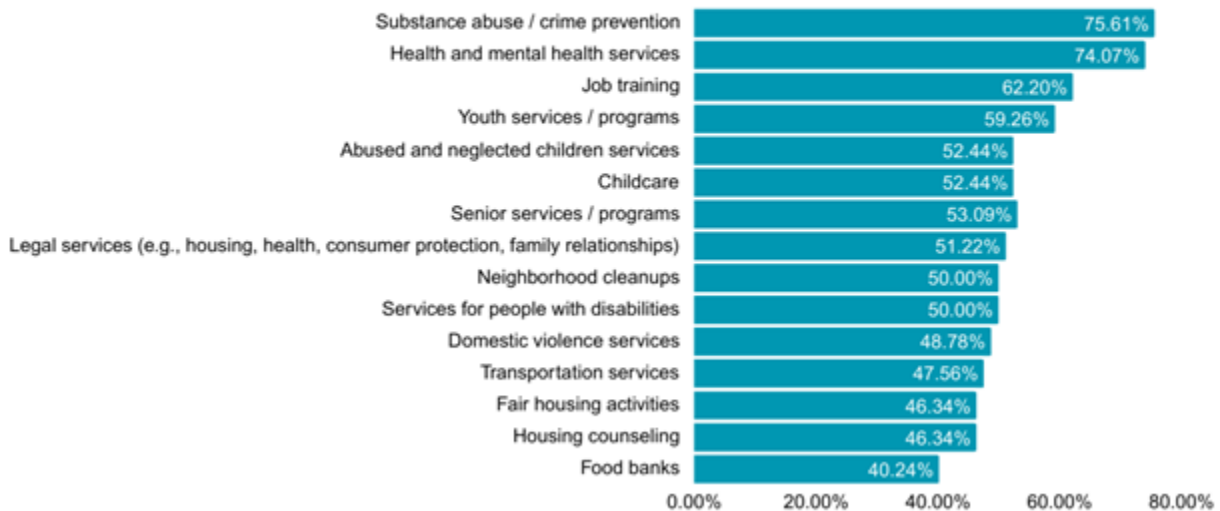
Through these strategically implemented efforts, Gastonia aspires to cultivate a more resilient and inclusive community, where every resident has the opportunity to achieve long-term financial stability and an enhanced quality of life. Such initiatives not only benefit individuals but also contribute to the overall prosperity and vibrancy of the city as a whole.

The top three public service needs selected by respondents to the Community Survey include: (1) substance abuse/crime prevention (2) health and mental health services, and (3) job training (see Figure 4). Other needs that were identified during community engagement events included continued need for assistance for people in crisis (including food banks and electric/utility assistance), job training, senior services/programs, and youth services/programs.

How were these needs determined?

Gastonia’s public service needs were determined based on local input obtained through the community survey and stakeholder meetings, local economic data, G-L-C CoC reports, and feedback from local service providers. More than 100 residents and stakeholders participated in community engagement activities for the Consolidated Plan. Needs were also determined through a review of other local plans and studies, including the City of Gastonia’s 2025 Comprehensive Plan.

What are the most important public service needs in Gastonia?



PUBLIC SERVICES NEEDS IDENTIFIED IN THE COMMUNITY SURVEY

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing market in Gaston County and the City of Gastonia has transformed significantly in recent years due to regional growth, increased demand for housing near Charlotte, and shifting economic dynamics. Historically more affordable than Charlotte, Gastonia is now attracting first-time homebuyers, families, and investors seeking lower-cost options within commuting distance.

While new housing developments—both single-family and multi-family—are emerging, they have not kept up with demand. This has led to a tightening housing supply, rising home prices, and increased competition for moderately priced homes, causing affordability concerns for long-time residents.

Rental demand has also increased, with many individuals priced out of homeownership seeking flexibility. However, quality affordable rental units are limited, resulting in higher costs for renters.

In the more rural areas of Gaston County, some communities are experiencing growth, while others prefer to maintain their small-town feel. Overall, the housing landscape is evolving, highlighting the need to balance growth and affordability to serve the diverse population.

While housing choices can be fundamentally limited by household income and purchasing power, the lack of affordable housing can be a significant hardship for low- and moderate-income households, preventing them from meeting other basic needs. Stakeholders and residents reported that affordable housing for families and individuals is a severe issue in Gastonia, with housing prices increasing significantly over the last several years.

In addition to reviewing the current housing market conditions, this section analyzes the availability of assisted and public housing and facilities to serve homeless individuals and families. It also analyzes local economic conditions and summarizes existing economic development resources and programs that may be used to address community and economic development needs identified in the Needs Assessment.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

The 2019-2023 Five-Year American Community Survey estimated that there are 34,721 residential housing units in the City of Gastonia (Table 25). Single-family detached structures make up the majority of housing types in the county at slightly over two-thirds (68%). Multifamily developments of 5-19 units make up the second largest share of housing types at 14%, followed by duplexes, triplexes, and quadrplexes (9%).

In the Gastonia-Gaston HOME Consortium, there are approximately 104,587 housing units. A larger percentage of these properties are single-family detached structures than in the city (73% to 68%, respectively). Additionally, in the Gastonia-Gaston HOME Consortium, the shares of mobile homes, boats, RVs, vans, etc. are also higher than in the city (8% to 2%, respectively).

As Table 26 shows, about 60% of households in the Gastonia-Gaston HOME Consortium own their homes and 31% rent. The majority of all owned housing in the Gastonia-Gaston HOME Consortium has at least three bedrooms (82%). Rental units tend to be smaller: the most common rental unit contains two bedrooms (47%), while units of three or more bedrooms make up slightly more than a third (35%). One bedroom or studio units make up the remaining 17% of rental units, compared to 1% of owner units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	76,153	73%
1-unit, attached structure	2,969	3%
2-4 units	6,328	6%
5-19 units	7,709	7%
20 or more units	2,649	3%
Mobile Home, boat, RV, van, etc	8,779	8%
Total	104,587	100%

Table 26 – Residential Properties by Unit Number

Alternate Data Source Name:

2019-2023 ACS

Data Source Comments:

CITY OF GASTONIA

1-unit detached structure	23,505	68%
1-unit, attached structure	1,113	3%
2-4 units	3,148	9%

CONSOLIDATED PLAN

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Property Type	Number	%
5-19 units	4,765	14%
20 or more units	1,351	4%
Mobile Home, boat, RV, van, etc	839	2%
Total	34,721	100%

Data Source: 2019-2023 ACS

City of Gastonia

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	85	0%	582	2%
1 bedroom	613	1%	4,344	15%
2 bedrooms	9,414	17%	13,669	47%
3 or more bedrooms	45,915	82%	10,225	35%
Total	56,027	100%	28,820	99%

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

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.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Housing and Neighborhoods chapter of the City's Comprehensive Plan notes several trends that, absent policies focused on preserving the city's existing affordable housing stock and developing diverse new affordable housing options, indicate that Gastonia will continue to experience a loss of affordable housing inventory. Trends include housing costs that are rising more quickly than household incomes, a high percentage of cost-burdened households in the city, and a continued need for a more diverse and affordable housing stock.

Federal law requires any LIHTC properties awarded credits after 1989 to maintain affordability for 30 years, although after the first 15 years, owners can leave the program through a relief process. After 30 years (or 15 years if owners are granted regulatory relief), properties can be converted to market-rate units. During the 2025-2029 Five-Year Consolidated Plan, 1 LIHTC property in Gastonia will age out of the 30-year affordability period and 2 properties will reach the 15-year mark. Together, these properties provide approximately 155 income-restricted units.

Does the availability of housing units meet the needs of the population?

Cost burden data shows that affordability needs are particularly severe for households with incomes under 30% AMI, affecting more than 10,000 households in Gastonia. Input collected from engagement opportunities strongly suggests that a scarcity of quality affordable rental units combined with low incomes makes housing increasingly unaffordable to Gastonia residents.

On the ownership side, income and home value data indicate that starter home prices in the city are out of reach for many moderate- and middle- income households. Affordability data in the Needs Assessment supports this, with cost burdens impacting considerable shares of households up to 80% AMI. Focus group attendees echoed concerns regarding home prices that are out of reach for low- and moderate-income Gastonia residents. Furthermore, homes priced at affordable levels may have issues that would require rehab to make them livable.

Describe the need for specific types of housing:

Data discussed in the Housing Need Assessment and in this section indicate the need for rental housing for very low-income households. The greatest need is for affordable rental housing units, particularly

units that are affordable to households with incomes at or below 30% AMI. Stakeholders that participated in the development of the Consolidated Plan also emphasized the following housing needs:

- Need for more diverse housing typologies, particularly one-bedroom units for single person households, smaller single-family starter homes, mixed-use properties with housing above retail space and other amenities
- Homebuyer education opportunities – both financial and home maintenance
- Assistance for repairs and rehabilitation of existing homes

Discussion

N/A

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

This section reviews housing costs and affordability in the City of Gastonia. The median home value in the city is estimated at \$250,000 according to 2019-2023 ACS data, up approximately 9% from the 2016-2020 ACS estimate of \$162,900 and up 101% from the 2005-2009 ACS estimate of \$124,500 (see Table 27). Median contract rent is estimated at \$917, up 29% from the 2016-2020 estimates of \$715 and up 74% from the 2005-2009 figure of \$528. 2016-2020 CHAS data also shows that 61% of the city’s rental units have rents between \$500 and \$999 per month, and 27% rent for under \$500 per month. Rental rates are \$1,000 or more for about 10% of units.

It is worth noting that from a regional perspective, data from December 2024 Zillow’s Observed Rent Index (ZORI) , which measures the typical market rate rent across a region, indicates that current rental prices in the Charlotte-Concord-Gastonia, NC-SC MSA are around \$1,758.61, a figure notably higher than city or the Gastonia-Gaston HOME Consortium numbers.

Affordable housing improvement or construction, particularly for households with incomes under 30% AMI, is one of the most commonly identified issues in Gastonia. Housing affordability is an especially acute issue for people who are homeless, people with disabilities, people living with HIV/AIDS, seniors, and people re-entering the community from long-term care facilities or other institutions.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2023	% Change
Median Home Value	115,300	235,000	104%
Median Contract Rent	506	858	70%

Table 28 – Cost of Housing

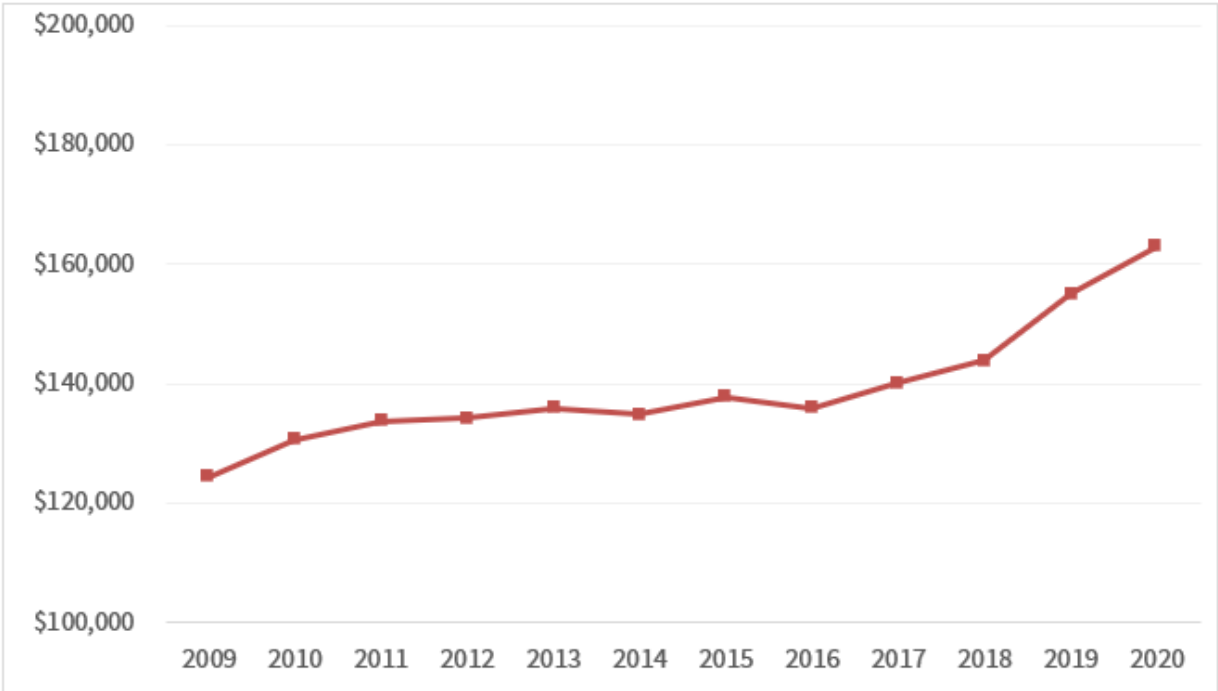
Alternate Data Source Name:
2019-2023 ACS
Data Source Comments:

Rent Paid	Number	%
Less than \$500	7,817	27.1%
\$500-999	17,702	61.4%
\$1,000-1,499	2,888	10.0%
\$1,500-1,999	159	0.6%
\$2,000 or more	204	0.7%
Total	28,770	99.8%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

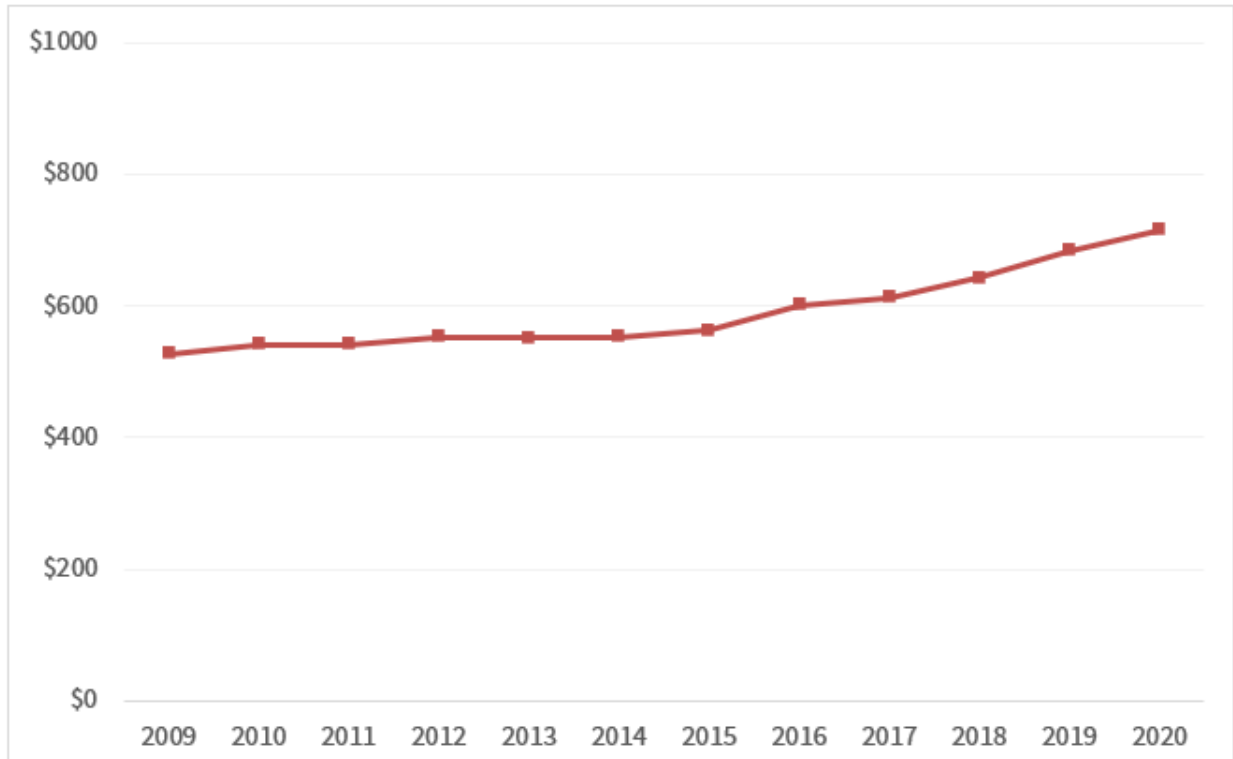
FIGURE 5. MEDIAN HOME VALUE IN GASTONIA, 2009 TO 2020



Data Source: 2009 through 2020 ACS 5-Year Estimates, Table B25077

MEDIAN HOME VALUE IN GASTONIA, 2009 TO 2020

FIGURE 6. MEDIAN CONTRACT RENT IN GASTONIA, 2009 TO 2020



Data Source: 2009 through 2020 ACS 5-Year Estimates

MEDIAN CONTRACT RENT IN GASTONIA, 2009 TO 2020
Cost of Housing

TABLE 27 – COST OF HOUSING

	Base Year: 2009	Most Recent Year: 2023	% Change
Gastonia-Gaston HOME Consortium			
Median Home Value	\$115,300	\$235,000	104%
Median Contract Rent	\$506	\$858	70%
CITY OF GASTONIA			
Median Home Value	\$124,500	\$250,000	101%
Median Contract Rent	\$528	\$917	74%

Data Source: 2005-2009 ACS (Base Year), 2019-2023 ACS (Most Recent Year)

Cost of Housing City of Gastonia

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	3,518	No Data
50% HAMFI	13,714	10,291
80% HAMFI	22,867	22,150
100% HAMFI	No Data	30,211
Total	40,099	62,652

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,347	1,384	1,554	1,936	2,481
High HOME Rent	1,186	1,273	1,529	1,758	1,941
Low HOME Rent	927	993	1,192	1,378	1,537

Table 31 – Monthly Rent

Alternate Data Source Name:
2024 HUD FMR and HOME Rents
Data Source Comments:

Is there sufficient housing for households at all income levels?

Table 29 estimates the number of units affordable to renters and owners in the Gastonia-Gaston HOME Consortium at a variety of income levels. This data can be compared to the number of households at each income level, as provided in Table 6 of the Needs Assessment.

According to CHAS estimates, there are 8,362 renter households with incomes under 30% AMI in the city, but only 3,178 rental units affordable at that income level (see Table 29). Thus, there is insufficient rental housing for households with extremely low incomes. There appears to be a sufficient number of renter units affordable to renter households at the other income levels. However, these figures do not take into account unit condition or size; nor do they reflect the possibility that a unit that would be affordable to a low- or moderate-income household may be unavailable to them because it is occupied by a higher income household.

Turning to owners, there are an estimated 14,158 owner households with incomes 50% AMI and below in the city, but only 10,291 owner-occupied housing units affordable at that income level (see Table 29). At the next income levels there appear to be adequate numbers of affordable units. As with rental housing, these figures do not take into account housing size or condition, or the possibility that higher income households will choose to occupy lower cost units.

The National Low Income Housing Coalition’s Out of Reach data examines rental housing rates relative to income levels for counties and metro areas throughout the U.S. using HUD Fair Market Rents. Fair Market Rent (FMR) is a standard set by HUD at the county or regional level for use in administering its Section 8 rental voucher program. FMRs are typically the 40th percentile gross rent (i.e., rent plus utility costs) for typical, non-substandard rental units in the local housing market. To afford a two-bedroom rental unit at the Gaston County FMR of \$1,554 without being cost-burdened would require an annual wage of \$62,160. This amount translates to a 40-hour work week at an hourly wage of \$29.88, a 165-hour work week at minimum wage, or a 72-hour work week at the county’s mean renter wage of \$16.52. To afford a three-bedroom unit at the FMR of \$1,936 would require an annual wage of \$77,440.

How is affordability of housing likely to change considering changes to home values and/or rents?

Table 27 shows that the median home value in the city is estimated at \$250,000 according to 2019-2023 ACS data. This is a 9% increase from the 2016-2020 ACS estimate of \$162,900 and 101% increase from the 2005-2009 ACS estimate of \$124,500. Median contract rent is estimated at \$917, up 29% from the 2016-2020 estimates of \$715 and up 74% from the 2005-2009 figure of \$528. Affordability has, in turn, decreased. A tight rental market, a lack of affordable, decent for-sale housing, and slow wage growth all indicate that housing affordability is likely to continue as an issue.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Table 30 above shows HUD Fair Market Rents and HOME rents for Gaston County (as part of the Charlotte-Concord-Gastonia metropolitan statistical area (MSA)). The city’s median contract rent of \$715 is below the FMR and HOME rents for all unit sizes. As of 2016-2020 ACS data, the large majority of rental units in Gastonia had rents under \$1,500, which falls under the FMR and HOME rents for one, two, three, and four-bedroom units. These figures suggest that low-to-moderate income households would be able to access a variety of units, given the share of housing renting for less than FMRs. However, market rents have increased since the 2016-2020 ACS, as mentioned in the introduction. The Zillow Observed Rental Index (ZORI) score for the City of Gastonia identified a market rate rent of approximately \$1,600 at the end of 2024, a rent notably higher than ACS estimates. Additionally, many lower-income families with children may require larger, more expensive units. Stakeholder input indicates that landlord refusal to accept vouchers, poor credit histories, and past evictions can also be barriers. Note that this data does not reflect housing conditions, which is an important consideration. While the rent may be affordable, substandard housing conditions may make a unit unsafe or lead to exceptionally high utility costs, negating any savings in rent as compared to a more expensive unit.

Discussion

N/A

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

This section examines the condition of housing in the Gastonia-Gaston HOME Consortium, including the presence of selected housing conditions: 1) lack of complete plumbing facilities, (2) lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. This section also examines the age of housing stock, vacancy rate and suitability of vacant housing for rehabilitation, and the risk of lead-based paint hazards.

Renters in the Gastonia-Gaston HOME Consortium are more likely than owners to experience one or more of the selected housing conditions. About 44% of renter-occupied units and 19% of owner-occupied units have at least one of the conditions described above (see Table 37). CHAS data discussed in the Needs Assessment indicates that cost burdens are by far the most common housing condition. About 19% of owner-occupied units in the city have one selected condition (10,640 units), and only 0.3% have two or more selected conditions (366 units). In comparison, 41% of renter-occupied units have one condition (11,960 units), and 2% have two or more conditions (613 units). These figures indicate that rental units are more likely to be physically substandard (i.e., lack a complete kitchen or plumbing). Less than 1% of both renter- and owner-occupied units have three or more conditions (39 renter-occupied units and 0 owner-occupied units).

Age of housing reflects periods of development in the Gastonia-Gaston HOME Consortium. The area contains a significant supply of housing built prior to 1980, of which 25,873 units are owner-occupied (46% of owner-occupied units) and 16,154 are rental units (56% of rental units) (see Table 37). One-half (54%) of owner-occupied units and 44% of rental units were built in 1980 or later. Renters are more likely than owners to occupy housing built between 1950 and 1979 (42% of renters and 35% of owners), while owners are more likely to occupy the newest housing, built in 2000 or later (26% of owners and 15% of renters). While some older units may be well-maintained, the considerable share of housing built prior to 1980 indicates a potential need for rehabilitation assistance.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

For the purpose of this Consolidated Plan, the City of Gastonia defines units to be in "standard condition" if they meet HUD Section 8 housing quality standards. A unit is defined as "substandard" if it lacks complete plumbing, a complete kitchen, or heating fuel (or uses heating fuel that is wood, kerosene, or coal). A unit is "substandard but suitable for rehabilitation" if it lacks complete plumbing, a complete kitchen or a reliable and safe heating system but has some limited infrastructure that can be improved upon. These units are likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate insulation. They may not be part of public water or sewer systems but have sufficient systems to allow for clean water and adequate waste disposal.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	10,640	19%	11,960	41%
With two selected Conditions	164	0%	574	2%
With three selected Conditions	0	0%	39	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	45,245	81%	16,240	56%
Total	56,049	100%	28,813	99%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	14,719	26%	4,263	15%
1980-1999	15,462	28%	8,402	29%
1950-1979	19,342	35%	12,252	42%
Before 1950	6,531	12%	3,902	14%
Total	56,054	101%	28,819	100%

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	25,873	46%	16,154	56%
Housing Units build before 1980 with children present	7,299	13%	4,743	16%

Table 34 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Alternate Data Source Name:
2019-2023 ACS
Data Source Comments:

TABLE 34 - VACANT UNITS

Vacancy Status	Number of Units
For rent	1,115
Rented, not occupied	34
For sale only	110
Sold, not occupied	216
For seasonal, recreational, or occasional use	134
For migrant workers	0
Other vacant	1,405
TOTAL VACANT	3,014

Data Source: 2019-2023 American Community Survey Five-Year Estimates

Vacant Units

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

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Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Housing conditions can significantly affect public health, and exposure to lead may cause a range of health problems for adults and children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings, including residential properties built before 1978 that contain lead-based paint.

Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. However, risk factors for exposure to lead include housing old enough to have been initially painted with lead-based paint (i.e., pre-1978), households that include young children, and households in poverty. Table 32 and table 33 identify the total number of housing units built before 1980, and the total number of renter and owner units built before 1980 that house children. As shown, this includes 7,299 owner-

occupied units (or 13% of total owner-occupied housing) and 4,743 renter-occupied units (or 16% of total renter-occupied housing) with at least two risk factors for exposure to lead-based paint.

Discussion

N/A

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

The Gastonia Housing Authority (GHA) serves residents of the city and manages its voucher program, which includes a total of 1,786 vouchers according to GHA’s 2023 Public Housing Authority (PHA) Annual Plan. These consist of 1,667 HCVs, 82 Mainstream Vouchers, and 37 Emergency Housing Vouchers. 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.

Totals Number of Units

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project -based	Tenant -based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			496	1,255				0	0	250
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Though there are no public housing units in the City of Gastonia, there are two in the greater region, with one operated by the Belmont Housing Authority and one operated by the Statesville Housing Authority. Their average inspection scores, out of a scale from 0-100, from the HUD Real Estate Assessment Center (REAC) are provided in the table below.

Public Housing Condition

Public Housing Development	Average Inspection Score
Flowers Court Apartments - Belmont Housing Authority	48
Holly Hills Apartments - Statesville Housing Authority	87

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

As identified under GHA's most recent 2020-2024 PHA 5-Year Plan, goals for restoring and revitalizing their properties included:

- Make public housing more livable through modernization by use of the Capital Fund;
- Perform an Energy Audit;
- Replace the water and sewer infrastructure at Weldon Heights and Mountain View; and
- Implement and promote a Maintenance and Preventative Plan study.

It is worth noting that in 2017, the GHA converted its entire public housing portfolio through HUD's Rental Assistance Demonstration (RAD) Project Based Voucher (PBV) program, which converted these units from public housing to project based voucher assistance. This process involved extensive rehabilitation of these properties, but the GHA did not maintain any management or operational functions over these properties once converted.

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

Discussion:

N/A

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

The City of Gastonia is a key participant in the Gaston-Lincoln-Cleveland Continuum of Care (G-L-C CoC), a collaborative coalition comprised of various private and public-sector service providers. This coalition is dedicated to the prevention and resolution of homelessness within the City of Gastonia and the broader Gaston County area.

The G-L-C CoC adopts a strategic approach by promptly connecting individuals and families who are experiencing homelessness to appropriate housing solutions and vital supportive services. These services are structured to be low-barrier, thereby facilitating access for those in need. By offering a comprehensive range of resources, including case management, mental health support, employment training, and financial counseling, the G-L-C CoC strives to promote long-term stability and empower individuals to rebuild their lives and reintegrate effectively into their communities. This section summarizes homeless facilities and services. It was completed with data from the Gaston-Lincoln-Cleveland Continuum of Care, including the 2024 Housing Inventory Count.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	99	3	18	23	0
Households with Only Adults	112	0	7	45	0
Chronically Homeless Households	0	0	0	0	0
Veterans	5	0	0	0	0
Unaccompanied Youth	47	0	0	31	0

Table 38 - Facilities Targeted to Homeless Persons

Data Source Comments:

Based on a review of emergency, transitional, and permanent supportive housing that serves people experiencing homelessness in Gaston, Lincoln, and Cleveland counties, there are an estimated 236 year-round emergency shelter beds, 47.5% of which are adult-only beds (112 beds) and 41.9% of which are family beds (99 beds). The G-L-C CoC's homeless facilities also include 25 transitional housing beds, 72% of which serve households with adults and children, and 99 permanent housing beds, all of which are permanent supportive housing beds. About 45.5% of permanent supportive housing beds serve households with only adults (45 beds of 99 total beds), while 31.3% serve unaccompanied youth (31 beds), and 23.2% serve households with adults and children (23 beds). The facilities located in Gaston County include the following:

- With Friends Youth Shelter, Gastonia (Emergency Shelter): 7 total beds
- Catherine's House, Belmont, Gaston County (Transitional Housing): 25 beds
- Partners, Gaston County (Permanent Supportive Housing): 99 total beds

Local faith based organizations and churches have opened to their doors to the most vulnerable population providing Cold-Weather Shelters on cold winter nights.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

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- Partners, Gaston County (Permanent Supportive Housing): 99 total beds
- Local faith based organizations and churches have opened to their doors to the most vulnerable population providing Cold-Weather Shelters on cold winter nights.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Services and facilities that meet the needs of persons experiencing homelessness include:

- Gastonia has several organizations that provide essential services for individuals or families experiencing homelessness such as: Bountiful Blessings Food Pantry, Crisis Assistance Ministry, Gastonia Street Ministry, Greater Gaston Baptist Association, City Set on a Hill, Rice n Beans, and Displaced Roses, among other faith based organizations and local churches. These services include showers/laundry, hot meals, identification replacement, community resource services, access to technology and cellphones, and more.
- A limited number of organizations provide services to support people experiencing homelessness in transitioning[1] to permanent housing, including permanent supportive housing and rapid rehousing services.
- Partners Health Management provides 99 permanent supportive housing beds, including 45 adult-only beds, 31 child-only beds, and 23 family beds.
- Oxford House (Jirah) in Gastonia is a male transitional house with a total occupancy of 8 individuals focused on recovery from drug and alcohol addiction.
- Flynn Fellowship Home of Gastonia INC is a halfway house that provides long-term residential treatment for more than 30 days, including substance abuse treatment services.

- Oxford House Faith/Paramount/Stonehaven/Woodsman/ is a self-run, self-supported concept and operates recovery houses for individuals recovering from alcohol or drug addiction and has a maximum capacity of eight residents per house.
- Beacon of Light/York Chester Men’s Recovery House (Vanderburgh Sober Living) is a men’s sober living home located in downtown Gastonia.

Other organizations provide additional housing support and services including:

- HELP Carolina provides non-congregate shelter to unsheltered households and assists in moving households into permanent, affordable housing, and other services and resources aimed at improving clients’ housing stability and sustainability.
- Catherine’s House, INC. offers a three-month accommodation program for single women and women with children.
- Hased House of Hope is currently the only homeless shelter in Lincoln County and has been operating as a year-round shelter since 2017 and aims to provide temporary housing for individuals until they secure housing or employment.

Habitat for Humanity of the Charlotte Region Partners with low-moderate income families in search of purchasing a new home or in need of affordable mortgages or home repairs.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

Services and facilities that meet the needs of persons experiencing homelessness include:

- Gastonia has several organizations that provide essential services for individuals or families experiencing homelessness such as: Bountiful Blessings Food Pantry, Crisis Assistance Ministry, Gastonia Street Ministry, Greater Gaston Baptist Association, City Set on a Hill, Rice n Beans, and Displaced Roses, among other faith based organizations and local churches. These services include showers/laundry, hot meals, identification replacement, community resource services, access to technology and cellphones, and more.
- A limited number of organizations provide services to support people experiencing homelessness in transitioning^[1] to permanent housing, including permanent supportive housing and rapid rehousing services.
- Partners Health Management provides 99 permanent supportive housing beds, including 45 adult-only beds, 31 child-only beds, and 23 family beds.
- Oxford House (Jirah) in Gastonia is a male transitional house with a total occupancy of 8 individuals focused on recovery from drug and alcohol addiction.
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- Catherine's House, INC. offers a three-month accommodation program for single women and women with children.
- Hased House of Hope is currently the only homeless shelter in Lincoln County and has been operating as a year-round shelter since 2017 and aims to provide temporary housing for individuals until they secure housing or employment.

Habitat for Humanity of the Charlotte Region Partners with low-moderate income families in search of purchasing a new home or in need of affordable mortgages or home repairs.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly

The elderly and frail elderly often need housing that allows them to age comfortably in place. This may require accessibility modifications that include ground floor entry, wheelchair ramps, and bathtub/shower modifications. The location of supportive housing for elderly populations should consider the site's access to vital resources and health services. Due to limited mobility, seniors may require access to transit or transportation services in order to reach everyday necessities and services. Other supportive service needs for the elderly include healthcare services, independent living support, assistive technologies, and educational assistance.[1] Senior housing should also integrate programming meant to facilitate social interactions and community, as isolation poses a large issue for this population. Stakeholders in our community engagement process noted that more affordable housing is needed in locations that are accessible for seniors in the region.

People Living with HIV/AIDS

Low-barrier housing free from requirements such as those surrounding drug testing, sobriety, criminal background, and medical appointments is a primary need for people living with HIV/AIDS. A 'Housing First' model, in which housing is provided without these kinds of barriers, increases access to housing and reduces the risk of homelessness for people living with HIV/AIDS. Like other special needs populations, people living with HIV/AIDS need housing that provides easy access to health services, resources, and employment. This population may need case management services; however, the Housing First model emphasizes that supportive services should not be required for people living with HIV/AIDS to access housing. In addition to low-barrier housing, people living with HIV/AIDS may need a variety of services, including access to core medical services, as well as supportive services, including childcare services, medical transportation, and non-medical case management, among others.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

In accordance with the stipulations set forth in 24 CFR § 91.315(e), the City of Gastonia has formulated a comprehensive 2025 Annual Action Plan. This plan delineates a series of strategic initiatives designed to address the housing and supportive service needs of non-homeless individuals with special needs.

The outlined initiatives aim to significantly enhance the quality of life for low- and moderate-income residents, with particular emphasis on vulnerable groups such as the elderly and individuals with disabilities. The City intends to establish affordable and accessible housing options while also creating robust support networks that provide essential services, including healthcare access, vocational training, and possibly transportation assistance.

To address identified housing needs, the City will continue administering programs that include down payment assistance to support homeownership among income-eligible households, housing rehabilitation to preserve safe and accessible housing for aging residents and persons with disabilities, rental assistance to alleviate housing cost burdens, and the development of affordable rental housing to expand long-term options for those with special needs.

Through the implementation of these initiatives, the City of Gastonia aspires to cultivate a more equitable and inclusive community, ensuring that all residents have the opportunity to access the resources necessary for leading fulfilling and productive lives.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

In accordance with 24 CFR §91.215(e) and §91.220(2), the City of Gastonia and the Gastonia-Gaston HOME Consortium will implement several targeted activities over the 2025 program year to meet the housing and supportive service needs of non-homeless individuals with special needs, including the elderly, persons with disabilities, and other vulnerable populations.

Planned activities include the provision of down payment and closing cost assistance to income-eligible first-time homebuyers, with a particular emphasis on those who may face additional barriers due to age or disability. The City will also continue its housing rehabilitation program, enabling low- and moderate-income homeowners—many of whom are elderly or living with disabilities—to maintain safe and

accessible housing. Additionally, tenant-based rental assistance (TBRA) will be provided through HOME funds, supporting households who require stable, affordable housing options in the private market.

To further expand access to suitable housing, the Consortium will support the development of new affordable rental units, with a focus on projects led by Community Housing Development Organizations (CHDOs) that prioritize special needs populations. Rental assistance and supportive services will also be coordinated through partnerships with local nonprofit agencies, including referrals and case management for individuals exiting institutional care or facing challenges related to mental health or physical limitations.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

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 city and county.

Housing in Gastonia, Gaston County, and the Charlotte-Concord-Gastonia MSA is predominantly made up of single-family detached structures (about 67% to 73% of units). Lack of diversity in housing types decreases the availability of housing affordable for low- to moderate-income households who are unable to afford single-family homes. Apartments and smaller, more affordable units are also essential for many seniors and residents with disabilities.

Moreover, the City's land use regulations could go beyond just meeting the minimum FHA standards and affirmatively further and incentivize the development of affordable housing with inclusionary zoning policies. One tool the City has codified to help protect existing affordable housing stock is found in Chap. 16, Minimum Housing Standards, of the Code of Ordinances, which provides that whenever the housing inspector determines that a dilapidated building must be vacated or demolished, notice must be given to registered affordable housing organizations to allow opportunity for the organization to negotiate to make repairs, lease, or purchase the property for the purpose of providing or preserving affordable housing. (See Code of Ordinances Sec. 16-132(b)(6).) But otherwise, Gastonia has not adopted specific development incentives like density bonuses, reduced parking, or design waivers, variances, or expedited permitting for the development of affordable or low-income housing or housing for protected classes.

In addition to these public-sector barriers, the private market can also create barriers. Some landlords may refuse to rent units to households using housing choice vouchers. 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.

A similar impediment was identified in the City of Gastonia's 2020-2024 Analysis of Impediments to Fair Housing Choice, and the City has made efforts to address this issue through development of strategies in the City of Gastonia Affordable Housing Plan, participation in Gaston County's Homelessness Prevention Committee and development of the Intergovernmental & Interagency Task Force on Homelessness in Gaston County Report, planning for HOME-ARP funding to address homelessness and support affordable housing development, and continuation of programs such as the City's Homebuyer Assistance Program.

However, this challenge remains and is directly tied to impediments related to homelessness and a lack of housing options for residents with disabilities. Efforts to implement strategies to increase housing affordability, such as those contained in the recently approved Affordable Housing Plan and the Intergovernmental & Interagency Task Force on Homelessness in Gaston County Report, will be vital to increasing housing affordability in the city and county. The City's Analysis of Impediments to Fair Housing Choice draws on recommendations from these plans in recommending strategies to increase housing affordability and reduce homelessness in the city and county.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

This section outlines the employment, labor force, and educational attainment data that informs the Consolidated Plan’s priorities and goals.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	99	15	0	0	0
Arts, Entertainment, Accommodations	4,705	5,533	15	15	0
Construction	1,876	1,603	6	4	-2
Education and Health Care Services	4,891	10,713	16	30	14
Finance, Insurance, and Real Estate	1,852	1,310	6	4	-2
Information	619	441	2	1	-1
Manufacturing	5,750	6,569	18	18	0
Other Services	933	898	3	2	-1
Professional, Scientific, Management Services	2,309	1,438	7	4	-3
Public Administration	0	0	0	0	0
Retail Trade	4,644	6,583	15	18	3
Transportation and Warehousing	1,693	433	5	1	-4
Wholesale Trade	1,732	654	6	2	-4
Total	31,103	36,190	--	--	--

Table 39 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	38,531
Civilian Employed Population 16 years and over	36,075
Unemployment Rate	6.36
Unemployment Rate for Ages 16-24	17.21
Unemployment Rate for Ages 25-65	4.33

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	7,490
Farming, fisheries and forestry occupations	1,243
Service	3,835
Sales and office	7,525
Construction, extraction, maintenance and repair	2,895
Production, transportation and material moving	3,345

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,585	60%
30-59 Minutes	11,216	33%
60 or More Minutes	2,542	7%
Total	34,343	100%

Table 42 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,670	394	2,105
High school graduate (includes equivalency)	7,225	635	2,700
Some college or Associate's degree	10,470	550	2,115
Bachelor's degree or higher	9,335	130	1,035

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	95	305	275	769	869
9th to 12th grade, no diploma	960	849	620	2,340	1,160
High school graduate, GED, or alternative	2,255	2,700	2,280	5,565	3,493
Some college, no degree	1,983	2,430	2,365	4,025	2,855
Associate's degree	369	1,199	1,235	1,884	1,044
Bachelor's degree	384	2,255	2,155	2,749	1,684
Graduate or professional degree	40	620	1,170	1,580	959

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	81,783
High school graduate (includes equivalency)	157,286
Some college or Associate's degree	144,994
Bachelor's degree	208,746
Graduate or professional degree	200,636

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The employment sectors in Gastonia with the largest numbers of jobs are education and health care services (10,713 jobs or 27% of all jobs); retail trade (6,583 jobs or 17%); manufacturing (6,569 jobs or 17%); and arts, entertainment, and accommodations (5,533 jobs or 14%).

The jobs in which the most city residents are employed reflect these major employment sectors. The largest numbers of Gastonia residents are employed in manufacturing (5,750 workers or 17% of all workers); education and health care services (4,891 workers or 14%); retail trade (4,644 workers or 14%); and arts, entertainment, and accommodations (4,705 workers or 14%).

The largest mismatch between the share of workers (i.e., employed residents) and the share of jobs by sector is in education and health care services (13 percentage point difference in the share of workers and the share of jobs), as education and health care workers make up a much smaller proportion of workers living in the city of Gastonia than do education and health care jobs of city's jobs. This difference indicates that a large proportion of jobs in the education and health care sector in Gastonia are filled by workers commuting into the city from other locations. Differences between the share of workers and share of jobs by sector are 4 percentage points or less in all other sectors.

Describe the workforce and infrastructure needs of the business community:

Gastonia and Gaston County are fundamental components of the Greater Charlotte Region, which is characterized by significant economic development and a pronounced increase in population. As part of the Centralina Economic Development District, the county encounters a combination of opportunities and challenges in addressing the evolving needs of its business community.

A key resource in this endeavor is the Greater Charlotte Region Comprehensive Economic Development Strategy (CEDS) for 2023–2028. This strategic document thoroughly outlines the pressing requirements pertaining to workforce development and business infrastructure throughout the region, including the city of Gastonia and Gaston County. It emphasizes the importance of developing a skilled labor force through targeted education and training initiatives, as well as improving business infrastructure, such as transportation and communication networks. By adhering to the guidelines established in the CEDS, Gastonia and Gaston County aspire to foster a robust economic environment that supports sustainable growth and enhances the overall quality of life for residents. Workforce development and infrastructure goals identified in the CEDS include:

Workforce Development Goals and Recommended Actions

Goal #1: Expanding Economic Opportunity for All

- Improve cross-regional coordination to align regional workforce and economic development systems
- Boost the talent pipeline through collaborative, innovative and person-centered approaches
- Expand local access to high-quality and affordable childcare and early childhood education region wide
- Increase the regional availability and connectivity of entrepreneurship and small business supports
- Increase engagement of the region's anchor institutions as key implementers in an inclusive economic growth strategy

Goal #2: Building Community Supportive Infrastructure

- Support implementation of completed regional mobility initiatives CONNECT Beyond and the Greater Charlotte Regional Freight Mobility Plan
- Increase coordination between transportation planning organizations
- Identify regional infrastructure and utility gaps impacting major employment sites and develop innovative, resilient solutions
- Support local government land use planning and development decision making to align with the region's growth framework
- Expand broadband and digital infrastructure across the region and within communities

Goal #3: Strengthening Economic Resilience and Global Competitiveness

- Develop a refined regional cluster strategy that builds on cross linkages and responds to emerging growth opportunities
- Build economic resilience in the advanced manufacturing cluster to address talent, R&D and regional collaboration needs
- Strengthen internal knowledge sharing and external promotion of the region
- Enhance the research and development capacity within the region through proactive support and engagement of universities and industry
- Strengthen the region's global engagement approach

Community stakeholders also noted the need for workforce training and job creation. Sixty-two percent (62%) of survey respondents described job training as a high need, and 51% rated incentives for creating jobs as a high need.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Centralina Economic Development District's Greater Charlotte Region CEDS for 2023-2028 identifies potential threats to mitigate in achieving the outlined goals. These included:

- Continued automation of standard jobs, creating a gap between those available to work, jobs that pay living wages and a robust local economy
- High degree of automation/AI risk in industry clusters present in the region, especially advanced manufacturing
- Silver Tsunami of retirements and aging workforce, especially in manufacturing
- Support 21st century workforce desires for remote and hybrid work options
- Highly competitive environment for federal infrastructure funding despite availability
- Cost control and budgeting for long-term infrastructure projects due to inflation
- Supply chain and labor availability for infrastructure projects

- Supply chain uncertainties
- Federal and state research dollars may diminish and not come to the region versus established research locations

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The Centralina Economic Development District’s Greater Charlotte Region CEDS for 2023-2028 emphasizes the following strengths and weaknesses of the region’s workforce and education systems.

Strengths

- Range of robust local, county initiatives to improve workforce outcomes and improve educational attainment
- Density of community colleges, colleges and universities in the region creating a network of small business support centers at community colleges and universities
- Regional plans for growth, mobility and freight are in place and implementation is ongoing
- Strengthen the diverse, open and international brand of the greater Charlotte region while maintaining small town charm throughout region and promoting rural renaissance opportunities
- High stakeholder confidence in the growth of health/healthcare services and cybersecurity niche sectors (CEDS survey)
- High stakeholder confidence in future growth of the life sciences, healthcare and information technology industry target clusters
- Diverse population and international migration to the region

Weaknesses

- Educational Attainment Gaps: There are disparities in educational achievement within the county, with some communities experiencing lower levels of high school and post-secondary completion. This can limit access to higher-paying jobs and impede overall economic growth.
- Skills Mismatch: A misalignment exists between the skills possessed by the current workforce and the evolving needs of local industries. Addressing this gap is crucial to meet employer demands and to provide residents with viable career opportunities.

As detailed in the business activity table, a significant gap exists with regard to the number and proportion of jobs available in education and healthcare in Gastonia and the number and proportion of the city’s residents employed in that sector, indicating potential gaps in residents’ skills and/or education to fill available positions. The CEDS lists ‘health’ as a targeted industry cluster, among others including advanced manufacturing, financial services, logistics and distribution, and information technology. Workforce development programs should target skills and connections to positions in these targeted sectors, which were selected based on employment growth in the region and the U.S., existing

presence in the region, suitability to the region's assets, and alignment with the region's goals and values.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Gaston County Workforce Development Board funds education and training to ensure individuals have skills necessary to find jobs with family-sustaining wages and meet the workforce needs of regional employers. NCWorks Career Centers in Gaston County provide resume preparation, career development and specific skills training, job fairs, connections to employers, interview sites, and skills training. Gaston County Schools provides career and technical education and connects students with internships. Local colleges and universities, including Gaston College and other educational institutions provide a variety of types of education and training to increase the skills of the region's workforce, including Associate degree programs, continuing education, and online learning. Programs offered by the Gaston County Workforce Development Board and other workforce development stakeholders closely align with workforce development needs identified in the Consolidated Plan, including providing targeted job skills training and increasing educational quality and attainment.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1370705000]>

Discussion

N/A

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD defines four types of housing problems: (1) cost burden of more than 30%, (2) more than 1 person per room, (3) lack of complete kitchen facilities, and (4) lack of complete plumbing facilities. The HUD-provided map on the following page shows the share of households within each census tract that have at least one of these housing problems.

A concentration of households with housing needs is defined as a census tract where more than 40% of households have at least one housing need. Using this definition, there are several census tracts with a concentration of housing problems clustered in the central areas of Gastonia (Figure 2). Rates of housing burden are greatest in parts of central, northwest, northeast, and south Gastonia, where in four census tracts, 50% to 75% of households experience at least one housing problem (most commonly housing cost burden or severe housing cost burden). In eight additional census tracts in south Gastonia and Gaston County and east Gaston County around Belmont and Mount Holly, 40% to 50% of households experience at least one housing problem.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Using HUD's definition of a Racially/Ethnically Concentrated Areas of Poverty (R/ECAP) as tracts that have an individual poverty rate of 40% or more (or an individual poverty rate that is at least three times that of the tract average for the metropolitan area, whichever is lower) and a non-white population of 50% or more, there were four (4) census tracts in Gastonia in 2020 that met this definition (see Figure 1 in Section NA-30). All four tracts are located in the northern part of the city, with three tracts clustered in the northwest corner and one tract in the northeast corner. The predominant racial and ethnic groups within the tracts are Black and Hispanic residents.

What are the characteristics of the market in these areas/neighborhoods?

These R/ECAP tracts tend to have lower rates of homeownership and higher rates of renting compared to the surrounding region, see Figure 3.

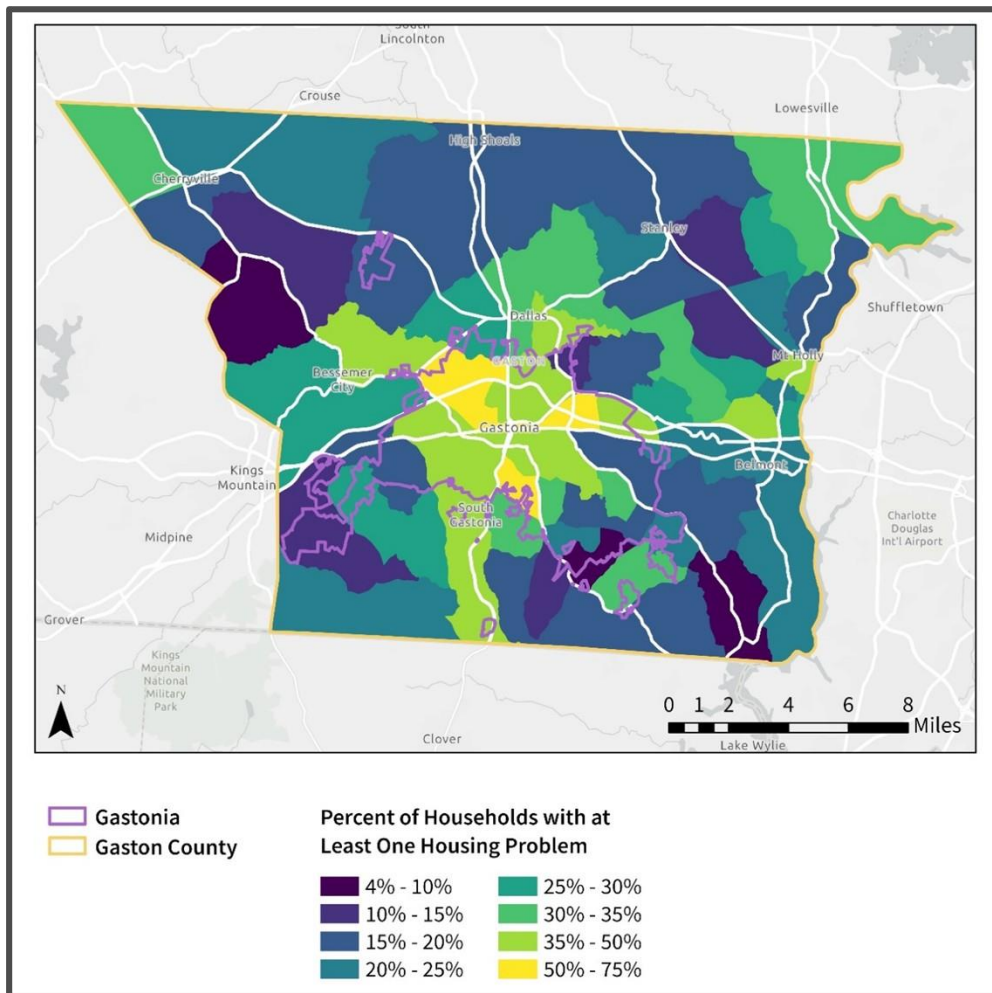
Are there any community assets in these areas/neighborhoods?

The northern and central region of Gastonia offers many retail, restaurant, and public facility amenities, including Rankin Lake Park, Flyer Park, the Erwin Community Center, and the Schiele Museum of Natural History & Planetarium.

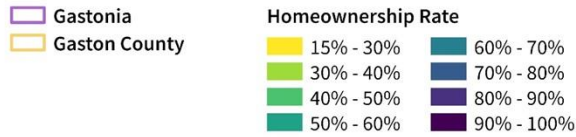
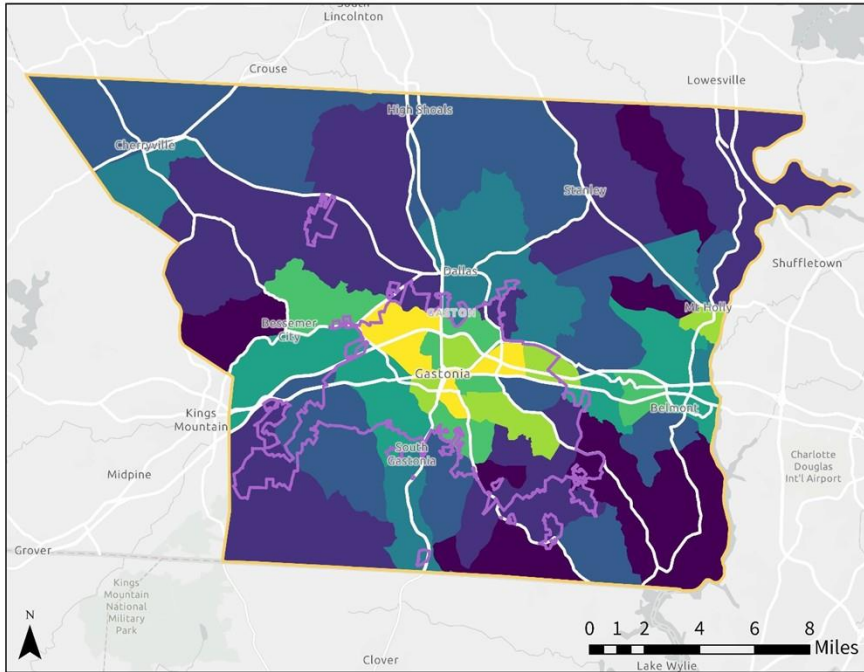
Are there other strategic opportunities in any of these areas?

Numerous studies and plans have been developed to identify strategic opportunities for specific areas in these designated census tracts. The Franklin Boulevard Corridor was included in the city’s 2025 Comprehensive Plan to accommodate future growth and development in the region. The goal is to integrate the land use, transportation, and urban design elements along the corridor in a manner that fosters redevelopment and improved personal mobility. For the downtown Gastonia area, the study envisions a variety of public improvement and infrastructure goals, including:

- Achieve a better balance between regional mobility and local multi-modal accessibility along Franklin Boulevard
- Provide incentives and a regulatory framework to guide redevelopment along Franklin Boulevard in a manner that promotes economic growth, enhances the quality of the pedestrian environment and improves the physical appearance of downtown and its adjacent transition areas



HOUSING PROBLEMS IN GASTONIA AND GASTON COUNTY



HOMEOWNERSHIP RATE, GASTONIA AND GASTON COUNTY, 2017-2021

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband connectivity is a vital community resource that offers citizens access to employment, education, and other personal enrichment opportunities found through the internet. Disparities in broadband access – particularly for low-to-moderate income households - can create a “digital divide” that limits personal and professional opportunities. In 2015, the FCC defined broadband as internet access with download speeds of 25 Megabits per second (Mbps) and upload speeds of 3 Mbps (otherwise notated as 25/3). With broadband access, internet users can partake in file downloading, video streaming, email and other critical features that are necessary for modern communications.

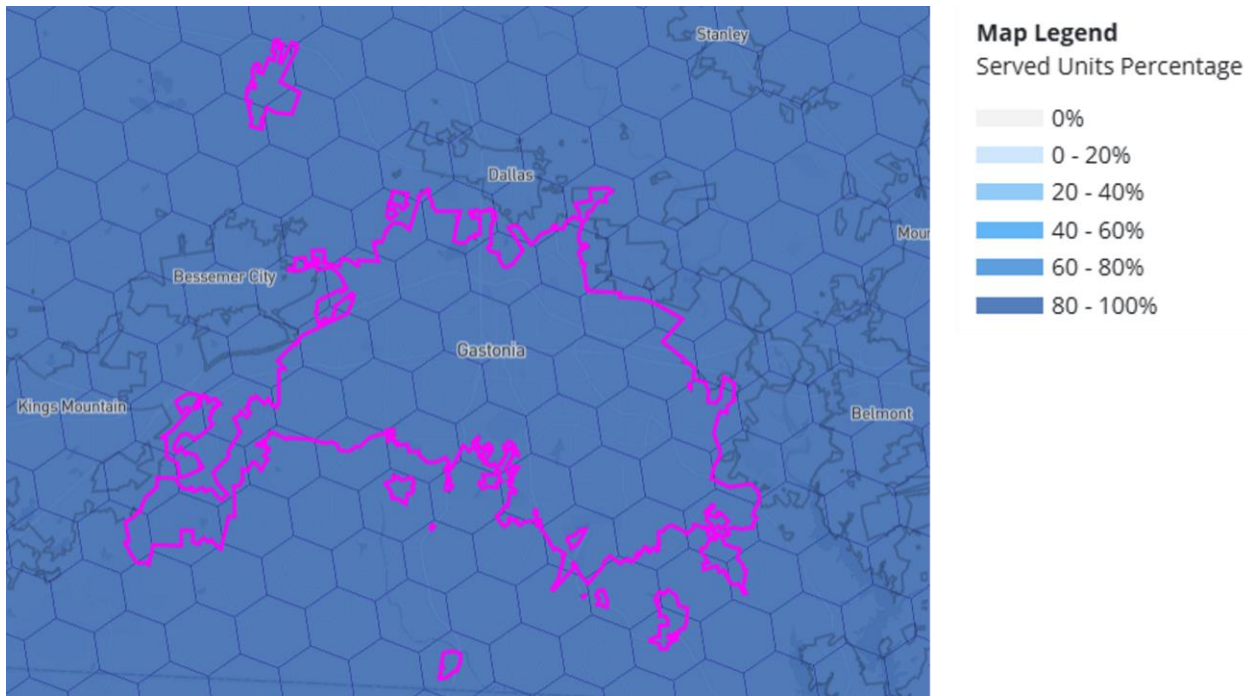
Gastonia’s most recent coverage is captured in the Federal Communications Commission’s collection of self-reported data from internet service providers. The FCC Form 477 provider reports data on broadband service at a census block level, and all facilities-based providers are required to file data with the FCC twice a year. This data indicates where providers offer internet access service at speeds over 200 kbps in at least one direction. Providers also report the deployment of a particular technology and bandwidth in a census block; however, this does not indicate that service is available everywhere in the same block. Many sources have criticized this FCC data, noting that any census block with at least one residential or business broadband consumer is identified as a census block that is being “served”.

The map for Broadband Planning aimed at identifying underserved areas across North Carolina shows that all of Gastonia receives service speeds over 100/20, or 100 Mbps download speed with 20 Mbps upload speed, which is considered sufficient for supporting online activity such as streaming, online gaming, web browsing, and downloading music. As of March 2024, the FCC increased the broadband speed standard from 25/3, or 25 Mbps in download speed and 3 Mbps in upload speed, to 100/20[1].

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Limited internet technologies are available in Gastonia at broadband speeds including fiber, cable, DSL, and fixed wireless[1]. Fiber is offered by AT&T. Cable is also offered through Spectrum. T-Mobile Home Internet, and AT&T Internet provide fixed wireless. DSL is available through AT&T, however at lower availability. As fiber delivers data at faster speeds than DSL and cable, having more fiber providers in Gastonia will increase the availability of fiber for residents and ensure there is equitable access

throughout the city. Currently, AT&T is the most widely available internet provider in the region, though other limited alternative options exist throughout all of the city.



FCC NATIONAL BROADBAND MAP, GASTONIA AREA

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Cleveland, Gaston, and Lincoln counties and the municipal governments within the counties conduct hazard mitigation planning in the region that includes Gaston County and the city of Gastonia. The Region's Hazard Mitigation Plan,[1] approved in 2020, identifies and assesses the potential impact of eight natural hazards, including floods, droughts, wildfires, tornadoes, thunderstorms/lightning, winter storms, hail, and dam failure. The plan profiles these hazards based on severity of impact, frequency of occurrence, seasonal patterns, warning time, cascading potential, and existing warning systems. It also ranks the hazards based on absolute economic losses and probability of occurrence. The following hazard risks were ranked in order of priority from high risk to low risk:

- Severe Winter Weather
- Tornadoes/Thunderstorms
- Flooding
- Hurricanes and Coastal Storms
- Drought
- Wildfires
- Excessive Heat
- Dam Failure
- Earthquakes

In the region, tornadoes/thunderstorms, drought, severe winter weather, and flooding are all rated as 'highly likely', while dam failures are considered 'unlikely'. Of the likely hazards, the plan rates flooding, drought, and winter storms as major vulnerabilities in Gastonia.

Flooding in the region and Gaston County takes the form of flash floods caused by thunderstorms and heavy rain, riverine flooding (overflow of rivers and streams), urban flooding caused by increased runoff in urban areas, and flooding related to hurricanes and tropical storm events in the region. The following map depicts Special Flood Hazard Areas,[2] which create the potential for flooding-related damage to property and loss of life. These areas are clustered around and within Gastonia's city limits. These areas are clustered around and within Gastonia's city limits. Most recently, Gaston County experienced flooding and power outages during Hurricane Helene, leaving over 8% of the county without power and eight road closures[3].

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

In its September 2021 report “Climate Change and Social Vulnerability in the United States[1],” the US EPA identifies low-income earners, minorities, elderly adults, and persons with less than a high school diploma as ‘socially vulnerable.’ Socially vulnerable persons are described as having a reduced capacity to cope with and recover from climate change impacts, and socially vulnerable groups are described as more likely to live in poorer neighborhoods with lower elevations and poorly maintained infrastructure. An estimated 14.3% of Gastonia’s total population, or about 11,381 people, are living below poverty level, as of the 2019-2023 American Community Survey 5-year estimates. Mobile home residents may be especially vulnerable to climate related hazards. There are an estimated 823 mobile homes in Gastonia, according to the 2019-2023 American Community Survey 5-year estimates.

Hazard Mitigation Continued

The Hazard Mitigation Plan details several actions to mitigate flooding hazard, including actions specific to the City of Gastonia:

- Revise and update the regulatory floodplain maps.
- Inspect flood damaged structures and assess portions of wall, floors, ceilings, that have been exposed to water and ensure structures are inspected for certificate of compliance.
- Continue implementation of the Flood Plain Management Plan
- Continue to identify areas within the flood zone, and/or who have had repetitive damage due to flooding and develop mitigation strategies on a case-by-case basis.

Drought

A drought is a prolonged period without substantial rainfall. Droughts can have damaging effects on crops, municipal water supplies, recreational uses, and wildlife. The Region’s Hazard Mitigation plan notes that the Western North Carolina has a relatively low risk for drought hazard and the Cleveland Gaston Lincoln Region would be uniformly exposed to drought. Additionally, the plan notes that drought conditions typical do not cause significant damage to the built environment. However, the probability of a drought occurring in the Cleveland Gaston Lincoln Region is likely with minor impact.

The Hazard Mitigation Plan details actions specific to the City of Gastonia to mitigate drought, including:

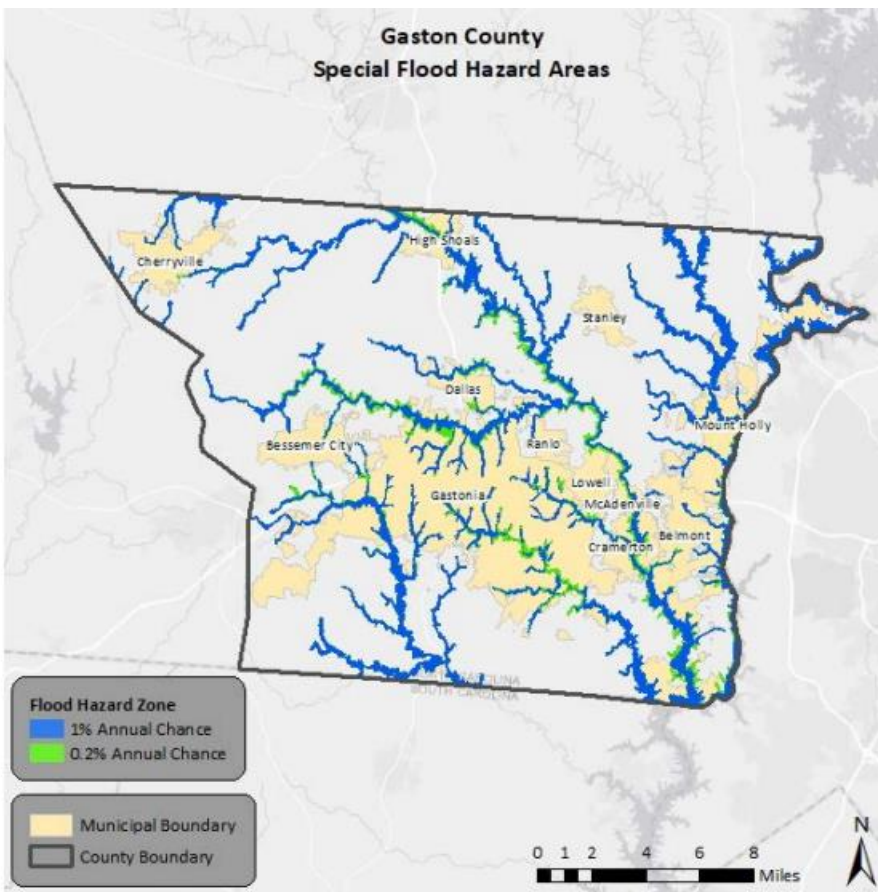
- Continuing membership of the Catawba-Wateree Drought Management Group which coordinates drought response among municipalities.
- Encourage fire suppression systems.

Winter Storms

The Cleveland Gaston Lincoln Region often receives severe winter weather conditions during the winter months and tends to have uniform exposure. The annual probability for the region is, therefore, highly likely. Between 1993 and 2018, Gaston County has dealt with \$26,640,549 in property damage, exceeding both Lincoln County and Cleveland County.

The Hazard Mitigation Plan details actions specific to the City of Gastonia to mitigate winter storms, including:

- Build a dual Discourage the planting of canopy trees where they may grow into power lines; Implement project “Evergreen” encouraging plantings of under lower story trees.
- Install SCADA System in City Electric Department for power outage response coordination
- Pursue standard connections throughout City Departments for emergency generators.
- Encourage buried utilities where technologically and economically feasible



SPECIAL FLOOD HAZARD AREAS IN GASTON COUNTY

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This strategic plan will guide the allocation of Gastonia’s CDBG and HOME funding during the 2025-2029 planning period. Goals for the 2025-2029 period focus on high priority needs identified through data analysis, community input, consultation with City of Gastonia staff and partner agencies, and a review of relevant recently completed plans and studies. The priority and goal sections of this strategic plan describe anticipated activities within each of several broader areas to which the City of Gastonia will allocate funding. The City will rely on partnerships with local agencies and internal City departments to achieve its Consolidated Plan goals and address priority needs.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	Central Gastonia
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Gastonia Consortium
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	

	Are there barriers to improvement in this target area?	
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General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City will administer CDBG and HOME funds according to HUD regulations, which stipulate that CDBG funding be spent within the city and HOME funds be spent within the Gastonia-Gaston HOME Consortium (i.e., Gaston County excluding Spenser Mountain and High Shoals but including all of Kings Mountain).

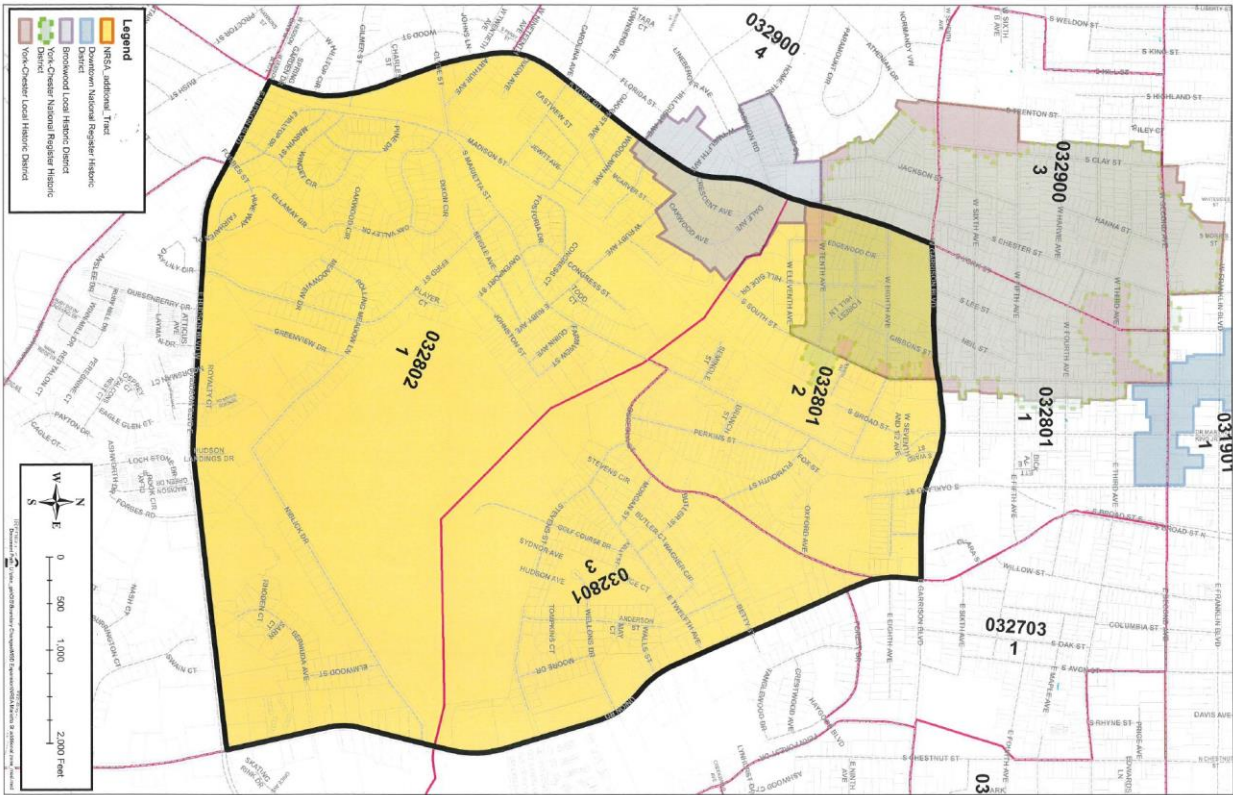
The City’s 2024 Analysis of Impediments to Fair Housing Choice identified the need to use CDBG funds to improve physical resources and provide public services in areas of Gastonia with high levels of poverty. Physical improvements may include sidewalks expansion, addressing unsafe properties, or public facility improvements. Targeted services may include employment readiness/workforce development and youth educational enrichment activities.

In each year covered by this Consolidated Plan, the City will determine CDBG and HOME projects and activities based on a variety of factors including priority needs, eligibility, availability of funds, and readiness to proceed. Emphasis, however, will be placed 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.

The Marietta Street Corridor Neighborhood Revitalization Strategy Area (NRSA) is located southeast of downtown Gastonia, south of 2nd Avenue (see Figure 11). The City is working with a consultant on preparing the NRSA study for HUD approval. The NRSA area overlaps with census tract 328.01. The census tract was home to an estimated 2,509 residents as of the 2019-2023 American Community Survey, of whom 64.9% were white, 22.1% were Black, and 10% identified with two or more races. An estimated 17.1% of residents in the census tract were living below the poverty level as of the 2019-2023 American Community Survey. The homeownership rate in the census tract was estimated at 24.8%.

Recent investments in the Marietta Street Corridor NRSA area include:

- 2020 Lofts at Union Crossing (Senior MFH LIHTC Development) LIHTC Investment/HOME Funds Investment (HOME/\$250,000)
- 2021 Manor at Union Crossing (Senior MFH LIHTC Development) LIHTC/HOME Funds Investment (HOME/\$375,000)
- 2024 Catawba Creek Greenway Extension (Marietta St) (GO Bonds/\$324,470)
- 2024 Walker E. Reid Park (CDBG/ \$550,000; GF/ \$250,000)
- 2025 Three-way Controlled Intersection Marietta and Plymouth Streets; Marietta and Osceola Streets (GO Bonds)



Marietta St. Corridor NRSA

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Develop, Acquire, or Preserve Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Central Gastonia Gastonia Consortium
	Associated Goals	Safe and Decent Affordable Housing
	Description	Potential activities related to this priority may include: <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.
	Basis for Relative Priority	CHAS data analyzed for this Plan indicates that housing affordability is the most widespread need in the city. Through the survey, community members emphasized the need for elderly or senior housing, rehabilitation of affordable rental housing/apartments.

2	Priority Need Name	Homebuyer Assistance
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Central Gastonia Gastonia Consortium
	Associated Goals	Safe and Decent Affordable Housing
	Description	<ul style="list-style-type: none"> • 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.
	Basis for Relative Priority	Stakeholders noted that the City’s Homebuyer’s Assistance Program is successful and should be continued. The AI found a gap in homeownership rates and mortgage loan approval rates by race and ethnicity in Gaston County. Homebuyers’ assistance (and affirmative marketing of this assistance) is one approach to addressing this gap.
3	Priority Need Name	Rental Assistance
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Individuals Families with Children veterans Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Central Gastonia Gastonia Consortium
	Associated Goals	Safe and Decent Affordable Housing
	Description	<ul style="list-style-type: none"> 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.
	Basis for Relative Priority	Homelessness prevention was the number one homelessness priority identified by community members who participated in the survey, identified as a high priority by more than 80% of respondents. Residents and stakeholders noted that rental assistance and assistance finding housing for extremely low- and low-income households were priorities for preventing and/or shortening homelessness. CHAS data notes the difficulty many renters in the Gastonia-Gaston HOME Consortium have affording housing.
4	Priority Need Name	Homelessness Housing and Supportive Services
	Priority Level	High

	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Central Gastonia
	Associated Goals	Homeless Assistance and Services
	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.
	Basis for Relative Priority	Residents and stakeholders identified housing and services for people who are homeless as a key need in Gastonia. All types of homeless needs (prevention, emergency shelter, transitional housing, outreach, case management, meals and nutrition) were identified as high-level needs by 58% to 82% of survey participants.
5	Priority Need Name	Public Improvements & Neighborhood Revitalization
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Central Gastonia
	Associated Goals	Demolition and Clearance Public Facilities and Infrastructure Improvements

	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. • Clear, demolish, or remediate structures to prevent blight in low- and moderate-income areas.
	Basis for Relative Priority	Survey respondents identified street/road improvements, sidewalk improvement/expansion, and redevelopment or demolition of blighted properties as high needs in Gastonia. Stakeholders noted the need for continued efforts to improve public facilities and infrastructure in income-eligible areas, and physical improvements in high-poverty areas was a goal of the 2024 AI.
6	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Central Gastonia
	Associated Goals	Public Services
	Description	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.

	Basis for Relative Priority	Community members identified the need for a variety of services for income-eligible and special needs residents. The 2024 AI identified public services such as educational enrichment, adult education, and job training/job search assistance as goals for high-poverty areas in the city.
7	Priority Need Name	Fair Housing Education and Enforcement
	Priority Level	Low
	Population	Other
	Geographic Areas Affected	Central Gastonia Gastonia Consortium
	Associated Goals	Fair Housing
	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.
	Basis for Relative Priority	The 2024 Analysis of Impediments to Fair Housing Choice identified the need for continued and expanded fair housing education activities for the general public and housing industry professionals, including independent landlords.
8	Priority Need Name	Program Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	Central Gastonia Gastonia Consortium
	Associated Goals	Planning and Administration
	Description	Program administration costs related to planning and execution of community development, housing, and homelessness activities funded through the CDBG and HOME programs.

Basis for Relative Priority	Program administration costs associated with the coordination and delivery of services to Gastonia and the Gastonia-Gaston HOME Consortium residents.
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Narrative (Optional)

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	High levels of cost burden among low-income households; waiting lists for assisted housing units; and need for short-term rental assistance for homeless individuals and families transitioning to permanent housing. Currently, TBRA is provided through HUD’s Section 8 Housing Choice Voucher program administered through local housing authorities. According to HUD’s 2023 A Picture of Subsidized Housing data, the Gastonia Housing Authority currently provides 1,749 tenant-based housing choice vouchers (for more information, see Section NA-35). The City has also funded TBRA programs through funding to subrecipient organizations. The City plans to incorporate the use of the 24-month TBRA and the security deposit TBRA programs.
TBRA for Non-Homeless Special Needs	High level of cost burdens among low-income households, including non-homeless special needs populations; waiting lists for assisted housing units for seniors and people with disabilities. The City intends to continue using HUD funds for short-term (up to 24 months) TBRA over the next five years, which may include assistance for special needs groups.
New Unit Production	Age and condition of housing; waiting lists at existing assisted housing developments; high occupancy rates and rental rates; sales prices unaffordable to low/moderate income households. The City intends to use HUD grant funding to support new affordable housing development over the next five years.
Rehabilitation	Age and condition of housing; issues related to substandard housing, especially for low-income renters; need for home repairs for seniors and other homeowners, including lead-based paint remediation. The City may use HUD grant funds for rehabilitation and/or preservation of affordable housing over the next five years.
Acquisition, including preservation	Subsidized housing developments anticipated to age out of their affordability period; age, condition, and availability of multifamily properties suitable for acquisition/rehabilitation; vacant/hazardous buildings identified through code enforcement. The City may use HUD grant funds for acquisition and/or preservation of affordable housing over the next five years.

Table 48 – Influence of Market Conditions

Summary Cont

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly household income is spent on housing costs), severe overcrowding (more than 1.5 people per

room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (as described above).

Overall, the most common housing problem in both the Gastonia-Gaston HOME Consortium and the City of Gastonia is cost burden, which impacts over half (53%) of renter households and over one-third (36%) of owner households with incomes below 80% AMI in the Gastonia-Gaston HOME Consortium . Compared to the figures presented in the 2020-2024 Con Plan, the shares of renter and owner households in the Consortium experiencing cost burdens have decreased (-7 and -6 percentage points, respectively). Rates of cost burden are higher in the city of Gastonia, where 60.4% of renters and 46.4% of owners with incomes under 80% AMI experience a housing cost burden.

Approximately 16% of renter households and 17% of owner households with incomes under 80% AMI in the Consortium experience severe cost burdens. Compared to the figures presented in the 2020-2024 Con Plan, the shares of renter and owner households experiencing severe cost burdens have also decreased (-15 and -2 percentage points, respectively). In this city of Gastonia, rates of severe cost burdens are slightly higher, with 19.5% of renter households and 24.6% of owner households experiencing severe cost burdens.

While the primary housing issue facing low- and moderate-income residents is affordability, there are other housing needs in the city, including substandard housing as a lack of complete plumbing and/or kitchen facilities (affecting 488 households in the Gastonia-Gaston HOME Consortium); overcrowding with more than 1 person per room (1,229 households); lead-based paint hazards (12,042 households with risk factors); and homelessness (466 total homeless households counted in the 2024 PIT count). The remainder of this section characterizes local housing needs in more detail. The Market Analysis component of the Consolidated Plan identifies resources available to respond to these needs (public housing, tax credit and other subsidized properties, housing and services for the homeless, and others).

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 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	18,299	0	585,770	2,269,884	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	19,400	0	712,733	2,773,332	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 49 - Anticipated Resources

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

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Gastonia	Government	Planning	Jurisdiction
Gaston Lincoln Cleveland Continuum of Care	Continuum of care	Homelessness	Region
GASTONIA HOUSING AUTHORITY	Other	Public Housing	Jurisdiction
Our Neighbors, Inc.	Non-profit organizations	public services	Jurisdiction
Healthnet Gaston	Non-profit organizations	public services	Jurisdiction
First United Methodist Church of Gastonia	Non-profit organizations	Homelessness	Jurisdiction
United Way of Gaston County	Non-profit organizations	public services	Jurisdiction
GASTON COUNTY	Government	Planning	Jurisdiction

**Table 50 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Gastonia partners with the Gaston-Lincoln-Cleveland Continuum of Care and a variety of agencies and organizations to provide services to people experiencing homelessness. The City of Gastonia uses CDBG funds to support homelessness services through the Gaston –Lincoln-Cleveland Continuum of Care. Permanent supportive housing and Rapid Re-Housing providers serving the G-L-C CoC counties include HealthNet Gaston. A total of 99 permanent supportive housing beds exist within the Continuum of Care. Additionally, as described in Section MA-30, the Gaston Workforce Development Board, the City of Gastonia, and local nonprofit organizations provide a variety of services to meet the needs of people experiencing homelessness, including workforce development and employment services, mental and physical health services, and financial and homeownership services.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SP-45 Goals - 91.415, 91.215(a)(4)

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: \$1,843,814 HOME: \$3,142,693	Rental units constructed: 20 Household Housing Unit Homeowner Housing Added: 35 Household Housing Unit Homeowner Housing Rehabilitated: 40 Household Housing Unit Direct Financial Assistance to Homebuyers: 60 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted Housing Code Enforcement/Foreclosed Property Care: 200 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homeless Assistance and Services	2025	2029	Homeless	Central Gastonia	Homelessness Housing and Supportive Services	CDBG: \$403,103	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted Homelessness Prevention: 300 Persons Assisted
3	Demolition and Clearance	2025	2029	Non-Housing Community Development	Central Gastonia	Public Improvements & Neighborhood Revitalization	CDBG: \$1,233	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
4	Public Facilities and Infrastructure Improvements	2025	2029	Non-Housing Community Development	Central Gastonia	Public Improvements & Neighborhood Revitalization	CDBG: \$13,948	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: \$2,467	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 5 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Fair Housing	2025	2029	Fair Housing	Central Gastonia	Fair Housing Education and Enforcement	CDBG: \$27,120	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	Program Administration	CDBG: \$563,969 HOME: \$343,372	Other: 1 Other

Table 52 – 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.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Using HOME funds, Gastonia anticipates providing affordable housing for about 100 households with incomes at or below 80% AMI over the next five years. This projection includes an estimated 20 low- and moderate-income households assisted through the creation of new affordable rental housing units, 60 low- and moderate-income homebuyers assisted through funds for down payments or closing costs, and 20 extremely low- or low-income households assisted through tenant-based rental assistance. The City also anticipates assisting approximately 40 homeowners with incomes at or below 80% AMI with home rehab using CDBG funds.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)
Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvements

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.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

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 city and county.

Housing in Gastonia, Gaston County, and the Charlotte-Concord-Gastonia MSA is predominantly made up of single-family detached structures (about 67% to 73% of units). Lack of diversity in housing types decreases the availability of housing affordable for low- to moderate-income households who are unable to afford single-family homes. Apartments and smaller, more affordable units are also essential for many seniors and residents with disabilities.

Moreover, the City's land use regulations could go beyond just meeting the minimum FHA standards and affirmatively further and incentivize the development of affordable housing with inclusionary zoning policies. One tool the City has codified to help protect existing affordable housing stock is found in Chap. 16, Minimum Housing Standards, of the Code of Ordinances, which provides that whenever the housing inspector determines that a dilapidated building must be vacated or demolished, notice must be given to registered affordable housing organizations to allow opportunity for the organization to negotiate to make repairs, lease, or purchase the property for the purpose of providing or preserving affordable housing. (See Code of Ordinances Sec. 16-132(b)(6).) But otherwise, Gastonia has not adopted specific development incentives like density bonuses, reduced parking, or design waivers, variances, or expedited permitting for the development of affordable or low-income housing or housing for protected classes.

In addition to these public-sector barriers, the private market can also create barriers. Some landlords may refuse to rent units to households using housing choice vouchers. 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.

A similar impediment was identified in the City of Gastonia's 2020-2024 Analysis of Impediments to Fair Housing Choice, and the City has made efforts to address this issue through development of strategies in the City of Gastonia Affordable Housing Plan, participation in Gaston County's Homelessness Prevention Committee and development of the Intergovernmental & Interagency Task Force on Homelessness in Gaston County Report, planning for HOME-ARP funding to address homelessness and support affordable housing development, and continuation of programs such as the City's Homebuyer Assistance Program. However, this challenge remains and is directly tied to

impediments related to homelessness and a lack of housing options for residents with disabilities. Efforts to implement strategies to increase housing affordability, such as those contained in the recently approved Affordable Housing Plan and the Intergovernmental & Interagency Task Force on Homelessness in Gaston County Report, will be vital to increasing housing affordability in the city and county. The City's Analysis of Impediments to Fair Housing Choice draws on recommendations from these plans in recommending strategies to increase housing affordability and reduce homelessness in the city and county.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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 develop 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 upzoning 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; upzoning 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).

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The City of Gastonia is an active member of the Gaston-Lincoln-Cleveland Continuum of Care and funds technical assistance and capacity building for CoC members, including outreach to homeless persons. One of the City's strategic goals for the 2025-2029 Consolidated Plan is to provide assistance and services for residents experiencing homelessness, including collaborating 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, and collaborating with agencies in the CoC and others to provide access to coordinated support services and case management for people experiencing homelessness.

Addressing the emergency 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.

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 of Gastonia and the Gaston-Lincoln-Cleveland Continuum of Care (G-L-C CoC) support a Housing First model that prioritizes permanent housing and offers case management and other support services. Over the next five years, the City will continue to support the G-L-C CoC and homeless service providers that recognize the need to shift focus and resources to long-term, permanent housing in order to end homelessness. The City will also fund organizations that provide rapid rehousing, case management, and housing navigation services to assist homeless individuals and families, including those staying in emergency shelter, make the transition to permanent housing and prevent returns to homelessness. Finally, the City will work to increase the availability of affordable housing in Gastonia by using CDBG funds for home rehabilitation and to support the development of new affordable rental housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being

discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Housing and service providers in Gastonia work together to prevent homelessness in populations who are vulnerable to or at risk of homelessness. These groups include extremely low-income individuals and families, people discharged from institutions, and those receiving assistance from agencies addressing a variety of needs, such as housing, health, social services, education or youth needs. The City anticipates continued funding for homelessness prevention over the next five years, including tenant-based rental assistance and/or utility assistance.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

In Gastonia and throughout Gaston County, the legacy of lead-based paint in older housing poses a significant risk, particularly to young children and low-income families. Effectively addressing this issue necessitates a proactive and coordinated response that encompasses assessment, remediation, outreach, and policy reform, ensuring that all residents have access to safe and healthy housing. The City of Gastonia follows HUD's Lead Safe Housing Rule requirements in all of its federally funded affordable housing development activities. The City also connects individuals with lead safety education and volunteer opportunities for housing rehabilitation and repair.

How are the actions listed above related to the extent of lead poisoning and hazards?

Following the Lead Safe Housing Rule requirements in federally funded housing activities reduces risk of lead poisoning and hazards. The Lead Safe Housing Rule is designed to reduce hazards relating to lead-based paint in housing, which include irreversible health effects, brain and nervous system damage, reduced intelligence, and learning disabilities. Children, pregnant women, and workers are most at risk of experiencing negative health effects resulting from exposure to lead-based paint hazards. An estimated 17,930 housing units (51.6% of total housing units) in Gastonia were built before 1978 and may contain lead-based paint hazards. For these reasons, it is vital that the City of Gastonia reduce lead-based paint hazards in all federally funded housing activities.

How are the actions listed above integrated into housing policies and procedures?

The City of Gastonia integrates Lead Safe Housing Rule requirements into housing policies and procedures by following HUD's Lead Safe Housing Rule requirements in all of the City's federally funded affordable housing development activities.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The 2019-2023 5-Year American Community Survey estimates the city of Gastonia's poverty rate at 14.3%, above the statewide poverty rate of 13.2%. The city's poverty rate has decreased since the 2013-2017 5-Year American Community Survey, when it was estimated at 19.1%.

According to Gastonia's most recently updated Comprehensive Plan (2011), Gastonia has had a comparatively higher share of people living below the poverty level in comparison to its surrounding cities and region. This has been attributed to the loss of employment in the textile industry, growing rates of unemployment in other sectors, and overall lower educational attainment and lower average median household income. Several of these trends have been persistent over the past two decades. Gastonia also contains the county jail, which contributes to increased homelessness as arrested unhoused individuals often lack resources to return to their homes.

The City of Gastonia Affordable Housing Plan (2024), Analysis of Impediments to Fair Housing Choice (2024), West Franklin Redevelopment Area Plan (2019), 2025 Gastonia Comprehensive Plan (2011), and other local and regional plans detail goals for reducing poverty in the city of Gastonia and the county, including:

Economic and Workforce Development

- Increase secondary education and workforce training
- Promote child-care-friendly land use policies
- Promote reinvestment, and diversification in downtown and the Center City, to reinforce its importance as the economic, cultural, and civic center of the City
- Encourage new investment in areas that have undergone residential and retail disinvestments
- Promote convenient and concentrated commercial development that serves residents and strengthens both the local and regional market.
- Continue efforts to achieve a more balanced residential and retail growth pattern.
- Promote preservation as a tool for economic development and community revitalization.
- Promote economic growth through public-private partnerships encouraging new private sector investment
- During planning processes, such as the Consolidated Plan, the City should continue to identify place-based strategies focused on improving physical resources and building human capital in specific, defined high poverty areas.

- Address adult education needs in areas such as employment readiness, GED classes, or job training programs designed to serve residents living in high-poverty areas.
- Consider a place-based strategy in the Consolidated Plan to provide business entrepreneurial support to new or expanding businesses that fill a market niche and create jobs for low-income residents.
- Explore potential funding opportunities for limited expansion of transit services past 6:30 pm to better connect workers with jobs.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The affordable housing, workforce development, and homelessness programs detailed in this plan aim to support the achievement of the housing and economic development goals in Gastonia. To combat poverty and reduce the number of poverty-level families, the City has devoted resources to public service programs, including supporting individuals and families in poverty through homeownership and personal finance training, homeownership assistance, electric bill assistance, and housing rehabilitation. The Gaston County Workforce Development Board also provides support in all aspects of employment, including resume preparation, career development, and specific skills training. This plan continues to identify assisting persons living in poverty as a goal for the CDBG program. The City will continue to fund services to assist individuals in obtaining housing, employment, and other needs.

In addition to economic development programs, many homelessness programs and homeless service providers also address expanded employment opportunities as an avenue for combating poverty. Programs aimed at educating youth, young adults, and adults also combat poverty by developing skills that will allow residents to secure better jobs at higher wages. This plan also calls for continued support for case management services that connect individuals with employment opportunities while also supporting them in meeting other needs, such as housing and supportive services.

Jurisdiction Goals, Programs, and Policies for reducing the number of poverty-level families Conti.

Housing and Homelessness

- Eliminate conditions that contribute to slum and blight
- Facilitate historic preservation, reuse and rehabilitation
- Identify in-fill opportunities
- Maintain and strengthen the character of the City's various residential areas.
- Improve quality of existing housing through current and/or future rehabilitation and buyer assistance programs

- Continue using HOME and CDBG funds to increase and maintain the availability of affordable rental and for-sale housing in the city and county through new construction and rehabilitation, including by working with CHDOs.
- Monitor rent levels, home prices, and property taxes in Gastonia neighborhoods at risk for gentrification. As redevelopment occurs, consider ways to encourage the development of mixed-income housing or to incentivize the inclusion of affordable housing units.
- Gastonia Housing Authority and private property managers containing Project-Based Section 8 units should review their Affirmative Marketing Plans and consider new and creative marketing techniques to reach applicants of a wide variety of backgrounds.
- Launch a Housing Trust Fund through a variety of fund sources and use toward emergency rental assistance, homeowner rehabilitation/weatherization/repair assistance, first time home buyer down payment assistance, and more.
- Continue to work towards the City implementing a formal policy setting forth appropriate terms and guidelines for deploying City-owned parcels for affordable housing.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Gastonia Housing and Community Engagement Department (HCED) has a written Monitoring Policy for the purpose of providing guidelines to self-monitor as well as monitor partners, sub-recipients, and CHDOs. Through administrative funds of the program, the City of Gastonia provides staff trained in program requirements and compliance to monitor and review all proposed and the activities within those projects.

The monitoring process for projects and specific activities is determined by size, duration, type, performance measure and how the project/activity is carried out i.e. internal activity, sub-recipient activity and CHDO activity.

Internal activities are carried out by HCED professionally-trained staff. The activity is reviewed by supervisory staff and/or contractor before, during and after completion of the project/activity. The activity is monitored for compliance before being placed and/or completed in HUD's Integrated Disbursement and Information System (IDIS). Each activity is monitored for (1) National Objective and Outcome; (2) Eligibility & Matrix Code; (3) Financial Feasibility; (4) Compliance; and (5) Accomplishment Data.

Sub-recipient activities are defined through an approved contract with the Housing and Community Engagement Department Each sub-recipient is monitored annually, bi-annually or quarterly depending upon the subrecipient's experience and compliance history. Monitoring is performed on-site, if possible, by reviewing activity files for requirements such as internal activities, which can encompass: objective and outcome, eligibility, financial feasibility and records, compliance and accomplishment data.

The written policy as of May 2011 of the Division states:

Risk Assessment

The City of Gastonia periodically looks at all subrecipients to ascertain whether or not comprehensive monitoring is required. Generally, those who have been in the program for longer periods of time are less high risk than any new subrecipients who might not yet be thoroughly familiar with program regulations and policies. Sub-recipients are monitored annually unless staff ascertains the need for semi-annual visits.

Monitoring Schedule

As soon as possible after the beginning of a new fiscal year, the annual sub-recipient monitoring schedule will be established. The subrecipients will be given ample notice of any upcoming monitoring

visit, and what they might expect as well as what to have available for the City representative to review. On-site sub-recipients will be evaluated at the beginning of each fiscal year to determine the need for a detailed monitoring visit. With daily communication, continued project interaction, financial reimbursement requests and monthly reporting, detailed annual monitoring may not be required.

Conducting On-Site Monitoring

The subrecipient is first notified about the purpose of the visit and to set the date for the visit. A formal notification letter will then be sent to the subrecipient that would include:

1. Confirmation of the date for the review
2. Scope of the monitoring
3. Information needed for review during the visit
4. Sub-recipient staff persons who would be needed for interviews or assistance during review

Follow Up

As a follow-up to the monitoring visit, a formal written notification of the results will be provided to the subrecipient, pointing out any problems and recognizing any successes. This monitoring letter will create a permanent written record for both the City and the subrecipient. The letter will outline concerns and findings as well as deadlines for a written response and corrective actions. The City of Gastonia is responsible for ensuring that all subrecipients correct any problems found as a result of such monitoring.

Expected Resources

AP-15 Expected Resources - 91.420(b), 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: \$		

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.
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 53 - 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 - 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	Safe and Decent Affordable Housing	2025	2029	Affordable Housing	Central 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
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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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 54 – 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.

AP-35 Projects - 91.420, 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.

#	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 55 – 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: \$2,861.00
	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.
	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: \$213,335.00
	Description	Program designed to assist low- to moderate-income families in addressing health and safety issues in housing
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	8 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: \$356,826.00
	Description	New construction of affordable housing units
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing added- 4 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	HOME: \$112,249.25
	Description	Program to help individual households acquire permanent housing
	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 - 4 households assisted
	Location Description	County-wide

	Planned Activities	Program to help individual households acquire permanent housing.
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AP-50 Geographic Distribution - 91.420, 91.220(f)

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

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 56 - 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 - 91.420, 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 57 - 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 58 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing - 91.420, 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 - 91.420, 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 - 91.420, 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 - 91.420, 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 - 91.420, 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:

Consolidated Plan	Gastonia	180
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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 (WHLP) 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

Attachments

Participation record

Meeting and survey flyers, public meeting notices, online and newspaper advertising, public presentation, survey results, public comments

**Meeting and survey flyers, public meeting notices, online
and newspaper advertising**



WHAT ARE YOUR HOUSING NEEDS? YOUR INPUT IS CRUCIAL!

The City of Gastonia, NC is currently developing its **Five-Year Consolidated Plan** to identify and prioritize **housing, community development, and support service** needs for funding over the next five years.

Help us identify the city's most pressing needs!



IN PERSON MEETING

Monday, December 2nd
6:30 PM @ Adult Recreation Center
519 W Franklin Blvd, Gastonia, NC
28052



VIRTUAL MEETING

Wednesday, December 4th
2 PM via Zoom
Please pre-register @
tinyurl.com/gastoniaconplan

Learn more about the plan at gastoniaconplan2025.com

Individuals requiring special accommodations at these public meetings should call the ADA Coordinator at (704) 866-6861 or (704) 866-6843 for TDD users within forty eight (48) hours of the meeting.



Take the survey!
[surveyMonkey.com/r/
gastonia2025conplan](https://surveyMonkey.com/r/gastonia2025conplan)



Register here for
the virtual meeting!



VIRTUAL FOCUS GROUPS



The City of Gastonia needs your help in identifying the city's housing, community development, and support service needs.

Participants will receive a \$20 gift card for sharing their knowledge and time with us.

DATES AND REGISTRATION

- 1.** Tuesday, January 14th
2:00 PM EST
Register at: tinyurl.com/yeym3hxn
- 2.** Wednesday, January 15th
11:00 AM EST
Register at: tinyurl.com/3n58w47m
- 3.** Thursday, January 16th
1:00 PM EST
Register at: tinyurl.com/5n9ymm59

Learn more about the plan at gastoniaconplan2025.com and take the survey at surveymonkey.com/r/gastonia2025conplan.



WHAT ARE YOUR HOUSING NEEDS? YOUR INPUT IS CRUCIAL!

The City of Gastonia, NC is currently developing its **Five-Year Consolidated Plan** to identify and prioritize **housing, community development, and support service** needs for funding over the next five years.

Help us identify the city's most pressing needs by taking our survey!

Survey closes: January 31st, 2025

Visit our survey website or scan the QR code
surveymonkey.com/r/gastonia2025conplan



Learn more about the plan at gastoniaconplan2025.com

GASTONIA
CITY OF GASTONIA

HOME PROJECTS CONSOLIDATED PLAN CONTACT DONATE

The City of Gastonia, NC is excited to develop its
2025-2029 Consolidated Plan
The plan will identify key areas and priorities for funding regarding
community and economic development, affordable housing, and social service
programs across the city.

[LEARN MORE](#)

We need your input!

As a part of the Consolidated Plan a hearing from citizens, mediation, and community meetings is needed to help create the city's vision for the future. We need your input on the plan and how it will affect you.



Community Meetings

Monday,
December 2

Community Meeting #1 - Adult Recreation Center

6:30 PM

Attend a community meeting to voice your thoughts on the city's vision, strategy, housing and community development needs and opportunities.

Adult Recreation Center, 521 W
Franklin Trail, Gastonia, NC 28053

Wednesday,
December 4

Community Meeting #2 - Virtual

2:00 PM

Virtual (via Zoom) - [Click here to register](#)

Virtual (via Zoom)

 [HOME](#) [PROJECT INFO](#) [READ THE DRAFT PLAN](#) [GET INVOLVED](#) [CONTACT](#)



Read & Comment on the Draft Plan

Click below to download the draft 2025-2029 Consolidated Plan and 2025 Annual Action Plan; then use the form below to submit comments on the draft plan.

The 30-day public comment period runs from [Thursday, April 17, 2025](#) through [Sunday, May 18, 2025](#).

 [HOME](#) [PROJECT INFO](#) [READ THE DRAFT PLAN](#) [GET INVOLVED](#) [CONTACT](#)

Draft 2025-2029 Consolidated Plan & 2025 Annual Action Plan

[Download Draft 2025-2029 Consolidated Plan & 2025 Annual Action Plan](#) [Download](#)

Comment on the Draft Plan

Comments form

Name

Comment

Please use this comment form to submit comments on the draft plan from Thursday, April 17, 2025 through Sunday, May 18, 2025. See below for information on additional ways to access the plan and how to submit written comments.





Other Ways to Access the Plan

- City of Gastonia website: <http://gastonia.nc.gov/development>
- Gastonia website: <http://gastonia.nc.gov>
- Gaston Public Library - 20711 Gordon Road, Gastonia, NC 28841
- Trade Center - 915 N. First Street, Gastonia, NC 28843
- Justice Center - 1011 North Lane, Gastonia, NC 28842
- City of Gastonia - 215 N. Fayette Street, Gastonia, NC 28842
- Planning and Community Development Department - 1008 York Street, Gastonia, NC 28843, Monday through noon 8:00am-5:00pm, provide an <http://www.gastonia.nc.gov/development>



Submit Written Comments



Written comments will be accepted through the end of the public comment period, **Monday, May 15, 2025**. Comments are due at the end of 5:00pm.

To:
Attn: Planning
City of Gastonia Planning and Community Development Department
101 East 17th
Gastonia, NC 28842

In Person:
Office of Municipal Planning
101 East 17th
Gastonia, NC 28842

By Mail:
Planning@cityofgastonia.com



Attend a Public Hearing

The City of Gastonia will hold two public hearings to provide an opportunity for citizens to provide input on the draft plan. Citizens are encouraged to attend both hearings to provide input on the draft plan. Citizens are encouraged to attend both hearings to provide input on the draft plan.

PROVIDING FOR SPECIAL ACCOMMODATIONS AT THE PUBLIC HEARING SHOULD CALL THE LAW OFFICER ON DUTY AT 704.738.1111. For more information, please contact the City of Gastonia at 704.738.1111.

For more information, please contact the City of Gastonia at 704.738.1111. For more information, please contact the City of Gastonia at 704.738.1111.



Public Hearings

Monday, April 28

Public Hearing #1 and Citizens Advisory Board Meeting (Continued)

6 pm

For more information, please contact the City of Gastonia at 704.738.1111. For more information, please contact the City of Gastonia at 704.738.1111.

304 N. Gastonia Street, Gastonia, NC 28743
704.738.1111

Monday, May 12

Public Hearing #2

6 pm

For more information, please contact the City of Gastonia at 704.738.1111. For more information, please contact the City of Gastonia at 704.738.1111.

304 N. Gastonia Street, Gastonia, NC 28743
704.738.1111

GASTONIA
2025-2029 CONSOLIDATED PLAN DRAFT
PUBLIC COMMENT PERIOD
 Thursday, April 17 - Sunday, May 18, 2025

Help us define the strategic priorities and improve quality of life.

Starting April 17, 2025, the draft of the 2025-2029 Consolidated Plan will be open for public comment for 30 days. The plan outlines and prioritizes HUD activities regarding housing and community development.

HOW CAN I ACCESS THE PLAN?

- City of Gastonia website: <https://www.gastonia.org>
- Genevieve Public Library - 1055 S. Ardwick Boulevard
- East Chapelwood Community Center - 1000 E. Church Street
- East Center - 1000 E. Church Street
- East Edge Center - 1000 E. Church Street
- East Main Center - 1000 E. Church Street

PURPOSE OF THE PUBLIC HEARINGS

- Learn about the City's proposed future priorities for housing and community development
- Share your feedback on goals, strategy, and community needs
- Make your voice heard in decisions that impact housing, neighborhood, and quality of life
- Get informed about opportunities for community partnerships and funding

HOW CAN I ATTEND?

In person or virtually!

PUBLIC HEARING #1
 Monday, April 28, 2025 - 8pm
 Gastonia Municipal Center
 100 S. Main Street
 Gastonia, NC 28752

PUBLIC HEARING #2
 Monday, May 12, 2025 - 8pm
 100 S. Main Street
 Gastonia, NC 28752

Platform: Webex.com
 Meeting number: 2525 271 0245
 Meeting password: 123456789

Platform: Webex.com
 Meeting number: 2525 271 0245
 Meeting password: 123456789

FOR MORE INFORMATION:
 CALL OR VISIT OUR WEBSITE!
[HTTP://WWW.GASTONIA.ORG](http://www.gastonia.org)

704-656-0756
 or
 704-300-5745

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 🚨 **LAST CHANCE TO COMMENT!** The public comment period for the 2025-2029 Consolidated Plan closes Sunday, May 18! Be heard on important issues like:

- ✅ Affordable housing
- ✅ Community partnerships
- ✅ Neighborhood improvements

Submit your input before time runs out: <https://loom.ly/njcz2hg>

#FinalCall #SpeakUpGastonia #BetterTogether

No comments yet.
 Start the conversation.

1 like
 May 15

City of Gastonia Government's post



City of Gastonia Government

May 16 · 🌐



🔴 **LAST CHANCE TO COMMENT!** The public comment period for the 2025–2029 Consolidated Plan closes Sunday, May 18! Be heard on important issues like:

- ✅ Affordable housing
- ✅ Community partnerships
- ✅ Neighborhood improvements

📧 Submit your input before time runs out: <https://loom.ly/njez2hg>

#FinalCall #SpeakUpGastonia #BetterTogether

GASTONIA
2025-2029 CONSOLIDATED PLAN DRAFT
PUBLIC COMMENT PERIOD
Thursday, April 17 - Sunday, May 18, 2025

Play an active role in shaping local priorities and improving quality of life.

Starting April 17, 2025, the draft of the 2025-2029 Consolidated Plan will be open for public comment for 30 days. The plan outlines and prioritizes HUD activities regarding housing and community development.

HOW CAN I ACCESS THE PLAN?

- City of Gastonia website: <https://gastonia.nc.gov>
- Gaston Public Library - 1355 E. Garrison Boulevard
- Email request to: 732221342@gastonia.nc.gov
- Erwin Center - 913 N Pryor Street
- Phillips Center - 1031 Echo Lane
- T. Jeffers Center - 213 N Hartman St.

PURPOSE OF THE PUBLIC HEARINGS?

- Learn about the City's proposed 5-year priorities for housing and community development.
- Share your feedback on goals, strategies, and community needs.
- Make your voice heard in decisions that impact housing, neighborhoods, and quality of life.
- Get informed about opportunities for community partnerships and funding.

Note: Requires download of webex.com

HOW CAN I ATTEND?
In-person or virtually!

PUBLIC HEARING #1
Monday, April 28, 2025 - 6pm
Garland Municipal Business Center
P1m Conference Room-1st floor
150 S. York Street,
Gastonia, NC 28052

PUBLIC HEARING #2
Monday, May 17, 2025 - 6pm
Gastonia City Hall
Spindle Conference Room-2nd floor
181 S. South Street,
Gastonia, NC 28052



Danette Dye • 3rd+
 Director of Housing & Community Engagement - City of Gastonia
 2mo • Edited •

+ Follow ...

Gastonia's 2025 Consolidated Plan Draft will be available beginning Thursday, April 17, 2025 through Sunday, May 18, 2025. Learn more and get involved! Visit <https://lnkd.in/eEzyniju> for more details!

GASTONIA
2025-2029 CONSOLIDATED PLAN DRAFT
PUBLIC COMMENT PERIOD
 Thursday, April 17 - Sunday, May 18, 2025

Play an active role in shaping local priorities and improving quality of life.

Starting April 17, 2025, the draft of the 2025-2029 Consolidated Plan will be open for public comment for 30 days. The plan outlines and prioritizes HUD's activities regarding housing and community development.

HOW CAN I ACCESS THE PLAN?

- City of Gastonia website <https://gastonienc.gov>
- Gaston Public Library - 1555 E. Garrison Boulevard
- Email request to: zsuzsi.kadan@gastonienc.gov
- Erwin Center - 913 N Pryor Street
- Phillips Center - 1031 Echo Lane
- T Jeffers Center - 213 N Hartman St

PURPOSE OF THE PUBLIC HEARINGS?

- Learn about the City's proposed 5-year priorities for housing and community development
- Share your feedback on goals, strategies, and community needs
- Make your voice heard in decisions that impact housing, neighborhoods, and quality of life
- Get informed about opportunities for community partnerships and funding

Note: Requires download of webex.com

HOW CAN I ATTEND?

In-person or virtually!

PUBLIC HEARING #1
 Monday, April 28, 2025 - 6pm
 Garland Municipal Business Center
 Plm Conference Room-1st floor
 150 S. York Street,
 Gastonia, NC 28052

Platform: Web.webex.com
 Meeting number: 2537 998 6525
 Meeting password: BenCzUUA626

PUBLIC HEARING #2
 Monday, May 12, 2025 - 6pm
 Gastonia City Hall
 Spindle Conference Room-2nd floor
 181 S South Street,
 Gastonia, NC 28052

Platform: Web.webex.com
 Meeting number: 2539 979 3083
 Meeting password: Mu9ys55WuKz

NEED ASSISTANCE OR WANT MORE INFORMATION?
 CALL OR VISIT OUR WEBSITE AT
[HTTPS://GASTONIENC.GOV](https://GASTONIENC.GOV)

704-866-6758
 or
 704-866-6745

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Sun Journal | The Daily News | The Star
The Free Press | Gaston Gazette

PO Box 631697 Cincinnati, OH 45263-1697

AFFIDAVIT OF PUBLICATION

City of Gastonia
150 S. York Street
Gastonia NC 28052

STATE OF NORTH CAROLINA, COUNTY OF GASTON

The Gaston Gazette, a newspaper printed and published in the city of Gastonia, and of general circulation in the County of Gaston, State of North Carolina, and personal knowledge of the facts herein state and that the notice hereto annexed was Published in said newspapers in the issue dated:

04/16/2025

and that the fees charged are legal.
Sworn to and subscribed before on 04/16/2025

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Notary, State of WI, County of Brown

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City of Gastonia
Five-Year Consolidated Plan
2025-2029/2025 Annual Action
Plan
Combined Public Notice of
30-Day Public Comment
Period and Public Hearings
The City of Gastonia
prepared a draft version
of its 5-year 2025-2029
Consolidated Plan. The
plan outlines activities
related to the Community
Development Block Grant
(CDBG) and HOME Invest-
ment Partnerships (HOME)
Programs and what activi-
ties are to be conducted.
Full details of the process
are available on the City of
Gastonia website at <https://www.cityofgastonia.gov/community-development.html> under the
section plans, reports and
notices.

30-day public comment
period: Thursday, April 17,
2025 to Sunday, May 18, 2025

Plans may be viewed at the
following locations:
City of Gastonia - Garland
Center
Gastonia Public Library - 1535
E. Garrison Boulevard
Erwin Center - 913 N. Fryar
Street
Phillips - 203 Echo Lane
T. Jeffers - 121N. Hartman
Street

Public Hearing #1
Date and Location: Monday
April 28, 2025, 8:00 a.m.,
in the Babbin Conference
Room located at the Garland
Municipal Business Center,
150 S. York Street, Gastonia,
NC 28052
Virtual Link:
<https://cityofgastonia.webex.com/join?meetingid=4495ed3fd44c3e681c1ac10d63>

Public Hearing #2
Date and Location: Monday,
May 12, 2025, 8:00 a.m.,
in the Binkle Conference
Room located at the Garland
Municipal Business Center,
150 S. York Street, Gastonia,
NC 28052
Virtual Link:
<https://cityofgastonia.webex.com/join?meetingid=4495ed3fd44c3e681c1ac10d63>

For more information,
please visit the City of
Gastonia website mentioned
above.

"INDIVIDUALS REQUIR-
ING SPECIAL ACCOMMODA-
TIONS AT THIS PUBLIC
HEARING SHOULD CALL
THE ADA COORDINATOR
AT (704) 866-6661 OR (704)
866-6863 FOR TDD USERS
WITHIN 48 HOURS OF THE
PUBLIC HEARING."
Esta información está
disponible en español o en
cualquier otro idioma bajo
petición. Por favor, póngase
en contacto con Doretha Dye
al 704-866-6755 o en 150 South
York Street, Gastonia, NC
de adelantado para esta
solicitud.

Doretha Dye, Director of
Housing and Community
Engagement
City of Gastonia
20 - April 16, 2025
May 1, 2025
April 16, 2025
LWLA00275388

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AFFIDAVIT OF PUBLICATION

City of Gastonia
156 S. York Street
Gastonia NC 28052

STATE OF NORTH CAROLINA, COUNTY OF GASTON

The Gaston Gazette, a newspaper printed and published in the city of Gastonia, and of general circulation in the County of Gaston, State of North Carolina, and personal knowledge of the facts herein state and that the notice hereto annexed was Published in said newspapers in the issue dated:

05/01/2025

and that the fees charged are legal,
Sworn to and subscribed before on 05/01/2025

Legal Clerk

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State of Wisconsin

City of Gastonia
Five-Year Consolidated Plan
2025-2029/2025 Annual Action
Plan

Combined Public Notice of
30-Day Public Comment
Period and Public Hearings

The City of Gastonia prepared a draft version of its 5-year 2025-2029 Consolidated Plan. The plan outlines activities related to the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs and what activities are to be conducted. Full details of the process are available on the City of Gastonia website at <https://gastonia.nc.gov/community-development.html> under the section plans, reports and notices.

30-day public comment period: Thursday, April 17, 2025 to Sunday, May 18, 2025

Plans may be viewed at the following locations:
City of Gastonia – Garland Center
Gastonia Public Library – 1555 E. Garrison Boulevard
Erwin Center – 913 N Pryor Street
Phillips – 2031 Echo Lane
Jettison – 121 N Hartman Street

Public Hearing #1

Date and Location: Monday
April 28, 2025, 6:00 p.m.,
in the Bobbin Conference
Room located at the Garland
Municipal Business Center,
150 S York Street, Gastonia,
NC 28052

Virtual Link:
<https://cityofgastonia.webex.com/cityofgastonia/j.php?MTID=110a1b82bcd094452664c178110f88c>

Public Hearing #2

Date and Location: Monday,
May 12, 2025, 6:00 p.m.,
in the Spindle Conference
Room located at the Garland
Municipal Business Center,
150 S York Street, Gastonia,
NC 28052

Virtual Link:
<https://cityofgastonia.webex.com/cityofgastonia/j.php?MTID=116268ff196cd3cd54d35e81e15c12d63>

"INDIVIDUALS REQUIRING SPECIAL ACCOMMODATIONS AT THIS PUBLIC HEARING SHOULD CALL THE ADA COORDINATOR AT (704) 866-6861 OR (704) 866-6863 FOR TDD USERS WITHIN 48 HOURS OF THE PUBLIC HEARING."

Esta información está disponible en español o en cualquier otro idioma bajo petición. Por favor, contacte en contacto con Danielle Dye al 704-866-6758 o en 150 South York Street, Gastonia, NC de alojamiento para esta solicitud.

Danielle Dye, Director of
Housing and Community
Engagement
City of Gastonia
20 – April 16, 2025
May 1, 2025
May 1 2025
LW-40286041

Public presentation



City of Gastonia 2025-2029 Consolidated Plan and 2025 Annual Action Plan

December 2024



CONSOLIDATED PLAN & ANNUAL ACTION PLAN

- Identifies and prioritizes community development and housing needs
- Serves as funding application for the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME)
- Develops a strategy to target federal grant money to areas with greatest needs



COMMUNITY ENGAGEMENT



- Project website:
GastoniaConPlan2025.com
- Housing and community needs survey
- Community workshops
- Stakeholder interviews
- Resident focus groups



WHAT ARE YOUR HOUSING NEEDS?
YOUR INPUT IS CRUCIAL!



The City of Gastonia, NC is currently developing its **Five-Year Consolidated Plan** to identify and prioritize **housing, community development, and support service** needs for funding over the next five years.

Help us identify the city's most pressing needs!

 <p>IN PERSON MEETING Monday, December 2nd 6:30 PM @ Adult Recreation Center 519 W Franklin Blvd, Gastonia, NC 28052</p>	 <p>VIRTUAL MEETING Wednesday, December 4th 2 PM via Zoom Please pre-register @ tinyurl.com/gastoniaconplan</p>
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Learn more about the plan at gastoniaconplan2025.com

Individuals requiring special accommodations at these public meetings should call the ADA Coordinator at (704) 866-6881 or (704) 866-5843 for TDD users within forty-eight (48) hours of the meeting.

 <p>Take the survey! surveymonkey.com/r/gastonia2025conplan</p>	 <p>Register here for the virtual meeting!</p>
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PROJECT TIMELINE

- **Community engagement and data gathering:** November-December 2024
- **Read and comment on the draft plan on project website:** March-April 2025
- **Plan Finalization and Approval:** May 2025



CDBG FUNDING OBJECTIVES

- Develop communities through:
 - Decent housing
 - Suitable living environment
 - Expanded economic opportunity
- Result in:
 - Benefit to people with low or moderate incomes
 - Prevent or eliminate slum or blight
 - Meet an urgent need



CDBG ELIGIBLE ACTIVITIES

- Wide variety, including:
 - Housing & other property activities
 - Public facilities & public services
 - Economic development activities
 - Funding to nonprofit organizations
 - Planning and administration
 - Other activities



HOME FUNDING OBJECTIVES

- Ensure long term affordability of housing
- Target assistance to households with less than 80% of area median income

Eligible Activities:

- Homeowner rehabilitation, repair, and reconstruction
- Homebuyer activities such as acquisition, rehabilitation, new construction, and downpayment assistance
- Rental housing acquisition, rehabilitation, and new construction
- Rental assistance



GET INVOLVED!

Take the online housing + community needs survey, find meeting information, and read/ comment on the draft plans at:

GastoniaConPlan2025.com

Share more comments:

info@mosaiccommunityplanning.com

P.O. Box 170349

Atlanta, GA 31117

770-366-7893



DISCUSSION

DISCUSSION

- **What types of housing needs are greatest in the community?** (e.g. workforce housing, affordable rental housing, housing for people who are homeless, assistance for first-time homebuyers, rehab/repair programs for homeowners, housing for seniors or people with disabilities, etc.)

DISCUSSION

- **What do you believe are the area's greatest community development needs?**
(e.g. job training, homeless prevention, parks/playgrounds, youth activities, senior centers, sidewalks, etc.)

DISCUSSION

- **What types of needs related to homelessness do you see in Gastonia?**
- Examples of this include shelter resources like overnight shelters, domestic violence shelters, or hotel vouchers; programs like transitional housing and work readiness; street outreach programs; etc. – any programs or resources specifically targeting the needs of people currently homeless OR preventing people from becoming homeless.

DISCUSSION

- **What recent community development or housing initiatives have been especially successful in the area?**
- **Are there any housing, homelessness or community development programs you would like to see the City continue/ expand? Or new things you would like to see them try?**

GET INVOLVED!

Take the online housing + community needs survey, find meeting information, and read/ comment on the draft plans at:

GastoniaConPlan2025.com

Share more comments:

info@mosaiccommunityplanning.com

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Atlanta, GA 31117

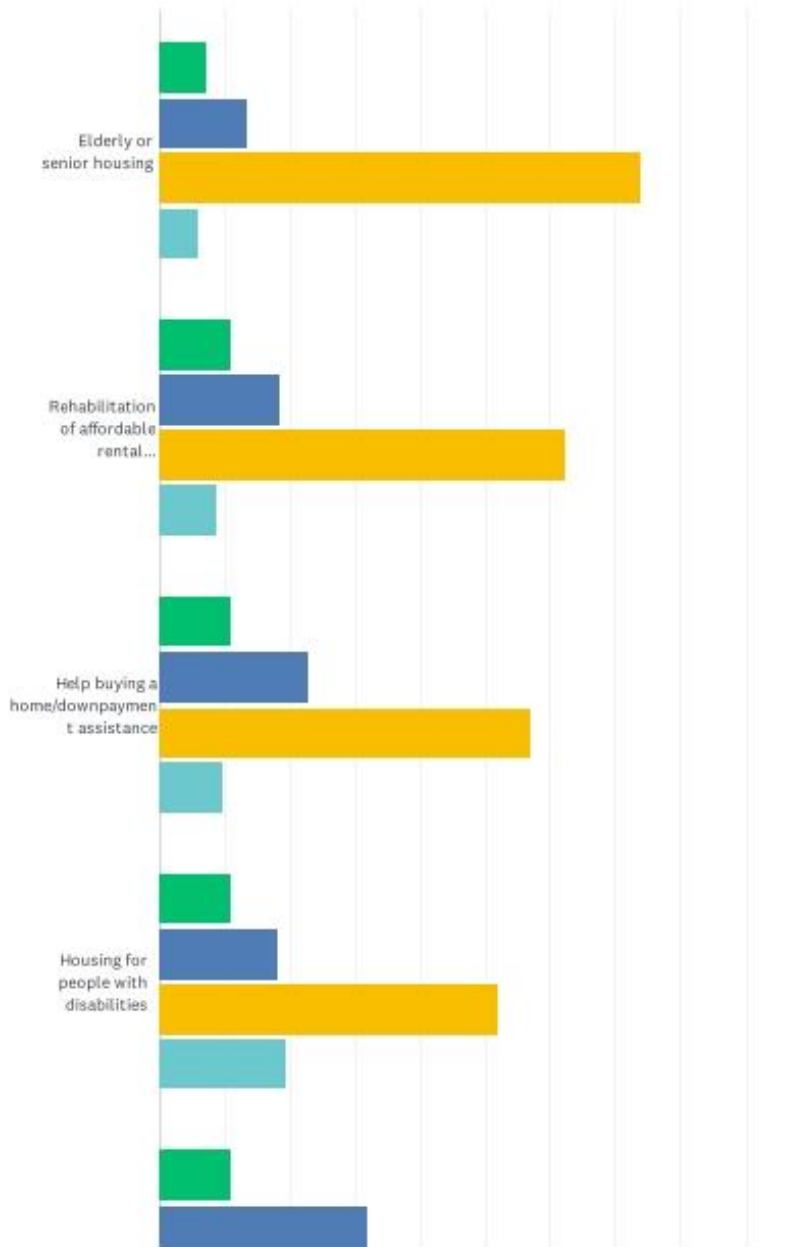
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Survey results

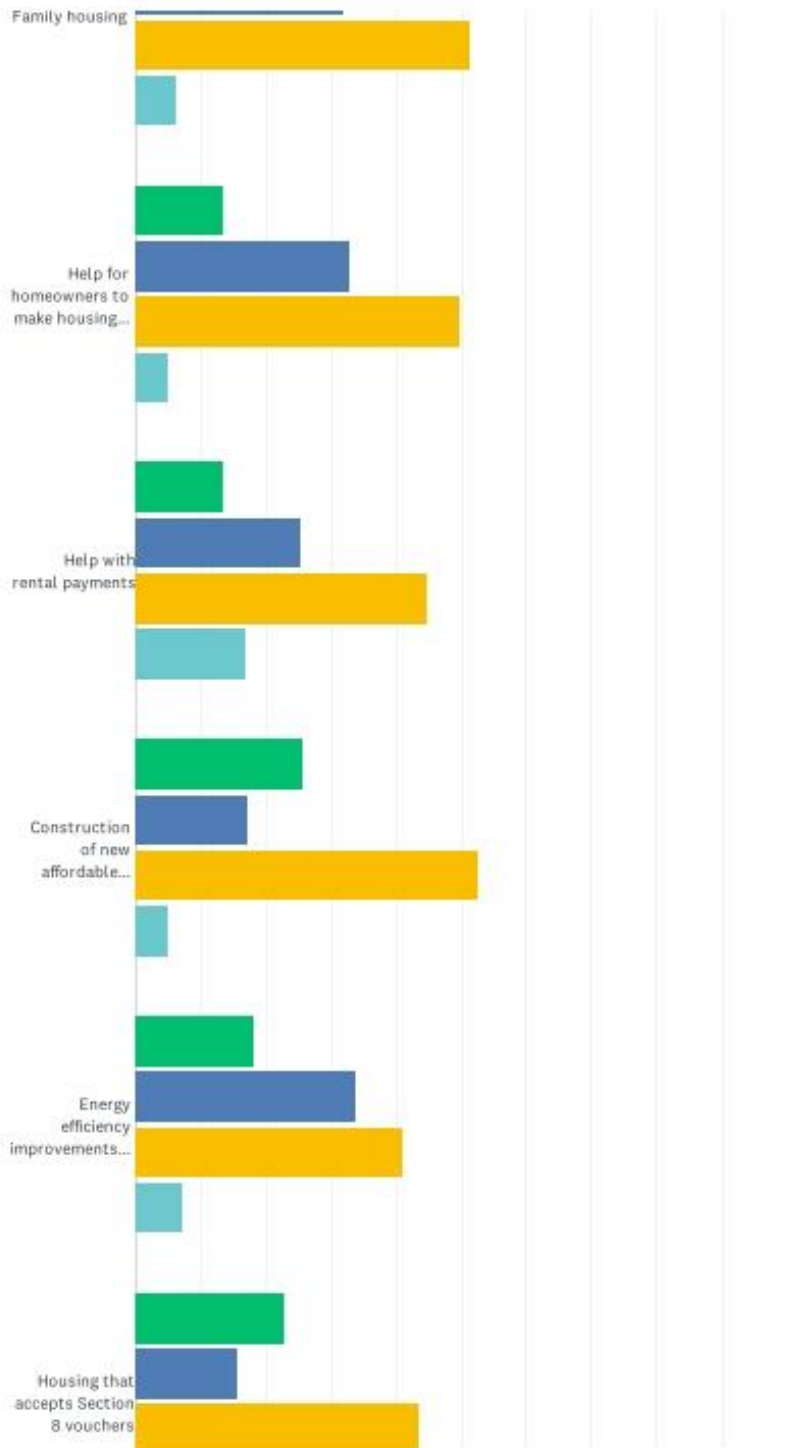
Q1 Please rate the following affordable housing needs in Gastonia on a scale ranging from a low need to a high need.

Answered: 83 Skipped: 0

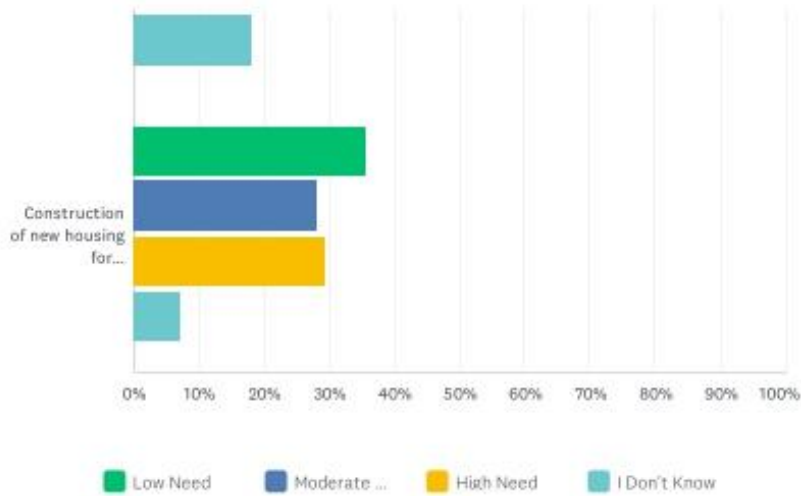


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Gastonia Housing and Community Needs Survey



Gastonia Housing and Community Needs Survey



	LOW NEED	MODERATE NEED	HIGH NEED	I DON'T KNOW	TOTAL	WEIGHTED AVERAGE
Elderly or senior housing	7.23% 6	13.25% 11	73.49% 61	6.02% 5	83	1.71
Rehabilitation of affordable rental housing/apartments	10.98% 9	18.29% 15	62.20% 51	8.54% 7	82	1.56
Help buying a home/downpayment assistance	10.84% 9	22.89% 19	56.63% 47	9.64% 8	83	1.51
Housing for people with disabilities	10.84% 9	18.07% 15	51.81% 43	19.28% 16	83	1.51
Family housing	10.98% 9	31.71% 26	51.22% 42	6.10% 5	82	1.43
Help for homeowners to make housing improvements	13.25% 11	32.53% 27	49.40% 41	4.82% 4	83	1.38
Help with rental payments	13.25% 11	25.30% 21	44.58% 37	16.87% 14	83	1.38
Construction of new affordable rental units	25.61% 21	17.07% 14	52.44% 43	4.88% 4	82	1.28
Energy efficiency improvements to housing	18.07% 15	33.73% 28	40.96% 34	7.23% 6	83	1.25
Housing that accepts Section 8 vouchers	22.89% 19	15.66% 13	43.37% 36	18.07% 15	83	1.25
Construction of new housing for homeownership	35.37% 29	28.05% 23	29.27% 24	7.32% 6	82	0.93

#	PLEASE USE THE SPACE BELOW TO SHARE ANY OTHER THOUGHTS ABOUT HOUSING NEEDS IN GASTONIA.	DATE
1	Enough of the environment has been destroyed. Stop building	1/6/2025 6:39 PM
2	I was able to buy a home in 2007 with the assistance of one of your down payment programs for first time home buyers. I would love to see more of those programs offered!	1/4/2025 9:31 PM

Gastonia Housing and Community Needs Survey

3	We don't need anymore housing built in Gastonia. We are about to have 400+ new homes here off Chapel Grove Rd and beyond! New homes require NEW SCHOOLS!! This is getting ridiculous.	1/4/2025 2:42 PM
4	We need to build and improve schools before building anymore houses!! Overcrowding is an issue. Or rezone some of the schools.	1/3/2025 8:04 PM
5	We need housing that won't price those attempting to climb out of homelessness, poverty, or financial troubles. Which means in large part, rent controls on landlords.	1/3/2025 11:46 AM
6	Affordable housing f those that have income and homeless and the ones that do not have income help them get jobs	12/28/2024 9:45 AM
7	Low income housing should be spread evenly across the City.	12/27/2024 9:30 PM
8	More inventory in general.	12/5/2024 10:18 AM
9	Do not allow any further zone changes, especially through annexation, of the R-1 zoning in the Union New Hope Rd area. This area is designated the Garden Sector. I along with many neighbors want to retain our rural, low density housing environment. High density housing belongs in the City Center, not a rural area.	12/2/2024 5:26 PM
10	Gaston County went from an affordable housing city to a city that has out priced it's self for the average working citizen. Seven years ago a single person could afford a home in Gaston County but, that has changed over the last several years. Even the rent in Gaston County has gone out of site for a one bedroom apartment. You used to be able to rent for under \$1000 a month but, now it averages \$1200 to \$1600 per month.	12/2/2024 8:59 AM
11	The city needs a set curfew for all residents. Neighbors should be in violation, if they park across the street from someone else house. Lots of crimes reported but no arrests. More police drones. Cameras should be out on utility light poles to monitor criminal activities.	12/1/2024 6:18 AM
12	We are having more housing developments built both downtown and throughout Gastonia. We need to maintain height restrictions of buildings throughout downtown. That will keep our city special. Otherwise we risk facing a building boom then a thinning out. No one will want to stay. It will be like any other place. Our family and senior housing developments need to match the local wages of our town. The city needs to diversify builders and not let only 3 in the area. We also need to resist developers from buying all of the rentals. When only a few own all of the houses they are able to raise rents.	11/27/2024 8:53 PM
13	Dog parks and safe places to walk with dogs.	11/27/2024 8:30 PM
14	Need affordable housing for single, one income, working adults. Tiny homes or safe modular home developments are needed.	11/27/2024 4:38 PM
15	We do not need anymore low income housing in Gastonia. It brings down the property values of neighbors and increases crime.	11/27/2024 12:12 PM
16	Need to develop smart . It's our time.	11/27/2024 9:00 AM
17	We have houses, lots of them. But we also have LOTS of slumlords who need to be held accountable and their properties to a certain standard. The house next to me is a rental and is has MULTIPLE holes in the foundation but people live in it. Rental homes should require a permitting process with a codes inspection every few years. People are living in unacceptable conditions because local slumlords don't make repairs or improvements and uneducated tenants don't know their rights. If the landlords aren't willing to improve and maintain the properties the city should seize them and sell them to homeowners who will occupy them and care for them.	11/27/2024 8:21 AM
18	Income-based housing needs are at the highest they have been. Section 8 offers little assistance and cites "staffing shortages" and HUD renovation requirements as reasons they do not assist more individuals.	11/26/2024 4:22 PM
19	A task force to address the number of slumlords in Gastonia preying on homeless and low income persons.	11/26/2024 3:35 PM
20	Fixing up the homes we already have in Gastonia is really important. It helps people stay in their homes and keeps our neighborhoods strong. Families who have lived here a long time can keep living here and feel proud to call Gastonia home. We also need to help new families buy their first homes by giving them down payment assistance. This would make it easier for	11/26/2024 11:15 AM

Gastonia Housing and Community Needs Survey

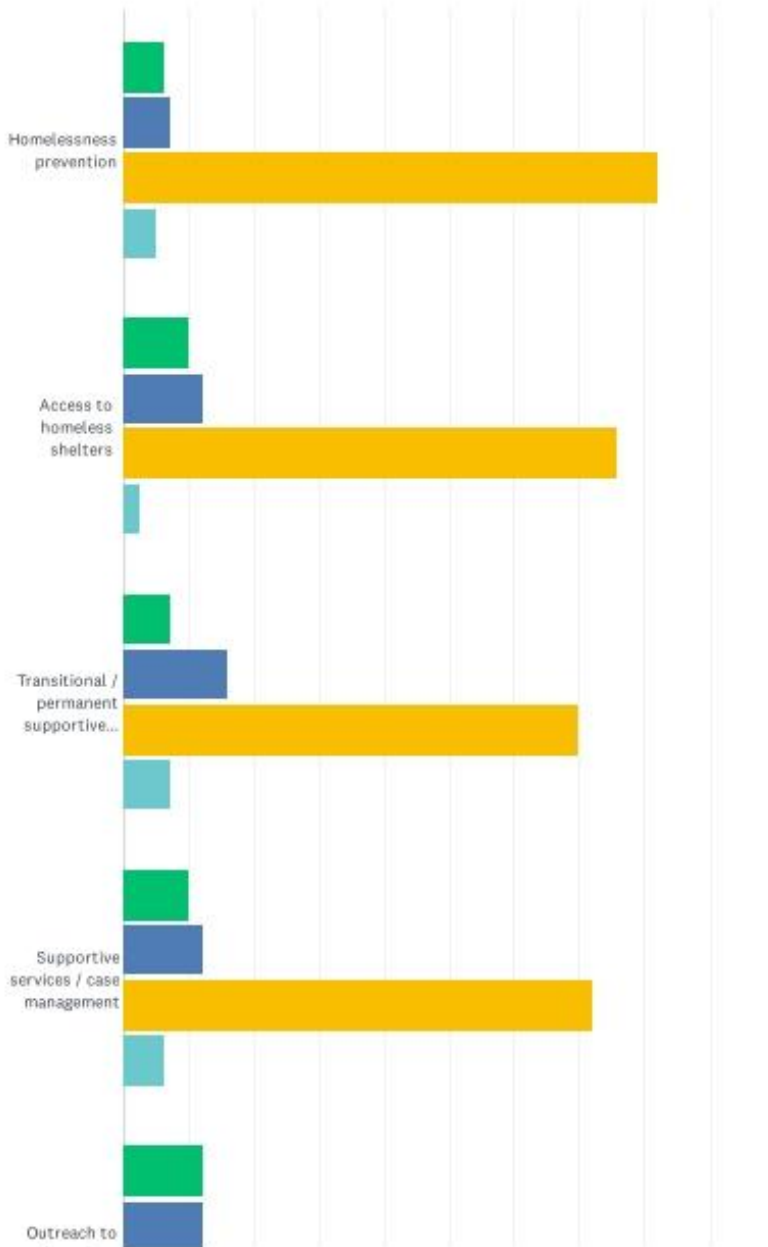
them to get started and become part of our community. When people own homes here, they feel more connected and loyal to Gastonia, which makes our city even better.

21	We need more affordable housing as well as programs like TBRA	11/26/2024 9:36 AM
22	Programs like tenant based rental assistance are helpful, but require a lot of man power to operate and do not always lead to the desired outcomes like tenants being able to pay rent on their own.	11/26/2024 9:14 AM
23	To much over building. The city is wall to wall and nothing left to build on. Anything for a buck regardless of how the citizens feel	11/22/2024 1:18 AM
24	Help for homeowners to make housing improvements would be useful, especially because some were not able to receive FEMA relief or didn't know they could. Our aging population can have difficulty making housing improvements due to changing finances and being physically unable to. This is how we make Gastonia a more beautiful place to live, IMO: support homeowners with housing improvements. Just think of how many people complain about the "bad parts of town" where homes are unkept and other members in our community are given a bad impression... it is not to fault those people in need of improvements, but to support them. With the Charlotte area being the most expensive in North Carolina in terms of rent, Gastonia is considered a part of that area statistically and I feel that we have plenty of housing that just needs to be made more affordable, or needs to be renovated. My partner and I are either looking to rent or to buy, and we have been told multiple times not to look at renting or even buying from certain property management companies due to maintenance issues and pricing with rental units AND homes. If that severely limits our options, I know it is restricting for others as well. I don't want to have to move out of Gastonia because of affordability but that is what my partner and I are currently contemplating while we search for housing. People honestly just want a nice, affordable place to live; they don't want to feel like they live in a dump.	11/21/2024 12:10 PM
25	Senior Housing is a real need in Gaston County-but it needs to be affordable for fixed income renters!! There are so many of us that have a moderate income but is still fixed! If rents go up every year, we will soon be forced out.....	11/20/2024 5:23 PM
26	The road infrastructure needs to be revisited, as a lot of them are in need of repair and were not built to withstand this amount of traffic. Redbud is a perfect example of this! Please revisit this and then housing will flow from there!	10/4/2024 12:52 PM
27	Stop approving new developments!!	10/4/2024 9:15 AM
28	Current homeowners need help with affordable necessary updates to older homes.	10/3/2024 10:19 PM

Gastonia Housing and Community Needs Survey

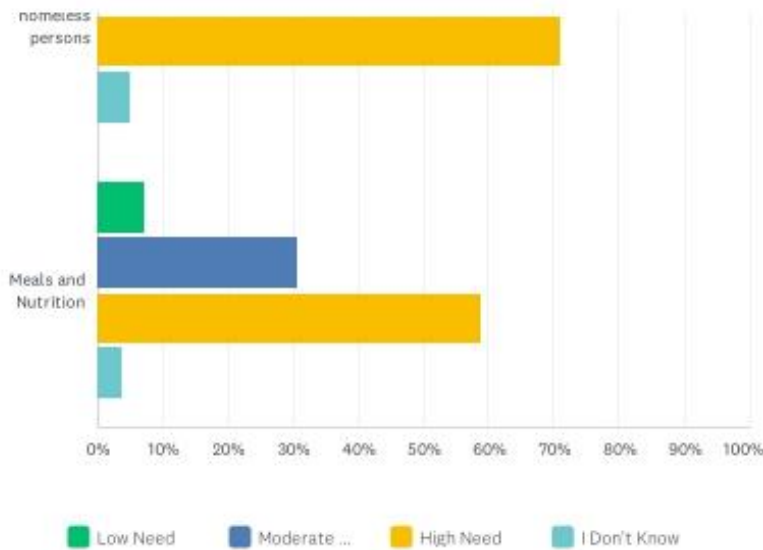
Q2 Please rate the following homelessness needs in Gastonia on a scale ranging from a low need to a high need.

Answered: 82 Skipped: 1



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Gastonia Housing and Community Needs Survey



	LOW NEED	MODERATE NEED	HIGH NEED	I DON'T KNOW	TOTAL	WEIGHTED AVERAGE
Homelessness prevention	6.10% 5	7.32% 6	81.71% 67	4.88% 4	82	1.79
Access to homeless shelters	9.76% 8	12.20% 10	75.61% 62	2.44% 2	82	1.68
Transitional / permanent supportive housing programs	7.32% 6	15.85% 13	69.51% 57	7.32% 6	82	1.67
Supportive services / case management	9.76% 8	12.20% 10	71.95% 59	6.10% 5	82	1.66
Outreach to homeless persons	12.20% 10	12.20% 10	70.73% 58	4.88% 4	82	1.62
Meals and Nutrition	7.32% 6	30.49% 25	58.54% 48	3.66% 3	82	1.53

#	PLEASE USE THE SPACE BELOW TO SHARE ANY OTHER THOUGHTS ABOUT HOMELESS NEEDS IN GASTONIA.	DATE
1	Let's use some of the empty buildings across town and make them into homeless shelters. Better than being a major eye sore sitting empty and falling apart	1/10/2025 3:00 PM
2	Current nonprofits and government agencies/employers waste tax payers money on poorly thought out programs! Nonprofits seem to care more about their salaries and survival than the people they are supposed to support.	1/8/2025 8:33 AM
3	I feel the reason for home lessness is fueled by drug abuse. I know there are some local treatment centers, I feel after treatment halfway houses should be mandatory. Strong emphasis on education to enter the work force.	1/7/2025 1:57 PM
4	Outreach and case management call fall into one category if your looking to add a job!	1/7/2025 4:49 AM
5	They are forgot about...we work hard at Faith HOPE and Love Life enrichment center daily t make sure the homeless needs are meet Pastor Monica Colbert we w never cease I care f the least of them it's biblical Matthew25:35 we have to care because it could be any one of us homeless	12/28/2024 9:45 AM

Gastonia Housing and Community Needs Survey

6	It's my experience most "street" people are homeless because of mental illness or substance abuse. There are many forms of homelessness and we definitely need to Provide transportation & transitional housing for homeless people/ families that are due to relationship changes, job loss and family needs.	12/27/2024 9:30 PM
7	Government partnership and support through existing non-profit and church groups,	12/5/2024 10:18 AM
8	The homelessness issue in Gastonia is worse than any other city I've lived in and I'm from Washington DC area. I know the issue didn't happen overnight and needs a multifaceted approach. But why does our city allow tent encampments everywhere? I own a home in the historic district and we have homeless people walking by non stop. This makes the neighborhood very unsafe and unstable for my children. It's time to take a serious look at the homeless issue here and prioritize keeping citizens safe from rampant drug use and unsafe men.	12/2/2024 2:35 PM
9	In 2024 the Salvation Army has shut it's doors to the homeless. This was the only homeless shelter that we had here in Gaston County. Also, there is very little transitional/permanent supportive housing in Gaston County. We have had non-profit agencies close up shop in different parts of the county.	12/2/2024 8:59 AM
10	There are homeless people making shelter not far from my home. This should not be allowed. I've had my bike stolen, and I had my car door pulled on late night. Police need to be held accountable for following through with their job.	12/1/2024 6:18 AM
11	The homeless population need access to public transportation, laundry, food, and services all within one area. Housing and services should be offered in the same building.	11/27/2024 8:53 PM
12	There are not a lot of organizations who have a street outreach that really goes into the community besides Asha Williams at Health net Gaston.	11/27/2024 9:33 AM
13	We need hundreds of beds/good places for homeless folks to sleep. Tiny home lots, renovated large buildings, etc.	11/27/2024 8:37 AM
14	This city is riddled with homeless on literally every corner. While I sympathize with their situation I don't think it's ok for them to just occupy anywhere they want to and be destructive to private and public property. They started to destroy Optimist Park and continue to leave garbage and human waste everywhere in the west end. It is obvious many of them have raging drug and mental health issues. They are violent and aggressive. They need help and to be removed from the area if we want FUSE and the historic neighborhoods to be the Crown Jewel of Gastonia.	11/27/2024 8:21 AM
15	Doing away with the Salvation Army and making it more difficult for other resources to offer shelter is not going to make the homeless individuals go away...please do something instead of pretending that these individuals are disposable.	11/26/2024 4:22 PM
16	Gastonia needs a new shelter for the homeless population, additional shelter for survivors of violence the current shelter isn't big enough and the stay isn't long enough for survivors to get on their feet. A transitional housing program would be beneficial to both homeless persons and survivors as 45-90 days isn't enough time to find work and housing and sustain both going forward.	11/26/2024 3:35 PM
17	We need to be able to provide as much shelter space as we can manage across all groups: all kinds of shelters, HP, food services, Outreach, supportive services and CM, and TH and PSH	11/26/2024 1:34 PM
18	The housing crisis is not only for those who have never experienced homelessness before but who have been experiencing homelessness for some period of time. There needs to be more community involvement when coming up with a dollar amount of "affordable". What may be affordable to some is not affordable to others. There needs to be more accessibility to those who do not have photo id, social security cards, birth certificates and etc. The system is too complicated for those who are experiencing homelessness, and it shouldn't be	11/26/2024 1:32 PM
19	Gastonia needs to do more to help people who are homeless. We should talk to them often and work to build trust so we can guide them to a better situation. A shelter is important because it gives people a safe place to stay while they get help. This can give them a chance to connect with resources and get back on their feet. Right now, there are some services to help, but they don't work well together. These services need to be easier to use and work as a team to truly help people. Gastonia should also define what accountability looks like for both the people who are homeless and the people helping them. Without accountability, nothing will	11/26/2024 11:15 AM

Gastonia Housing and Community Needs Survey

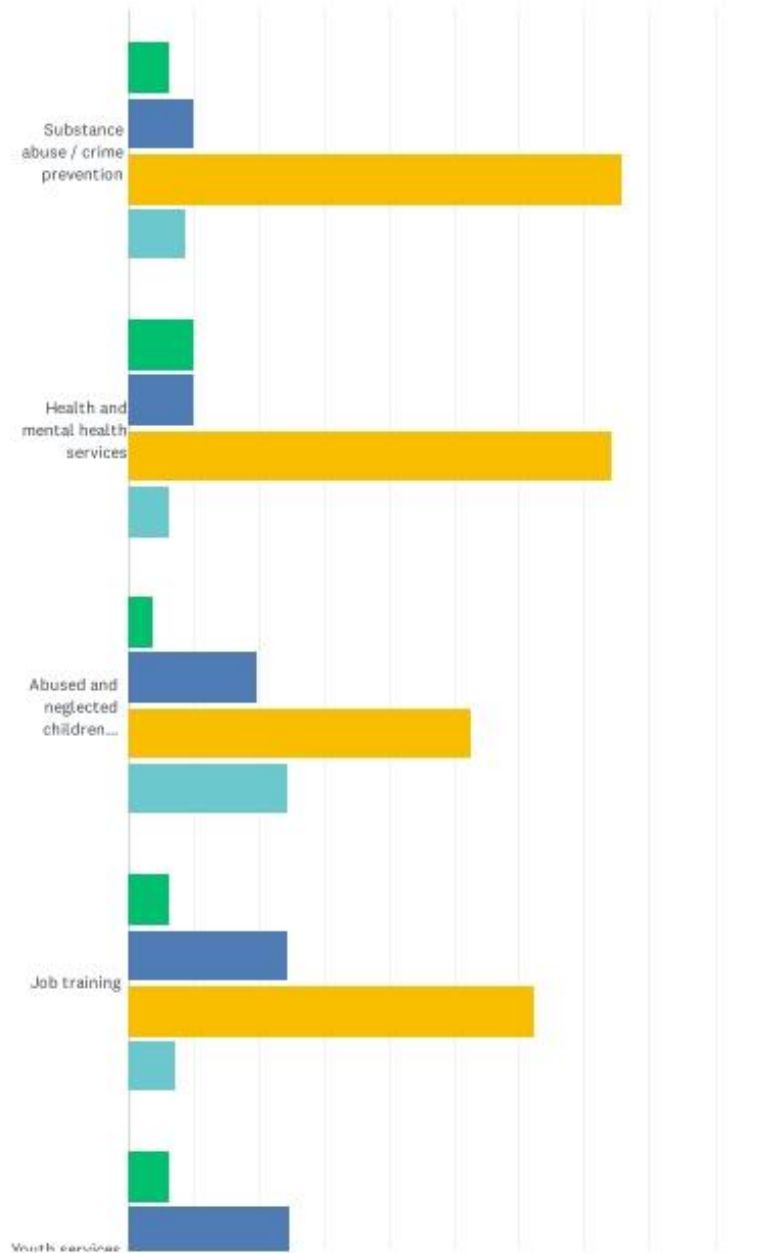
improve. Lastly, it feels like no one really knows how big the problem is. People say it's bad, but we need to define what "bad" means so we can find real solutions.

20	I manage a Street Outreach Program and employ a Housing Navigator; we see the extreme need of Support services for clients to include Case Management, connection to HealthCare and BH Services, providing supplies for homeless population, and housing navigation.	11/26/2024 9:36 AM
21	With the closure of the Salvation Army Homeless Shelter in Gastonia, people experiencing homelessness in this area lost a big resource. The next closest shelters are in Charlotte or Lincoln County.	11/26/2024 9:14 AM
22	Another scam for the city to make money and destroy the city	11/22/2024 1:18 AM
23	You all changed a young homeless woman's life by supporting her with case management and outreach. I know this because I contacted you all to help her last November, and I checked in on her recently. She initially had a difficult time due to being unable to access certain resources or being unaware that certain resources existed. So having seen what benefited her situation, I would say we really need to focus on prevention, outreach, and more supportive services/case management so we can get these people off the streets. I know they need shelter, but honestly, the wooded/vacant areas like the area behind QT on West Franklin and the wooded area near Cox Rd need to be cleared so that they don't use those areas as a camp.	11/21/2024 12:10 PM
24	The homelessness situation has grown out of control in Gastonia. Most of these people are not from this area. They came here, because police do not police them, and they were being given places to stay at unauthorized encampments. The "homelessness problem" has become a problem for homeowners here in Gastonia, as police do not respond to criminal complaints in any meaningful and effective way, yet we are prevented from protected ourselves and our families on our own neighborhoods. We, the tax paying homeowners of Gastonia, have been abandoned by our leaders and our police department to protect ourselves and our neighborhoods with hands tied behind our backs. You cater to the roving homeless instead of the home owning citizens who are trying to build this community up. It is misguided and despicable.	11/20/2024 9:14 AM
25	The bum issue has gotten out of control. It's hurting our town and holding us back.	11/9/2024 1:51 PM

Gastonia Housing and Community Needs Survey

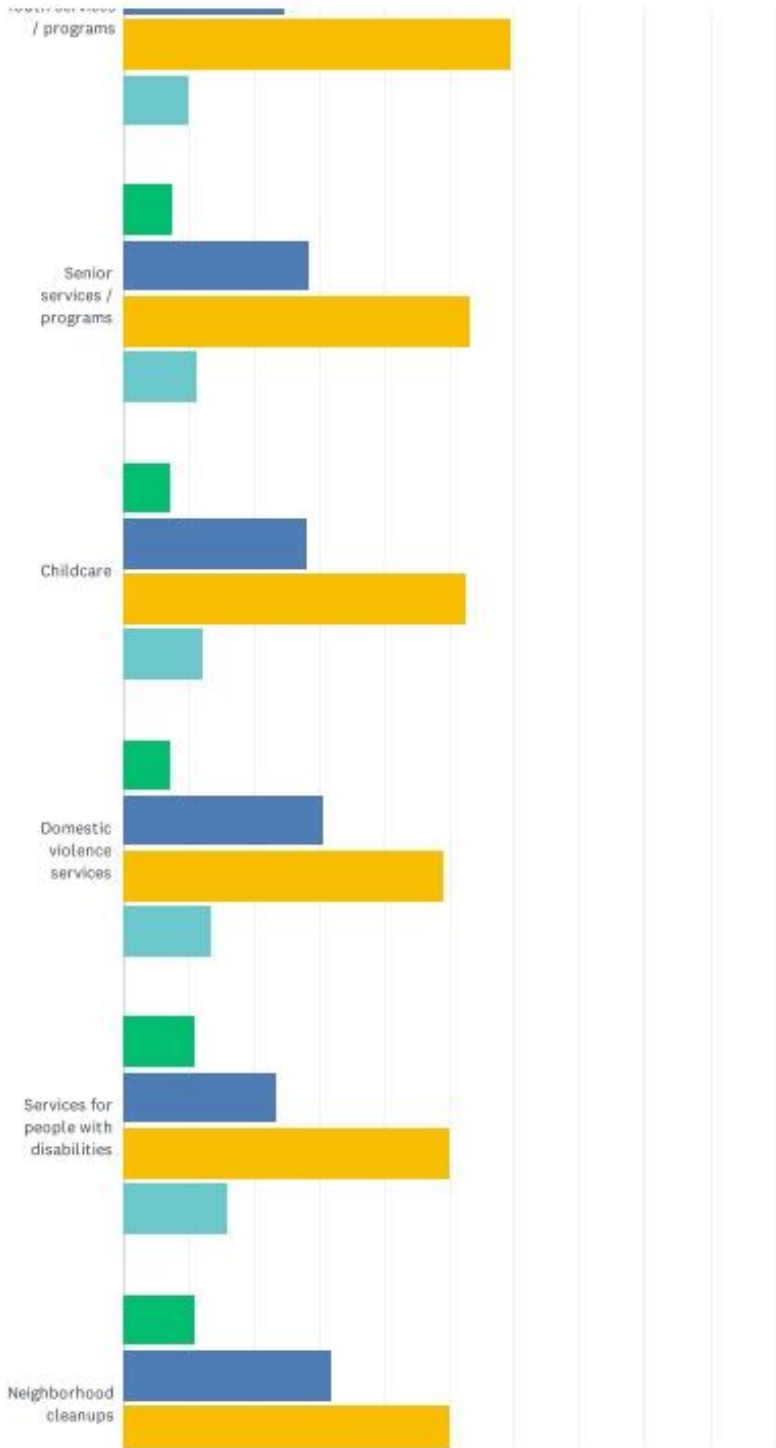
Q3 Please rate the following public service needs in Gastonia on a scale ranging from a low need to a high need.

Answered: 82 Skipped: 1

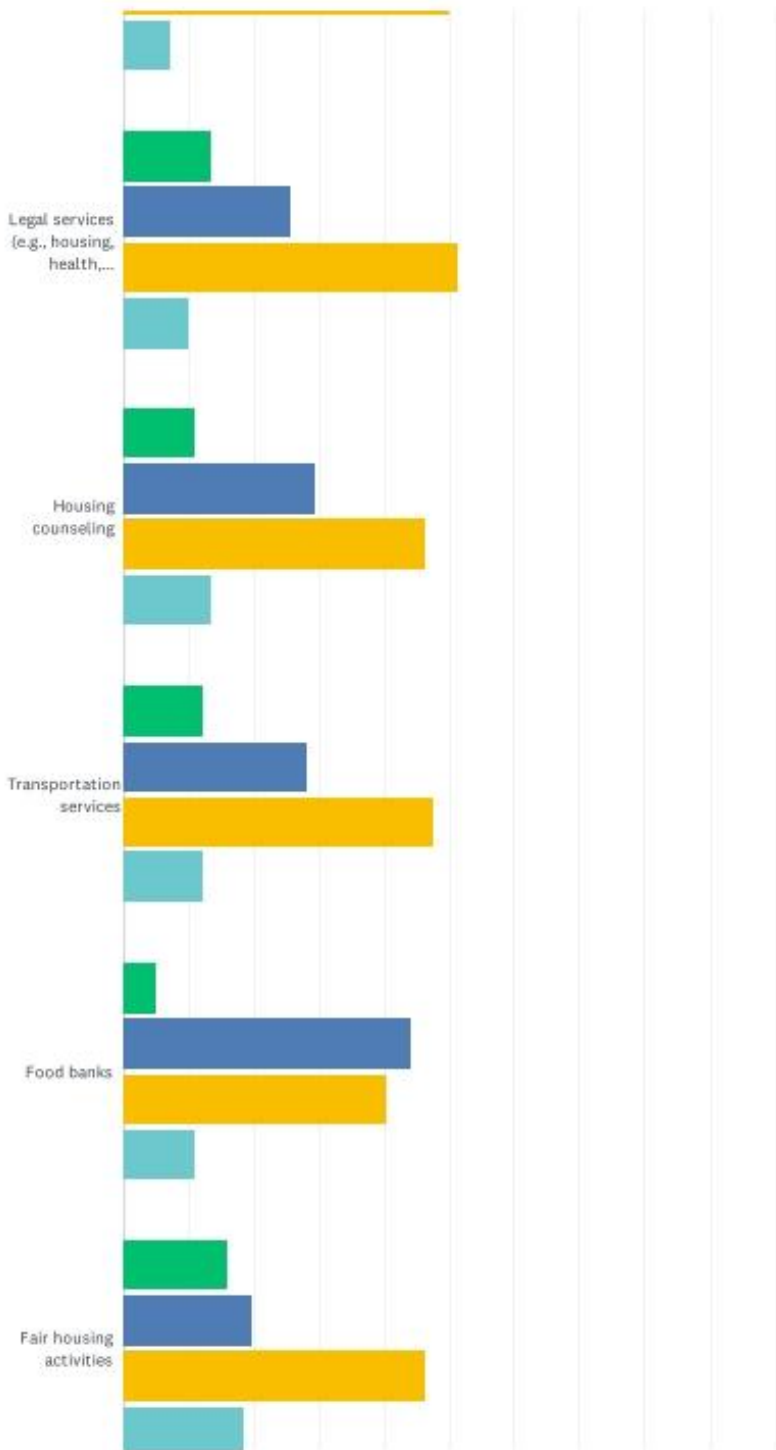


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Gastonia Housing and Community Needs Survey



Gastonia Housing and Community Needs Survey



Gastonia Housing and Community Needs Survey



■ Low Need
 ■ Moderate ...
 ■ High Need
 ■ I Don't Know

	LOW NEED	MODERATE NEED	HIGH NEED	I DON'T KNOW	TOTAL	WEIGHTED AVERAGE
Substance abuse / crime prevention	6.10% 5	9.76% 8	75.61% 62	8.54% 7	82	1.76
Health and mental health services	9.88% 8	9.88% 8	74.07% 60	6.17% 5	81	1.68
Abused and neglected children services	3.66% 3	19.51% 16	52.44% 43	24.39% 20	82	1.65
Job training	6.10% 5	24.39% 20	62.20% 51	7.32% 6	82	1.61
Youth services / programs	6.17% 5	24.69% 20	59.26% 48	9.88% 8	81	1.59
Senior services / programs	7.41% 6	28.40% 23	53.09% 43	11.11% 9	81	1.51
Childcare	7.32% 6	28.05% 23	52.44% 43	12.20% 10	82	1.51
Domestic violence services	7.32% 6	30.49% 25	48.78% 40	13.41% 11	82	1.48
Services for people with disabilities	10.98% 9	23.17% 19	50.00% 41	15.85% 13	82	1.46
Neighborhood cleanups	10.98% 9	31.71% 26	50.00% 41	7.32% 6	82	1.42
Legal services (e.g., housing, health, consumer protection, family relationships)	13.41% 11	25.61% 21	51.22% 42	9.76% 8	82	1.42
Housing counseling	10.98% 9	29.27% 24	46.34% 38	13.41% 11	82	1.41
Transportation services	12.20% 10	28.05% 23	47.56% 39	12.20% 10	82	1.40
Food banks	4.88% 4	43.90% 36	40.24% 33	10.98% 9	82	1.40
Fair housing activities	15.85% 13	19.51% 16	46.34% 38	18.29% 15	82	1.37

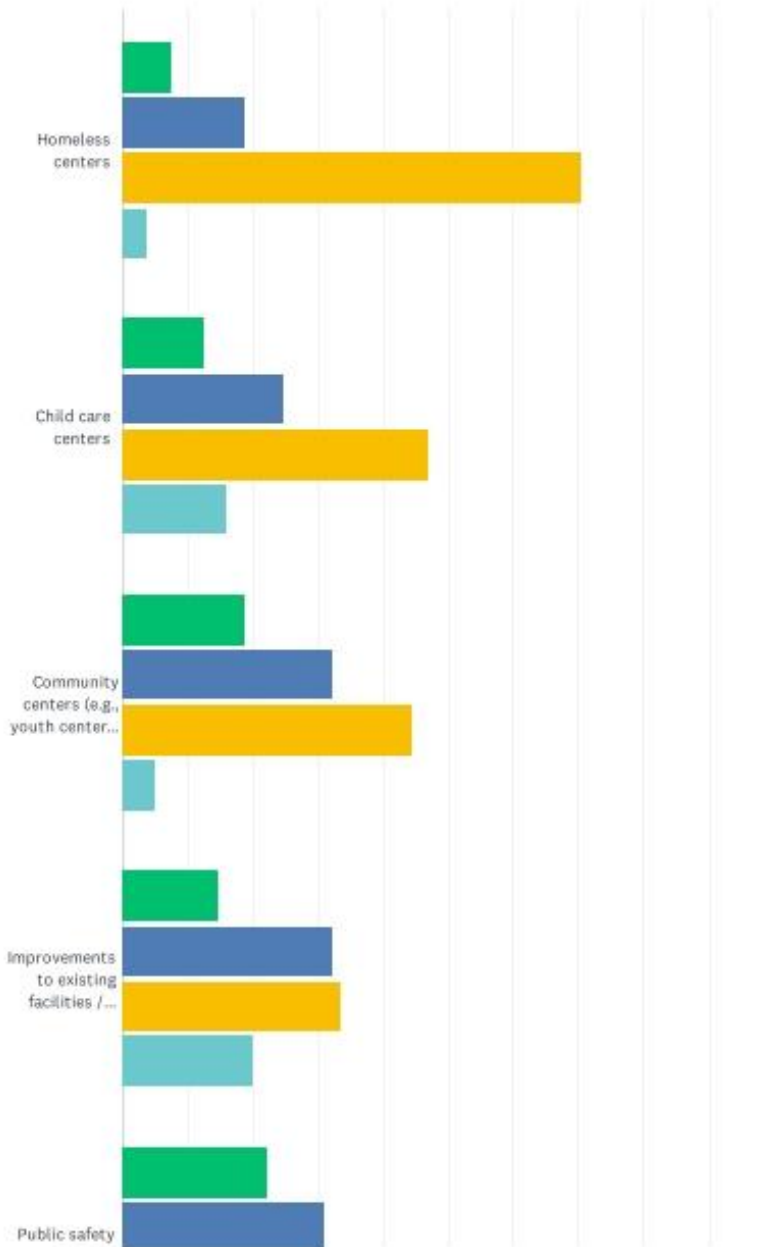
#	PLEASE USE THE SPACE BELOW TO SHARE ANY OTHER THOUGHTS ABOUT PUBLIC SERVICE NEEDS IN GASTONIA.	DATE
1	Gastonia need to get bus services back for the community especially for the elderly and low income. Also Gastonia needs more services for the youth to keep them off streets from committing crimes.	1/24/2025 5:25 PM
2	The city does not need to provide these services when they're already being provided by the county. A duplication of services? Taxpayer waste when you have allowed our infrastructure to fall apart!	1/7/2025 4:49 AM
3	I think our new transportation services, the GoGastonia transit, shows a lot of promise!	1/4/2025 9:31 PM

Gastonia Housing and Community Needs Survey

4	A cleaner city..people just throw trash everywhere..looks bad	12/28/2024 9:45 AM
5	More support for special needs kids and families.	12/5/2024 10:18 AM
6	We do not need an abundance of programs. Just truly effective programs	12/2/2024 2:35 PM
7	All of these services have people that are over worked because of short staffing. This is how children fall through the cracks.	12/2/2024 8:59 AM
8	Kids are roaming the streets bored trying to find things to get into. People dump so much trash daily it's ridiculous. There should be a job position available hiring for strictly cleanup in Gastonia. So much substance abuse and crime is happening. Investigation should definitely be done on the Davis Ave street. There is so much traffic going through there daily. It stops when police are noticed to be watching. Loud car ordinance should be an even bigger issue in Gastonia. People sleep different times of the day, and they do not want to be woke up by a loud car or people laughing or yelling. Trains should have a set schedule too because around 3 times in one night is ridiculous unless they stop pulling the horn. It's very loud and distracting.	12/1/2024 6:18 AM
9	I moved here 3 years ago from Charlotte. I work with children. I went through dealing with cancer this year and needed assistance with food, money management, cancer counseling. After calling around I was told that these types of services were not yet offered here. I have noticed that there is not much offered for children and families. Our libraries are stellar in offering activities. Where is everyone else? Our parks are awesome but I would like to see more children and family programs. Our public transportation system is unbelievably bad. No one is using it because no one can trust it's reliability. Also mothers with children are unable to use it.	11/27/2024 8:53 PM
10	Substance abuse services are essential to getting the homeless and unemployed back to work.	11/27/2024 12:12 PM
11	Transportation	11/27/2024 8:37 AM
12	The youth I've encountered in this city seem to be raising themselves with no guidance. They think they run the streets with no rules or consequences. They need some type of outreach that doesn't feel like outreach to them. I'm tired of them being aggressive and destructive with no consequences. The unlicensed dirt bikes and ATVs, the loud music heard from blocks away at all times of the day, the flocks of kids wandering in groups and being destructive, etc. It all needs help and to stop. It's embarrassing to say we live here when things like this are what people see when they drive through town on Franklin after being diverted from an accident on 85. This should be our showcase for visitors with coffee shop, retail, dining, etc for people to want to return to and locals to enjoy. Instead they see drug addicts, gang members and criminals left and right while passing shuttered businesses, questionable tattoo shops, illegal bars and abandoned buildings.	11/27/2024 8:21 AM
13	GoGastonia is a great resource but limiting it to the city limits does a disservice to the community as a whole.	11/26/2024 3:35 PM
14	The more serious a problem is, the more support it needs. Some public services can be handled by families, churches, groups, or businesses without needing help from the government. These communities are often able to step up and take care of their own. For people who don't have family or community support, we should help them find a new "family" or community. Once they have that support system, those people can step in to help them when needed. Strong families and communities can make a big difference in taking care of each other.	11/26/2024 11:15 AM
15	We need a severe cleanup effort in all parts of Gastonia. We also need better availability for health and mental health services. Mental health plays a huge part in the issues our community faces, especially when it comes to crime and substance abuse. People also need services that provide stability in their lives such as job training to hold down a steady job, or housing counseling	11/21/2024 12:10 PM

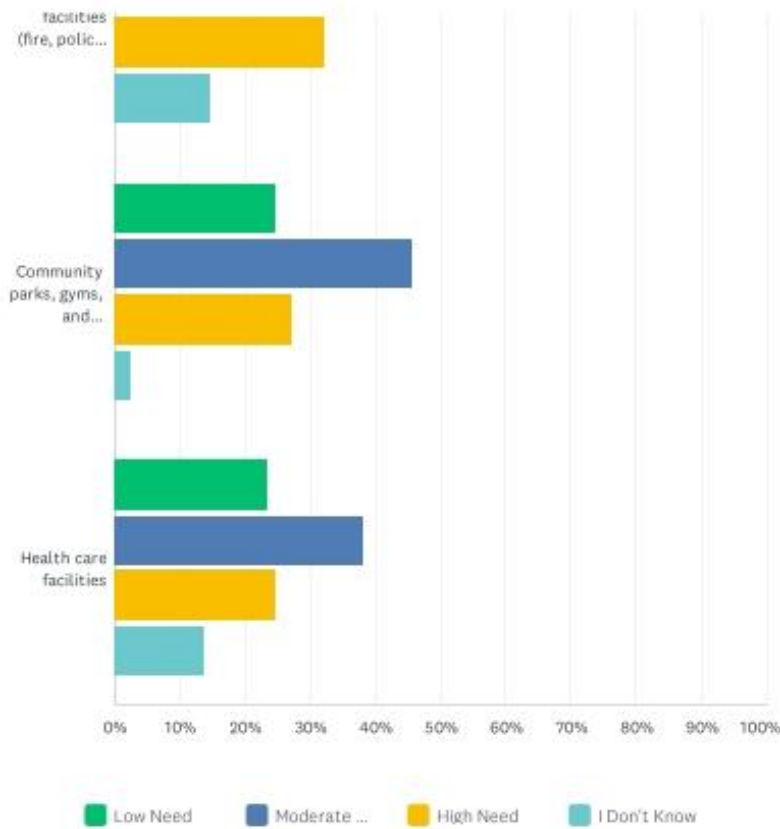
Q4 Please rate the following public facility needs in Gastonia on a scale ranging from a low need to a high need.

Answered: 81 Skipped: 2



15 / 30

Gastonia Housing and Community Needs Survey



	LOW NEED	MODERATE NEED	HIGH NEED	I DON'T KNOW	TOTAL	WEIGHTED AVERAGE
Homeless centers	7.41% 6	18.52% 15	70.37% 57	3.70% 3	81	1.65
Child care centers	12.35% 10	24.69% 20	46.91% 38	16.05% 13	81	1.41
Community centers (e.g., youth centers, senior centers, cultural centers)	18.52% 15	32.10% 26	44.44% 36	4.94% 4	81	1.27
Improvements to existing facilities / ADA accessibility	14.81% 12	32.10% 26	33.33% 27	19.75% 16	81	1.23
Public safety facilities (fire, police, emergency management)	22.22% 18	30.86% 25	32.10% 26	14.81% 12	81	1.12
Community parks, gyms, and recreational fields	24.69% 20	45.68% 37	27.16% 22	2.47% 2	81	1.03
Health care facilities	23.46% 19	38.27% 31	24.69% 20	13.58% 11	81	1.01

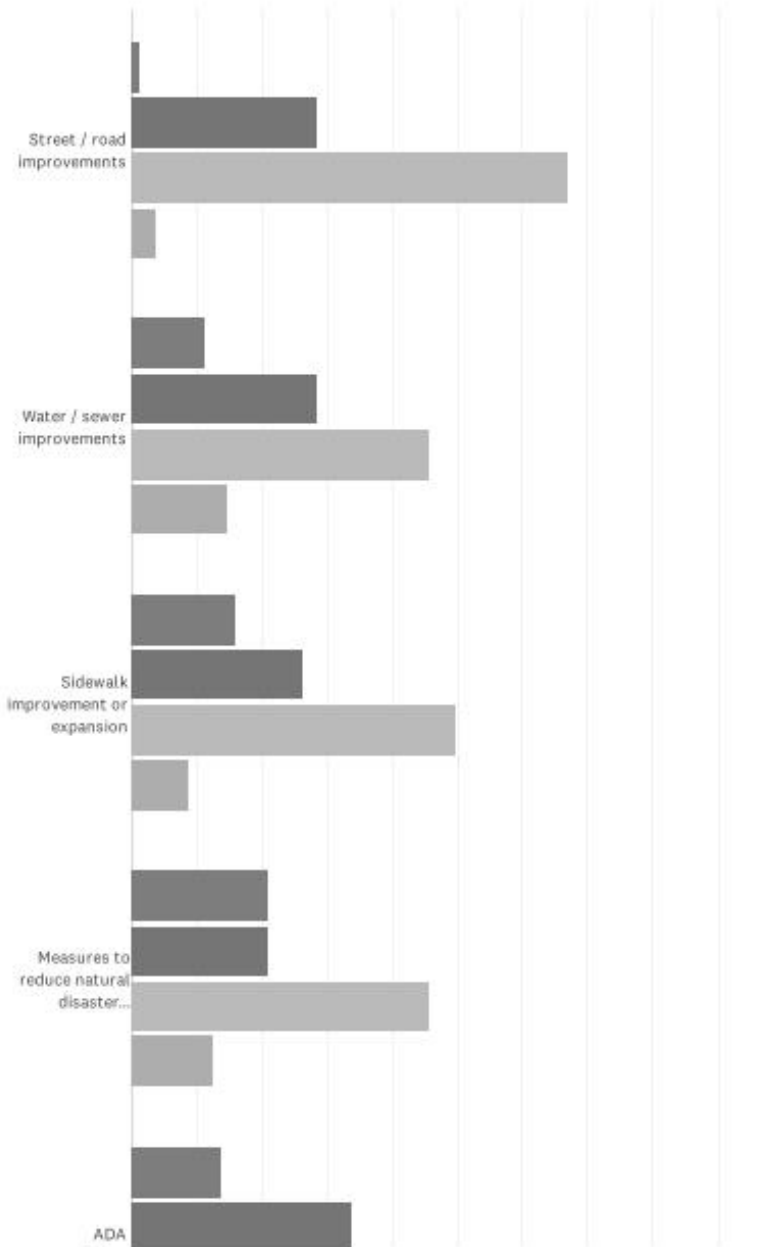
#	PLEASE USE THE SPACE BELOW TO SHARE ANY OTHER THOUGHTS ABOUT PUBLIC FACILITY NEEDS IN GASTONIA.	DATE
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Gastonia Housing and Community Needs Survey

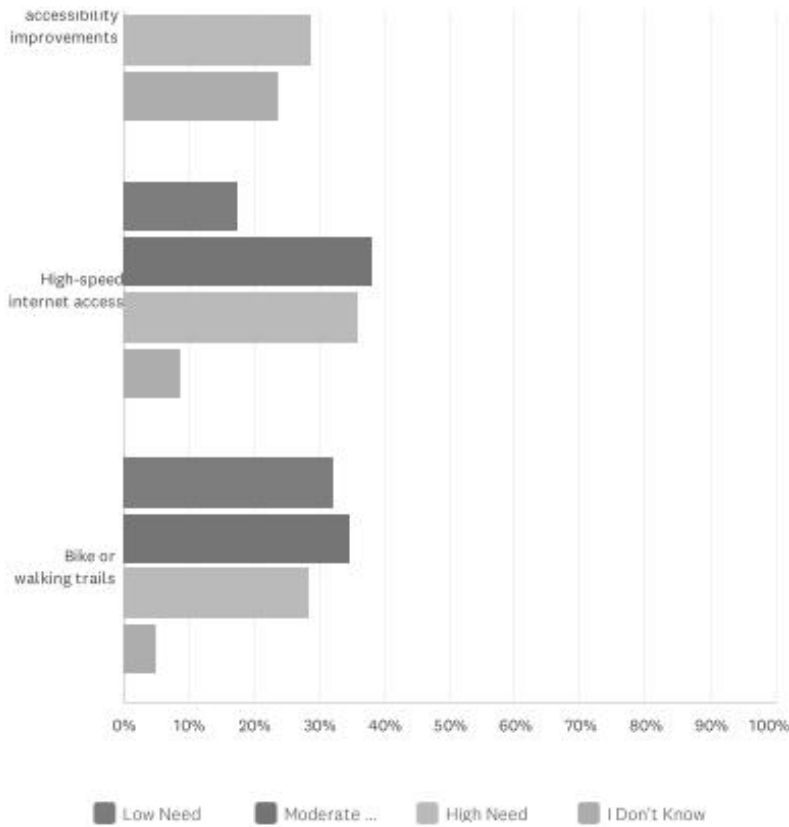
1	Health care is provided by the county at our local health department. Again, a service that's already in place so why would you duplicate?	1/7/2025 4:56 AM
2	Start buses back but do not let homeless camp out there	12/28/2024 9:47 AM
3	Childcare has become so unaffordable you don't have to be low or moderate income to Not be able to afford childcare.	12/27/2024 9:35 PM
4	Homeless issue isn't solved by offering homeless shelters. Work with local churches and other city leaders to draft a plan. They want freedom and to bring pets where they go. Clearly our sleep center closing down proves they don't want shelters. But let's come up with a plan for what they truly want and need.	12/2/2024 2:38 PM
5	Our police department has been working short for at least 2 years and with all of the bad publicity not many young adults want to go into law enforcement.	12/2/2024 9:03 AM
6	I do know that this summer when more businesses were open downtown, there were NO police. We had to navigate by yelling homeless men alone. There should be bike cops or police constantly circling downtown, especially in the summer.	11/27/2024 9:02 PM
7	Fire upper piss poor management	11/27/2024 9:09 AM
8	Communities and families could work together to buy land and build facilities like parks, centers, and other spaces they need. If families were able to keep more of their money, this could happen more often, allowing the local government to focus on important things like roads and public safety. For homeless centers, they are definitely needed, but is the government the best one to lead this effort? If the government does take on all these public facility needs, the focus should stay on public safety. This might include creating a space where people who are homeless can quickly connect to resources and opportunities to help them get back on their feet.	11/26/2024 11:36 AM
9	There are too many childcare centers as it is, and parents don't want to take their kids to them! We need improvements or expansions to existing facilities	11/21/2024 12:23 PM
10	We need safe town full of amenities.	11/9/2024 1:52 PM

Q5 Please rate the following public infrastructure needs in Gastonia on a scale ranging from a low need to a high need.

Answered: 81 Skipped: 2



Gastonia Housing and Community Needs Survey



	LOW NEED	MODERATE NEED	HIGH NEED	I DON'T KNOW	TOTAL	WEIGHTED AVERAGE
Street / road improvements	1.23% 1	28.40% 23	66.67% 54	3.70% 3	81	1.68
Water / sewer improvements	11.11% 9	28.40% 23	45.68% 37	14.81% 12	81	1.41
Sidewalk improvement or expansion	16.05% 13	25.93% 21	49.38% 40	8.64% 7	81	1.36
Measures to reduce natural disaster impacts	20.99% 17	20.99% 17	45.68% 37	12.35% 10	81	1.28
ADA accessibility improvements	13.75% 11	33.75% 27	28.75% 23	23.75% 19	80	1.20
High-speed internet access	17.28% 14	38.27% 31	35.80% 29	8.64% 7	81	1.20
Bike or walking trails	32.10% 26	34.57% 28	28.40% 23	4.94% 4	81	0.96

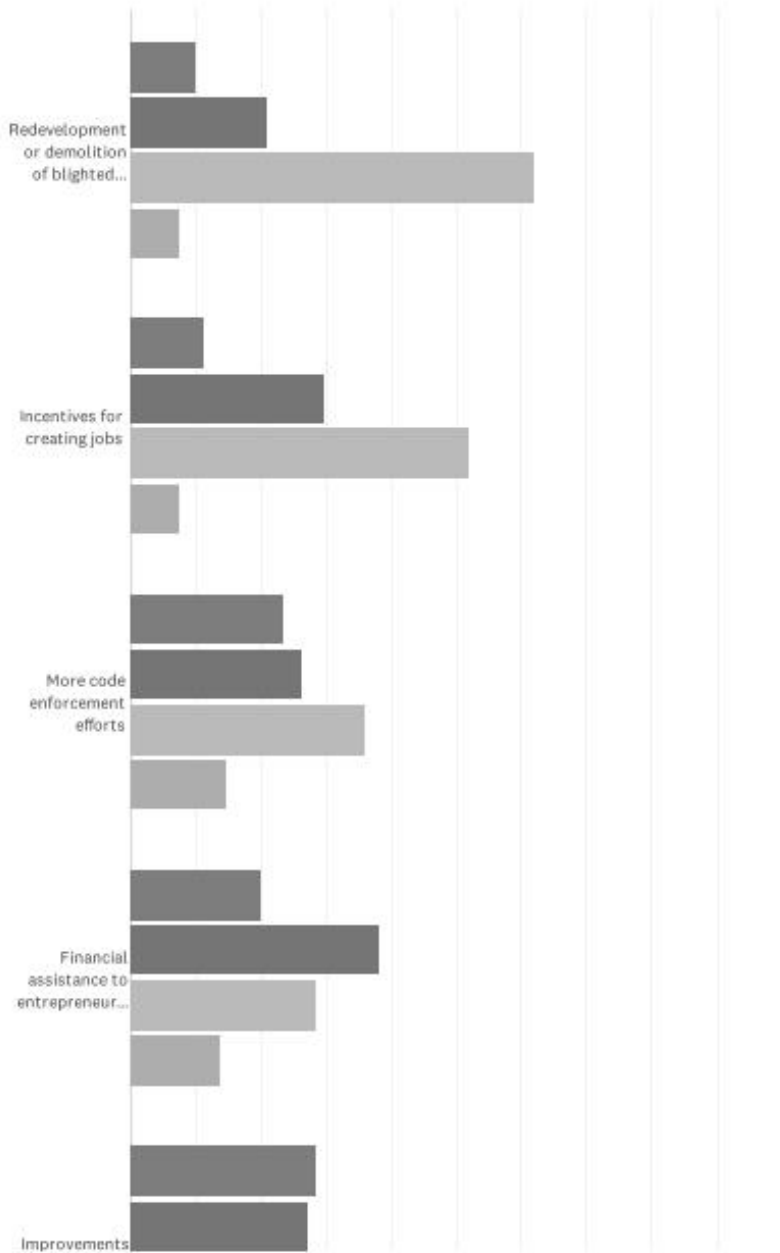
PLEASE USE THE SPACE BELOW TO SHARE ANY OTHER THOUGHTS ABOUT PUBLIC INFRASTRUCTURE NEEDS IN GASTONIA. DATE

Gastonia Housing and Community Needs Survey

1	Instead of paving just half of a major street, pave the whole thing. Franklin blvd is more than terrible passing by downtown. The man hole covers were finally fixed but the road itself is still a mess. That just doesn't make sense	1/10/2025 3:03 PM
2	Of ALL asked do far this by FAR is the most important if you want to see the city thrive and grow.	1/7/2025 4:56 AM
3	If you're going to allow continuous development of housing, it would be beneficial to expand the roads to support the traffic and lessen congestion.	1/3/2025 9:00 AM
4	Na	12/28/2024 9:47 AM
5	The west side of Gastonia (Lirwood rd) desperately needs sidewalks people walk this road all the time.	12/27/2024 9:35 PM
6	Sewer lines need to be replaced on these older homes. Walking and bike trails will make this city safer. Additional sidewalks and path up old sidewalks. Cut trees off all power lines, and cut trees away from sidewalks.	12/1/2024 6:23 AM
7	We have a lot of sidewalks and Greenways. Our city has done a good job with that. Maybe just some fresh paint on a few crosswalks.	11/27/2024 9:02 PM
8	Gastonia has outgrown the infrastructure including roads and schools. We need a moratorium on new housing developments, the same as Belmont passed recently!	11/27/2024 12:15 PM
9	All the "high need" options seem to fit into the category of safety, which should be a main focus for the government. Safe places to walk and ride, like sidewalks and bike lanes, help keep people safe. Water and sewer infrastructure is essential for health and safety, and it's important to invest in reducing the impacts of natural disasters to protect our community.	11/26/2024 11:36 AM
10	High-speed internet is great and all, but it would be wonderful to live in a city that is more pedestrian-friendly... that has sidewalks! A guy riding his bike down the sidewalk was hit by a car turning out of my job on Union Road, because there are overgrown trees blocking the path. Not only is this good for people's health to get out and walk or bike, but it's also better protection... especially in regards to the homeless people you always see riding bikes	11/21/2024 12:23 PM
11	We need schools! Didn't see it listed but schools are at max capacity.	10/4/2024 9:17 AM

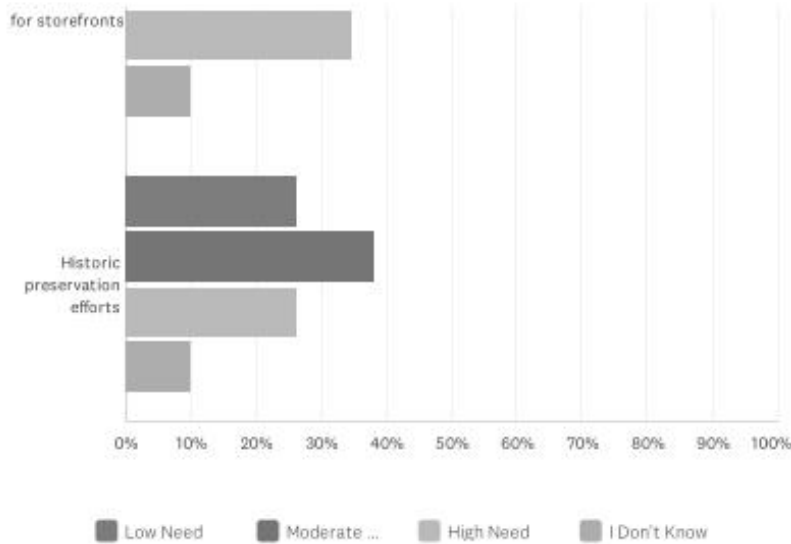
Q6 Please rate the following economic development needs in Gastonia on a scale ranging from a low need to a high need.

Answered: 81 Skipped: 2



21 / 30

Gastonia Housing and Community Needs Survey



	LOW NEED	MODERATE NEED	HIGH NEED	I DON'T KNOW	TOTAL	WEIGHTED AVERAGE
Redevelopment or demolition of blighted properties	9.88% 8	20.99% 17	61.73% 50	7.41% 6	81	1.56
Incentives for creating jobs	11.11% 9	29.63% 24	51.85% 42	7.41% 6	81	1.44
More code enforcement efforts	23.46% 19	25.93% 21	35.80% 29	14.81% 12	81	1.14
Financial assistance to entrepreneurs and small businesses	19.75% 16	38.27% 31	28.40% 23	13.58% 11	81	1.10
Improvements for storefronts	28.40% 23	27.16% 22	34.57% 28	9.88% 8	81	1.07
Historic preservation efforts	25.93% 21	38.27% 31	25.93% 21	9.88% 8	81	1.00

#	PLEASE USE THE SPACE BELOW TO SHARE ANY OTHER THOUGHTS ABOUT ECONOMIC DEVELOPMENT NEEDS IN GASTONIA.	DATE
1	As a former business owner , sweat equity goes a long way. Handouts without repayment stimulates nothing.	1/7/2025 2:00 PM
2	Cheap construction on apartments and housing is rampant! Code enforcement needs to do a much better job!	1/7/2025 4:56 AM
3	You never know how much you need a vigorous code enforcement until it's not enforced.	12/27/2024 9:35 PM
4	I have lived in this city for a very long time and all of the old textile plants, a lot of them are still standing and need to be demo.	12/2/2024 9:03 AM
5	We have an abundance of beautiful buildings and houses. Unfortunately most of them are run down. Our city has the capacity of being a gem. We need to clean our buildings. I am not sure why it has been acceptable to let them get run down and broken.	11/27/2024 9:02 PM
6	Piss poor management	11/27/2024 9:09 AM

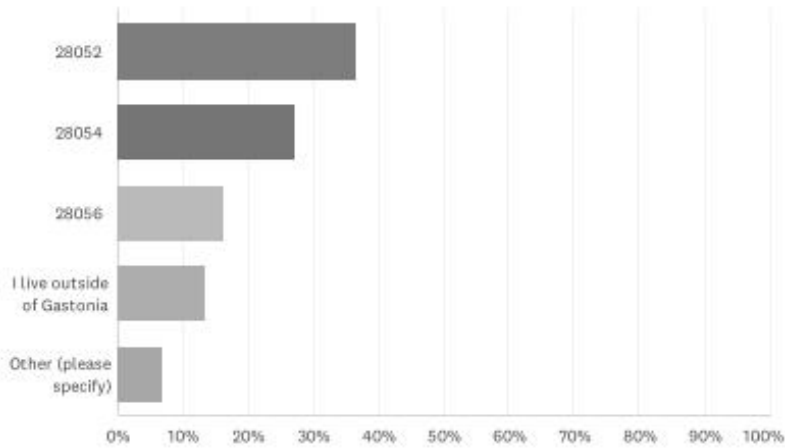
Gastonia Housing and Community Needs Survey

7	<p>FUSE and surrounding areas are supposed to be the big attraction but it's full of homeless, criminals and delapidated buildings. I've personally been attacked by a homeless person while driving near the baseball field, why would I ever want to visit the few businessss nearby when I can't even drive safely in my vehicle? People online joke that FUSE actually stands for "fucked up shit everywhere" and it's true. You can't go a block without seeing homeless people on drugs, wannabe gang banterers and buildings falling down. And don't forget the houses owned by slumlords who never make improvements or repairs with tenants who don't know their rights. People driving through the main artery of Gastonia (Franklin) only see this disaster, giving them no reason to return and spend their money while we have some great parks, cute businesses nearby and lovely people here. Would you come visit if the mess on Franklin's/FUSE was what you saw when rerouted off 85? It's a disgrace and the city has not held up their plan to improve this area as proposed in earlier plans. Why should we believe you're going to do any of the things proposed in this survey or the 2050 plan?</p>	11/27/2024 8:27 AM
8	<p>The government can support entrepreneurs and small businesses through tax incentives or by reducing taxes altogether. The best way to encourage job growth is to let businesses keep more of their money. Successful businesses will reinvest in themselves, creating jobs and improving their products or services. Those that don't reinvest will eventually fail, which is part of a healthy economic cycle. Storefront improvements should only involve City funding if the City owns the building. Otherwise, businesses should cover these costs. When businesses keep more of their earnings, they're more likely to invest in their buildings and surrounding areas because it directly benefits them. As long as the City ensures strong infrastructure like water, sewer, roads, sidewalks, and public safety (including EMS, law enforcement, and good lighting), businesses, families, and communities can handle the rest of the development. Code enforcement can also play a role in making sure that community standards are upheld and the lowest acceptable standard is not violated, helping maintain the quality of the area.</p>	11/26/2024 11:36 AM
9	<p>There is a lot of property neglect, and business owners and landlords are largely at fault. There is a lot of property people can't redevelop or repurpose, which eliminates a lot of opportunity. People should be held accountable with better code enforcement.</p>	11/21/2024 12:23 PM
10	<p>The historic district handbook needs to be rewritten to allow for ease and affordability of improvements to windows. I am a historian and former VP of Concord's Historic Preservation Board. I don't say that lightly.</p>	10/3/2024 10:21 PM

Gastonia Housing and Community Needs Survey

Q7 Please choose your zip code.

Answered: 74 Skipped: 9



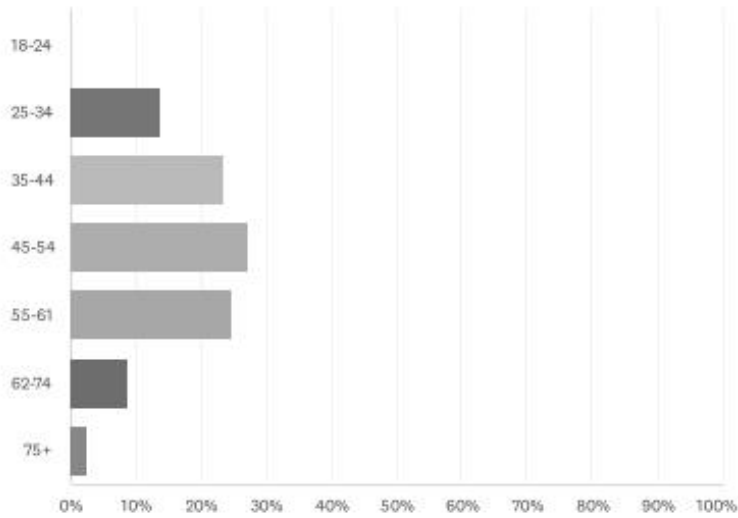
ANSWER CHOICES	RESPONSES	
28052	36.49%	27
28054	27.03%	20
28056	16.22%	12
I live outside of Gastonia	13.51%	10
Other (please specify)	6.76%	5
TOTAL		74

#	OTHER (PLEASE SPECIFY)	DATE
1	28016	1/14/2025 1:58 PM
2	28098	1/5/2025 1:42 PM
3	28120	12/29/2024 12:57 PM
4	28012	11/26/2024 3:50 PM
5	28086	10/3/2024 6:23 PM

Gastonia Housing and Community Needs Survey

Q8 What is your age group?

Answered: 81 Skipped: 2

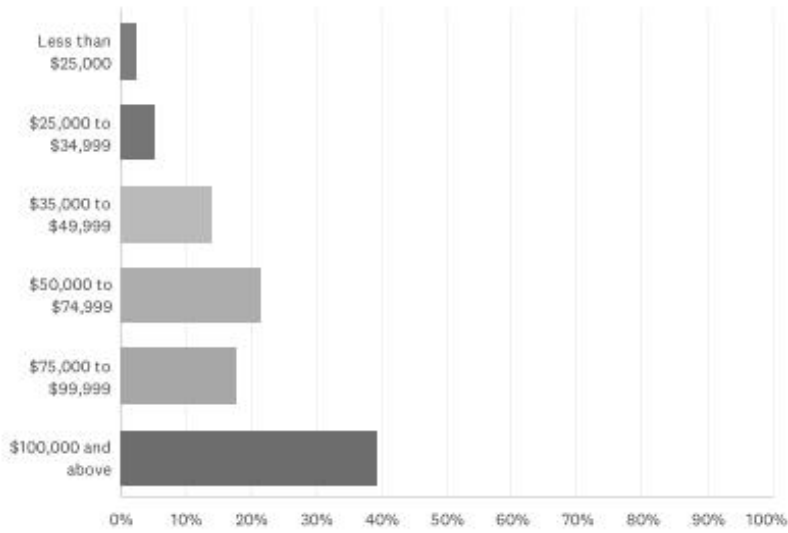


ANSWER CHOICES	RESPONSES	
18-24	0.00%	0
25-34	13.58%	11
35-44	23.46%	19
45-54	27.16%	22
55-61	24.69%	20
62-74	8.64%	7
75+	2.47%	2
TOTAL		81

Gastonia Housing and Community Needs Survey

Q9 What is your total household income?

Answered: 79 Skipped: 4

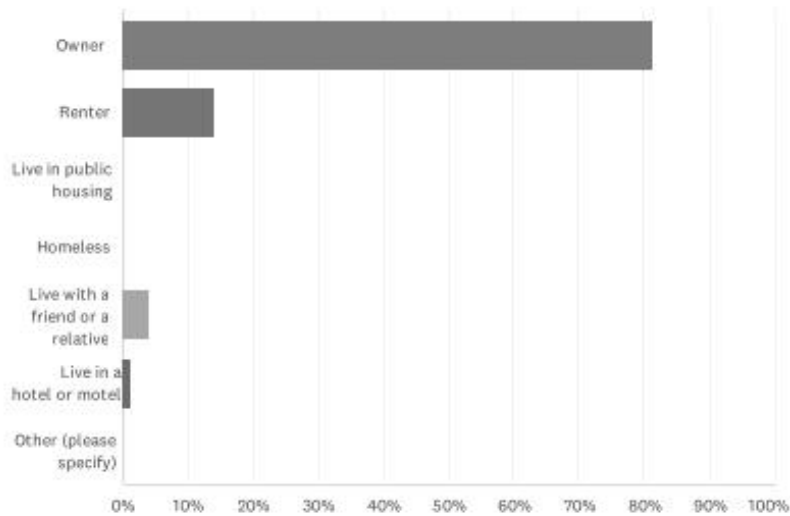


ANSWER CHOICES	RESPONSES	
Less than \$25,000	2.53%	2
\$25,000 to \$34,999	5.06%	4
\$35,000 to \$49,999	13.92%	11
\$50,000 to \$74,999	21.52%	17
\$75,000 to \$99,999	17.72%	14
\$100,000 and above	39.24%	31
TOTAL		79

Gastonia Housing and Community Needs Survey

Q10 What is your current housing status?

Answered: 79 Skipped: 4



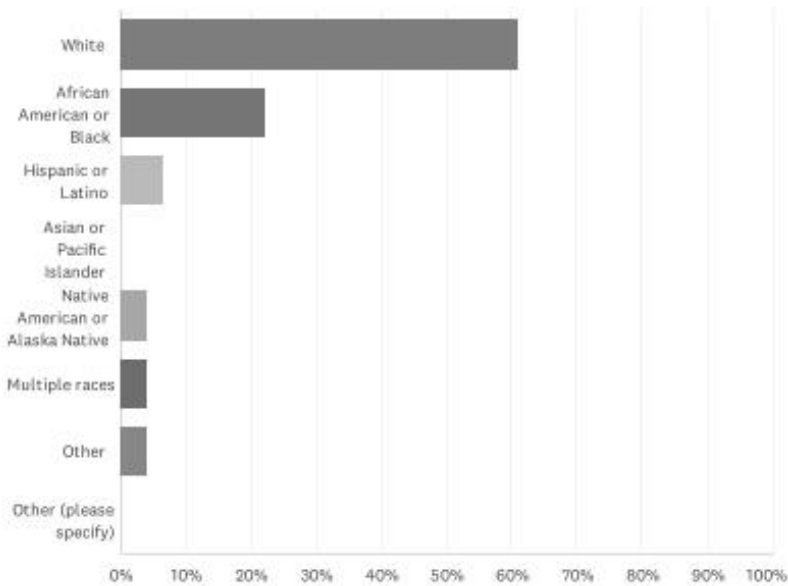
ANSWER CHOICES	RESPONSES	
Owner	81.01%	64
Renter	13.92%	11
Live in public housing	0.00%	0
Homeless	0.00%	0
Live with a friend or a relative	3.80%	3
Live in a hotel or motel	1.27%	1
Other (please specify)	0.00%	0
TOTAL		79

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Gastonia Housing and Community Needs Survey

Q11 What is your race / ethnicity? (Check any that apply.)

Answered: 77 Skipped: 6



ANSWER CHOICES	RESPONSES	
White	61.04%	47
African American or Black	22.08%	17
Hispanic or Latino	6.49%	5
Asian or Pacific Islander	0.00%	0
Native American or Alaska Native	3.90%	3
Multiple races	3.90%	3
Other	3.90%	3
Other (please specify)	0.00%	0
Total Respondents: 77		

#	OTHER (PLEASE SPECIFY)	DATE
There are no responses.		

Gastonia Housing and Community Needs Survey

Q12 Please use the box below to provide any additional information regarding housing and community development needs and opportunities in Gastonia.

Answered: 20 Skipped: 63

#	RESPONSES	DATE
1	INFRASTRUCTURE INFRASTRUCTURE INFRASTRUCTURE Ask your EMS, FD and police which roads are in desperate need. They know! If we can see this only imagine what's buried.	1/7/2025 4:59 AM
2	Stop building new houses and neighborhoods and apartments! Fix up the dilapidated buildings around town and make them accessible housing for the homeless. Bring some name brand stores and restaurants to downtown, Do more family events around town other than 4th of July fireworks and the dang Christmas Parade. Let's have some Good concerts at the baseball field, and Martha Rivers Park, with world renowned musicians and groups. Yoga in the park, Bike Riding for those 50 and up on our cruisers 🚲, dances in the park or downtown or at Stowe. Gastonia needs to "showcase" its worth, to make people want to STAY here. Gastonia could do a lot more than what this sleepy town is actually doing as far as entertainment!	1/4/2025 2:54 PM
3	I'm grateful for services that I have received for first time homebuyer.	1/3/2025 8:07 PM
4	Na	12/28/2024 9:48 AM
5	Community Development has always done a great job of meeting the needs of the Citizens of Gastonia. Keep up the good work!	12/27/2024 9:36 PM
6	Ease regulations to give developers more options to bud housing. Require less infrastructure, especially on infill properties or parter with city funds to upgrade infrastructure on affordable housing projects by private development groups.	12/5/2024 10:21 AM
7	Gaston county is a growing city however, there seems to be no planning for all of these new residents coming in for schools, infrastructure and traffic is horrible now to go anywhere in Gaston County.	12/2/2024 9:11 AM
8	Police should patrol more through hot spots. Drones and cameras should be put up and monitored daily. Arrests criminals no matter how small. Animals on chains or outside dogs should be saved from owners who neglect them.	12/1/2024 6:26 AM
9	I think that some senior independent living facilities (not assisted living) are needed. I couldn't find a place for my mom here, she ended up in Rock Hill. Some fenced dog parks added to existing parks, like Martha Rivers, would be great.	11/27/2024 8:34 PM
10	Stop spending money on lazy drug addicts that don't want to work. Focus on elderly who cannot work	11/27/2024 3:37 PM
11	Please pass a multi-year new housing development moratorium asap! Gastonia cannot sustain the current rate of growth!	11/27/2024 12:16 PM
12	Upper management doesn't represent us well. It's important we start with smart management, not smart ass management	11/27/2024 9:33 AM
13	There needs to be incentives for homeowners (occupying their homes) to make improvements. Slumlords should have a minimum requirement for livability of their properties with regular inspections and a permitting process; if they fail to comply their properties should be seized and ONLY sold to homeowners who will improve the property and occupy it. Stop giving big business who have money tax cuts to promise they will do things they never do (Loray Mill) and instead give money to homeowners to improve properties and make this community a better place to live. Small business grants for people to open local businesses on Franklin and Main Street. Put a stop to these unauthorized "organizations" who attract homeless and criminals for handouts and allow them to linger all day and night with no repercussions. Build a shelter somewhere that has a rehab, job training and mental health services; preferably away from Main Street and FUSE.	11/27/2024 8:31 AM

Gastonia Housing and Community Needs Survey

14	n/a	11/26/2024 1:33 PM
15	Pay attention to city inspection. Shady deals. Noone held accountable. Always after a dollar	11/22/2024 1:23 AM
16	While we do have a lot of needs, Gastonia is doing a great job at being attentive to the community's needs, especially with Charlotte's exponential growth. So thank you for all that you do	11/21/2024 12:24 PM
17	Jobs, income, access. Bike able and walkable.	11/9/2024 1:53 PM
18	Growth needs to be matched with new school builds, road infrastructure updated BEFORE housing developments go in, push state to allow impact fees on builders.	10/6/2024 1:42 PM
19	Please please stop adding neighborhoods and start focusing on fixing what we have.	10/4/2024 9:18 AM
20	Stronger minimum housing codes and enforcement. Slow down on building homes. Build affordable housing. Use an old mill and renovate. This could house homeless families and have public services onsite to serve families. Counselors, parenting classes, etc.	10/3/2024 6:23 PM


Public comments

Comments Received During 30-Day Public Comment Period (3 comments)

- Need more emergency shelters, more affordable housing, and more funding to help those who need it to get into and stay in permanent housing.
- Need to be able to teach people the skills they need to get housed, to take proper care of their homes, how to get access to assistance programs to make needed repairs to houses and still afford to pay the bills.
- Need to break the cycle of generational homelessness.
- Need to be able to communicate with agencies that work to help people experiencing homelessness to know everything they can do to help prevent homelessness.
- Need to know the best practices to put in place to help people who are experiencing homelessness or who are in danger of becoming homeless.
- Need to communicate with the homeless or about to be homeless so that they can express their thoughts and feelings about what kind of help they need or is going to provide the best help to help them.
- The different agencies that are in place need to ensure that they are working together to solve the problem of homelessness. Part of that work is understanding what has caused them to get into that situation and what they can do to avoid it. They need to know where to go and what to do to be able to access assistance.
- Gastonia needs more affordable housing options for low- to moderate-income families, including new developments and the preservation and rehabilitation of existing housing stock.
- There is also a growing need for transitional and supportive housing for individuals experiencing homelessness or those with special needs.
- Collaboration with the COC and agencies to manage Housing Programs for the underserved and homeless individuals.
- Landlord recruitment for those individuals that experience barriers (previous incarceration, Criminal records, credit issues)
- Revitalization of underserved neighborhoods through infrastructure improvements, including sidewalks, street lighting, and green spaces.
- Expanded access to job training and workforce development programs, particularly for youth and underserved populations.
- Investment in community centers and after-school programs to support families and youth development.
- Some type of shelter for those experiencing homelessness
- Expand low-income housing options by incentivizing developers to include affordable units in their projects and exploring inclusionary zoning policies.
- Preserve existing affordable housing by prioritizing funding for rehabilitation, weatherization, and energy-efficient upgrades to prevent displacement of vulnerable residents.

- Collaborate with community organizations, such as HELP Carolina, to identify and address housing needs effectively.
- Enhance public transportation routes and schedules to better connect low-income communities to employment hubs, healthcare facilities, and educational opportunities.
- Explore subsidized or reduced-cost transportation programs for low-income individuals, particularly those in transitional or permanent supportive housing. • Invest in infrastructure that supports walkability and bikeability for residents, improving access to essential services.
- Develop a coordinated system of care that integrates housing, health services, mental health support, and substance abuse treatment.
- Increase funding for street outreach programs and case management services that build rapport and trust with individuals experiencing homelessness.
- Support programs that address transportation barriers for homeless individuals accessing shelters, healthcare, and other critical services.

Grantee Unique Appendices



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**City of Gastonia
RESALE/RECAPTURE POLICY**

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Page 1 of 13 APPENDIX A: CITY OF GASTONIA- Recapture/Resale Provisions-Policy (reviewed June 2025)



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FEDERAL REGULATION REFERENCE

The *City of Gastonia* revised its policy in accordance with the HOME Investment Partnership (HOME) Program, as cited in federal regulations located at:

- 24 CFR 92, specifically
 - 92.253(a)(4)
 - 92.254 *Qualification as Affordable Housing*
 - 92.504(c)(5)
- 24 CFR 93, specifically
 - 93.305
- in accordance with the 2013 final HOME Rule

as all citations relate to *Resale and Recapture Provisions*.

PURPOSE

With the issuance and receipt of HOME Investment Partnership (HOME) Program funds from the U.S. Department of Housing and Urban Development (HUD), the City of Gastonia establishes its basic requirements for resale and recapture provisions for its homebuyer-related housing projects through this policy. Eligible programs to assist homebuyers include acquisition, rehabilitation of single-family low-income housing or new construction of single-family for-sale housing to individual low-income homebuyers. The City of Gastonia utilizes its HOME funds for:

1. *homebuyer down-payment assistance and closing costs,*
2. *homebuyer acquisition, and*
3. *homebuyer new construction activities.*

BACKGROUND

Section 215 of the HOME statute establishes specific requirements that all HOME-assisted homebuyer housing must meet in order to qualify as affordable housing. Specifically, *all HOME-assisted homebuyer housing must:*

1. *have an initial purchase price that does not exceed 95 percent of the median purchase price for the area,*
2. *be the principal residence of an owner whose family qualifies as low-income at the time of purchase, and*
3. *be subject to either resale or recapture provisions.*

The HOME statute states that resale provisions must limit subsequent purchase of the property to income-eligible families, provide the owner with a fair return on investment, including any improvements, and ensure that the housing will remain affordable to a reasonable range of low-income



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homebuyers. The HOME statute also specifies that recapture provisions must recapture the HOME investment from available net proceeds in order to assist other HOME-eligible families. Each PJ must establish its resale and/or recapture provisions in writing and submit the provisions to HUD for approval.

DEFINITIONS

The following terms are related to both the resale and recapture provisions:

- A. **Amortized Loan** – A loan with a repayment method where over the life of the loan, the amount borrowed is repaid gradually through regular, monthly payments of principal and interest. For Homebuyers Assistance/Down-payment Assistance, the initial payment may be deferred for up to five (5) years and would then be repaid based on an amortization schedule (deferred payment loan satisfied at 20% each year for the five (5) year period.)
- B. **Development Subsidy**: A development subsidy is the difference between the cost to develop housing and the fair market price (appraised value). For example, the City of Gastonia may provide grant and/or loan funds to a developer to construct or rehabilitate multi-family housing. While the subsidy does not go directly to the homebuyer, it helps make the development of the housing unit feasible.
- C. **Direct HOME homebuyer subsidy** means the amount of HOME assistance including any program income that enabled the homebuyer to buy the unit. The direct subsidy includes down payment, closing costs, interest subsidies, or other HOME assistance provided directly to the homeowner (beneficiary), and reduces the purchase price from fair market value to an affordable price or other subsidizes the purchase price. (Note: Only direct subsidy to the homebuyer is subject to recapture.)
- D. **Fair Return on Investment** means the homebuyer's original investment in the property and the increase in the market value attributable to homebuyer investments in or capital improvements to the property.
- E. **Forgivable Loan** – This loan type is designed to promote affordability and is forgiven when a set series of requirements are met. The requirements are based on the HOME program's affordability period; the loan is forgiven at the end of the period of affordability, and is based upon the amount of HOME assistance provided as referenced at 24 CFR 92.254.



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DEFINITIONS, CONT.

- F. **Income-eligible person or family** shall mean a person or family having an income at or less than 80% of Area Median Income (AMI) according to the Charlotte-Gastonia- Rock Hill Metropolitan Area HUD Income Limits for family size.
- G. **Net Sales Proceeds** means the sales price minus superior loan repayment (other than HOME funds) and any closing costs. (Note: The City will limit the amount subject to recapture to the net proceeds available from the sale.)
- H. **Noncompliance** Failure to comply with the resale or recapture requirements means that:
- The original HOME-assisted homebuyer no longer occupies the unit as his/her principal residence (i.e., unit is rented or vacant), or
 - The home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.
- I. **Participating Jurisdiction (PJ)** Refers to the City of Gastonia as designated by HUD.
- J. **Original Homebuyer** means the person or family to whom Subrecipient/Developer conveys the property after construction. The term shall not include any subsequent purchaser.
- K. **Original Investment** means funds provided by the Original Homebuyer for the purchase of the Property.
- L. **Period of Affordability** means the period which begins on the date the project is closed out in IDIS with a qualified beneficiary and ends on the date after the number of years prescribed in the chart found in 24 CFR 92.253(a)(4).
- M. **Written Agreement** a separate legal document from any loan instrument which, at minimum complies with the requirements at 92.504(c)(5) of the HOME Rule, and accurately depicts the resale or recapture provision with the homebuyer before or at the time of sale.



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HOMEBUYER REQUIREMENTS

Per the regulations at 92.254 (a)(5), the City of Gastonia determines that units which are to be qualify as affordable housing, must meet the following criteria:

1. Be single-family modest housing
2. Be acquired by a low –income family as its principal residence, and
3. The low-income buyer must meet the affordability requirements for a specific period of time as determined by the amount of assistance provided.

PERIOD OF AFFORDABILITY

Federal regulations impose minimum restrictions on long-term affordability. The *City of Gastonia* reserves the right to require stricter standards at its discretion upon perceived risks associated with each project evaluation.

HOME rules tie the length of a unit's affordability period to the amount of HOME investment in the units. 24 CFR 92.254(a)(4) mandates the following timelines for homeownership unit affordability periods if the total HOME investment (resale) or direct subsidy (recapture) in the units is:

Total HOME investment	Minimum Period of Affordability
Less than \$15,000	5 years
\$15,000 - \$40,000	10 years
More than \$40,000	15 years

During the period of affordability, the homebuyer shall only be permitted to refinance the property when the new interest rate is a savings of at least 1.5% (one and a half percent) interest rate savings over the life of the loan to the homeowner and there is no cash out at closing.

The *City of Gastonia* shall be governed these periods by a written agreement that will include an explicit definition of the required affordability period for the project. It is the intention to use the federally required minimum affordability period as listed above unless otherwise directed by staff to require a longer affordability period. The affordability period shall commence on the day that the project is entered into the federal Integrated Disbursement and Information System (IDIS) as a completed project.

NOTE:

- ❖ RESALE-Period of Affordability: Based upon the total amount of HOME funds invested into housing.

RECAPTURE-Period of Affordability: Based upon the direct HOME subsidy provided to the homebuyer that enables the buyer to purchase the unit.



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PERIOD OF AFFORDABILITY, CONT.



- ❖ If HOME assistance is used to only develop the unit and are not used to lower the purchase price from fair-market value (FMV) to an affordable price, then the resale provision must apply.

Refinancing Guidelines for Multi-Family Housing

As referenced initially in the 2015-2020 Consolidated Plan and each subsequent plans until further noted, the City of Gastonia/Participating Jurisdiction (PJ) will not use HOME funds to refinance multi-family housing or single family housing during this Consolidated Plan period. This section specifically applies to multi-family housing refinance. In the event the City decides to amend its current or future Consolidated Plan and Annual Action Plan to allow for this activity, the following provisions would apply:

1. If the City determines it will use its HOME Investment Partnership Program funds for refinancing of multi-family housing, these guidelines describe the conditions under which the City will refinance existing debts.
 - i. Affordability Period

The minimum period of affordability shall be fifteen (15) years. Affordability will be based upon the amount of HOME funds invested or other mitigating factors as required. Once the period of affordability is determined, it will be specified in all contractual agreements.
 - ii. Deeming the Activity Eligible

Any multi-family housing project seeking refinance assistance must demonstrate that rehabilitation is the *primary* objective of the refinance request when determining the eligible activity. The City will evaluate the per unit cost of rehabilitation in relation to the overall refinancing costs. File records will denote the purpose of the rehabilitation, which are listed as follows:

 - (1) maintain current affordable units,
 - (2) to create additional affordable units or
 - (3) both
 - iii. Management Review

The City will review the overall management practices to ensure divestment has not occurred; furthermore, it must be determined that the long-term needs, affordability, and feasibility of the project are met to prevent future need for refinancing the project. The review must also ensure that the target population served can be documented for the remaining affordability period of the project.



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ESTABLISHED PROVISIONS: RECAPTURE AND RESALE

24 CFR 92.254 (a)(5) establishes the Resale and Recapture Provisions, and to which the *City of Gastonia* will comply.

RECAPTURE PROVISIONS

RECAPTURE PROVISION-SUMMARY

The City of Gastonia has adopted the *recapture* provision for its HOME-assisted Down Payment Assistance Program. The City of Gastonia is the grantee and direct recipient of entitlement funds, and administers the homebuyer down payment and closing cost assistance program. The program is available to residents of eligible member township agencies. Each consortia-participating member agrees to abide by all applicable provisions of *recapture*. All provisions of *recapture* will be incorporated in a legally adopted written agreement.

A. Down Payment Assistance

The Down Payment Assistance Program is a *direct subsidy* to the beneficiary to assist with down payment and closing cost, and is subject to recapture if any clause of default is triggered. Only direct subsidy to the homebuyer is subject to recapture. Default occurs when the beneficiary fails to use the property as the primary residence for the duration of the affordability period.

B. Forgivable Loan

All homebuyer assistance/down payment assistance funds shall be provided as a forgivable loan amortized over the affordability period, typically five (5) years, as evidenced by a note secured by a deed of trust on the property and a legally adopted written agreement.

C. Default Trigger(s)

If the homebuyer does not continue to occupy the property as the principal residence for the duration of the period of affordability, a pro-rated amount of the unsatisfied affordability period of the HOME homeowner assistance funds shall be due and payable. The written agreement with the homebuyer should state *"the homebuyer agrees to provide staff with a written certificate of residence status each year or allow staff to verify principle residence status annually. Subletting or renting is not permitted."*

D. Recapture and Net Proceeds

Net sales proceeds on a pro-rated basis occurs when the original homebuyer sells the property during the affordability period. Net proceeds are the funds remaining from the



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sale of the property by the original homebuyer less the repayment of the outstanding balance on any superior mortgage and any closing costs. To the extent that net proceeds are available at closing, all or a portion of the HOME funds are due and payable.

1. Foreclosure Recapture

In the event of foreclosure, the Lender or the City may not require the Borrower to repay an amount greater than the net proceeds available after the foreclosure sale.

RESALE PROVISIONS

The City of Gastonia has adopted the resale provision for its HOME-assisted homeownership housing *when a development subsidy is provided to a subrecipient/developer and there is no direct subsidy to the homebuyer*. All development subsidy funds shall be provided as a grant to the subrecipient/developer over the affordability period as evidenced by a note secured by a deed of trust on the property and in a legally adopted written agreement.

Resale Agreement

The Agreement provides, among other things, for the City to provide one or more grants to the Subrecipient to construct improvements on the Property. The source of funding for said grant is a grant to the City from the United States Department of Housing and Urban Development (hereinafter "HUD") under the HOME Investments Partnership Program as set forth in 24 C.F.R. Part 92 (hereinafter "HOME Program"). The HOME program requires that the affordability of properties receiving subsidies from the program be preserved.

The Agreement further provides that as a condition of making said grants, the Subrecipient has agreed to restrict the property as follows to meet the requirement of the HOME Program.

When drafting agreements, the City incorporates the resale provisions when providing HOME funds in the form of a development subsidy to a subrecipient/developer of homebuyer affordable single family projects.

Covenants, Restrictions and Requirements

Concerning the resale provision, and agreement between the applicable parties will adhere to the following terms:

- i. The subrecipient agrees that if the property is sold during the period of affordability, the property shall be sold to and occupied by a low-income individual and/or family, and the property will serve as individual and/or family's the principal residence. The determination of whether a purchaser is income-



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eligible shall be determined as of the date the property is sold or transferred to such next (subsequent) purchaser.

RESALE PROVISIONS, CONT.

- ii. If the Original Purchaser sells the Property during the Period of Affordability, the Original Purchaser shall be eligible to receive a fair return on investment. Fair Market Return shall be established by determining the amount of Original Purchaser's Original Investment plus any Capital Improvements made by the Original Purchaser and multiplying that amount by average annual percentage change in the Consumer Price Index – All Urban Consumers (CPI-U) for the South Region (base period-1982-84=100) between the date of conveyance to the Original Purchaser and the date of sale by the Original Purchaser to the next (subsequent) purchaser.
- iii. If the Original Purchaser does not continue to occupy the property as the principal residence, the Original Purchaser will be responsible for repaying the full amount of HOME investment in a lump sum immediately.
- iv. If the Original Purchaser does not continue to occupy the property as the principal residence, the subrecipient may assist in finding a subsequent purchaser. The subsequent purchaser may only purchase the property if qualified as low-income.

The Period of Affordability and the provisions of this Declaration shall be suspended upon foreclosure by a lender or other transfer in lieu of foreclosure, if the foreclosure or transfer recognizes any contractual or legal rights of the City or other eligible persons to take actions that would avoid the termination of low-income affordability. If, however, at any time thereafter during the Period of Affordability the owner of record prior to such foreclosure or transfer



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RESALE PROVISIONS, CONT.

- i. in lieu of foreclosure or any entity that includes the former owner or those with whom the former owner has family or business ties, obtains an ownership interest in the Property, then the Period of Affordability and provisions of this declaration shall be revived according to their original terms.
- ii. The written agreement with the homebuyer should state "the homebuyer agrees to provide staff with a written certificate of residence status each year or allow staff to verify principle residence status annually. Subletting or renting is not permitted."
- iii. The Subrecipient acknowledges and agrees that at all times during the Period of Affordability, the Property shall qualify and be maintained as affordable housing as described in the HOME Program regulations (24 C.F.R. Part 92, as it may be amended).
- iv. This Declaration is made for the benefit of the City and HUD, and confers upon the City, HUD, and their respective successors and assigns the right, without limitations to enforce the provisions of this Declaration.
- v. This Declaration shall not be amended, revised, or terminated except by a written instrument, without the prior written consent of the City and HUD and any such amendment shall be duly recorded in the office of the Register of Deeds for Gaston County, North Carolina.

The covenants and restrictions set forth shall be deemed covenants running with the land and, except as provided in Paragraph 1, shall pass to and be binding upon the Subrecipient's heirs, assigns and successors in title to the Property or any Property or any part thereof; provided, however, that upon the termination of this Declaration in accordance with the terms hereof, said covenants, reservations, and restrictions shall automatically expire. Each and every contract, deed or other instrument hereafter executed covering or conveying the Property or any portion thereof shall conclusively be held to have been executed, delivered, and accepted subject to the covenants, reservations, and restrictions set forth herein whether or not said covenants, reservations, and restrictions are set forth in such contract, deed, or other



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RESALE PROVISIONS, CONT.

- vi. instruments. If a portion or portions of the Property are conveyed, all of such covenants, reservations, and restrictions shall run with and apply to each and every portion of the Property.
- vii. Upon expiration of the Period of Affordability, this Declaration shall automatically terminate and be of no further force and effect. The Subrecipient may, with the prior written consent of the City, record with the Gaston County Register of Deeds a written instrument further evidencing the termination of this Declaration.
- viii. If a violation of any of the provisions hereof occurs or is threatened, the City and its successors and assigns may institute and prosecute any proceeding at law or in equity to abate, prevent, or enjoin any such violation or threatened violation, to compel specific performance hereunder, or to recover monetary damages caused by such violation or threatened violation. The provisions hereof are imposed upon and made applicable to the Land and shall run with the Land and shall be enforceable against the Owner or any other person or entity that has or shall have an ownership interest in any residential unit included in the Development at the time of such violation or threatened violation. No delay in enforcing any provision hereof as to any breach or violation shall impair, damage, or waive the right of any party entitled to enforce the provisions hereof or to obtain relief against or recover for the continuation or repetition of such breach or violation or any similar breach or violation hereof at any later time or times.
- ix. If any provision hereof shall be invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining portions hereof shall not in any way be affected or impaired thereby.

RESALE: CONTINUED AFFORDABILITY

To ensure that HOME-assisted homebuyers receive a fair return on his or her investment (as cited at [24 CFR 93.305](#)), the *City of Gastonia* must ensure that its resale provision will remain affordable to a reasonable range of low-income homebuyers. To accomplish this objective, the *City of Gastonia*:



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RESALE: CONTINUED AFFORDABILITY, CONT.

1. *Determines the appropriate targeted population of low-income buyers within the 50-80% range of the AMI for the Charlotte-Gaston-Concord Metropolitan Statistical Area (MSA) within the Gaston County Consortium area,*
2. *Determined affordability is defined and determined by measuring thirty (30%) percent of the homebuyer's (and all household members') income that must be spent on the fixed costs of owning a home: principal, interest, property taxes, and insurance (PITI), and where applicable Home Owner Association (HOA) dues/fees. This is the maximum percentage of income that a household should use, however the City may allow an exception for other compensating factors as noted.*
3. *Determine what is affordable for low-income buyers as dictated by area sales and comparable market analyses (CMA) of properties within the targeted sales area as the market dictates.*

The PJ will review each project and set a resale price that provides a fair return to the original homebuyer to ensure that the property is affordable to the target buyer pool. Under certain conditions, to ensure that the original low-income homebuyer receives fair compensation/return and to confirm the units continued affordability for the populace it is designed to serve, it may be necessary for the PJ to provide HOME assistance to the subsequent low-income homebuyer or provide a list of mortgage lenders that offer comparative programs/mortgage products that provide direct subsidy mortgage products that are similar to those of the HOME Program that would keep the housing unit affordable for the subsequent buyer.

NOTE: *The PJ cannot require that the resale price be set based solely upon what is affordable to a specific homebuyer.*

IMPOSING RESALE AND RECAPTURE PROVISIONS

Resale and recapture provisions will be enforced by:

1. Written agreement
2. Enforcement mechanisms as applicable based upon either resale or recapture and
3. Noncompliance
4. Foreclosure
5. Recapture
6. Refinance
7. Investment of additional HOME funds
8. Ongoing monitoring



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Applicable enforcement mechanisms based on either resale or recapture are referenced in the previous sections.

INELIGIBLE COMPONENTS

Multi-Family Housing-Refinancing Debt

The PJ *will not* use HOME funds to refinance multi-family housing or single family housing for rehabilitation.

American Dream Down-Payment Initiative (ADDI)

The PJ will not receive ADDI funds

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type:	
CITY GOVERNMENT	
Type of Applicant 2: Select Applicant Type:	
Type of Applicant 3: Select Applicant Type:	
* Other (Specify):	
* 10. Name of Federal Agency:	
US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT	
11. Catalog of Federal Domestic Assistance Number:	
14-218	
CFDA Title:	
CDBG - ENTITLEMENT	
* 12. Funding Opportunity Number:	
* Title:	
13. Competition Identification Number:	
* Title:	
14. Areas Affected by Project (Cities, Counties, States, etc.):	
	<input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>
* 15. Descriptive Title of Applicant's Project:	
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG): ADMINISTRATION, ACQUISITION, FAIR HOUSING, HOUSING REHABILITATION (HOMEOWNERS & RENTAL), CODE ENFORCEMENT PUBLIC INFRASTRUCTURE, HOMELESSNESS PREVENTION, PUBLIC FACILITIES, TENANT BASED RENTAL ASSISTANCE, HOMEOWNERSHIP COUNSELING	
Attach supporting documents as specified in agency instructions.	
<input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
*a. Applicant: BLV12	*b. Program/Project: 9th12
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
*a. Start Date: 07/01/2025	*b. End Date: 06/30/2026
18. Estimated Funding (\$):	
*a. Federal:	\$567,471
*b. Applicant:	
*c. State:	
*d. Local:	
*e. Other:	
*f. Program Income:	\$18,289
*g. TOTAL:	\$585,770
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)	
<input checked="" type="checkbox"/> I AGREE	
** The list of certifications and assurances, or an alternate site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: MR.	* First Name: MICHAEL
Middle Name: C.	
* Last Name: PEOPLES	
Suffix: <input type="text"/>	
* Title: CITY MANAGER	
* Telephone Number: 704-868-8719	Fax Number: 704-854-6627
* Email: MICHAEL.PEOPLES@GASTONIANC.GOV	
* Signature of Authorized Representative: <i>Michael C. Peoples</i>	Date Signed: 06/04/2025

Application for Federal Assistance SF-424	
1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	
2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
* If Revision, select appropriate kind(s): <input type="text"/> * Other (Specify): <input type="text"/>	
3. Date Received: Completed by Grant/Proposal submittal: <input type="text"/>	
4. Applicant Identifier: <input type="text"/> M-25-DC-37-0202	
5a. Federal Entity Identifier: <input type="text"/> 56-6000227	
5b. Federal Award Identifier: <input type="text"/> 56-6000227	
State Use Only:	
6. Date Received by State: <input type="text"/>	
7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:	
a. Legal Name: CITY OF GASTONIA	
b. Employer/Taxpayer Identification Number (EIN/TIN): 56-6000227	
c. UIC: NY94C22GKLR8	
d. Address:	
* Street1: 150 SOUTH YORK STREET	
Street2: PO BOX 1748	
* City: GASTONIA	
County/Parish: GASTON	
* State: NC, NORTH CAROLINA	
Province:	
* Country: USA; UNITED STATES	
* Zip / Postal Code: 28053-1748	
e. Organizational Unit:	
Department Name: HOUSING AND COMMUNITY ENGAGEMENT	
Division Name: HOUSING AND NEIGHBORHOODS	
f. Name and contact information of person to be contacted on matters involving this application:	
Prefix: MR. * First Name: MICHAEL	
Middle Name: C.	
* Last Name: PEOPLES	
Suffix:	
Title: CITY MANAGER	
Organizational Affiliation:	
* Telephone Number: 704-854-6178 Fax Number: 704-854-6827	
* Email: MICHAEL.PEOPLES@GASTONIANC.GOV	

Application for Federal Assistance SF-424	
<p>* 9. Type of Applicant 1: Select Applicant Type:</p> <p>CITY GOVERNMENT</p> <p>Type of Applicant 2: Select Applicant Type:</p> <p>Type of Applicant 3: Select Applicant Type:</p> <p>* Other (specify):</p>	
<p>* 10. Name of Federal Agency:</p> <p>US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT</p>	
<p>11. Catalog of Federal Domestic Assistance Number:</p> <p>14-239</p> <p>CFDA Title:</p> <p>HOME Investment Partnership Program</p>	
<p>* 12. Funding Opportunity Number:</p> <p>Title:</p>	
<p>13. Competition Identification Number:</p> <p>Title:</p>	
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <p>Add Attachment Delete Attachment View Attachment</p>	
<p>* 15. Descriptive Title of Applicant's Project:</p> <p>HOME INVESTMENT PARTNERSHIP PROGRAM (HOME); ADMINISTRATION, CHDO SET-ASIDE AND OPERATING, NEW CONSTRUCTION, DIRECT HOMEOWNERS ASSISTANCE, TENANT BASED RENTAL ASSISTANCE</p>	
<p>Attach supporting documents as specified in agency instructions.</p> <p>Add Attachments Delete Attachments View Attachments</p>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: 9TH-12	* b. Program/Project: 9TH-12
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachments"/>	
17. Proposed Project:	
* a. Start Date: 07/01/2025	* b. End Date: 06/30/2028
18. Estimated Funding (\$):	
* a. Federal:	\$683,333.11
* b. Applicant:	
* c. State:	
* d. Local:	
* e. Other:	
* f. Program Income:	\$19,400
* g. TOTAL:	\$712,733.11
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on: <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachments"/>	
21. "By signing this application, I certify (1) to the statements contained in the list of certifications" and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances" and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)	
<input checked="" type="checkbox"/> I AGREE	
<small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: MR.	* First Name: MICHAEL
Middle Name: C.	
* Last Name: PEOPLES	
Suffix:	
* Title: CITY MANAGER	
* Telephone Number: 704-888-8719	Fax Number: 704-654-6807
* Email: MICHAEL.PEOPLES@GASTONIANC.GOV	
* Signature of Authorized Representative: <i>Michael Peoples</i>	Date Signed: 06/09/2025

Applicant and Recipient Assurances and Certifications

U.S. Department of Housing and Urban Development

OMB Number: 2501-0044
Expiration Date: 02/28/2027

Instructions for the HUD-424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-D. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.5, 3.115, 8.50, or 146.25.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant:

***Authorized Representative Name:**

Prefix:	Mr.	First Name:	Richard
Middle Name:	S.		
Last Name:	Doolen		
Suffix:			
Title:	City Manager		
Applicant Organization:	City of Gastonia		

1. Has the legal authority to apply for Federal assistance; has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the applicant to act in connection with the application and to provide any additional information as may be required.
2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000c) and implementing regulations (24 CFR part 1) which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1302).
3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8; the American Disabilities Act (42 U.S.C. 58 12101 et seq.) and implementing regulations at 24 CFR part 38 or 39, as applicable; and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 148 which together provide that no person in the United States shall, on the grounds of disability or age be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.
4. Will comply with the Fair Housing Act (42 U.S.C. 2001-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which

- is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.
5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 1.105(a) and 5.106 as applicable.
 6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.
 7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4801) and implementing regulations at 49 CFR part 24 and, as applicable, Section 134(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations of 24 CFR part 42, subpart A.
 8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.
 9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

Signature:  Date: 

Form HUD-424-B (02/23)

**Applicant and Recipient
Assurances and Certifications**

U.S. Department of Housing
and Urban Development

OMB Number: 2501-0044
Expiration Date: 03/29/2027

Instructions for the HUD-424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-D. The responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.6, 3.115, 8.57, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the avoidance of direct compliance at 24 CFR §§ 1.6, 3.115, 8.57, or 146.25.

By submitting this form, you are stating that all assurances made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant:

Authorized Representative Name:

Prefix:	Dr.	*First Name:	Andrew
Middle Name:			
*Last Name:	Boocock		
Suffix:			

*Title: City Manager

*Applicant Organization: City of Gastonia

1. I have the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of this application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. I will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000c) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribal designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. I will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 36 or 35, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-67) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. I will comply with the Fair Housing Act (42 U.S.C. 3601-18), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant, which is an Indian tribe or its instrumentality which

is excluded by statute from coverage does not make this certification, and, further, except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. I will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. I will not use Federal funding to promote diversity, equity and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. I will comply with the acquisition and reinvestment requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 41 CFR part 24 and, as applicable, Section 104(c) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(c)) and implementing regulations at 24 CFR part 42, subpart A.

8. I will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and require Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid to influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including subgrants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian tribes and tribal designated housing entities (TD-HEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment. In State-recognized Indian tribes and TD-HEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §§3729, 3802; 24 CFR §26.10(b)(1)(iii)).

*Signature:  *Date: 

Form HUD-424-B (04/23)

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-F.I.L., "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Michael C. Peoples 06/04/2025
Signature of Authorized Official Date

City Manager

Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. **Overall Benefit.** The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2022-2024-2025 (a period specified by the grantee of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws – The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint – Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws – It will comply with applicable laws.

 
Signature of Authorized Official Date

City Manager
Title _____

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(e):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature of Authorized Official

Date

City Manager
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.203 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

 06/04/2025
Signature of Authorized Official Date

City Manager
Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where RSG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for those individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Signature of Authorized Official

Date

City Manager
Title

Housing Opportunities for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For a period of not less than 5 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature of Authorized Official

Date

City Manager
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Appendix - Alternate/Local Data Sources

1	Data Source Name None
	List the name of the organization or individual who originated the data set. N/A
	Provide a brief summary of the data set. N/A
	What was the purpose for developing this data set? N/A
	Provide the year (and optionally month, or month and day) for when the data was collected. N/A
	Briefly describe the methodology for the data collection. N/A
	Describe the total population from which the sample was taken. N/A
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. N/A
2	Data Source Name 2011-2015 ACS
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
3	<p>Data Source Name 2019-2023 ACS</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
4	<p>Data Source Name 2005-2009 ACS</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
5	<p>Data Source Name 2024 HUD FMR and HOME Rents</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>