



2021 Annual Action Plan

Substantial Amendment #2

January 15, 2022



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2021-2025 Consolidated Plan Substantial Amendment #1

As part of Union County's requalification process for entitlement status as an urban county, every three years the County invites municipalities that are not part of the Community Development Block Grant (CDBG) Consortium. As a result of the 2021 renewal process, Fairview, Indian Trail, Mineral Springs, and Wesley Chapel will be joining to the Union County's (CDBG) Consortium as additional members. The current Consortium members are City of Monroe and the Towns of Marshville, Stallings, Waxhaw, Weddington, and Wingate. The new three-year term for all participating municipalities will start on July 1, 2022 and will come to an end on June 30, 2025.

2021 Annual Action Plan Substantial Amendment #1

The 2021 Annual Action Plan (2021AAP) is proposed to be amended to reflect a change that include the removal of one project and the reallocation of the entire project's funds across two new projects. The Jesse Helms Park Project for Union County Parks and Recreation (\$215,000) has been canceled due to anticipated and substantial delays in initiating design work for the project. These funds along with other years' unallocated funds will be allocated between the Town of Wingate Wastewater Street Level System Infiltration Reduction Project (\$140,000) and the Town of Marshville Wastewater Street Level System Infiltration Reduction Project (\$140,000).

2021-2025 Union County Citizen Participation Plan Amendment #1

The 2021-2025 Union County Citizen Participation Plan is proposed to be amended to reflect a change in the use of CDBG funds for existing projects that currently result in a 20% increase or decrease of the total project budget. The percentage is proposed to increase from 20% to 50% in order to reduce the frequency of subjecting new projects to lengthy Consolidated Plan and Annual Action Plan amendment processes, which have previously resulted in and are projected to result in significant delays in initiating new projects, thus hindering the County's ability to serve beneficiaries through eligible activities and spend CDBG funds in a timely manner.

2021 Annual Action Plan Substantial Amendment #2

The 2021 Annual Action Plan (2021AAP) is proposed to be amended to reflect a change that includes the removal of two projects and the reallocation of those entire project funds to a new project. The Town of Wingate Wastewater Street Level System Infiltration Reduction Project (\$140,000) and the Town of Marshville Wastewater Street Level System Infiltration Reduction Project (\$140,000) have been canceled due to anticipated and substantial delays in initiating design work for the project. FY21-22 funds in the amount of \$215,000 originally allocated towards the above mentioned projects will be reallocated to the Jesse Helms Park Project for Union County Parks and Recreation.

Executive Summary

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

1. Introduction

Union County became an Entitlement Grantee in 2016 and began receiving an annual allocation of Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD) July 1, 2016. As a recipient of CDBG funds, the County is required to prepare a five-year strategic plan that identifies housing and community needs and prioritizes these needs, identifies resources to address needs, and establishes annual goals and objectives to meet the identified needs. This five-year plan is known as the Consolidated Plan. The purpose of the Consolidated Plan is to outline a strategy for the County to follow for the use of CDBG funding to achieve the goals of the CDBG program. CDBG funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, development activities, public services, economic development, planning, and administration.

This is the second Consolidated Plan for Union County and covers the period of July 1, 2021 through June 30, 2026. Preparation and approval of the Consolidated Plan is a prerequisite to the County's use of federal housing and community development funds. The Consolidated Plan was prepared in accordance with Sections 91.100 through 91.230 of HUD's Consolidated Plan Final Rule.

As an entitlement community, Union County will receive an annual share of federal CDBG funds. To receive its CDBG entitlement funding, the County must also submit an Annual Action Plan to HUD. The Annual Action Plan describes the funding levels and activities to be undertaken during the individual upcoming program year for the CDBG program to address the priority needs and objectives as outlined in the Consolidated Plan. The 2021 Annual Action Plan (2021AAP) (Union County's FY21-22) is the funding application for CDBG funds in the amount of \$901,530 and includes information on the projects approved by Union County, to be implemented in the 2021 program year.

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

Union County's Consolidated Plan outlines goals and strategies that parallel the County's 2050 Comprehensive Plan. The 2050 Comprehensive Plan contains community goals, policies and strategies, that lay the foundation of principles that will allow for creating a more livable and vibrant community that will offer new employment opportunities, improved public facilities and

alignment of these plans will ensure coordination of current and future municipal efforts and will allow for leveraging resources targeted towards growing Union County.

The Consolidated Plan outlines goals and strategies that will be pursued over the next five years with CDBG funds. All CDBG funded projects except for program administration and planning activities, must meet one of three HUD defined National Objectives:

- Benefit to low- and moderate-income (LMI) persons: Requires recipients to spend at least 70% of their CDBG funds to meet LMI national objective.
- Aid in the prevention or elimination of slums or blight.
- Meet urgent needs to alleviate emergency conditions.

Goal #1-Public Facilities and Infrastructure: Union County is committed to utilizing CDBG funds to help communities create livable communities through activities that improve quality of place for neighborhoods. The County will continue to use CDBG funding to make improvements to facilities that serve the public and infrastructure, including improved street lighting, sidewalks, water/sewer, and parks to revitalize challenged neighborhoods and strengthen the community.

Goal #2-Public Services: Union County will support community and supportive services, with special emphasis on services for the homeless, seniors, at-risk youth, the disabled, veterans, and other persons with special needs.

Goal #3-Housing: Union County will continue to comply with fair housing planning requirements (as identified in the Analysis of Impediments to Fair Housing Choice). The County will support housing activities that include rehabilitation of owner-occupied low-income residents' homes, encourage developing of a supply of housing that can accommodate diverse incomes and needs, and preserve the natural features of neighborhoods through public services.

Goal #4-Economic Development: A low priority need for the promotion of the development and expansion of new and existing businesses and industries by offering job training and workforce development as well as creating an atmosphere for diverse enterprises to flourish.

3. Evaluation of past performance

Over the past five years, Union County and municipal and non-profit partners have utilized HUD CDBG funds to effectively address a broad range of community development priorities. The County is responsible for ensuring compliance with all rules and regulations associated with the CDBG entitlement grant program. The County's Annual Action Plans and Consolidated Annual Performance Evaluation Reports have provided many details about the goals, projects and programs completed over the past five years. A review of past performance and evaluation

reports reveals a strong record of performance in the use of CDBG funds.

The County recognizes that the evaluation of past performance is critical to ensure the County and its subrecipients are implementing activities effectively and that those activities align with the program's overall strategies and goals. The performance of programs and systems are evaluated to ensure the goals and projects are addressing critical needs in the community. Moving forward into the next five-year cycle, the County and program staff will work closely with municipal partners to leverage resources and create opportunities for partnership and collaboration to help scarce resources go further to impact the community development needs identified in this plan. Partnership is key to foster continued successful implementation for the CDBG program funding.

4. Summary of citizen participation process and consultation process

Union County has undertaken diligent and good faith efforts in outreaching to all segments of the community that may benefit from the CDBG program. Various agencies, service providers, and residents were contacted and consulted with the purpose of collecting and evaluating data and providing input on community development and housing needs, in order to inform the development of the Consolidated Plan and Annual Action Plan.

The engagement process began in January 2021 with the convening of all participating local municipalities and non-participating municipalities that expressed interest in joining the program for a virtual meeting. This meeting in January provided the municipalities in attendance with an overview of the CDBG program, outline of the Consolidated Plan process, and a review of the outreach tactics necessary to shape and determine the priority needs and goals for the program.

On February 26, 2021, a focus group was convened that included housing and non-housing service delivery professionals from the public, non-profit, and private sectors. This group came together to discuss the needs they viewed as important based on their professional experiences. The group provided robust data that helped feed into the development of the five-year priority areas. A summary of the focus group discussion can be found in Appendix II. Internal County departments were also consulted to identify areas for partnership, as well as areas of overlap to ensure scarce resources are invested to close assistance gaps and ensure other public funds are not supplanted through CDBG activities.

Due to the unprecedented coronavirus pandemic (COVID-19), there were limited opportunities for public gatherings. However, a community survey was developed in both English and Spanish, the survey was advertised through each Town's social media and/or communication platforms. The community survey was made available on the County's website. A second survey was distributed to housing and non-housing service providers that asked questions regarding

the needs of the specific populations the providers serve. A third survey was developed specifically for the participating jurisdictions to understand the specific needs of their individual communities. The results of all surveys can be found in Appendix I.

Two public hearings were held during the planning cycle. The first public hearing was held on January 29, 2021 virtually via Zoom. Program staff presented attendees the proposed priority needs identified during the planning process and welcomed questions and input. The second public hearing was held on June 28, 2021 virtually via Zoom. The public was invited to ask questions and provide feedback on the plan and proposed projects to be funded in the 2021 program year.

5. Summary of public comments

The County received written comments from the community needs survey, nonprofit survey, participating jurisdictions survey, focus group meeting, outreach to professional service providers, and verbal comments were also received at the public hearings. Comments received during the citizen participation process are included in Appendix I and II.

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

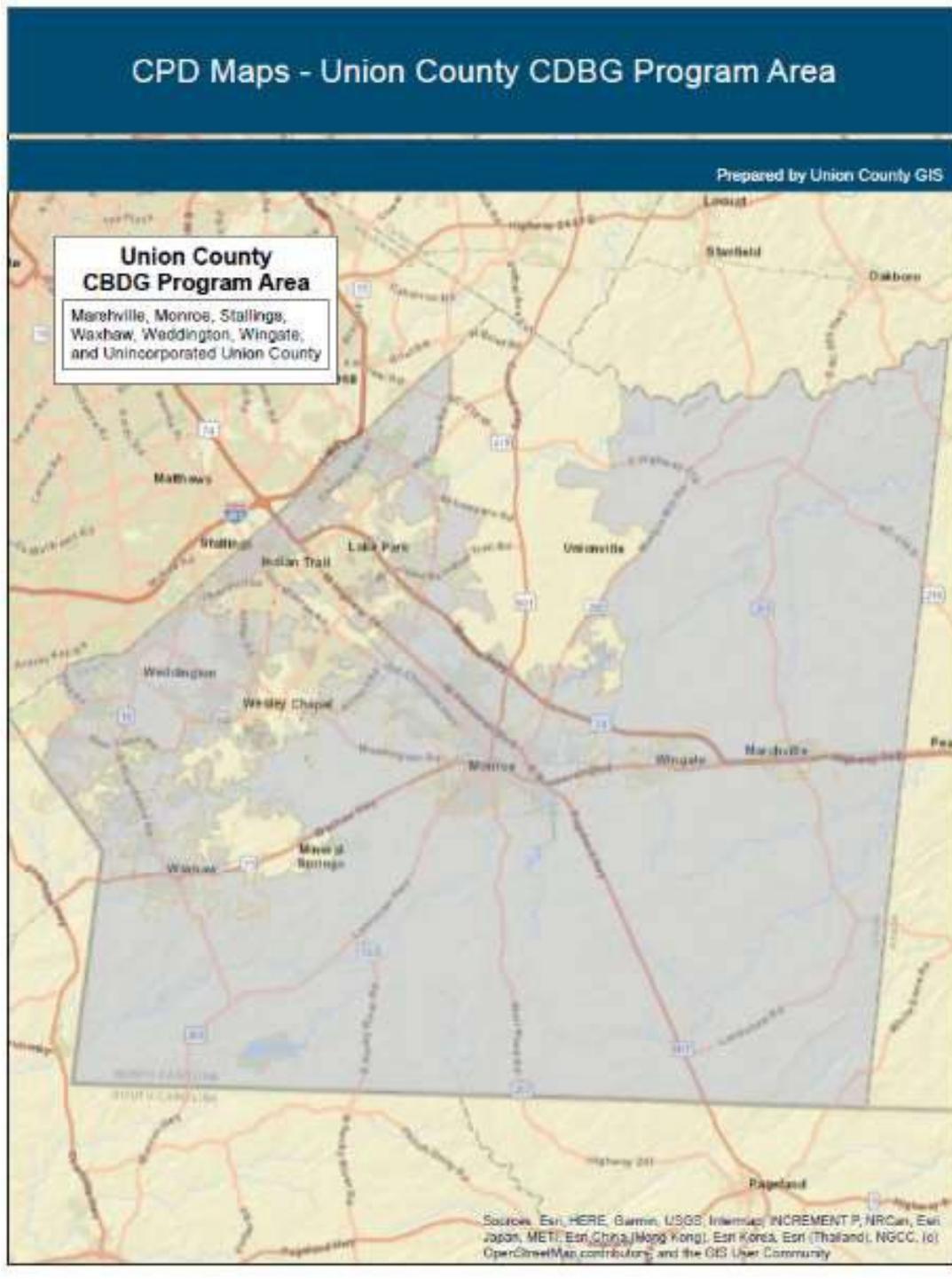
All comments were accepted during the citizen engagement process and all comments were considered during the development of this plan.

7. Summary

The Consolidated Plan reflects coordinated planning and citizen participation to identify the County's top priority needs and eligible projects that can be supported with CDBG funding. The data in the plan will provide community organizations, citizens, developers, and policy makers with the context of community development needs for low- and moderate-income and special needs residents in the CDBG program area. The Plan also provides the HUD framework in which the County's CDBG program must be structured.

The map below illustrates the eligible geography for the Union County CDBG program activities, all gray areas are eligible for CDBG funding activities aligning with the Consolidated Plan priorities that meet the required national objectives.

Map 1: Union County CDBG Program Area



The Process

PR-05 Lead & Responsible Agencies 24 CFR 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	Union County	County Manager's Office

Table 1 – Responsible Agencies

Narrative

The County Manager’s Office is the lead entity charged with preparing the Consolidated Plan, the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER). In this capacity, the County works in cooperation with other key government agencies, non-profit agencies and for-profit agencies addressing affordable housing, and other community development issues. Collaborative partnerships with key stakeholders are indispensable to the community’s success in addressing the needs of low- and moderate-income residents and improving the quality of life for all the residents by ensuring that all residents, regardless of race, gender, age, income level or disability, have equal access to affordable housing, community development resources, and jobs and services available in the County.

The Union County Board of Commissioners has the responsibility of approving the Consolidated Plan, associated Annual Action Plans, and CAPERs.

Consolidated Plan Public Contact Information

For matters concerning Union County’s CDBG program, please contact:

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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

Union County recognized that the preparation of the Consolidated Plan requires discussion and consultation with many diverse groups, organizations, and agencies. During the planning process for the Consolidated Plan, the County encouraged citizen participation. While preparing this document, County staff and the County’s consultants met with service providers, community groups, nonprofit agencies, and municipalities within the County that have chosen to participate in the CDBG program, to discuss and gather input on the community development needs identified in the County.

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)).

To be inclusive of various agencies and organizations, the County compiled an outreach list that included the following agencies:

- Nonprofit service providers that cater to the needs of low- and moderate-income households and persons with disabilities or special needs;
- Housing professionals;
- Public agencies;
- Employment organizations;
- Government staff of participating jurisdictions; and
- Community and neighborhood groups.

These agencies were contacted to obtain data needed for preparation of this Consolidated Plan. A focus group was convened for the service providers to engage in the planning process. A service provider/partner survey and a community needs survey were distributed to garner additional feedback on the community development needs and priorities.

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.

Union County is not a Continuum of Care County; rather local providers are members of the North Carolina Balance of State Continuum of Care. The regional committee is the Piedmont Regional Continuum of Care (PRCC) which encompasses five counties, including Union County.

The Community Shelter of Union County is the lead local Coordinating Agency for Union County. The Community Shelter was consulted to gather information and data on the County's Continuum of Care efforts.

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.

Not applicable. The County currently does not receive ESG funding. The Union County Community Shelter is a direct recipient of ESG funds.

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

To encourage participation in the preparation of the Consolidated Plan and Annual Action Plan, Union County conducted a community needs assessment and provided multiple opportunities for participation by service providers and members of the community. These included a needs assessment survey that was made available to the public and service providers, public hearings, and consultation with individual service provider organizations. The County received responses from 67 community residents and providers. The list of agencies and organizations consulted in this process are listed in Table 2 below.

1 Agency/Group/Organization		UNION COUNTY COMMUNITY SHELTER
	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?	This consultation provided insight on the County's homeless population and the housing, shelter, and service needs for this population.
2 Agency/Group/Organization		Union Monroe Community Development Corporation
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency serves as a HUD designated counseling organizations and provides a variety of housing counseling services, in addition to developing affordable rental units in Union County. This consultation provided insight on resources available for housing services, affordable housing development, and housing rehabilitation needs.
3	Agency/Group/Organization	Monroe 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?	This agency was able to provide information on public housing and voucher needs for area residents.
4	Agency/Group/Organization	TURNING POINT OF UNION COUNTY
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs 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?	This consultation provided information on the services, shelter and permanent housing needs for victims of domestic violence and their children.
5	Agency/Group/Organization	Centralina Economic Development District
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This consultation provided information on business and industry within the County.
6	Agency/Group/Organization	Centralina Area Agency on Aging
	Agency/Group/Organization Type	Services-Elderly Persons Regional organization
	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?	This consultation provided data on the aging population in Union County and the level of government assistance allocated for aging services within the County.
7	Agency/Group/Organization	Union County-County Manager's Office
	Agency/Group/Organization Type	Other government-County Grantee Department
	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?	The CDBG program is managed through the County Manager's Office and all direction with regards to priorities and needs evaluation and determination is coordinated and approved through the Executive Team.

Table 2 – Agencies, groups, organizations who participated.

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

The County strived to conduct a comprehensive outreach program. The County and Centralina Regional Council solicited participation from a wide range of agencies and organizations involved in providing housing and community development services. No specific types of relevant agencies were excluded from the process.

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?
Analysis of Impediments to Fair Housing Choice	Union County	Affirmatively further fair housing
2050 Comprehensive Plan	Union County	
Cabarrus Stanly Union Regional Hazard Mitigation Plan	Cabarrus, Stanly, and Union County	Hazard mitigation for natural and manmade disasters.
Connecting North Carolina State Broadband Plan	State of North Carolina	

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)).

Union County must notify local governments within the County boundaries, about priority housing and non-housing community development needs. Union County notified all local governments located within the County of the opportunity to participate in the five-year Consolidated Planning process. All eligible municipalities were informed of the CDBG program goals and objectives and invited to participate in the Union County CDBG Entitlement program. Ten municipalities within the Union County jurisdictional boundaries have selected to participate in the Union County CDBG program: Marshville, Monroe, Stallings, Waxhaw, Weddington, Wingate, Fairview, Indian Trail, Mineral Springs, and Wesley Chapel.

Narrative (optional):

All relevant housing and supportive service providers in Union County were invited to participate in the Consolidated Plan process, including the housing authority, stakeholders from nonprofit entities (organizations serving low- and moderate-income persons, housing and service providers, and local fair housing organizations) as well as private sector entities.

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.

Encouraging citizen participation and consulting with other public and private agencies are important parts of the planning process. The County used several methods to solicit citizen participation, including public notices, public meetings, public hearings, survey of needs, and other outreach efforts. Information and comments received during this process helped to guide and shape the development of the Consolidated Plan goals. A copy of Union County's Citizen Participation Plan is included in this Plan as Appendix IV.

Citizen Participation Outreach

See Table 4 on the next page.

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)
1	Newspaper Ad	Non-targeted/broad community	Notice for the first public hearing to receive input into the development of the Consolidated Plan and Annual Action Plan. Notice was published on January 16, 2021.	N/A	N/A	N/A
2	Public Hearing	Non-targeted/broad community	A public hearing was held on January 29, 2021 to gather the public's input on community development needs.	No comments received.	N/A	N/A
3	Stakeholder Focus Group	Targeted to housing and non-housing service providers.	On January 29, 2021, a focus group was held with housing and non-housing service providers to gather input on the needs of populations served by the CDBG program.	Comments centered on the need for better public-private collaboration for providing services across the County.	All comments were accepted and recorded.	N/A

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment of the Consolidated Plan provides a profile of Union County's demographics, affordable housing and homeless needs, special needs populations, and the community's needs relating to economic development, community development, and public services. HUD's Comprehensive Housing Affordability Strategy (CHAS), American Community Survey (ACS), and Census data were used to help in assessing the County's needs over the next five years. The needs assessment provides the foundation for determining the County's priority needs, which will form the basis for the Strategic Plan and the activities that will be supported with CDBG funding.

Methodology

To assess community needs, Centralina Regional Council examined data, held community meetings, conducted surveys, and consulted with local stakeholders. The Needs Assessment primarily relies on the following sources of data:

- American Community Survey (ACS)
- Comprehensive Housing Affordability Strategy (CHAS)
- Census Data

Consolidated Plan Community Needs Survey, Partners Survey, & Jurisdictions Survey

Union County residents and program stakeholders had the opportunity to respond to the 2021-2026 Consolidated Plan Needs Assessment Survey to rate the need in Union County for housing facilities, housing services, community services, services for special needs populations, neighborhood services, community facilities, infrastructure and business and job services. The full results of the 51 Community Needs, 7 Partners, and 9 Jurisdictions survey respondents are included as Appendix I. The three tables below illustrate how the respondents of each survey ranked the four major priority categories for the CDBG program. Housing was a top priority, with public services and public facilities also noted as priorities.

Union County CDBG Community Needs (Residents)-Survey Results

	1	2	3	4	TOTAL
Housing: CDBG funds may support homeless and supportive housing initiatives, housing rehabilitation, home ownership and affordability, housing accessibility for all persons and housing for persons with specific needs.	33.33% 17	15.69% 8	25.49% 13	25.49% 13	51
Public Services: CDBG funds may support programming for recreational needs, seniors and youths, health services, fair housing advocacy, services for persons with needs related to age, medical, income, or situational status (i.e. in-crisis, drugs or alcohol, etc.)	19.61% 10	41.18% 21	27.45% 14	11.76% 6	51
Economic Development: CDBG funds may support business assistance to create jobs and undertake building improvements.	15.69% 8	25.49% 13	21.57% 11	37.25% 19	51
Public Facilities and Improvements: CDBG funds may support rehabilitation of community facilities, including handicapped accessibility, construction of sidewalks, and other physical improvements.	31.37% 16	17.65% 9	25.49% 13	25.49% 13	51

Table 5—Summary of Resident Survey Ranking of Major Priority Categories

Union County CDBG Jurisdiction Needs Assessment-Survey Results

The Community Development Block Grant Program may allocate available funding into the four broad categories listed below; please rate those categories from one (1) to four (4). 1 being the most important need and 4 being the least important need.



Table 6—Summary of Jurisdiction Survey Ranking of Major Priority Categories

Union County CDBG Partners Needs Assessment-Survey Results

The Community Development Block Grant Program may allocate available funding into the four broad categories listed below; please rate those categories from one (1) to four (4). 1 being the most important need and 4 being the least important need.



Table 7—Summary of Partners Survey Ranking of Major Priority Categories

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

Summary of Housing Needs

This section provides an overview of Union County’s projected housing needs, including the distribution of housing problems within the LMI designated income categories and the degree to which needs exist. The 2015 CHAS data outlines the following housing problems:

- Housing cost burden, including utilities, exceeding 30% of gross income;
- Severe housing cost burden, including utilities, exceeding 50% of gross income;
- Households with zero/negative income;
- Units with physical defects (lacking complete kitchen or bathroom); and
- Overcrowded conditions (housing units with more than one person per room).

The table below illustrates a population decrease from 2009 to 2015; however, the most recent ACS estimates from 2019 estimate that Union County’s current population is 231,053. This is a significant increase from the 2015 ACS population estimate.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	201,292	146,515	-27%
Households	62,005	48,965	-21%
Median Income	\$60,074.00	\$65,903.00	10%

Table 8 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,110	5,215	8,490	5,123	24,920
Small Family Households	1,925	1,885	3,785	2,534	15,194
Large Family Households	485	440	943	854	3,315
Household contains at least one person 62-74 years of age	967	1,360	1,821	1,069	4,803
Household contains at least one person age 75 or older	883	951	847	317	1,032
Households with one or more children 6 years old or younger	1,268	976	1,840	1,118	4,254

Table 9 - Total Households Table

Data Source: 2011-2015 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	108	15	0	0	123	55	0	45	0	100
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	40	85	0	170	15	45	20	4	84
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	174	114	169	40	497	4	23	84	115	226
Housing cost burden greater than 50% of income (and none of the above problems)	1,409	494	155	0	2,058	1,430	1,078	665	193	3,366
Housing cost burden greater than 30% of income (and none of the above problems)	423	1,120	508	184	2,235	470	854	1,734	816	3,874
Zero/negative Income (and none of the above problems)	139	0	0	0	139	338	0	0	0	338

Table 10 – Housing Problems Table

Data 2011-2015 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	1,737	670	409	40	2,856	1,510	1,153	815	312	3,790
Having none of four housing problems	658	1,445	2,239	1,170	5,512	725	1,935	5,055	3,603	11,318
Household has negative income, but none of the other housing problems	139	0	0	0	139	338	0	0	0	338

Table 11 – Housing Problems 2

Data 2011-2015 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	1,092	964	274	2,330	544	561	1,058	2,163
Large Related	299	145	258	702	185	151	163	499
Elderly	355	385	25	765	892	945	741	2,578
Other	419	216	179	814	328	328	432	1,088
Total need by income	2,165	1,710	736	4,611	1,949	1,985	2,394	6,328

Table 12 – Cost Burden > 30%

Data 2011-2015 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	848	345	45	1,238	505	347	255	1,107
Large Related	199	35	45	279	160	43	34	237
Elderly	274	88	0	362	536	475	279	1,290
Other	329	71	80	480	249	209	98	556
Total need by income	1,650	539	170	2,359	1,450	1,074	666	3,190

Table 13 – Cost Burden > 50%

Data 2011-2015 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	144	154	189	40	527	0	59	84	83	226
Multiple, unrelated family households	75	0	45	0	120	15	14	20	33	82
Other, non-family households	0	0	25	0	25	4	0	0	0	4
Total need by income	219	154	259	40	672	19	73	104	116	312

Table 14 – Crowding Information – 1/2

Data 2011-2015 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	No Data							
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Table 15 – Crowding Information – 2/2

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

According to the 2019 American Community Survey (2019 ACS), 70,458 households in Union County were single-person households. Single person households are of particular concern as they tend to have lower incomes and are less able to weather economic downturns or market changes. Renter households are especially vulnerable.

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.

According to the 2019 American Community Survey (2019 ACS) five-year estimates, 21,542 persons with one or more disabilities resided in Union County. The Americans with Disabilities Act (ADA) defines a disabled person as having a physical or mental impairment that substantially limits one or more major life activities. Thus, disabled persons often have special housing needs related to limited earning capacity, a lack of accessible and affordable housing, and higher health costs associated with a disability. Some residents suffer from disabilities that require living in a supportive or institutional setting.

The highest rates of persons with disabilities were reported by those age 18-64, with 10,592 individuals having one or more disability. The more prevalent problems were ambulatory difficulty and independent living difficulty. Housing opportunities for those with disabilities can be improved through housing assistance programs and universal design features such as widened doorways, walk-in showers, ramps, lowered countertops, single-level units and ground floor units. Many persons live at home independently or with other family members. For older individuals with disabilities, aging in place can be furthered through special housing design features for the disability, income support for those who are unable to work, and in-home supportive services for persons with medical conditions, among others.

Many single women and women with children become homeless each year as a result of domestic violence. According to Turning Point, the local domestic violence shelter and support service provider, an estimated 210 adults and children utilize the shelter annually. Turning Point estimates that over the next five-year period, 575 adults and 475 children will utilize the shelter and its support services. Most of these women are in need of emergency housing during the crisis period and may need supportive permanent housing options as well. More options for affordable rental units and more Housing Choice Vouchers would go a long way to increase the supply of affordable rental units in the County.

What are the most common housing problems?

The most common housing problem throughout the CDBG program area is housing cost burden on extremely low-income to low-to-moderate income households that own their homes. These households are experiencing housing cost burden at 30 percent to 50 percent of their income. This poses challenges on homeowners and renters with regards to maintaining the upkeep on aging properties in order to stay in their homes. Many homeowners have substandard plumbing, electrical, and aging flooring. Most often repairs require an average of \$5,000 to \$10,000 to bring the property up to basic housing standards. The same property deficiencies exist for rental properties as well. Due to the lack of affordable rental units throughout the County, many renters must simply deal with the deficiencies.

- Approximately 22.3 percent of households (10,939 households) in the County are paying more than 30 percent of their income towards housing costs.
- Approximately 11.3 percent of households (5,549 households) in the County are paying more than 50 percent of their income towards housing costs.

According to the 2015 CHAS data, the second most common housing problem is overcrowding and severe overcrowding for both renters and homeowners. Approximately 1.4 percent (723 households) are overcrowded with more than one person per room.

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

Population growth over the past decade in Union County has increased the demand for housing of all types throughout the CDBG program area. This growth has resulted in development of new housing and rental units; however, pricing is at market rate and in some instances above market rates. This has been a driving contributor to the cost burden experienced by the lower income categories. The area is again experiencing an increase in construction of new housing units, but many of these units are not in the affordable housing unit price point. The most affordable housing is the older housing stock. However, older units typically require more maintenance and repair, adding to the incidence of housing problems among lower income households. The moderate-income households in the program area, are also affected and experiencing the burden of severe housing problems, as many of the households in the category are elderly and have limited income.

The most significant obstacle to meeting the underserved housing needs of the extremely low-income, very low-income, and low-income households is encouraging private developers/contractors to develop more affordable housing units for these income groups.

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.

At-risk households require ongoing and intensive support to attempt to prevent homelessness and if unsuccessful, rehouse to a new permanent housing situation or to a shelter if no housing is available. Families with children have an extensive set of needs and typically require continuing assistance with nutrition, childcare, and housing following periods of homelessness. There are several nonprofit agencies in Union County that provide assistance for rapid rehousing to households in need.

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:

N/A

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

Severe cost burden is the greatest predictor of the impending homelessness. For persons paying more than 50 percent of their income on housing costs or having incomes at or below 50 percent AMI, this cohort has the highest risk of becoming homeless. Housing in extremely dilapidated condition and overcrowded units can both be linked to housing instability increasing the risk of homelessness.

Discussion

Housing needs in Union County continue to be most pronounced at low-income levels. Very low-income households are highly cost burdened, more frequently occupy dilapidated housing, and are more likely to live in overcrowded situations.

NA-15 Disproportionately Greater Need: Housing Problems – 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

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate than the income level as a whole. Per the federal regulations 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. The data below provides an assessment of the relative level of need for each race and ethnic category within Union County’s CDBG program area.

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	4,159	475	477
White	2,239	364	288
Black / African American	1,232	73	113
Asian	49	0	0
American Indian, Alaska Native	14	0	0
Pacific Islander	0	0	0
Hispanic	600	30	30

Table 16 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*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	3,795	1,404	0

White	2,324	1,076	0
Black / African American	774	187	0
Asian	44	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	620	130	0

Table 17 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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	3,457	5,054	0
White	2,351	3,876	0
Black / African American	578	482	0
Asian	25	20	0
American Indian, Alaska Native	10	19	0
Pacific Islander	0	0	0
Hispanic	429	634	0

Table 18 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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	1,344	3,739	0
White	912	2,823	0
Black / African American	193	439	0
Asian	15	0	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	202	405	0

Table 19 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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

For residents whose income fell within 0-30 percent of AMI, 53.8 percent of Whites were experiencing a disproportionate need with regards to one or more of four housing problems, according to the 2015 CHAS data. For residents whose income fell within 30-50 percent of AMI, 61.2 percent of Whites reported experiencing one or more housing problems, compared to 20.4 percent of Black/African Americans. This same pattern continues for residents whose income fell within the 50-80 percent of AMI, where 68.0 percent of Whites reported one or more housing problem, in contrast to Black/African Americans at 16.7 percent. For residents whose income fell within 80-100 percent of AMI, 67.9 percent of Whites and 14.3 percent of Black/African Americans. Overall, it appears that Whites generally have a greater disproportionate need with regards to the four main housing problems identified by HUD: lacks complete kitchen facilities, lacks complete plumbing facilities, more than one person per room, and cost burden greater than 30 percent of a household's income.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 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 extent of severe housing problems and identifies populations that have a disproportionately greater need. A disproportionate need exists when the members of racial or ethnic groups at a given income level experience housing problems at a greater rate than the income level as a whole. Severe housing problems include:

- Overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms.
- Households with cost burdens of more than 50 percent of income.

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	3,247	1,383	477
White	1,596	987	288
Black / African American	1,022	282	113
Asian	49	0	0
American Indian, Alaska Native	14	0	0
Pacific Islander	0	0	0
Hispanic	540	90	30

Table 20 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*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	1,823	3,380	0
White	1,063	2,329	0
Black / African American	381	586	0
Asian	44	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	311	439	0

Table 21 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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	1,224	7,294	0
White	819	5,407	0
Black / African American	139	928	0
Asian	15	30	0
American Indian, Alaska Native	0	29	0
Pacific Islander	0	0	0
Hispanic	185	882	0

Table 22 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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	352	4,773	0
White	197	3,557	0
Black / African American	45	583	0
Asian	15	0	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	93	509	0

Table 23 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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

For residents whose income fell within 0-30 percent of AMI, 49.2 percent of Whites were experiencing a disproportionate need with regards to one or more of four housing problems, according to the 2015 CHAS data. For residents whose income fell within 30-50 percent of AMI, Whites again reported the highest rate, with 58.3 percent experiencing one or more housing problems. Compared to Black/African Americans at 20.9 percent and all other racial groups combined at 20 percent. This same pattern continues for residents whose income fell within 50-80 percent of AMI, where 67.0 percent of Whites reported one or more housing problems, in contrast to 11.4 percent of Black/African Americans. Overall, it appears that Whites generally have a greater disproportionate need with regards to severe problems identified by HUD, lacks complete kitchen facilities, lacks complete plumbing facilities, more than one person per room, and cost burden greater than 50 percent of a household's income.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 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 extent of cost burden and identifies populations that have a disproportionately greater need. A disproportionate need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate than the income level as a whole. HUD identifies four degrees of housing cost burden:

- No cost burden: housing cost to income ratio is less than 30 percent.
- Cost burden: households that pay between 30 and 50 percent of their total income on housing related costs.
- Severely cost burdened: households that pay more than 50 percent of their total income on housing related costs.
- No/Negative income: households whose income is zero or negative due to self-employment, dividends, and net rental income. Households with zero or negative income cannot be cost burden but require housing assistance and are therefore counted separately.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	34,529	7,980	5,866	483
White	28,015	5,433	3,484	288
Black / African American	3,149	1,507	1,469	113
Asian	590	60	123	0
American Indian, Alaska Native	120	10	28	0
Pacific Islander	0	0	0	0
Hispanic	2,495	931	670	30

Table 24 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

There are 48,965 households in Union County, of those 13,715 households are cost burdened according to the 2015 CHAS data. Whites are experiencing higher percentages, at 59.4 percent, in the severely cost burdened category, where greater than 50 percent of a household's income is allocated towards housing costs, compared to Black/African Americans at 25.0 percent. For households spending 30-50 percent of their income on housing costs, Whites reported higher rates at 68.1 percent compared to Black/African Americans at 18.9 percent.

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?

Black/African Americans and Whites in the Union County CDBG program area are both disproportionately in greater need with regards to housing problems. However, Whites are disproportionately represented in the lower income categories that report having multiple housing problems, compared to their percentage of the overall household population. Both also face housing burdens, primarily associated with cost burdens and substandard housing conditions in disproportionate numbers. Homeownership rates for minorities are substantially lower than for non-minorities throughout the program area.

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

Needs were previously identified, see above.

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

Please see Appendix III: Maps, Map 3 Hispanic Population and Map 4 Black/African American Population, which illustrate where minority concentrations exist within the Union County CDBG program area.

NA-35 Public Housing – 91.205(b)

Introduction

The Monroe Housing Authority which serves Union County is located in the City of Monroe. The Monroe Housing Authority (MHA) administers the public housing and Housing Choice Voucher programs. There are 205 public housing rental units located with the City of Monroe. These rental units are available to low-income families, senior citizens, and disabled persons. Priorities for public housing are homeless, families with children, elderly families, disabled families, working families and veterans.

Residents of public housing pay rent based on their income. The rent contribution of the tenant is called the Total Tenant Payment (TTP). The TTP is generally 30 percent of a resident's income with a \$25 (National minimum) to \$50 (some PHA's) minimum rent.

The average tenant rent contribution for MHA's public housing development is \$275. The average tenant contribution for elderly residents residing in all properties across the housing authority's public housing portfolio is \$408. The average rent payment for disabled residents is \$322. The average TTP for non-elderly, non-disabled renters in the housing authority's public housing units is \$213. Households headed by females had a total tenant payment of \$251.

The table below summarizes data provided by HUD for public housing and Housing Choice Vouchers by the Monroe Housing Authority.

Totals in Use

	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 in use	0	0	205	283	0	283	0	0	0

Table 25 - 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					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	8,937	11,619	0	11,619	0	0	
Average length of stay	0	0	5	9	0	9	0	0	
Average Household size	0	0	2	2	0	2	0	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	46	40	0	40	0	0	
# of Disabled Families	0	0	8	48	0	48	0	0	

# of Families requesting accessibility features	0	0	205	283	0	283	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 26 – 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					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	32	37	0	37	0	0	0
Black/African American	0	0	173	245	0	245	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	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 27 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	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	2	8	0	8	0	0	0
Not Hispanic	0	0	203	275	0	275	0	0	0

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

Table 28 – 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:

Applicants are asked if any member of the household requires a reasonable accommodation in order to access MHA programs or facilities. If accommodations are required, MHA would work to meet the needs of the client. Due to the MHA's process, they are not fully aware of the specific need until housing is available at which point the family or person being served meets with MHA staff to further vet their needs prior to being housed.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders.

The most immediate needs of residents in Public Housing programs are for self-sufficiency initiatives that will empower them to transition to jobs. Additional funding is needed to address the capital needs of the MHA's housing units. There is a need for additional affordable housing units for the elderly and disabled population in the Public Housing jurisdiction, as well as additional affordable units for two- and three-bedroom households. The Housing Choice Voucher program needs additional landlords with quality homes that are willing to participate in the program. Additional funding would afford the Monroe Housing Authority the ability to assist more families.

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

Residents seeking assistance through the Monroe Housing Authority are unable to afford the current market rate rents when compared to the population at large.

Discussion

Affordability is a concern across Union County and as such there is a great need for participation of more landlords in the Housing Voucher Program. Currently the wait list is closed due to high demand and yet the population continues to grow, widening the service delivery gap for families in need of decent, safe, and affordable housing.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

As the population continues to increase throughout Union County, homelessness has become a growing issue. Factors contributing to the increase in homelessness includes a lack of affordable housing units, increases in the number of persons whose income falls below poverty level, an aging workforce, subsidies to the poor are not to scale with the growing need, drug/alcohol abuse, and the de-institutionalization of the mentally ill.

The Community Shelter of Union County is the lead agency addressing homelessness throughout the County and also serves as the local entity for the Piedmont Regional Continuum of Care (PRCC). PRCC is the organizer of the annual Point-In-Time Count for Union County. According to the PRCC 2017 Point-In-Time (PIT) Count, an estimated 54 homeless persons were located in Union County at the time of the count. It should be noted that Union is a predominantly rural County and, as such, distance does play a role in how and if people can access homeless programs. Due to this fact, the PIT County centered on the Monroe area, as this is where most services are available for the homeless, and this may in turn cause under reporting of homeless in Union County.

The following table summarizes the homeless population based on the 2017 Point-In-Time County and data maintained by the PRCC and the Community Shelter of Union County.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	53	220	0	0	43
Persons in Households with Only Children	0	1	0	0	0	0
Persons in Households with Only Adults	0	106	399	0	0	92
Chronically Homeless Individuals	7	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	4	0	33	0	0	0
Unaccompanied Child	7	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 29 - Homeless Needs Assessment

Data Source Comments: 2020 Point-in-Time 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):

The PIT County does not include detailed demographic information on homeless persons and family type. However, data collected by the Community Shelter of Union County, notes that there is a total of 619 individuals (220 persons in households with adults and children and 399 persons in households with only adults) experiencing homelessness each year in Union County. Families with children, on average, experience 43 days of homelessness before housing is

secured and families with adults experience homelessness for an estimated 92 days. These estimates illustrate that there are more resources need to meet the needs of the homeless population in Union County. Due to the coronavirus pandemic (COVID-19), the Community Shelter of Union County experienced an increase in demand for homeless support services and they anticipate this increased need over the next few years.

Location of Homeless:

According to the 2020 PIT Count, of the 160 homeless persons identified, 111 were being served by the emergency shelter, 0 were in transitional housing, and 49 were unsheltered. All shelters and services are located in the City of Monroe.

Chronically Homeless:

According to the 2020 PIT County, there were 7 individuals without children reported as chronically homeless, 4 veterans, and 7 unaccompanied youth (under 25) in Union County.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	242	9
Black or African American	347	1
Asian	0	0
American Indian or Alaska Native	10	0
Pacific Islander	1	0
Other	19	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	22	0
Not Hispanic	597	11

Data Source Comments: Community Shelter of Union County

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

Specific information by jurisdiction is not available. The 2020 PIT Count reported that 15 households with children were homeless (53 total people)—32 children 17 and under, 1 adult 18-24, and 20 adults 25 and older. There were 4 veterans without children reported as homeless and 7 unaccompanied youth reported.

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

The 2020 PIT County does not provide demographic data for homeless persons. Estimates from the Community Shelter of Union County are described in the table above.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2020 PIT County and recent data from the Community Shelter of Union County, of the 160 individuals reported as homeless, 111 were in emergency shelter and 49 were unsheltered. Of the unsheltered, it should be noted that approximately 10 of these persons noted that they have been unsheltered for years, by choice.

Discussion:

Local homelessness results from a range of factors, including but not limited to lack of employment, working low-paying hourly jobs, being cost burden with regards to housing expenses, or experiencing an event such as illness or unexpected expenses, such as a car breaking down, and drug abuse, victims of domestic violence, and dealing with mental or physical disabilities. The PRCC is dedicated to ensuring service delivery is coordinated among the realm of providers to help address and prevent homelessness. They are also focused on addressing gaps in services throughout the community and working towards development of long-term sustainable solutions.

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

Introduction:

Certain households may require special accommodations and may have difficulty finding housing due to special needs. Special needs groups may include the elderly, persons with disabilities, persons with HIV/AIDS, female-headed households, large households, homeless persons and persons at-risk of homelessness.

Describe the characteristics of special needs populations in your community:

Persons with Disabilities: The American with Disabilities Act (ADA) defines a disabled person as having a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such impairment, or a person who is perceived by others as having such an impairment. According to the 2019 ACS, 9.4% of Union County's population has a disability. Of those, 3.8% had cognitive difficulty, concentrating, or making decisions. An estimated 4.8% had difficulty walking or climbing because of a physical, mental, or emotional problem, or difficulty doing errands alone such as visiting a doctor's office or shopping and 2.0% reported self-care difficulty, which includes challenges bathing or dressing.

Seniors: Seniors are considered a special needs group because of their characteristically limited incomes and need for supportive services and healthcare. The senior population (ages 65+) makes up about 12.3 percent (28,502) of the total population in Union County. About 5% of seniors are living with some type of disability, ranging from hearing, vision, cognitive, ambulatory, to self-care difficulties. According to the 2019 ACS, 6,051 seniors were still in the labor force and the median household income for seniors for the last 12 months was reported at \$16,473.

Domestic Violence: Many single women and women with children become homeless each year as a result of domestic violence. According to Turning Point, the local domestic violence shelter and support service provider, an estimated 215 adults and children utilized the shelter over the most recent twelve-month period. They also project that approximately 1,065 adults and children will utilize the shelter over the next 5 years.

Persons with HIV/AIDS: Industry research notes that stable housing improves the health outcomes of people living with HIV/AIDS and reduces the number of new HIV infections. Lack of stable housing for people living with HIV/AIDS also makes it more difficult to access and adhere to antiretroviral medications, while stable housing contributes to reducing the outlay for emergency room visits, and other publicly funded programs. The Carolinas Care Partnership is committed to addressing barriers to housing and to increasing long-term housing options for

people living with HIV/AIDS by partnering with low-income and affordable housing providers to provide access to units that they own and/or manage.

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

Discussions with service providers during the Consolidated Plan consultation process indicated that there is need for additional supportive services in the County. Overall, the County has extensive needs for supportive services, including housing, emergency shelter services, senior services, support services for young adults with cognitive disabilities, employment, case management, and transportation.

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

Union County is a member of the Charlotte Metropolitan Statistical Area (MSA). According to current HIV statistics, there are 9,297 individuals living with HIV/AIDS in the 10 county MSA. These counties include Cabarrus, Gaston, Iredell, Lincoln, Mecklenburg, Rowan, and Union in North Carolina and Chester, Lancaster, and York Counties in South Carolina. According to the Ryan White Program Needs Assessment, and with estimates for individuals living with HIV/AIDS for Cabarrus, Gaston, Mecklenburg, and Union North Carolina and York Counties in South Carolina, African Americans represent 62.8% of the cases, Whites 25.6%, and Hispanics 7.7%. Men represent 71.8% and women 27.5% of the individuals living with HIV/AIDS. Individuals aged 20-44 years represent 38.2% and people aged 45+ represent 61.2%.

Discussion:

There is a strong demand for more special needs housing and assistance to help these populations stay in stable environments. Many of these residents are in poverty or are low-income, and some are homeless. Often these residents have more than one special need such as being elderly and having mental health issues or a physical disability. There are current efforts underway seeking to address these needs, however, even with new or improved housing and services coming online, it is still not to scale with the universal needs.

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

This section provides an overview of the needs identified for public facilities, public improvements, and public services.

Union County utilized Capital Improvement Plans (CIP), from all participating jurisdictions as a planning tool to identify capital project needs and to assess the County's financial capacity for addressing those needs with CDBG funding. Additionally, consultation with area non-profits also provided information on public services and other public facility needs. From these sources Union County has identified infrastructure needs ranging from new sidewalk construction to sidewalk repair, to improve the connectivity throughout the County. Additionally, there is a great need for new water and sewer connections and improvements to existing lines, for neighborhoods and businesses. There are also needs for street resurfacing in LMI concentrated areas of the County. The following public facility improvements have been identified from information gathered from these plans and from input from staff at the six participating jurisdictions.

Describe the jurisdiction's need for Public Facilities:

According to Union County's 2050 Comprehensive Plan, the County has added over 150,000 residents and is projected to add nearly the same amount in the next 30 years. The County will focus on increasing infrastructural capacity to meet the demand of future growth in the area. The 2050 Comprehensive Plan describes the status of various infrastructure systems, such as transportation, schools, water and sewer, parks and recreation, and emergency management. Improvements to the current roadway systems are needed to meet the anticipated increase in traffic throughout the County. Much of the County is represented by the Charlotte Regional Transportation Planning Organization (CRTPO) and the remainder of the County is served by the Rocky River Rural Planning Organization (RRRPO). These organizations work to identify what transportation projects can feasibly be funded and implemented over the next 20-30 years. Also, there are dozens of intersection scale projects funded throughout Union County that both short-term and long-term. The County continues to advocate for improved road connections to the rest of the region that include interstate designation for the US74 and Monroe Expressway corridor, as well as connection to I-77 in York County. Union County is also continually working to address water supply and reliability concerns by creating connections to additional raw water sources. Union County has a high percentage of wells testing positive for contamination, including E. coli, coliform, Manganese, and Arsenic. These contaminants affect human health and are a common concern for residents relying on well water.

How were these needs determined?

Union County assessed community needs by consulting with County staff, staff from participating jurisdictions and non-profit agencies, reviewing needs identified by the public through the public survey, reviewing CIPs and the 2050 Comprehensive Plan. County facility needs were mapped to identify whether they were located in LMI Census Tracts or Census Block Groups.

Describe the jurisdiction’s need for Public Improvements:

A substantial proportion of the roadways in the County are two lane rural roads that are not designed to accommodate pedestrians and bicyclists safely. Most of the County’s sidewalks, for example, are located in the downtown areas of the County’s municipalities, or within residential neighborhoods. Further, many streets through neighborhoods and downtown areas are in need of basic maintenance and repair. The County lacks a comprehensive network of sidewalks to enable residents to walk between major destinations. There is a great need to provide this connectivity to allow residents access to goods and services that allow for increased quality of life.

How were these needs determined?

Public infrastructure needs were derived in the same manner as public facilities needs were derived.

Describe the jurisdiction’s need for Public Services:

During the focus group with County nonprofit service providers, attendees emphasized the need to support a broad range of community services. The need to increase services for the homeless was a key concern identified by community members. Emergency and transitional housing services for homeless residents living outside of the Monroe City limits were frequently identified as critical needs. Another common topic was the need to address the housing crisis facing low-income persons and families, seniors, and persons with disabilities in the County. Citizens noted that there is a severe lack of affordable rental units and as such those seeking to reestablish or establish a household are prevented from accomplishing those self-sufficiency goals. Further, citizens noted that where affordable rental units do exist, they tend to lack sidewalks and public transportation options, which hinder citizens from being able to access basic goods and services. Affordable childcare is another important service that County residents need access to in order to meet the demands of full-time employment.

How were these needs determined?

Feedback was gathered from the community needs survey, consultations with area non-profits and public hearings, where residents and stakeholders of the County provided input on community needs.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the environment in which the jurisdiction must administer its programs over the course of the Consolidated Plan's five-year period. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered.

The Housing Market Analysis provides data and narrative information assessing Union County's housing market, the cost and condition of housing within the County, homeless and non-homeless special needs facilities and services, barriers to affordable housing, and non-housing community development assets.

The following gives a brief overview of the market analysis results, with more detail included in each corresponding section:

MA-10 Number of Housing Units

- The County contains 52,574 housing units, a 2.5 percent (51,271) increase since the 2016 Consolidated Plan. Of which approximately 79 percent are owner-occupied households, while 20 percent are renter-occupied households.
- The majority of housing units (84 percent) in the County are single-family units (1-unit detached structures) and 10 percent are multi-family attached units.

MA-15 Housing Market Analysis: Cost of Housing

- Cost burden is the most common housing problem within Union County, 70.67 percent of households in the County are paying more than 30 percent of their income toward housing cost and 16.3 percent of households are paying between 30-50 percent of their income toward housing costs. Lastly households paying 50 percent or more accounted for 12 percent and 0.1 percent of households had no or negative income.
- The greatest need for affordable housing is for the extremely low-income households (0-30% AMI).

MA-20 Housing Market Analysis: Condition of Housing

- For owner occupied housing units, 23 percent were built prior to 1980 and an additional 20 percent had children present and were built prior to 1980. For renter occupied housing units 41 percent were built prior to 1980 and an additional 55 percent of rental units had

children present. The CHAS data shows there is significant risk of a lead-based paint hazards for both owner and renter occupied housing within Union County.

MA-25 Public and Assisted Housing

- The Monroe Housing Authority controls and manages 206 affordable rental housing properties located in the City of Monroe.

MA-45 Non-Housing Community Development Assets

- Overall, 89.6 percent of the population have at least a high school diploma or higher, and 35.4 percent have a bachelor's degree or higher.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Union County is primarily comprised of single-family owner-occupied housing units. Based on the 2015 ACS, there were 52,574 housing units, 84 percent of which were single-family detached homes. Multi-family dwelling units represented about 7 percent of the available housing stock. Of the total housing units, 73 percent were owner occupied and the remaining 27 percent were renter occupied. The data demonstrates very high homeownership rates with limited options for multi-family housing.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	44,215	84%
1-unit, attached structure	1,067	2%
2-4 units	1,523	3%
5-19 units	1,922	4%
20 or more units	333	1%
Mobile Home, boat, RV, van, etc.	3,514	7%
Total	52,574	100%

Table 5 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	65	0%	264	2%
1 bedroom	176	0%	1,128	10%
2 bedrooms	3,954	10%	3,755	35%
3 or more bedrooms	33,993	89%	5,601	52%
Total	38,188	99%	10,748	99%

Table 6 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

Union County does not carry out affordable housing development; rather area non-profit agencies fill that need in the County. The agencies include the Union County Habitat for

Humanity, the Monroe-Union Community Development Corporation and the Monroe Housing Authority.

Union County’s Federally assisted affordable rental housing stock includes properties financed through the following programs listed below. These funding sources are used to target specific populations who may be in need of housing assistance.

Program	Properties	Units
Housing Choice Voucher Program	6	232
Low Income Housing Tax Credit	6	78
Rural Development: Rural Rental Housing Loans (Section 515)	1	24
Section 202 Supportive Housing for the Elderly	4	56
Public Housing	1	205
Total	18	595

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 Monroe Housing Authority (MHA) does not expect any of the current rental units to be lost. Rather they are safeguarding the sustainability of the current public housing rental units maintained by MHA, by ensuring adequate funding is allocated to upkeep and repairs of properties.

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

No, there are greater needs for Housing Choice Vouchers than are currently available; the current waiting period is an estimated three years. There are gaps concerning the availability of workforce housing, especially for households that are working hourly and maintaining a household with a single income.

Describe the need for specific types of housing:

There is a great need for below market rate rental housing and new home construction throughout the County. As discussed in the Needs Assessment, several special needs populations also require affordable housing. These include, at-risk homeless, victims of domestic violence, seniors, and disabled individuals.

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

Introduction

Affordable housing is an important factor for evaluating the housing market, as well as quality of life, as many housing problems relate directly to the cost of housing. HUD standards measure affordability by the number of households paying no more than 30 percent of their gross income toward housing costs, including utilities. This section provides an overview of the overall cost of housing in Union County.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	190,000	197,400	4%
Median Contract Rent	602	665	10%

Table 7 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,362	31.2%
\$500-999	5,680	52.7%
\$1,000-1,499	1,102	10.2%
\$1,500-1,999	310	2.9%
\$2,000 or more	283	2.6%
Total	10,737	99.7%

Table 8 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	564	No Data
50% HAMFI	3,161	2,631
80% HAMFI	7,060	8,194
100% HAMFI	No Data	12,638
Total	10,785	23,463

Table 9 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,120	\$1,150	\$1,310	\$1,730	\$2,230
High HOME Rent	\$939	\$1007	\$1,151	\$1,390	\$1,427
Low HOME Rent	\$737	\$790	\$947	\$1,095	\$1,810

Table 10 – Monthly Rent

Data Source: HUD FMR and HOME Rents Charlotte MSA

Is there sufficient housing for households at all income levels?

Disparities exist between the need for affordable housing and availability of units that are below market rates. In Union County, approximately 6,820 household incomes fall at or below 30 percent AMI, for this group only 564 affordable rental units exist within the County. Additionally, for households whose incomes fall from 80 percent to 31 percent of AMI (27,215), there are only 21,046 affordable housing units in the County. The data illustrates that gaps do exist for both affordable rental housing and owner-occupied housing units.

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

Rapid population growth in Union County has caused property and real estate values to increase drastically over the last few years. In FY22, Union County will complete an Analysis of Impediments to Fair Housing Choice and will have a better understanding of the changing housing market and need for affordable housing.

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

Unfortunately, more recent data for median rent is only available at the Metropolitan Statistical Area (MSA) level, which significantly under reports the state of rents for Union County. In 2015 for the MSA, the median rent for a two-bedroom unit was reported at \$1,030, which is just slightly less than the Fair Market Rent (FMR) of \$1,310. Further, a search on Zillow.com showed that of the available rental units for one and two-bedroom units, the market rates were below FMR. However, all units were in more rural areas of the County. Three and four-bedroom units were listed at or below FMR but tended to be in the more rural areas. In FY 22, Union County will conduct an update of the Analysis to Fair Housing Impediments. This update will provide a more detailed account of the housing market in the County and will help better inform affordable housing strategies.

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

Introduction

This section discusses the condition of housing stock in Union County. HUD defines substandard housing using conditions similar to those in the Needs Assessment. Housing units are considered substandard if they have one or more of the following conditions: 1) lack of complete plumbing facilities; 2) lack of complete kitchen facilities; 3) more than 1 person per room; or 4) a housing cost burden greater than 30%. The chart below shows the number of units in Union County with one or more of these conditions, making them by HUD’s definition substandard housing.

Definitions

In Union County, substandard housing conditions typically include the following: structural hazards, poor construction; inadequate maintenance, faulty wiring; plumbing, fire hazards, and inadequate sanitation. Substandard units suitable for rehabilitation are those units where the total rehabilitation costs do not exceed 25 percent of the after-rehabilitation value.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	9,260	24%	4,810	45%
With two selected Conditions	200	1%	477	4%
With three selected Conditions	20	0%	34	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	28,700	75%	5,445	51%
Total	38,180	100%	10,766	100%

Table 11 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	15,627	41%	2,468	23%
1980-1999	13,798	36%	3,862	36%
1950-1979	7,079	19%	3,497	32%
Before 1950	1,681	4%	931	9%
Total	38,185	100%	10,758	100%

Data Source: 2011-2015 CHAS

Table 12 – Year Unit Built

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	8,760	23%	4,428	41%
Housing Units build before 1980 with children present	7,556	20%	5,919	55%

Table 13 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	No data was available for the REO Abandoned or Vacant		
Abandoned Vacant Units	Abandoned properties. However, data was available from the		
REO Properties	2019 ACS five-year estimates showing a reported 4,710.		
Abandoned REO Properties	Further, reporting a 21% vacancy rate for homeowner units and 3.4% for rental units. Regarding REO properties, a search of RealtyTrac.com showed 176 properties throughout the County listed as REO.		

Table 14 - Vacant Units

Need for Owner and Rental Rehabilitation

Owner-Occupied Units

Union County affordable housing providers have made concerted efforts to improve the County's housing stock, through various programs that help rehabilitate owner-occupied units. According to 2015 ACS data, Union County's CDBG jurisdiction had a total of 38,180 owner-occupied housing units. The housing conditions were above average for 28,700 units (75%) which were reported as having no housing deficiencies. An additional 9,260 units surveyed (24%) revealed only one substandard condition and the remaining 220 units identified two or three substandard conditions.

Renter-Occupied Units

The 2015 ACS data also revealed that Union County's CDBG jurisdiction had a total of 10,766 renter-occupied housing units. For these rental units the data showed a higher incidence of housing issues. Forty-five percent (4,810) of the rental units surveyed identified with one substandard condition; four percent (477) noted two substandard conditions; 34 noted three substandard conditions; and 5,445 units (46%) reported no issues. Nearly half of the renter-occupied units were constructed in 1979 and earlier and as such there are needs for rehabilitation

of these aging rental units. However, due to costs for repairs and renovations, landlords are reluctant to invest in needed repairs.

Year Unit Built

The majority of the selected conditions could be attributed to the age of the structures and difficult economic conditions resulting in limited financial resources for housing repairs. Union County's CDBG jurisdiction has 38,185 owner-occupied residential structures. Of the owner-occupied units, 17 percent (7,079) of those units were built between 1950 – 1979. An additional 4 percent (1,681) were built before 1950.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Housing age is the key variable used to estimate the number of housing units with lead-based paint. Lead-based paint is most commonly found on windows, trim, doors, railings, columns, porches, and exterior walls, and can be found in buildings built before lead-based paint was phased out of homes by 1978. The greatest risk is in homes built before 1950. It is estimated that the majority of low- and moderate-income families live in housing with lead-based paint, as affordable rental and ownership units are predominantly older construction and less likely to have undergone substantial rehabilitation efforts to abate lead-based paint.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

This section describes the public and assisted housing in Union County’s CDBG program area, which is served by the Monroe Housing Authority (MHA).

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			206	318				0	0	0
# of accessible units										

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

Table 15 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The MHA administers both a public housing and the Section 8 Housing Choice Voucher program. The housing authority owns and manages one housing project, which contains 206 affordable rental units for families and senior/disabled individuals. It also administers 318 Section 8 Housing Choice Vouchers.

The bedroom sizes of the MHA public housing units range from one-bedroom apartments to five-bedroom apartments. The housing authority’s public housing inventory includes 26 percent one-bedroom apartments, 33 percent two-bedroom apartments, 32 percent three-bedroom apartments, eight percent four-bedroom apartments and one percent five-bedroom apartments.

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:

The Monroe Housing Authority offers one Public Housing community with 206 rental units, all of the units are older and in need of repair. Physical condition of public housing units is adequate; but will need improvements for sustainability of the properties, and there are no

outstanding public safety concerns.

Public Housing Condition

Public Housing Development	Average Inspection Score
Monroe Housing Authority	91

Table 16 - Public Housing Condition

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

The primary needs are rehabilitation projects that address deferred maintenance that does not constitute a health or safety issue. In the five-year and annual plans, the MHA identifies funding sources needed to be secured in order to ensure resources are available for needed repairs and upkeep of the public housing units.

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

The aim of the MHA is to ensure safe, decent, and affordable housing; create opportunities for resident's self-sufficiency and economic independence; and assure fiscal integrity in all programs. Strategies for carrying out that mission are included in the MHA's Annual plan.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

This section includes a brief inventory of facilities, housing, and services that meet the needs of homeless persons within the jurisdiction; this includes chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The inventory of services includes both services targeted to homeless persons and mainstream services, such as health, mental health, and employment services.

Facilities and Housing Targeted to Homeless Households

	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)	25				
Households with Only Adults	28	10			
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 17 - Facilities and Housing Targeted to Homeless Households

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.

The PRCC has an in-take assessment process that identifies the additional services an individual or family may need and has created a streamlined referral process. The PRCC is a five-county regional committee, in four of the counties the emergency shelters act as the designated coordinated assessment sites in the county. These facilities are natural places for persons to seek help in the region. The assessment sites include Union County Community Shelter, Stanly County Community Inn, Crisis Ministry of Davidson County and Rowan Helping Ministries. Agencies in the region are committed to conducting the Emergency Response Screening in person for each individual or family that presents for shelter at any time.

Mental Health Services

Cardinal Innovations Healthcare Solutions is the primary Medicaid billable mental health provider in the PRCC Region. Cardinal staff is visible in the community and attends PRCC Quarterly Meetings and volunteers on the PRCC Executive Committee. Mental health providers in the PRCC region are a part of the resource assessed during intake by trained individuals who are able to indicate that referrals are needed.

Veterans Affairs

W.G. Hefner VA Medical Center, in Salisbury, is the local veteran services provider. Community Link and Family Endeavors are the providers for Supportive Services for Veteran Families (SSVF) in the PRCC region. The SSVF program provides rapid rehousing and prevention services for veterans and their families. Rowan Helping Ministries has ten contract beds for veterans inside the emergency shelter. The PRCC system utilizes the VA's hotline for veterans in need of assistance with housing, health care and mental health services.

Prevention Services

Households are able to access prevention services through linkages from service providers in the community. Veteran's access SSVF by contacting one of the two SSVF grantees in the PRCC region. Community Link and Family Endeavors are the providers for SSVF in the PRCC region.

Legal/Judicial System

The Union County Community Shelter (UCCS) has developed relationships with local law enforcement in the community. UCCS staff educates law enforcement on what services are available and how to make referrals for citizens that may show signs of being at risk.

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.

Union County Human Services provides a multi-dimensional approach to services and resources designed to empower residents to live more productive, healthier, and higher quality lives. The Department of Human Services reaches residents through the following key service concentrations:

- Social Services
- Public Health
- Transportation
- Veteran Services
- Nutrition for the Elderly

Community Link provides a variety of services to help area residents prevent homelessness, establish self-sufficiency and homeownership. Services include the following:

- Homeless to Rental Housing
- Travelers Aid (for recent releases from jail)
- Supportive Services for Veteran Families
- Homeownership Program
- Foreclosure Prevention
- Housing Rehabilitation

Union County Community Shelter: exists to provide reliable shelter support for adults and families. This is accomplished through the following services:

- Adult Emergency Shelter
- Emergency Family Sheltering
- Soup Kitchen
- Hope Panty
- Case Management
- Amazing Grace Program
- Rapid Re-Housing Program

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

Introduction

Certain groups have greater difficulty finding decent, affordable housing due to special circumstances. Special circumstances may be related to one's income, family characteristics, or disability status, among other factors. In Union County, residents and families with special needs include seniors, persons with disabilities, large families, single-parent families, and military. Many of these groups overlap, such as seniors with disabilities. The majority of these special needs groups could be assisted by an increase in affordable housing, especially if located near public transportation and services.

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 Disabled

Adult Services/In Home Services/Adult Day Care: Adult Protective Services ensure the safety and well-being of our community's elderly, disabled and vulnerable adults. Adult Services is responsible for monitoring rules, safety compliance, coordinating aging services that meet the needs of older adults, and advocating for support in meeting these needs through both public and private sectors. Adult Day Care Services are provided to eligible elderly disabled adults to allow their caregivers to work.

Union County Transportation & Nutrition provides transportation solutions to the community's eligible clients: senior citizens at least age 60, developmentally disabled adults, Medicaid clients, veterans eligible for medical treatment at a VA hospital or clinic, the physically disabled, and the general public. Additionally, this division offers nutrition services to elderly Union County residents through senior dining sites, home delivered meals, and supplemental meals.

AID to the BLIND: The North Carolina Division of Services for the Blind provides treatment, rehabilitation, education and independent living alternatives for blind and visually impaired residents of North Carolina. Through vocational rehabilitation, the Division helps people find and keep jobs. The Division also promotes the prevention of blindness through educational programs.

Person with HIV/AIDS

Ryan White Program: HIV primary care, dental care, medical transportation, case management, and health insurance premiums.

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

Currently Union County is disengaging the services of Cardinal Innovations Healthcare as the area provider for services for those seeking treatment for mental health, intellectual and developmental disabilities, and substance use disorders in Union County. Moving forward, Union County will be utilizing the services of Partner's Health Management for mental health services.

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)

Given the limited CDBG funding available, Union County will continue to support services through the existing delivery systems imbedded in the Department of Human Services. Support programs currently exist that meet the needs of these special populations. Moreover, Union County has extensive partnership with area non-profits that also provide housing and supportive services to these populations.

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))

The County will continue to provide funding, outside of the CDBG program, to various non-profit agencies that provide supportive services to people who are not homeless but have other special needs.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The County will encourage and support a well-planned, diverse housing environment offering a mix of housing to all income groups and offering a safe and pleasant living environment. Neighborhoods will be strengthened through nurturing community spirit to create a sense of pride. Union County’s 2050 Comprehensive Plan outlines goals and policies that will help to garner public policy support and guide investment in affordable housing developments.

Goals are centered on:

- Providing a range of housing choices
- Strengthening and enhancing existing neighborhoods
- Encouraging infill development and discouraging “leapfrogging”
- Improving neighborhood connectivity

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The non-housing community development plan section provides a brief summary of Union County’s priority non-housing community development needs that are eligible for assistance per HUD’s community development program categories. This community development component of the plan provides Union County specific long-term and short-term community development objectives, developed in accordance with the primary objective of the CDBG program.

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	531	1,015	1	3	2
Arts, Entertainment, Accommodations	6,163	3,701	12	10	-2
Construction	4,284	3,933	8	10	2
Education and Health Care Services	5,864	4,278	11	11	0
Finance, Insurance, and Real Estate	3,985	1,038	7	3	-5
Information	1,357	168	3	0	-2
Manufacturing	7,225	10,574	14	27	14
Other Services	1,569	1,123	3	3	0
Professional, Scientific, Management Services	5,507	1,766	10	5	-6
Public Administration	0	0	0	0	0
Retail Trade	7,335	5,361	14	14	0
Transportation and Warehousing	1,969	850	4	2	-1
Wholesale Trade	3,456	1,871	6	5	-2
Total	49,245	35,678	--	--	--

Table 18 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	73,265
Civilian Employed Population 16 years and over	67,320
Unemployment Rate	8.12
Unemployment Rate for Ages 16-24	20.42
Unemployment Rate for Ages 25-65	4.87

Table 19 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	17,795
Farming, fisheries and forestry occupations	2,653
Service	5,569
Sales and office	16,521
Construction, extraction, maintenance and repair	6,453
Production, transportation and material moving	4,675

Table 20 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	33,201	54%
30-59 Minutes	22,386	36%
60 or More Minutes	6,146	10%
Total	61,733	100%

Table 21 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	5,298	654	2,915
High school graduate (includes equivalency)	12,685	984	3,919
Some college or Associate's degree	17,200	1,219	4,770
Bachelor's degree or higher	21,180	837	4,077

Table 22 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	292	988	1,288	1,533	1,299
9th to 12th grade, no diploma	1,781	1,364	1,272	2,409	1,542
High school graduate, GED, or alternative	3,790	4,299	3,834	9,454	5,734
Some college, no degree	5,188	3,275	4,106	9,030	3,448
Associate's degree	464	1,415	1,589	3,763	1,014
Bachelor's degree	895	2,802	7,018	9,672	2,435
Graduate or professional degree	30	731	2,383	3,440	1,300

Table 23 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	411,184
High school graduate (includes equivalency)	586,806
Some college or Associate's degree	747,307
Bachelor's degree	1,079,128
Graduate or professional degree	1,097,509

Data Source: 2011-2015 ACS

**Table 24 – Median
Earnings in the Past 12
Months**

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

According to the data provided in the Business Activity chart, the top five major employment sectors Union County includes, Manufacturing (10,574 jobs), Retail Trade (5,361 jobs), Education and Health Care Services (4,278 jobs), Arts, Entertainment, Accommodations (3,701 jobs), and Construction (3,933 jobs).

Describe the workforce and infrastructure needs of the business community:

Today's communities must embrace the 21st Century reality that their unique identity and strengths in a globally competitive environment come from the combination of their workforce skills, technology and product knowledge, ability to produce and manufacture, and ability to market and deliver products to their consumers. Globally oriented companies know they must do all of these things well; communities must now do the same under a highly coordinated and collaborative effort across organizations, workers, and industry clusters. Today's challenge for communities is to build multiple competencies that spark new industries and products – to work not just to protect what you have, but to focus on the new products and markets that will create new jobs.

Employers frequently state that access to talent is their most important site selection factor. Having a skilled workforce can be a key factor in determining whether industries will thrive in a region or if they will migrate to other locations. Rapid changes in technology, scientific discovery, global economics, business strategy, and human demographics require regions to have an educational ecosystem in place that ensures worker availability and that skill sets keep pace with business needs. Having a world-class educational system is a critical requirement for growing jobs in all of Greater Charlotte Region's target industries and workforce competencies.

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.

Union County is located seven miles southeast of Charlotte and adjacent to I-485, the County is home to as much diversity in one county as there is in the state of North Carolina. The Gateway region of the County, nearest to Charlotte, is a well-developed area, optimally suited for corporate offices and distribution locations. The central portion of the county has developed a strong base in advanced manufacturing, most notably in aerospace, and has the state's highest concentration of aerospace companies. Agriculture is concentrated on the eastern side of the county. These attributes, along with the County's strong workforce development pipeline make Union County the ideal location for business growth and expansion.

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

In March 2021, the NC Department of Commerce reported Union County to have a 3.7 percent unemployment rate. While low unemployment on face value appears to be a good quality for the local economy, it can also be a negative. What is being exhibited in the market is a huge mismatch of skills with the available workers in the labor pool. To combat this Union County's K-12 and post-secondary institutions have formed partnerships to retool curriculum to be more responsive to the workforce training and education needs of local growing industries.

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.

South Piedmont Community College (SPCC) serves as the primary training center for the workforce in Union County. SPCC offers programs in adult basic skills, college credit programs, and short-term training. Key to supporting the needs of Union County's manufacturers are the Industrial Programs which include:

- Mechanical Engineering Technology
- Electrical Systems Technology
- Welding Technology
- Air Conditioning, Heating and Refrigeration

SPCC has several programs that help individuals gain the skills necessary to enter the workforce or re-enter the workforce for a new career pathway.

SPCC is dedicated to developing the highly skilled workforce that Union County's growing aerospace and precision manufacturing communities require.

Further, SPCC also has the Workforce Readiness Program, which is frequently utilized by clients of the Union County Community Shelter. The Workforce Readiness program provides education and training for individual success in the workplace. Tuition is waived for unemployed, underemployed and dislocated workers. This program helps participants with learning how to develop a resume, set up email accounts, learn how to search jobs online and apply for them, and how to use basic Microsoft Office products. Additionally, they will take a course on career planning and assessment. Which is vital for many of the clients of the Homeless Shelter as many are homeless due to aging out of the construction industry and finding themselves unemployable due to limited skill sets.

Centralina Workforce Development Board operates an NC Works Career Center in the County, located in the City of Monroe. The Career Center provides services for area residents from all backgrounds to help them maximize job searches, increase skill sets, and obtain meaningful employment. At the Career Center, job seekers have access to computers to search for job opportunities, along with access to job fairs and workshops that help connect them with employers. They can also earn their Career Readiness Certificate, a recognizable skills credential that helps job seekers find and keep a job or advance in their career. Career Centers also have valuable labor market information available to help job seekers learn more about industries that interest them, what they pay, and how they can move up in those careers.

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

Yes, Union County is a member of the Centralina Economic Development District which develops and maintains the regions CEDS.

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.

The 2017-2022 Prosperity for Greater Charlotte CEDS report identified four goals for the economic development of the region: 1) create and maintain a globally competitive region, 2) develop, retain, and attract talent with critical in demand competencies and education, 3) improve and modernize infrastructure to maintain a competitive advantage for domestic and international commerce, and 4) foster continued development of the region's lifestyle amenities and attributes.

MA-50 Needs and Market Analysis Discussion

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

The majority of older owner-occupied homes reporting to have multiple housing deficiencies are typically scattered throughout the County in the more rural areas. Rental units with deficiencies seem to be more evenly scattered throughout the County, in both the rural and suburban areas. See Appendix III: Map 6 Renter Occupied Housing and Map 7 Owner Occupied Housing.

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

The very low and extremely low-income elderly and minorities are somewhat concentrated in particular areas of each of the participating local governments, which tend to be more rural in nature. These tend to be areas where older neighborhoods and housing stock exists. See Appendix III: Map 3 Hispanic Population and Map 4 Black/African American Population.

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

Housing stock in these areas/neighborhoods are typically older and suffering from multiple housing problems, ranging from insufficient plumbing or kitchen facilities, overcrowding and cost burdened.

Are there any community assets in these areas/neighborhoods?

Many of these areas are in older parts of the municipalities (rural areas), and many are located near older parks and schools. These parks have the potential to become assets for these areas.

Are there other strategic opportunities in any of these areas?

All of the neighborhoods that contain target households are located in communities with local municipal authorities that support efforts to revitalize and uplift LMI households. Through the continued growth of the Union County CDBG program the County hopes to develop strategic opportunities with member governments to target these communities.

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.

Per the 2019 ACS, 90.8% of people in Union County live in a household with a broadband internet subscription. It is possible that some, if not many, persons instead access the internet through a mobile device. According to the NC Broadband Infrastructure Office, 7.6% of households in Union County have no internet and 5.6% own no computer devices. Union County has developed a strategy to increase broadband access as part of the 2050 Comprehensive Plan. Union County will engage with private service providers on the issues with high-speed internet coverage gaps in the county, what is needed to close the gaps, and how to apply for state and federal grants to apply to upgrades to the network where such investments will otherwise no occur.

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

Broadband internet competition is above average in the Union County area. There is an average of 4.47 providers available in each census block. Cable and DSL are the main network options in the County. They are frequently overlapping and generally competing on service quality. Cable speed tends to be better, but the overall speeds seen with either system are comparable.

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

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

Union County is a participating member of the Cabarrus Stanly Union Regional Hazard Mitigation Plan. Natural hazards, such as thunderstorms, winter storms, floods, and tornadoes, are a part of the world around us. These occurrences are natural and inevitable, and there is little the County can do to control their force and intensity. The Cabarrus Stanly Union Region is located in the western Piedmont of North Carolina and includes the counties of Cabarrus, Stanly, and Union. This area is vulnerable to a wide range of natural hazards. It is also vulnerable to human-caused hazards, including chemical releases and hazardous material spills. These hazards threaten the life and safety of residents in the Cabarrus Stanly Union Region and have the potential to damage or destroy both public and private property, disrupt the local economy, and impact the overall quality of life of individuals who live and work in the region.

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

Union County's most recent Hazard Mitigation Plan (2015) focused on organizing community resources, identifying, and accessing hazard risks, and determining how to best minimize or manage those risks to save lives, property and speed recovery following natural disasters. This process allows for pre-disaster investments that have the potential to significantly reduce the demand for post disaster assistance.

As of 2015, there are approximately 6,200 structures located within the 100-year floodplain, totaling nearly \$4 billion in assets. Also, there are more than 1,800 structures totaling an estimated \$800 million in assets located within the level of concern for wildfires. The projected annualized losses for wind-related hazards are over \$2,000,000 for Union County. The low to moderate income population is most vulnerable to these potential disasters because they have less access to resources to make necessary repairs after a disaster and they tend to live in substandard housing that may not withstand potential natural or manmade disasters.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Union County's Consolidated Plan outlines goals and strategies that parallel the County's 2050 Comprehensive Plan. The 2050 Plan contains community goals, policies, and strategies, that lay the foundation of principles that will allow for creating a more livable and vibrant community that will offer new employment opportunities, improved public facilities and services, more housing choices and ultimately higher quality of life for residents. This alignment of plans will ensure coordination of current and future municipal efforts and will allow for leveraging resources targeted towards growing Union County.

The Consolidated Plan outlines goals and strategies that will be pursued over the next five years with CDBG funds. All CDBG funded projects except for program administration and planning activities, must meet one of three HUD defined National Objectives:

- Benefit to low and moderate income (LMI) persons: Requires recipients to spend at least 70% of their CDBG funds to meet LMI national objective.
- Aid in the prevention or elimination of slums or blight.
- Meet urgent needs to alleviate emergency conditions.

The goals in this plan represent both high and low priority needs for Union County and will serve as the basis for the strategic actions the County will implement over the five-year planning period to meet the needs of the community. High priorities are those identified by the community and municipal partners as the most important activities as they generally have a larger more regional impact. These high priority goals will be supported with CDBG funding to the greatest extent possible. Low priorities are areas where the County and its partners recognize there are needs, however, current institutional delivery systems with dedicated resources currently exist, to fill these needs. Therefore, due to the limited CDBG funding, low priority goals will only receive CDBG funds if excess funds are available. As Union County lays the foundation for the CDBG program, it is anticipated that in future Consolidated Plans assistance may be available to support all of the goal areas outlined in the Plan.

High Priority Goals

Public Facilities and Infrastructure: Union County is committed to utilizing CDBG funds to help communities create livable communities through activities that improve quality of place for neighborhoods. The County will continue to use CDBG funding to make improvements to facilities that serve the public and infrastructure, including improved street lighting, sidewalks, water/sewer, and parks to revitalize challenged neighborhoods and strengthen the community.

Public Services: Union County will support community and supportive services, with special emphasis on services for the homeless, seniors, at-risk youth, the disabled, veterans, and other persons with special needs.

Housing: Union County will continue to comply with fair housing planning requirements (as identified in the Analysis of Impediments to Fair Housing Choice). The County will support housing activities that include rehabilitation of owner-occupied low-income residents' homes, encourage developing of a supply of housing that can accommodate diverse incomes and needs, and preserve the natural features of neighborhoods through public services.

Low Priority Goals

Economic Development: A low priority need for the promotion of the development and expansion of new and existing businesses and industries by offering job training and workforce development as well as creating an atmosphere for diverse enterprises to flourish.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Union County is home to fourteen municipalities and of those, ten municipalities have chosen to participate in the CDBG program: Marshville, Monroe, Stallings, Waxhaw, Weddington, Wingate, Fairview, Indian Trail, Mineral Springs, and Wesley Chapel. To the west are Waxhaw, Weddington, Stallings, Indian Trail and Mineral Springs and Wesley Chapel. In the central and northern portions of the County are Monroe (the county seat) and Fairview, while Wingate, Marshville are located in eastern Union County. See Appendix III: Map 1 Union County CDBG Program Area.

Table 25 - Geographic Priority Areas

General Allocation Priorities

Union County has not established specific target areas to focus the investment of CDBG funds. In terms of specific geographic distribution of investments, infrastructure improvements and public facilities will be focused primarily in areas with concentrations of low-moderate income population.

Allocations will be made using the rating scale for projects that consider several criteria:

- The severity of the need.
- The availability of other funds to ensure project viability.
- How the project met national CDBG objectives and goals.
- How well the project addressed local needs.
- How large the impact will be for residents, i.e., number of beneficiaries.

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

Priority Needs

1	Priority Need Name	Public Facilities and Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Individuals Families with Children
	Geographic Areas Affected	
	Associated Goals	Improve Public Facilities and Infrastructure
	Description	<ul style="list-style-type: none"> • Provide and maintain accessible public utility systems capable of accommodating and helping to direct future growth. • Explore mechanisms to allocate and reserve water/sewer capacity for future economic development uses. • Work to improve connectivity in existing neighborhoods by repairing or constructing sidewalks and require greater connectivity in new developments. • Provide for new and improve existing community facilities and infrastructure. These may include but are not limited to parks and recreation facilities; fire equipment; facilities prioritized on the City's ADA Transition Plan; community facilities; and public streets, sidewalks, curbs, rights-of-way.
	Basis for Relative Priority	High priorities are those identified by the community and municipal partners as the most important activities as they generally have a larger more regional impact. These high priority goals will be supported with CDBG funding to the greatest extent.
2	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children

	<ul style="list-style-type: none"> Elderly Rural Chronic Homelessness Individuals Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	Geographic Areas Affected
	Associated Goals Support Delivery of Public Services
	Description Continue on going County support for community and supportive services, with special emphasis on services for the homeless, seniors, at-risk youth, the disabled, veterans and other persons with special needs.
	Basis for Relative Priority High priorities are those identified by the community and municipal partners as the most important activities as they general have a larger more regional impact. These high priority goals will be supported with CDBG funding to the greatest extent.
3	Priority Need Name Housing
	Priority Level High
	Population <ul style="list-style-type: none"> Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected
	Associated Goals Promote Affordable Housing
	Description The County will support housing activities that include rehabilitation of owner-occupied low-income residents' homes, encourage developing of a supply of housing that can accommodate diverse incomes and needs, and preserve the natural features of neighborhoods through public services.
	Basis for Relative High priorities are those identified by the community and municipal partners as the most important activities as they generally have a larger more regional

4	Priority	impact. These high priority goals will be supported with CDBG funding to the greatest extent.
	Priority Need Name	Economic Development
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	
	Associated Goals	Support Growth and Economic Development
	Description	A low priority need for the promotion of the development and expansion of new and existing businesses and industries by offering job training and workforce development as well as creating an atmosphere for diverse enterprises to flourish.
	Basis for Relative Priority	Low priorities are areas where the County and its partners recognize there are needs, however, current institutional delivery systems with dedicated resources currently exist. Therefore, due to the limited CDBG funding, low priority goals will only receive CDBG funds if excess funds are available.

Table 48 – Priority Needs Summary

Narrative (Optional)

In order to develop the five-year priorities for the Consolidated Plan, Union County took several criteria into consideration:

- The severity of the need.
- Meeting national CDBG objectives and goals.
- How well the project addressed local needs.
- The number of beneficiaries and at what income levels.

Based on input obtained from the Consolidated Plan development participation process, priority needs for expenditure of CDBG funds have been assigned according to the following ranking:

- High Priority: Activities to address this need will be funded by the county using CDBG funds during the five-year period.
- Low Priority: If CDBG funds are available, activities to address this need may be funded by the County during this five-year period.

SP-30 Influence of Market Conditions – 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 rents and low vacancy rates.
TBRA for Non-Homeless Special Needs	High rents and low vacancy rates.
New Unit Production	Limited supply of affordable housing units.
Rehabilitation	Poor condition of limited affordable housing units.
Acquisition, including preservation	Limited supply of affordable housing units.

Table 26 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

CDBG funds can be used for a wide range of activities, including housing rehabilitation, economic development, public improvements, and social services, but are restricted in location to the unincorporated areas of Union County and participating Towns within the County. Anticipated resources have been determined through consultation with participating jurisdictions and area nonprofit organizations serving the program area. Only the first year of funding, which is detailed in the 2021 Annual Action Plan is currently committed to CDBG projects. Additional funding for the remainder of the five-year planning period is still subject to project approval and confirmation of matching funds.

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	\$901,530	0	\$97,364	\$998,894	3,606,120	

Table 27 - 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.

Unlike some other federal grant programs, CDBG regulations do not require matching funds on behalf of the Grantee. While there are no federal match requirements for CDBG funds, Union County highly recommends that organizations provide matching funds if possible. Match fund sources include contributions derived from other eligible federal and nonfederal sources and the value of third-party in-kind contributions, (i.e., volunteers, personnel, office space, materials, equipment, and supplies). However, while matching funds are not required, applications will receive favorable scoring based on leveraging funds.

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

Not Applicable.

Discussion

The County will utilize CDBG funds for housing and community development activities that are in line with the goals of the Consolidated Plan to meet the needs of the community. However, without significant new resources or federal support for new affordable housing, jurisdictions with constantly shrinking CDBG allocations, will have fewer and fewer opportunities to use funding to adequately address community needs.

SP-40 Institutional Delivery Structure – 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
UNION COUNTY	Government	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
Town of Waxhaw	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities	Jurisdiction
Town of Weddington	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities	Jurisdiction
Town of Wingate	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities	Jurisdiction
City of Monroe	Government	Economic Development Non-homeless special needs neighborhood	Jurisdiction

Town of Marshville		improvements public facilities	
	Government		Jurisdiction
Town of Stallings		Economic Development Non-homeless special needs neighborhood improvements public facilities	Jurisdiction
UNION COUNTY COMMUNITY SHELTER	Non-profit organizations	Homelessness	Jurisdiction

Table 28 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Union County manages the institutional delivery structure surrounding the acceptance and allocation of federal grant funds for Consolidated Plan programs. The goals and objectives of the Strategic Plan could not have been developed without residents’ informed assistance.

Implementation of CDBG funds is overseen by the Department of Human Services. The participating jurisdictions and area non-profits will coordinate and assist in the implementation of approved projects, centered on delivering public improvements and facilities. The Union County Board of Commissioners approves projects and programs that meet the County’s goals.

Applications are received and reviewed annually which allows for internal administrative efficiencies, creates a visible public forum for the CDBG program, and provides a more coordinated and effective approach at addressing the County’s human service needs.

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		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X

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

Table 29 - 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).

Homeless services in Union County can be accessed through the Community Shelter of Union County’s coordinated entry. The Community Shelter is the front door for all services related to homelessness and Turning Point is the front door for all services related to domestic violence. Both agencies provide emergency services including shelter stays for those in need. The Community Shelter operates several housing programs that are available to anyone in Union County experiencing homelessness. The Community Shelter housing services are Rapid Rehousing models which include housing search services in addition to financial assistance for moving costs and short-term or long-term rental assistance, utility deposit assistance, and case management services for twelve months post-housing. Each household assisted develops an individualized plan to address their needs in partnership with their housing case manager.

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.

As previously discussed in the Needs Assessment section, while services are available to Union County residents, the level of services available is not adequate to meet the needs. However, there is a strong network of growing housing and non-housing service providers to seek innovative solutions to closing service needs gaps.

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.

Union County continues to participate in regional planning groups and forums to foster collaboration with other agencies and organizations, both private and public. Through collaboration, the County identifies common goals and strategies to avoid overlaps in services and programs and identify potential for leveraging resources to close the needs gap.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Goal Outcome Indicator
1	Improve Public Facilities and Infrastructure	2021	2025	Non-Housing Community Development		Public Facilities and Infrastructure	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20 Households Assisted
2	Support Delivery of Public Services	2021	2025	Homeless Non-Homeless Special Needs		Public Services	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
3	Promote Affordable Housing	2021	2025	Affordable Housing		Fair Housing	
4	Support Growth and Economic Development	2021	2025	Non-Housing Community Development		Public Facilities and Infrastructure Well-Planned Growth / Economic Development	

Table 30 – Goals Summary

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)

It is very difficult to provide an exact number for how many beneficiaries will be in each income category. However, the CDBG program will seek to evenly distribute funding as much as possible, among the eligible income categories.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable.

Activities to Increase Resident Involvements

The Monroe Housing Authority offers a number of resident programs and supportive services designed to foster self-sufficiency and improve quality of life. The Monroe Housing Authority also partners with a number of community organizations that provide resources to further assist clients.

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

No.

Plan to remove the ‘troubled’ designation.

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The County's total housing stock according to the 2015 ACS was 52,574 housing units, 84 percent of which were single-family detached homes. Real estate is more expensive in a few key areas of Union County than neighboring areas, requiring a higher income level to purchase a home. The median price of all homes sold in Union County as of March 2020 was \$328,339, according to Zillow.com.

The following barriers were identified in the 2017 Analysis to Fair Housing Impediments:

- Lack of quality access to public infrastructure that allows for mobility of residents, which can disproportionately affect the elderly, low-income, and disabled persons. Lack of understanding of federal, state, and local fair housing laws.
- Lack of public resources available for modifying existing housing stock for accessibility for both the elderly and disabled homeowners.
- Lack of resources to preserve existing affordable housing stock.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The demand to live in Union County increases the pressure on the county's housing market. One of the biggest challenges in the county is the huge disparity between housing costs and what people with low- and moderate-incomes can afford to pay. It is because of these factors that fostering and maintaining the existing supply of affordable housing continues to be a priority for the County. Union County will continue to develop policies that help foster the development of new affordable housing units. Additionally, Union County and its municipal partners will also continue to support the efforts of local non-profit housing providers who carry out strategies to retain and create affordable housing options throughout the region.

SP-60 Homelessness Strategy – 91.215(d)

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

Union County partners with the Community Shelter of Union County to reach homeless persons across the County. The Community Shelter has operated a street outreach program since 2014 and they collaborate with a local nonprofit, David’s Backpacks for the Homeless, to provide daily assistance to the unsheltered community living in Union County. The County will continue to support the Community Shelter and other area nonprofits to reach the local homeless populations and assess their needs and identify resources to support the need.

Addressing the emergency and transitional housing needs of homeless persons.

Union County does not receive federal funding nor carry out shelter activities. Local non-profit organizations, such as the Community Shelter of Union County and Turning Point, provide assistance to meet the emergency housing needs of homeless persons. The Community Shelter does not currently operate transitional housing within their homeless services spectrum.

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.

Homeless needs are addressed in the community through other organizations, including the Union County Community Shelter. Union County also has representation on the Piedmont Regional Continuum of Care. The Community Shelter of Union County strives to begin each client relationship with plans to return to independent living. The Community Shelter’s continuum of care includes emergency shelter, food, rehousing, economic mobility, and post-housing services. Each client served is assigned case managers who help develop individualized plans to return and maintain permanent 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.

Union County partners with local area non-profits to help low-income individuals and families avoid becoming homeless. The Union County Crisis Assistance Ministries works with low-

income individuals and families to provide rent, mortgage, and/or utility assistance to prevent homelessness. Other nonprofits, such as the ARC of Union County and the Council on Aging, work with their specialized populations to help prevent homelessness.

SP-65 Lead based paint Hazards – 91.215(i)

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

Lead-based paint is most commonly found on windows, trim, doors, railings, columns, porches, and exterior walls, and can be found in buildings before lead-based paint was phased out of homes by 1978. The greatest risk is in homes built before 1950. Generally speaking, the older the home, the more likely it is to have lead-based paint. Based on the 2012 ACS, 71 percent of the housing stock in Union County was built before 1980, making lead-based paint a potential hazard for those living in these units.

The North Carolina Department of Health and Human Services, Division of Public Health, Health Hazards Control Unit administers two lead-based paint programs in North Carolina: The Lead-Based Paint Hazard Management Program for abatement activities (LHMP) and the Lead-Based Paint Hazard Management Program for Renovation, Repair and Painting. The LHMP requires a person who performs an inspection, risk assessment, abatement or abatement design work in a child-occupied facility (such as daycares, pre-schools, etc.) or target housing (built before 1978) to be certified and establishes the requirements for certification, including the oversight of required training. It also requires a person who conducts an abatement of a child-occupied facility or target housing to obtain a permit for the abatement. Beginning January 1, 2010 North Carolina law requires dust sampling technicians, firms, and individuals performing renovation, repair and painting projects for compensation who disturb lead-based paint in homes and child-occupied facilities built before 1978, be certified and follow specific work practices to prevent lead contamination. Child-occupied facilities include but are not limited to childcare facilities and schools with children under the age of 6 years of age that were built before 1978. The RRP program mandates that contractors, property managers and others working for compensation, in homes and child-occupied facilities built before 1978, be trained and use lead-safe work practices. They are also required to provide the lead pamphlet "Renovate Right; Important Lead Hazard Information for Families, Child Care Providers and Schools" to owners and occupants before starting renovation work.¹

Actions

- Union County ensures the reduction of adverse health effects on area residents caused by rehabilitation of lead-based paint surfaces by providing educational materials to all housing contractors and citizens receiving housing rehabilitation assistance.
- The Union County Children's Environmental Health Childhood Lead Prevention Program protects and improves the health of children from the harmful effects of lead through

¹ NC Department of Health and Human Services, Division of Public Health, Health Hazards Control Unit

the implementation of the North Carolina Rules Governing Lead Poisoning Prevention in Children, 15A NCAC 18A .3100. Union County Children's Environmental Health coordinates and assists in the environmental investigation of a child who has been lead poisoned.

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

The extent of lead-based paint hazards is discussed in MA-20. The County includes lead testing and abatement procedures in all applicable rehabilitation activities and requires an analysis of lead-based paint if a project involves acquisition of pre-1978 multi-family projects. In addition, the County provides educational brochures published by the Environmental Protection Agency to residents on the health hazards of lead-based paint and encourages screening children for elevated blood-lead levels when the housing in which they reside was built prior to 1978.

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

Policies/procedures to ensure compliance include the following:

- Requiring Phase I environmental reports to include an analysis of lead-based paint if a project involves acquisition of pre-1978 multi-family projects.
- Rehabilitation projects that involve identified issues with lead-based paint are required to include mitigation activities in the work specification write-up.
- Educating the community on the dangers of lead poisoning (through distribution of brochures).

SP-70 Anti-Poverty Strategy – 91.215(j)

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

Union County is committed to reducing the number of households with incomes below the poverty level by supporting programs to motivate and assist them to move toward self-sufficiency. The County will continue to support the efforts of local agencies who are working with consumers who may be at the poverty level or below the poverty level. Jurisdictions work with various service providers and other units of local government to provide low-income citizens with supportive services. Programs and services provided include:

- Food and Nutrition Services via SNAP
- Family and Children’s Medicaid
- Child Care Subsidy Assistance
- Work First (WF - North Carolina’s Temporary Assistance for Needy Families (TANF) program): An employment program designed to assist families that are in a temporary financial crisis. It provides a wide array of supportive services to aid families in achieving self-sufficiency. The Work First program promotes a strengths-based, family-centered practice approach and is based on the premise that parents have a responsibility to support themselves and their children. Work First objectives include but are not limited to: Job readiness; Employment; Child well-being; Economic self-sufficiency; Safe and affordable housing; Improved physical and mental health of families.
- The Crisis Assessment unit holistically assesses individuals and families who are in crisis to see what services and/or resources may be available to them. This can include assistance with their energy bill for heating or air conditioning costs when there is a medical condition that requires regulated temperature in the home. In certain situations, we may also be able to assist families who have minor children and the ability to maintain, with rent and/or initial rental housing expenses. They provide referrals for food assistance and referrals to other community resources as needed and available.

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

During fiscal year 2021-2022, the County will update the Analysis to Impediments for Fair Housing Choices. Using data garnered from this study, continued public input, and information from stakeholder groups, the County will continue to adjust the plan to address and reduce the number of persons living in poverty.

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.

Monitoring is the responsibility of Union County. At times Union County may include monitoring as a responsibility of a service provider contracted to provide CDBG project administration. However, Union County is aware it is the County's responsibility to ensure monitoring meets or exceeds HUD requirements and grant regulations.

Subrecipient Projects: Monitoring of subrecipient projects has five major components:

- 1) **Grant Applications:** Request for funding applications is made on a standard form and are carefully reviewed and evaluated. Points are given for each criterion covering community need, program effectiveness, financial record, and capacity. Recommendations for funding are based on evaluation of the above criteria.
- 2) **Contractual Agreements:** Union County enters into a two-part contractual grant agreement with each subrecipient. Part I of the agreement describes the tasks to be performed (Scope of Services) with the grant funds, the results to be achieved, and other conditions specific to the project. Part II lists all federal standards that the agency must comply with. Each funded activity is assigned to the Compliance Project Manager. The Project Manager conducts pre-monitoring, desk monitoring, and on-site monitoring visits at least twice per program year.
- 3) **Monitoring Records:** For each subrecipient, the staff will maintain monitoring records that include the following:
 - a. Basic recipient information
 - b. Monitoring Plan- A risk assessment is carried out to determine the appropriate frequency of on-site visits, and the areas to be reviewed, including some or all of financial management, client eligibility, program effectiveness, property, procurement, program income, fair housing, and equal opportunity information.
 - c. Subrecipient training and/or technical assistance provided.
 - d. Review of the agency's CPA audit (when applicable)
 - e. Quarterly financial reports and monthly draw requests from the subrecipient
 - f. Quarterly or monthly progress reports, whichever is required per the subrecipient agreement.
 - g. On-site monitoring reports
 - h. Correspondence and notes of significant telephone conversations

On-Site Visits: Staff will perform on-site monitoring reviews at least quarterly, depending on the assessment of risk for non-compliance. Program operations are observed, subrecipient staff is interviewed, client eligibility confirmed, and financial and programmatic reports verified from original documentation.

Long-Term Compliance: Activities involving real property acquisitions or improvement require long-term compliance with the original purpose of the federal assistance. Union County will establish a method of inventorying all CDBG Real Property and will update this inventory annually and confirm that such property is still being used for the intended purpose.

Staff will develop detailed guidelines for monitoring subrecipients to ensure more standardized and comprehensive reviews. Staff will monitor the federally funded projects that are implemented by the County through simple project tracking and management reporting systems. This process includes monthly progress reports, financial reports and meeting reports, and review of project expenditures on a monthly basis to ensure they are in line with the project budget.

Expected Resources

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

Introduction

CDBG funds can be used for a wide range of activities, including housing rehabilitation, economic development, public improvements and social services, but are restricted in location to the unincorporated areas of Union County and participating Towns within the County. Anticipated resources have been determined through consultation with participating jurisdictions and area nonprofit organizations serving the program area. Only the first year of funding, which is detailed in the 2021 Annual Action Plan is currently committed to CDBG projects. Additional funding for the remainder of the five-year planning period is still subject to project approval and confirmation of matching funds.

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	\$901,530	0	\$97,364	\$998,894	\$3,606,120	

Table 31 - 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.

Unlike some other federal grant programs, CDBG regulations do not require matching funds on behalf of the Grantee. While there are no federal match requirements for CDBG funds, Union County highly recommends that organizations provide matching funds, if possible. Match fund sources include contributions derived from other eligible federal and nonfederal sources and the value of third-party in-kind contributions, (i.e., volunteers, personnel, office space, materials, equipment, and supplies). However, while matching funds are not required, applications will receive favorable scoring based on leveraging funds.

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

Not applicable.

Discussion

Union County's 2021 Annual Action Plan covers the period from July 1, 2021 to June 30, 2022. The County's FY22 Entitlement amount is \$901,530. While HUD's CDBG allocations are critical, they are not sufficient to overcome all barriers and address all needs that low-income individuals and families face in attaining self-sufficiency. The County will continue to leverage additional resources and partnerships to successfully provide support and services to the population in need.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Public Facilities and Infrastructure	2021	2025	Non-Housing Community Development	Union County Monroe	Public Facilities and Infrastructure	CDBG: \$215,000 Other: \$99,785,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,830
2	Support Delivery of Public Services	2021	2025	Homeless Non-Homeless Special Needs	Marshville Monroe Union County ETJ Stallings Weddington Wingate Waxhaw	Public Services	CDBG: \$129,482 Other: \$633,601	Public service activities other than Low/Moderate Income Housing Benefit: 370 persons assisted

Table 32 – Goals Summary

Goal Descriptions

1	Goal Name	Improve Public Facilities and Infrastructure
	Goal Description	Provide and maintain accessible public utility systems (water/sewer) capable of accommodating and helping to direct future growth.
2	Goal Name	Support Delivery of Public Services
	Goal Description	Continue ongoing County support for community and supportive services, with special emphasis on code enforcement, services for the homeless, seniors, at-risk youth, the disabled, veterans and other persons with special needs.
3	Goal Name	Housing
	Goal Description	Support housing activities that include rehabilitation of owner-occupied low-income residents' homes, encourage developing of a supply of housing that can accommodate diverse incomes and needs, and preserve the natural features of neighborhoods through public services.
4	Goal Name	Economic Development
	Goal Description	A low priority need for the promotion of the development and expansion of new and existing businesses and industries by offering job training and workforce development as well as creating an atmosphere for diverse enterprises to flourish.

Projects

AP-35 Projects – 91.220(d)

Introduction

The 2021 Annual Action Plan describes how Union County will use formula funds from the U.S. Department of Housing and Urban Development (HUD) to meet the County’s affordable housing and community development needs in the first year covered by the 2021-2025 Consolidated Plan. It provides a summary of specific actions, activities, and programs that will take place during the upcoming program year to address the priority needs and goals identified in the Consolidated Plan. The Action Plan also includes annual allocations and budgets.

#	Project Name
1	FY22 Administration
2	FY22 Common Heart Economic Empowerment Program
3	FY22 Council on Aging In-Home Assistance for Seniors
4	FY22 Turning Point Domestic Violence Shelter Support
5	FY22 Wingate Wastewater Street Level System Infiltration Reduction Project
6	FY22 Marshville Wastewater Street Level System Infiltration Reduction Project

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

Given the limited funds available, the County prioritizes activities which provided maximum benefit to the community. The majority of the County’s CDBG funds are allocated to supporting public improvements and public services because these projects are highly impactful. Further, CDBG funds will be utilized for the “last mile” of funding the projects that may not otherwise be completed. A major funding obstacle is sufficiently supporting the wide variety of crucial public services needed throughout the CDBG program area due to the 15% cap rule under the program.

AP-38 Project Summary

Project Summary Information

1	Project Name	FY22 Administration
	Target Area	County wide
	Goals Supported	Improve Public Facilities and Infrastructure Support Delivery of Public Services
	Needs Addressed	Public Facilities and Infrastructure Public Services Fair Housing
	Funding	CDBG: \$160,000
	Description	General program administration and planning.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	General administration and planning.
	2	Project Name
Target Area		Union County
Goals Supported		Support Delivery of Public Services

	Needs Addressed	Public Service
	Funding	CDBG: \$30,000 Other: \$107,952
	Description	The Common Heart Economic Empowerment Program will utilize CDBG funds to allow for increased services to low to moderate income residents. The program provides clients with the tools they need to build economic stability and self-sufficiency.
	Target Date	6/30/2022
3	Project Name	FY22 Council on Aging In-Home Assistance for Seniors Project
	Target Area	Union County
	Goals Supported	Support Delivery of Public Services
	Needs Addressed	Public Service
	Funding	CDBG: \$64,482 Other: \$500,649
	Description	Council on Aging will provide additional in-home assistance services for approximately 230 LMI seniors in Union County.
	Target Date	6/30/2022
4	Project Name	FY22 Turning Point Domestic Violence Shelter Assistance Project
	Target Area	Union County
	Goals Supported	Support Delivery of Public Services
	Needs Addressed	Public Service
	Funding	CDBG: \$35,000 Other: \$25,000
	Description	Turning Point is a domestic violence shelter that provides support services for victims of domestic violence and/or sexual assault. They will serve approximately 80 LMI persons.

	Target Date	6/30/2022
5	Project Name	FY22 Wingate Wastewater Street Level System Infiltration Reduction Project
	Target Area	Town of Wingate
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$140,000 Other: \$30,000 Town reserves
	Description	The Town of Wingate wastewater manhole lifecycle replacement is essential to reduce the inflow and infiltration. The Town is proactively addressing large amounts inflow and infiltration (1/1) entering the treatment system. This funding will be used to replace wastewater manholes. Many of these manholes serve a large number of senior citizens and economically disadvantaged residents.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	This project qualifies as an area-wide benefit with a total population of 4,153 residents. The Town of Wingate (population 4,153) is one of the most economically disadvantaged communities in Union County with a 28% poverty rate and 84% of elementary students on free/reduced lunch.
	Location Description	The activity will take place within the Town of Wingate limits.
	Planned Activities	The Town of Wingate will use the CDBG funds to pay for replacement of approximately 20 manholes. The town Engineer will evaluate the condition of existing manholes in order to determine the best candidates for replacement.
	Project Name	FY22 Marshville Wastewater Street Level System Infiltration Reduction Project
	Target Area	City of Marshville
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$140,000 Other: \$35,000 the Town's Enterprise Fund

Description	The intended outcome of this project is to significantly reduce inflow and infiltration into the sewer system, and the subsequent positive impact on the low- and moderate-income citizens in this area. Secondly, the intended outcome is to put safeguards in place to protect the environment, by reducing the possibility of sewer spills that may contaminate drinking water.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed activities	This project qualifies as an area-wide benefit with a total population of 2,869 residents. Marshville's per capita income of \$18,012.00 compared to Union County's \$37,851.00 and Marshville's 13.7% poverty rate, which is almost twice that of Union County's 7%.
Location Description	The project will take place within Marshville's limits.
Planned Activities	The project will occur throughout the entire 24 miles of sewer lines owned by the Town of Marshville.

AP-50 Geographic Distribution – 91.220(f)

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

Union County is home to fourteen municipalities and of those, ten municipalities have chosen to participate in the CDBG program: Marshville, Monroe, Stallings, Waxhaw, Weddington, Wingate, Fairview, Indian Trail, Mineral Springs, and Wesley Chapel. To the west are Waxhaw, Weddington, Stallings, Indian Trail and Mineral Springs and Wesley Chapel. In the central and northern portions of the County are Monroe (the county seat) and Fairview, while Wingate, Marshville are located in eastern Union County. See Appendix III: Map 1 Union County CDBG Program Area.

Union County has not established specific target areas to focus the investment of CDBG funds. In terms of specific geographic distribution of investments, infrastructure improvements and public facilities will be focused primarily in areas with concentrations of low-moderate income population.

Allocations will be made using the rating scale for projects that consider several criteria:

- The severity of the need.
- The availability of other funds to ensure project viability.
- How the project met national CDBG objectives and goals
- How well the project addressed local needs.
- How large the impact will be for residents, i.e., number of beneficiaries.

Geographic Distribution: Rationale for the priorities for allocating investments geographically

Geography was not used to determine funding allocation priorities for the County. There are no blighted areas in specific geographical areas that have disproportionate needs. Allocations and use of funds are determined through a competitive application process open to all eligible organizations.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Union County has identified affordable housing as a high priority for the CDBG program and recognizes that gaps do exist within the affordable housing realm. Current institutional delivery systems with dedicated resources currently exist that provide for increasing and sustaining affordable housing units in Union County. The County will utilize the CDBG program to partner with local nonprofits to deliver housing activities for low to moderate income individuals.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	50
Special-Needs	0
Total	0

Table 33 - One Year Goals for Affordable Housing by Support Requirement

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

Table 34 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

Union County does not maintain nor support any public housing, the Monroe Housing Authority is the local entity with the sole responsibility for management and maintenance of public housing.

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

Not applicable.

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

The Monroe Housing Authority offers a number of resident programs and supportive services designed to foster self-sufficiency and improve quality of life. The Monroe Housing Authority also partners with a number of community organizations that provide resources to assist clients.

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

Not applicable.

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

Introduction

Homeless prevention resources are available in Union County; however, they are concentrated within the City of Monroe. The resources available fall short of providing adequate services to meet the growing needs of both the emerging homeless population and residents who are at risk of becoming homeless. While gaps do exist, there are strong non-profit organizations working in coordination to ensure this population is served.

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.

Union County partners with the Community Shelter of Union County to reach homeless persons across the County. The Community Shelter has operated a street outreach program since 2014 and they collaborate with a local nonprofit, David's Backpacks for the Homeless, to provide daily assistance to the unsheltered community living in Union County. The County will continue to support the Community Shelter and other area nonprofits to reach the local homeless populations and assess their needs and identify resources to support the need.

Addressing the emergency shelter and transitional housing needs of homeless persons.

Union County does not receive federal funding nor carry out shelter activities. Local non-profit organizations, such as the Community Shelter of Union County and Turning Point, provide assistance to meet the emergency housing needs of homeless persons. The Community Shelter does not currently operate transitional housing within their homeless services spectrum.

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.

Homeless needs are addressed in the community through other organizations, including the Union County Community Shelter. Union County also has representation on the Piedmont Regional Continuum of Care. The Community Shelter of Union County strives to begin each client relationship with plans to return to independent living. The Community Shelter's continuum of care includes emergency shelter, food, rehousing, economic mobility, and post-

housing services. Each client served is assigned case managers who help develop individualized plans to return and maintain permanent housing.

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.

Union County partners with local area non-profits to help low-income individuals and families avoid becoming homeless. The Union County Crisis Assistance Ministries works with low-income individuals and families to provide rent, mortgage, and/or utility assistance to prevent homelessness. Other nonprofits, such as the ARC of Union County and the Council on Aging, work with their specialized populations to help prevent homelessness.

AP-75 Barriers to Affordable Housing – 91.220(j)

Introduction:

Actions 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.

The County's total housing stock according to the 2015 ACS was 52,574 housing units, 84 percent of which were single-family detached homes. Real estate is more expensive in a few key areas of Union County than neighboring areas, requiring a higher income level to purchase a home. The median price of all homes sold in Union County as of March 2020 \$328,339, according to Zillow.com.

The following barriers were identified in the 2017 Analysis to Fair Housing Impediments:

- Lack of quality access to public infrastructure that allows for mobility of residents, which can disproportionately affect the elderly, low-income, and disabled persons. Lack of understanding of federal, state, and local fair housing laws.
- Lack of public resources available for modifying existing housing stock for accessibility for both the elderly and disable homeowners.
- Lack of resources to preserve existing affordable housing stock.

Discussion:

The demand to live in Union County increases the pressure on the County's housing market. One of the biggest challenges in the County is the huge disparity between housing costs and what people with low and moderate incomes can afford to pay. It is because of these factors that fostering and maintaining the existing supply of affordable housing continues to be a priority for the County. Union County will continue to develop policies that help foster the development of new affordable housing units. Additionally, Union County and its municipal partners will also continue to support the efforts of local housing providers who carry out strategies to retain and create affordable housing options throughout the region.

AP-85 Other Actions – 91.220(k)

Introduction:

This section discusses the Union County's and area non-profit's efforts in addressing the underserved needs, expanding, and preserving affordable housing, reducing lead-based paint hazards, and developing institutional structure for delivering housing and community development activities.

Actions planned to address obstacles to meeting underserved needs.

The County will continue to work with area agencies, the Piedmont Regional Continuum of Care agency, and other public and governmental agencies to find solutions that leverage the resources available and to efficiently and effectively meet program goals.

Whenever possible, the County will work to leverage CDBG funds and continue to work to identify additional opportunities.

Actions planned to foster and maintain affordable housing.

The demand to live in Union County increases the pressure on the County's housing market. One of the biggest challenges in the County is the huge disparity between housing costs and what people with low- and moderate-incomes can afford to pay. It is because of these factors that fostering and maintaining the existing supply of affordable housing continues to be a priority for the County. Union County will continue to develop policies that help foster the development of new affordable housing units. Additionally, Union County and its municipal partners will also continue to support the efforts of local non-profit housing providers who carry out strategies to retain and create affordable housing options throughout the region.

Actions planned to reduce lead-based paint hazards.

Union County ensures the reduction of adverse health effects on area residents caused by rehabilitation of lead-based paint surfaces by providing educational materials to all housing contractors and citizens receiving housing rehabilitation assistance. The Union County Children's Environmental Health Childhood Lead Prevention Program protects and improves the health of children from the harmful effects of lead through the implementation of the North Carolina Rules Governing Lead Poisoning Prevention in Children, 15A NCAC 18A .3100. Union County Children's Environmental Health coordinates and assists in the environmental investigation of a child who has been lead poisoned.

Actions planned to reduce the number of poverty-level families.

Union County is committed to reducing the number of households with incomes below the poverty level by supporting programs to motivate and assist them to move toward self-sufficiency. The County will continue to support the efforts of local agencies who are working with consumers who may be at the poverty level or below the poverty level. Jurisdictions work with various service providers and other units of local government to provide low-income citizens with supportive services.

Actions planned to develop institutional structure.

Union County manages the institutional delivery structure surrounding the acceptance and allocation of federal grant funds for Consolidated Plan programs. The goals and objectives of the Strategic Plan could not have been developed without residents' informed assistance.

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

Coordination between providers is essential to improve the conditions and address gaps in services for Union County residents. Actions planned to enhance coordination between public and private housing and social service agencies include:

- Encourage agencies to work together to apply for CDBG funds to leverage resources to the fullest extent.
- As requests align with the Consolidated Plan goals, provide CDBG funds to eligible projects for housing and social services.
- Continue working with the Piedmont Regional Continuum of Care (PRCC) to address issues of poverty and homelessness.
- Inform agencies about the benefits of participating in the PRCC for providers and clients.
- Offer referrals to organizations that would benefit from the leadership, programs, services, or collaboration with other organizations.

Discussion:

The County has few internal resources and limited funding; however, the County will continue to work with identified local partners to expand existing opportunities and develop new programs that address the needs of our low- and moderate-income residents.

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(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
---	---

Discussion:

Union County will receive \$901,530 in CDBG funds for the first year of the Consolidated Plan (2021). Project administration and planning (20 percent of the total allocation) are excluded from the LMI benefit calculation. The remaining funds will be allocated for program activities for the 2021 program year. It is estimated that 100% of the funds will be used to benefit persons of low and moderate income during the 2021 Action Plan performance period.

Appendix I: Community Needs Assessment Survey Results

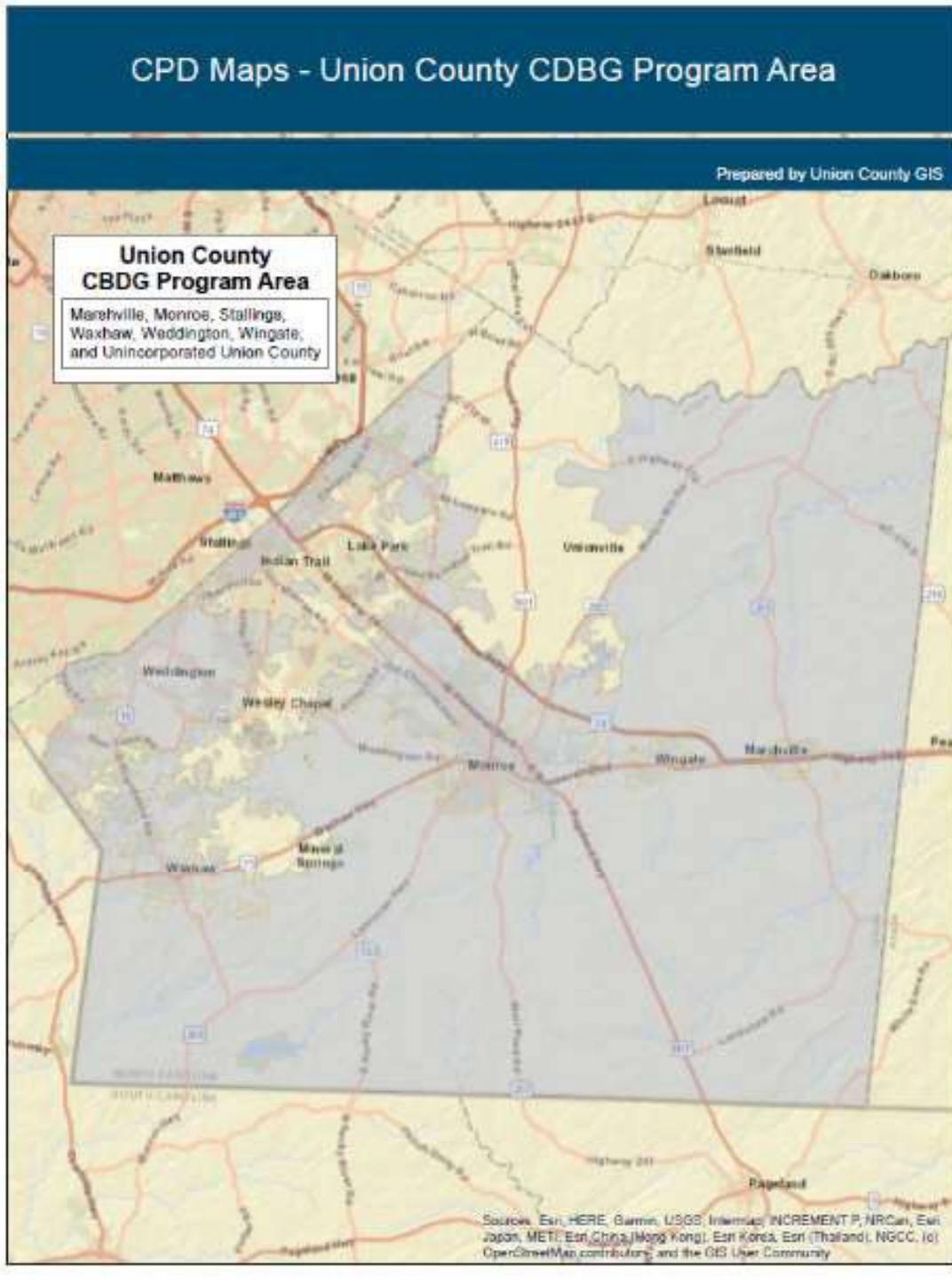
Appendix II: Focus Group Engagement Discussion

Centralina Regional Council on behalf of Union County hosted a focus group of service providers that serve Union County residents. Centralina staff presented an overview of the CDBG program and facilitated discussion relating to the community development needs of the County. Representatives from the following agencies were present: Community Shelter of Union County, Union County Crisis Assistance Ministry, Common Heart, Union/Anson Habitat for Humanity, and the Monroe-Union County Community Development Corporation. A summary from the focus group discussion is below:

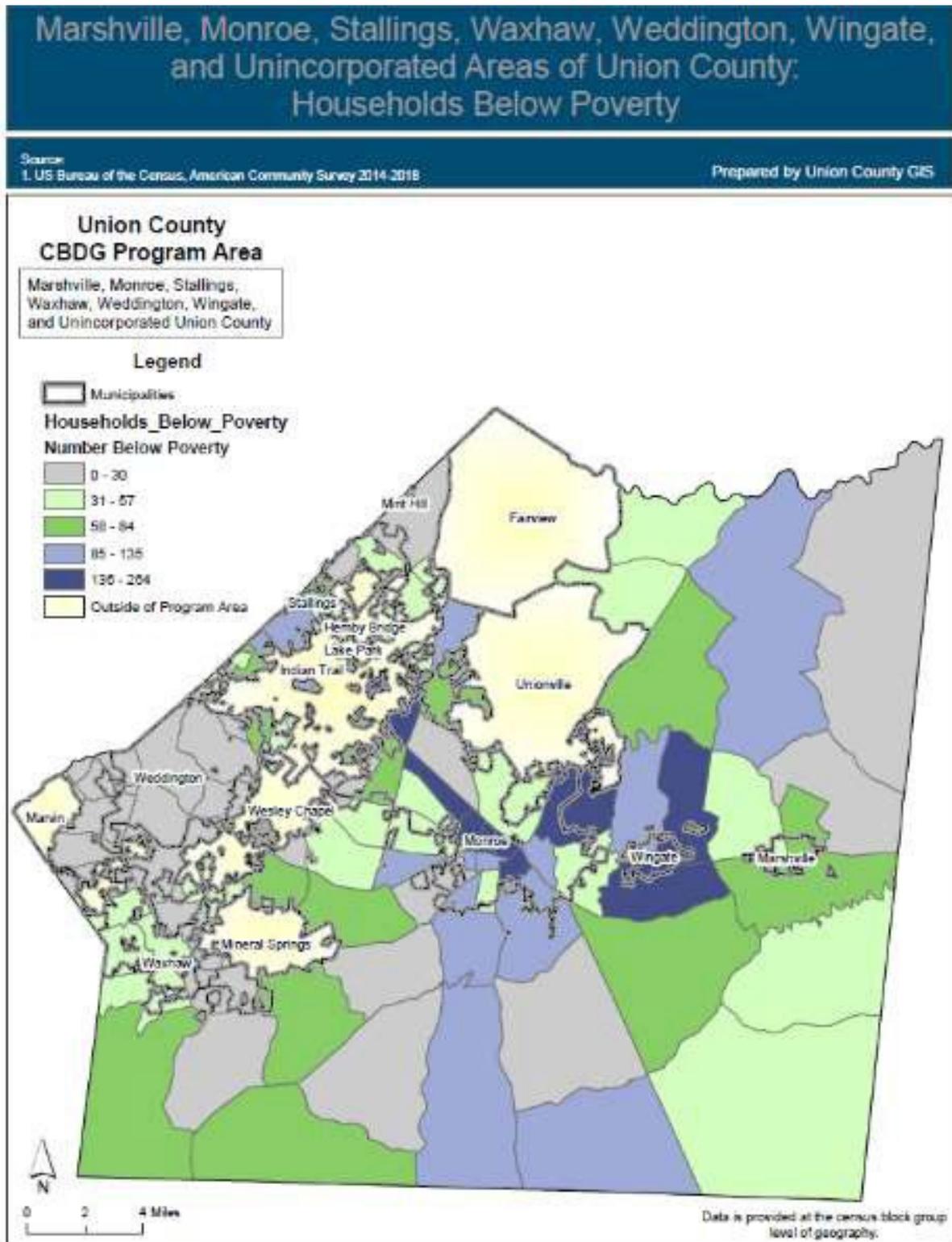
- What are the greatest community development needs in Union County?
 - Affordable housing is an issue in the County, and service providers have a difficult time finding affordable housing for their clients. Specifically, affordable housing for older adults or the disabled is needed in the County. Financial literacy programs for homeowners or potential homeowners are also an area of need. Rental and utility assistance programs would greatly benefit the low-income residents of the County.
 - There are limited transportation options in the County and residents need better access to transportation to allow them to get the services they need.
 - Affordable childcare is needed in the County because residents must have childcare to maintain employment.
- What are the greatest community development assets in Union County?
 - The nonprofit community in Union County is a great asset because the different agencies are constantly in contact with each other and work hard to collaborate to provide the necessary services.
- What are the most difficult barriers and constraints to meeting the community development needs in Union County?
 - Barriers and constraints discussed include zoning issues, unfavorable public opinion of affordable housing, transportation access, affordable land to develop affordable housing, and the lack of funding for affordable childcare.
- What activities should Union County's CDBG program fund over the next five years?
 - Critical repairs or infrastructure for new construction/developments with Habitat for Humanity and other housing activities to preserve or develop affordable housing stock in the County.
 - Job training or workforce development programs to meet the demand for skilled workers in Union County.

Appendix III: Maps

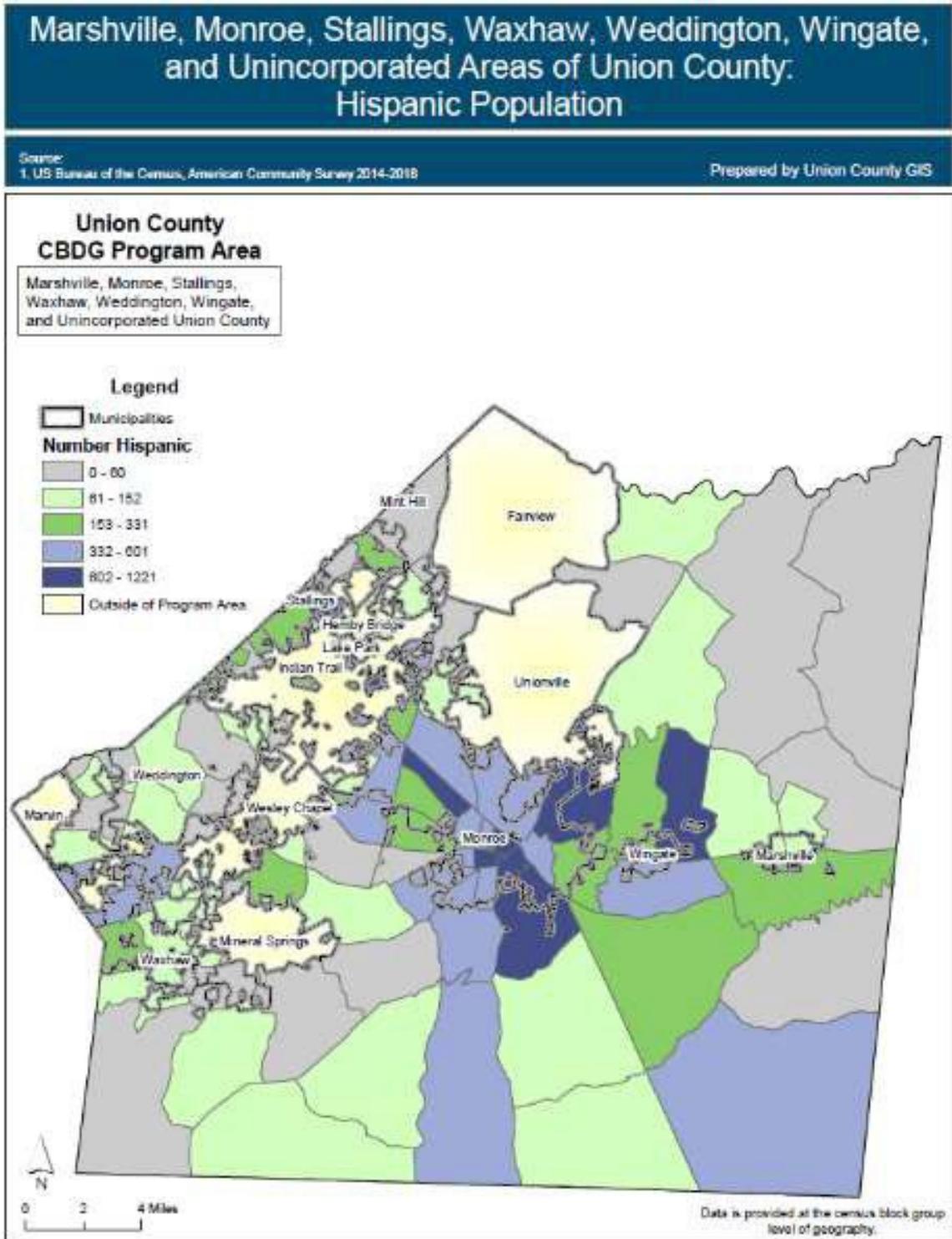
Map 1: Union County Program Area



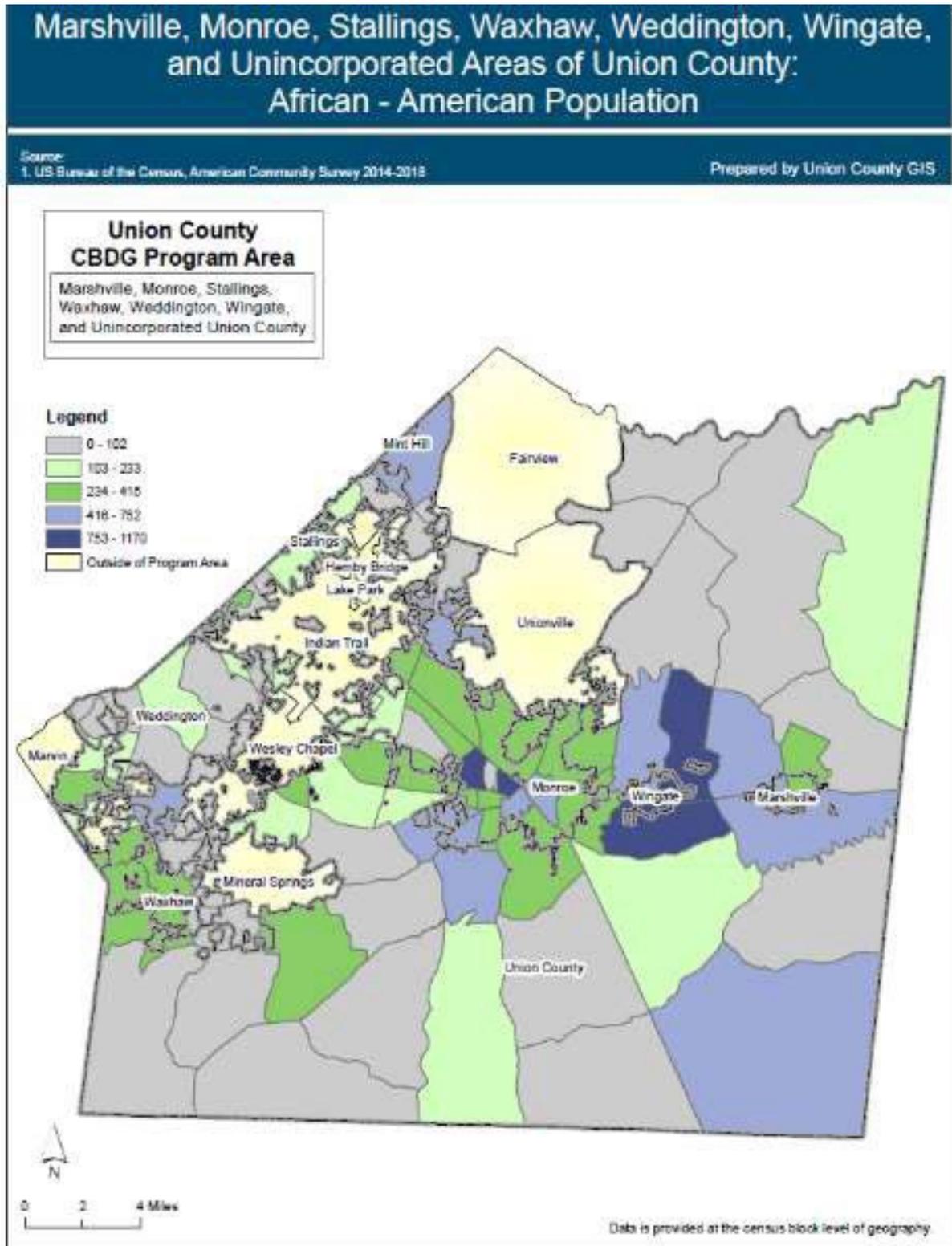
Map 2: Number Below Poverty



Map 3: Hispanic Population Concentration



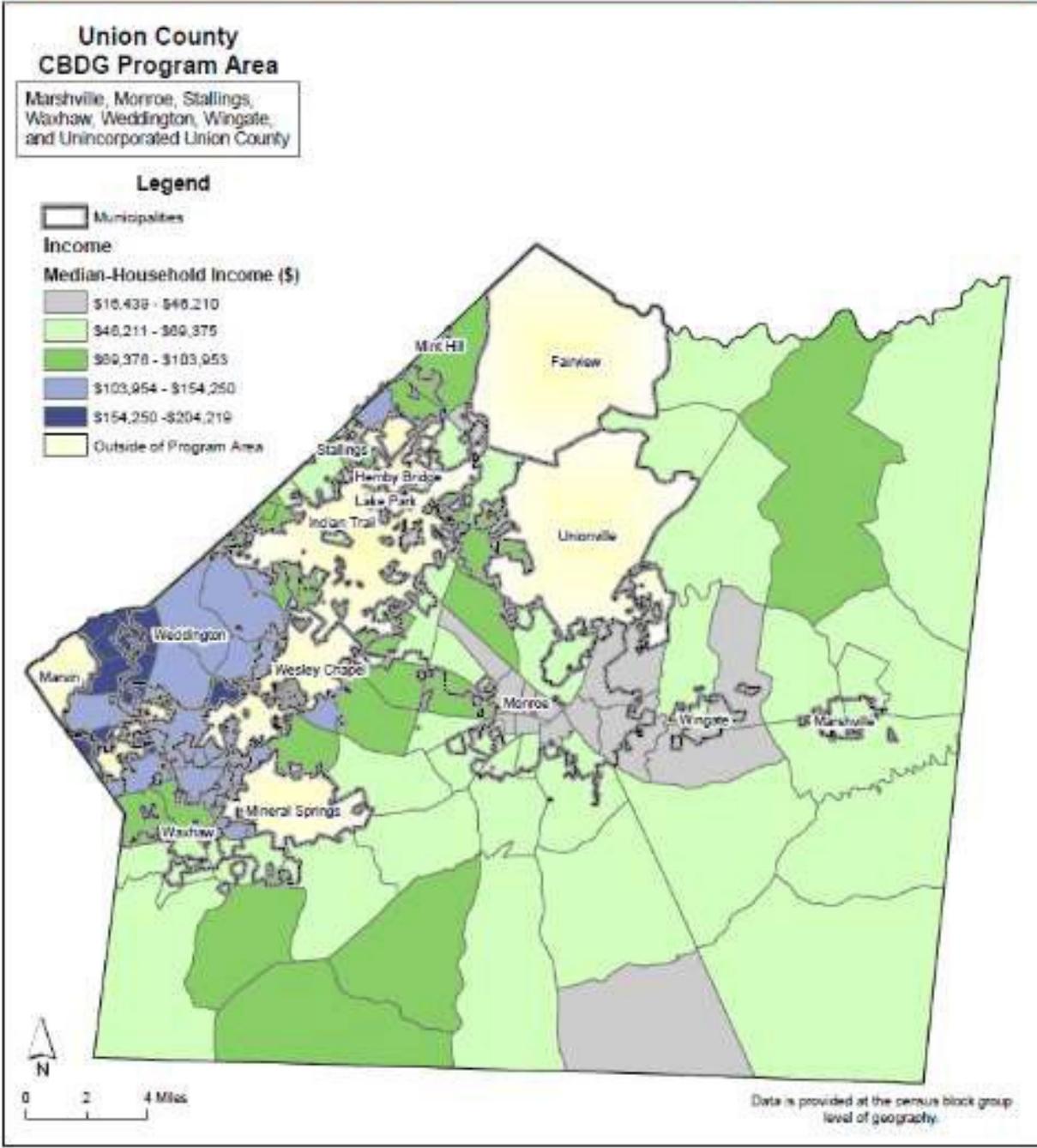
Map 4: African American Population Concentration



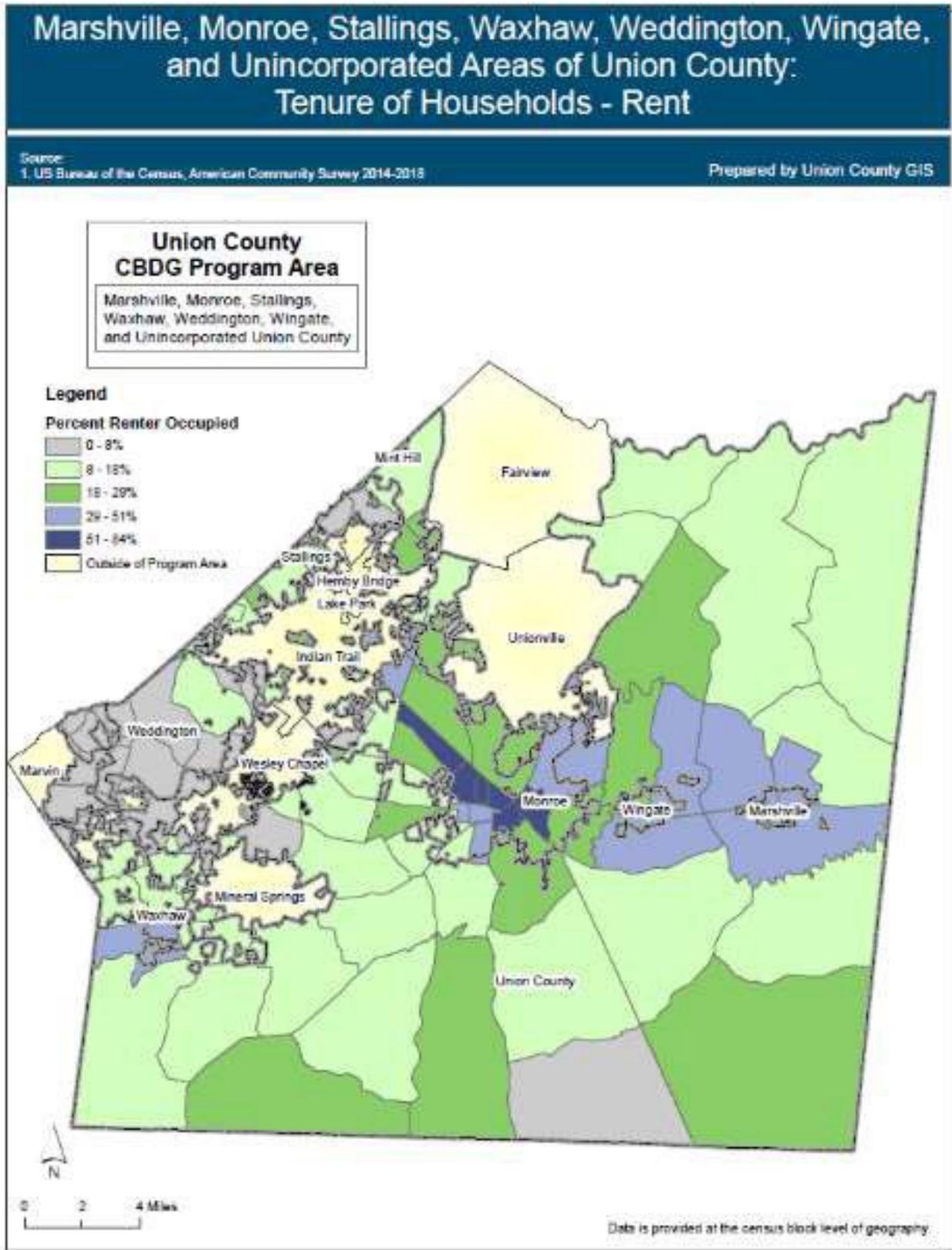
Map 5: Median Household Income

Marshville, Monroe, Stallings, Waxhaw, Weddington, Wingate, and Unincorporated Areas of Union County: Median Household Income

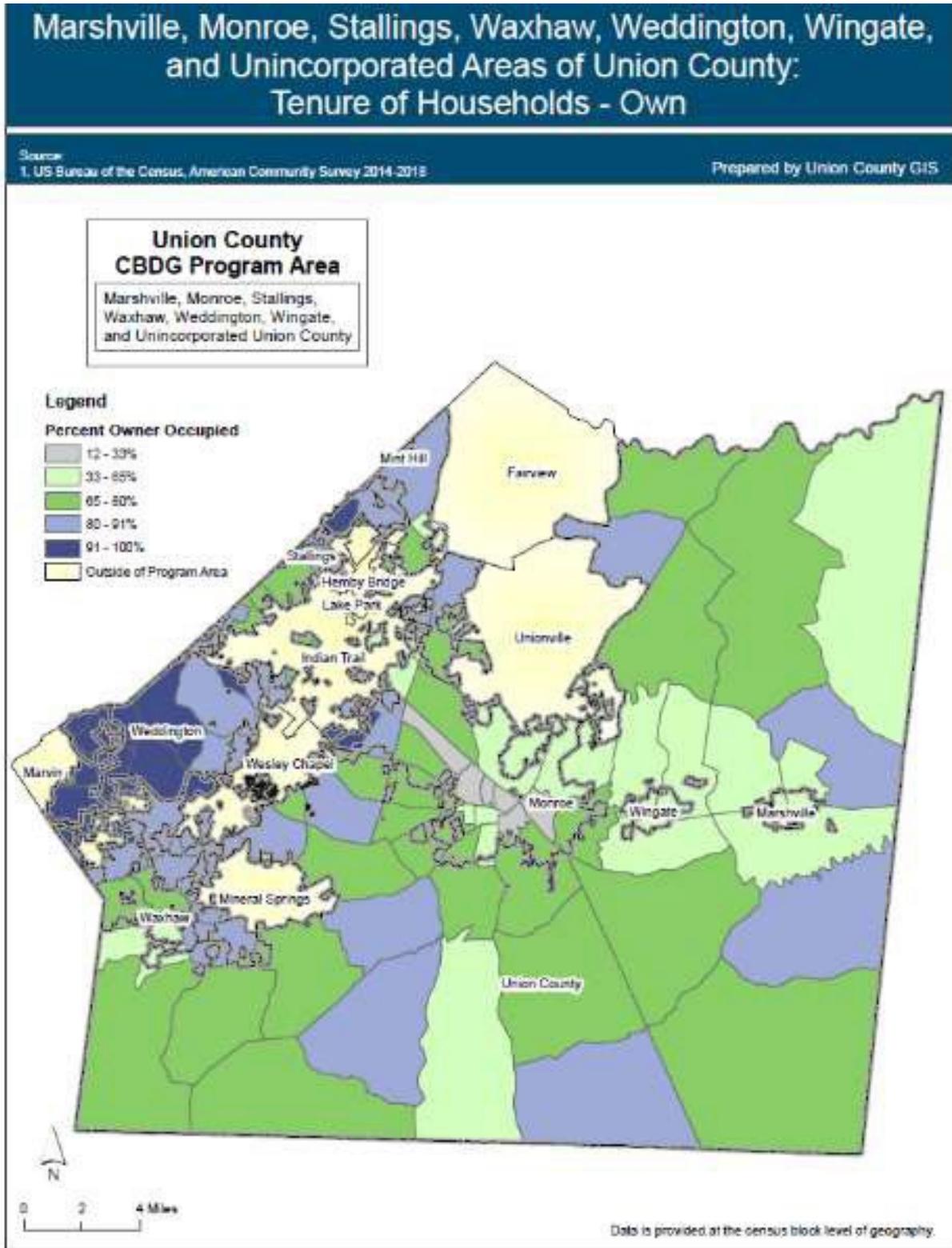
Source: 1. US Bureau of the Census, American Community Survey 2014-2018
 Prepared by Union County GIS



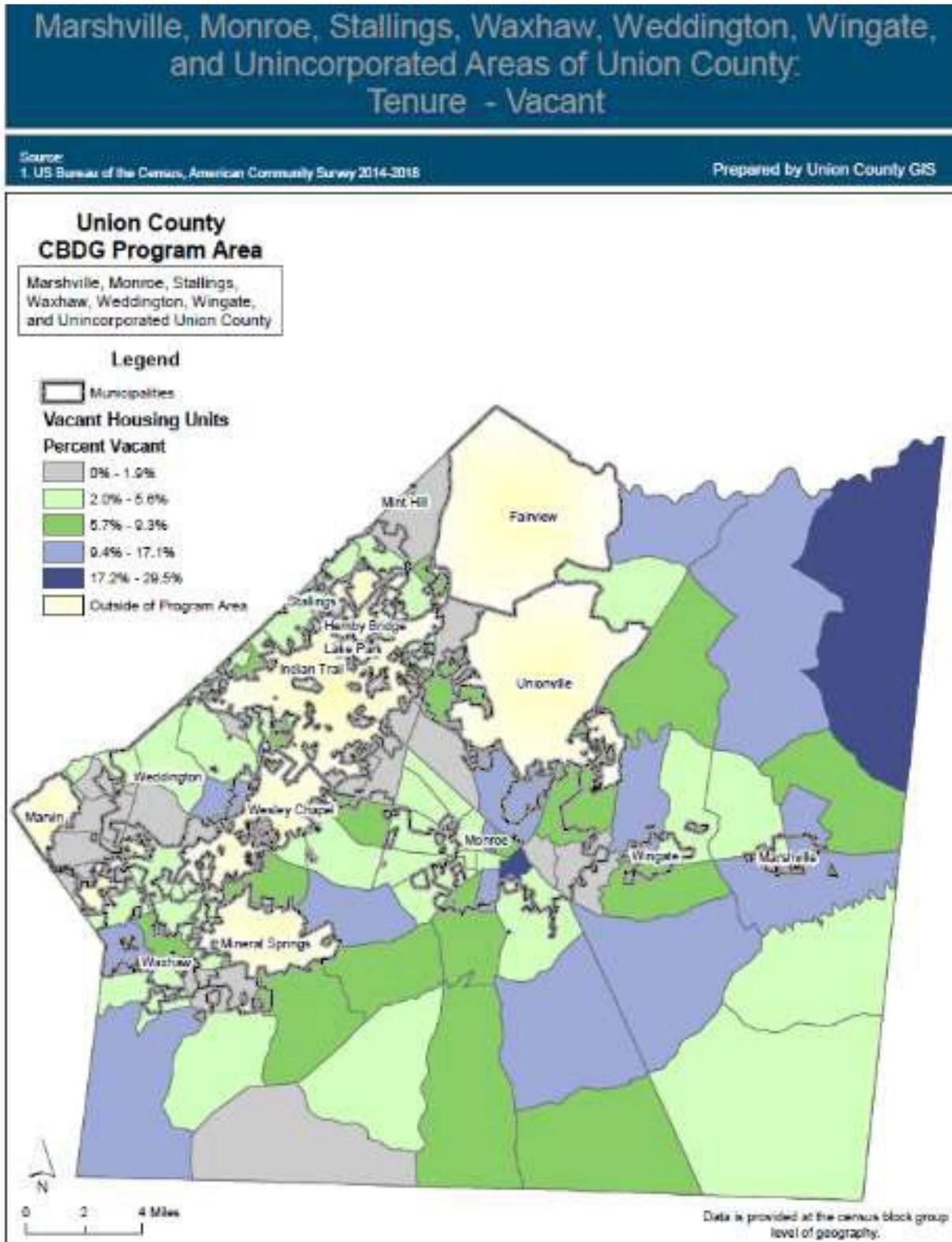
Map 6: Renter Occupied Housing Units



Map 7: Owner Occupied Housing Units



Map 8: Vacant Housing Units



Appendix IV: Union County Citizen Participation Plan

2021-2025

Union County Citizen Participation Plan



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2021-2025 Union County Citizen Participation Plan Amendment #1

The 2021-2025 Union County Citizen Participation Plan is proposed to be amended to reflect a change in the use of CDBG funds for existing projects that currently result in a 20% increase or decrease of the total project budget. The percentage is proposed to increase from 20% to 50% in order to reduce the frequency of subjecting new projects to lengthy Consolidated Plan and Annual Action Plan amendment processes, which have previously resulted in and are projected to result in significant delays in initiating new projects, thus hindering the County's ability to serve beneficiaries through eligible activities and spend CDBG funds in a timely manner.

INTRODUCTION

In compliance with 24 CFR 91.105, Union County is required to adopt a Citizen Participation Plan. Union County has designed this community wide Citizen Participation Plan to provide for and encourage resident participation in the Community Development Block Grant (CDBG) program. This plan is an essential element of Union County's present and future community development process and has been developed to comply with the regulations and requirements of the CDBG program as administered by the Department of Housing and Urban Development (HUD).

The Citizen Participation Plan sets forth the County's policies and administration for the CDBG entitlement program with respect to the following Consolidated Plan documents:

- Five-Year Consolidated Plan (Con Plan)
- Annual Action Plan (AAP)
- Consolidated Annual Performance and Evaluation Report (CAPER)
- Analysis of Impediments to Fair Housing Choice (AI)

The primary goal of this Citizen Participation Plan is to provide all residents with adequate opportunities to participate in an advisory role in the planning, implementation, and assessment of the Union County CDBG Program. The plan sets forth policies and procedures for participation, which are designed to maximize the opportunity for resident participation in the community development process. Special emphasis has been placed on encouraging participation by persons of low- and moderate-incomes, residents of blighted neighborhoods, and residents of areas where community development funds are utilized.

Residents are encouraged to participate in all phases of the CDBG program(s) and will be provided full access to program information. However, final responsibility and authority for the development and implementation of CDBG program will lie with Union County.

DEFINITIONS

Annual Action Plan: This document updates the Consolidated Plan on an annual basis and allocates one (1) year's funding (entitlement and program income) to specific projects and activities for the CDBG programs.

CAPER (Consolidated Annual Performance Evaluation Report): This document reports on the progress made in carrying out the Consolidated Plan and Annual Action Plans. Union County prepares the report annually in accordance with 24 CFR Part 91.105.

CDBG (Community Development Block Grant Program): A U.S. Department of Housing and Urban Development (HUD) grant which provides for a variety of community development programs that benefit low- and moderate-income persons.

Citizen Participation Plan: The Citizen Participation Plan (CPP) sets forth Union County's policies and procedures for resident participation in the development of the Community Development Block Grant (CDBG) program's goals and priorities. The CPP provides an opportunity for the community to work in partnership with the County to identify needs and to allocate CDBG funds.

Consolidated Plan: The document that is submitted to HUD and serves as the planning document for the jurisdiction and application for CDBG funding. The document is developed in accordance with 24 CFR Part 91 and sets forth the priorities/strategies of the programs for a five-year period.

Low- and Moderate-Income Persons: An individual from a household with a total income that does not exceed eighty percent (80%) of the median household income for the area (Union County) adjusted for family size. HUD calculates and publishes the income limits each year.

Program Year: The twelve (12) month period in which HUD funds are to be spent by the County for eligible activities; usually beginning July 1 and ending June 30.

Public Hearing: A formal opportunity for a governing body or other entity to receive public opinion on subjects that may require action. Notices of public hearings are advertised through various forms of media.

Subrecipient: A public or private nonprofit agency, authority or organization, or a for-profit entity or local governments receiving CDBG funds from the County or another subrecipient to undertake activities eligible for assistance. The term does not include contractors providing supplies, equipment, construction or services subject to the procurement requirements in 2 CFR Part 200, as applicable.

Substantial Amendment: A substantial amendment is a change to the jurisdiction's planned or actual activities as published in the Consolidated Plan or Annual Action Plan. The County has established and published in the Citizen Participation Plan thresholds to define what constitutes a substantial amendment.

PARTICIPATION

The primary objectives of the HUD programs covered by this Citizen Participation Plan are to improve communities and neighborhoods by providing decent housing, a suitable living environment, and economic opportunities.

It is the policy of the County to encourage and facilitate the participation of all its residents, including minorities and non-English speaking persons, persons with disabilities in the planning processes for its HUD programs. The County also encourages the participation of service providers, government agencies, and others in the development of all HUD required consolidated planning documents including the Five-Year Consolidated Plan, Annual Action Plans, Substantial Amendments, and the Consolidated Annual Performance and Evaluation Reports (CAPER). They shall also make an effort to provide information to the Public Housing Authority (PHA) about activities related to the development of the consolidated plan so that the PHA can make this information available at the annual public hearing(s) required for the PHA Plan.

The primary purpose of the participation is to gather input for identifying community development needs, setting priorities, funding allocations, and program recommendations related to the consolidated planning process. Local officials will make every effort to involve residents in all phases of the development, implementation, and assessment of community development programs including, but not limited to, the following phases:

- A. Identification and assessment of housing and community development needs; determination of CDBG project(s) and documentation;
- B. Development of the Five-Year Consolidated Plan and the Annual Action Plan (AAP), which serves as the application for funding submitted to HUD annually;
- C. Development of the Analysis of Impediments to Fair Housing Choice (AI);
- D. Changes and/or amendments to approved CDBG projects or Consolidated Plan, AAP and/or AI; and,
- E. Assessment of CDBG program performance.

All phases of the community development process will be conducted by local officials in an open manner. Residents of Union County are encouraged to participate at all levels and will be given access to program information during each phase of any CDBG program as outlined herein.

PUBLIC HEARINGS

The County must conduct at least two (2) public hearings per year to obtain the views and comments of residents, service providers, government agencies, and other stakeholders regarding the County's CDBG funded programs. The hearings will be conducted at a minimum of two (2) different stages of the program year—at least one (1) of these hearings must be held prior to the adoption of the proposed Consolidated Plan and/or Annual Action Plan. The second public hearing will be conducted in conjunction with the preparation of the Consolidated Annual Performance and Evaluation Report (CAPER) unless a public hearing was previously conducted during the program year for a different program component, such as a substantial amendment to the Consolidated Plan or Annual Action Plan, to meet the minimum. The public hearings generally address housing and community development needs, development of proposed activities, and the review of program performance.

Residents must be given adequate notice of all hearings and meetings through advertisements in one of the County's adjudicated newspapers and/or other publications of general circulation, serving the community of affected residents. Public hearings will be advertised at least ten (10) days prior to the hearing date. Public notice shall indicate the date, time, place, and purpose of the hearing or meeting as well as disclose information that will contribute to the public's understanding of the issues to be discussed at the hearings. Notices may be published in alternate language as appropriate and will be accessible to those with disabilities. Meeting location and access is described below.

Additional public hearings beyond the minimum may be held as deemed necessary by Union County in order to inform residents of community development project(s) and activities, and to solicit resident opinions and comments. All additional hearings shall comply with the requirements set forth in this plan.

ACCESS TO MEETINGS

All public hearings will be held at times and locations which will be accessible to all residents, especially persons of low and moderate incomes, and residents of blighted neighborhoods and CDBG project areas. Local officials may take additional steps to further promote participation by such groups, or to target program information to these persons should officials feel that such persons may otherwise be excluded, or should additional action be deemed necessary. Activities to promote additional participation may include posting of notices in blighted neighborhoods and in places frequented by low- and moderate-income persons and holding public hearings in low-and moderate-income neighborhoods or areas of existing or proposed CDBG project activities.

Public hearings and meetings will be scheduled for convenient times as determined by Union County. Public hearings may be held at any site which, in the opinion of Union County, provides adequate access for resident participation.

The locations of all public hearings shall be made accessible to persons with disabilities. Union County shall provide a sign language interpreter whenever they are notified in advance that one or more hearing impaired persons will be in attendance. Union County shall provide a qualified reader whenever they are notified in advance that one or more visually impaired persons will be in attendance. Additionally, Union County shall provide reasonable accommodations whenever they are notified in advance that one or more persons with mobility or development disabilities will be in attendance.

Local officials will undertake all reasonable actions necessary to allow limited English proficiency residents to participate in the community development process. Such actions may include the provision of an interpreter and/or the provision of materials in the appropriate language or format for persons with Limited English Proficiency.

PUBLIC COMMENT

It is the policy of the County to provide residents, service providers, government agencies, and other stakeholders a sufficient time period (not less than thirty [30] days) to review and comment on proposed Consolidated Plan, Annual Action Plans, and Substantial Amendments and not less than fifteen [15] days to review and comment on the Consolidated Annual Performance and Evaluation Reports (CAPER). The County may publish a summary of the proposed Consolidated Plan in one or more newspapers of general circulation and make a copy of the full document available on the County's website or for pick up at the County offices.

All public notices invite interested persons to submit comments. Contact information will be provided on all public notices, at public meetings, as well as on any of the documents or materials being considered. All comments will be reviewed and considered. Documents presented for approval by the Board of County Commissioners will include a summary of all comments received during the public comment and a summary of comments not accepted and the reasons, therefore.

The comment periods for plans and reports are listed below in the following table.

Plan/Report	Comment Period
Consolidated Plan and Annual Action Plan	30 calendar days
Substantial Amendments to Consolidated Plan and Annual Action Plan	30 calendar days
Analysis of Impediments	30 calendar days
Citizen Participation Plan	30 calendar days
Consolidated Annual Performance and Evaluation Report (CAPER)	15 calendar days

AMENDMENTS

On occasion, it may be necessary for the County to process a “substantial amendment” to the Five-Year Consolidated Plan or an Annual Action Plan to allow for new CDBG funded activities, modification of existing activities, or other program administrative actions.

Any proposed amendment that is considered a “substantial amendment” is subject to the Residents Participation process, requires formal action from the Board of Commissioners, and approval by HUD. A notice will be published informing the public of a thirty (30) day comment period on the proposed substantial amendments. The County will consider all comments or views received from the public concerning proposed substantial amendments in accordance with 24 CFR Part 91.105(c)(3). A summary of these comments and views, including comments or views not accepted (and the reason why) shall be attached to the substantial amendment.

Union County is required by HUD [24 CFR Part 91.105(c)] to identify the criteria to be used in determining if a proposed action will be considered a Substantial Amendment. The following criteria will be used by the County—if any one criterion applies, a substantial amendment will be required:

1. A new activity not previously listed and described in the Consolidated Plan/Annual Action Plan;
2. Amending the description of an existing activity in such a way that the newly described purpose, scope, location, or beneficiaries differ significantly from the original activity’s purpose, scope, location, or beneficiaries;
3. The cancellation of an existing activity listed and described in the Consolidated Plan/Annual Action Plan;
4. Changes in the use of CDBG funds between existing projects that result in a 50% increase or decrease of the total project budget.

During the County’s administration of the HUD programs, it may become necessary to amend the Citizen Participation Plan. Any proposed amendment to the Citizen Participation Plan will be made available to the public for a thirty (30) day comment period and will require approval by the Board of County Commissioners and HUD.

PERFORMANCE REPORTS

Each fiscal year Union County is required to prepare and submit the Consolidated Annual Performance and Evaluation Report (CAPER) to HUD for the previous program year. The information compiled in this document is necessary to assess the progress on funding received by the County and their subrecipients. Data collected in the compilation of the performance report will be used to supply information to HUD and the public on the accomplishments and services provided. The information on the report will include the number of people served, ethnicity, income category, objective and outcome, and type of service received.

Prior to submitting the CAPER to HUD, the final report will be available to residents for review and comment for a period of at least fifteen (15) days. Residents will be notified of the CAPER's availability through newspaper notification and email to interested parties for whom CDBG staff has an email address. The notification will be published the day the comment period begins for the CAPER. During the comment period, the CAPER will also be available on Union County's website at UnionCountyNC.gov/News and hard copies of the CAPER may be requested and sent by mail to all interested parties. All comments received in writing or orally at the public hearings will be considered. A summary of all resident or group comments along with a summary of those accepted and those not accepted, and the corresponding explanations will be included in the final CAPER.

ACCESS TO PROGRAM INFORMATION

The County shall provide opportunities for residents, public agencies, and other interested parties with reasonable and timely access to information and records relating to the jurisdiction's Consolidated Plan, as well as the proposed, actual, and past use of funds covered by this Citizen Participation Plan. Before the adoption of the Consolidated Plan, the County will make available to residents, public agencies, and other interested parties' information that includes the amount of assistance the County expects to receive, the range of activities that may be undertaken, the estimated amount of funding that will benefit persons of low- and moderate-income, and the County's plans to minimize displacement of persons and to assist any persons displaced. The County shall make reasonable effort to assure that CDBG program information is available to all residents, especially those of low and moderate incomes and those residing in blighted or limited English proficiency neighborhoods and/or CDBG project areas.

Standard documents will be available for public review at the Union County Government Center at 500 N. Main St., Monroe, NC 28112 contact Clayton Voignier at 704.283.3687 or Clayton.voignier@unioncountync.gov. Copies can also be found on the County website at Union County. These documents will also be available in a form accessible to persons with disabilities

upon request (this may include but is not necessarily limited to providing documents in Braille, electronic copies, or large print copies for the visually impaired). Information from CDBG project files shall be made available for examination and duplication, on request, during regular business hours. Standard CDBG program information and materials will also be made available and distributed to the public at the regularly scheduled public hearings as outlined in this Plan. The County will also provide a reasonable number of free copies of the Consolidated Plan, Annual Action Plans, Substantial Amendments, and the Citizen Participation Plan to residents and groups that request them.

Materials to be made available shall include, but are not necessarily limited to, the Citizen Participation Plan, records of public hearings, mailings and promotional materials, prior CDBG Annual Action Plan, grant agreements, the environmental review record, procurement records, project design and construction specifications, labor standards materials, performance evaluation reports, proposed and approved CDBG Annual Action Plan for the current year, written comments or complaints received concerning the community development program along with the written responses from Union County, and copies of the Federal and State rules, regulations, policies, requirements, and procedures governing the CDBG program.

In no case shall Union County disclose any information concerning the financial status of any program participant(s) which may be required to document program eligibility or benefit. Furthermore, the County shall not disclose any information which may, in the opinion of the County Manager, be deemed of a confidential nature.

TECHNICAL ASSISTANCE

Technical assistance is available as necessary to individual residents and resident organizations representative of persons of low- and moderate-income that request such assistance in developing proposals for funding assistance under the Consolidated Plan.

Technical assistance shall be provided on request and may include but is not limited to: interpreting the CDBG program and its rules, regulations, procedures and/or requirements; providing information and/or materials concerning the CDBG program; and assisting low and moderate income residents, and residents of blighted neighborhoods to develop statements of views, identify their needs, and to develop activities and proposals for projects which, when implemented, will resolve those needs.

COMPLAINTS

Residents or other interested parties may submit complaints related to the County's Consolidated Plan, plan amendments, and performance reports. Complaints may be made in writing to Union County Community Development Block Grant (CDBG) Coordinator ATTN: Clayton Voignier at 500 N. Main St., Monroe, NC 28112. Union County will receive, log, and file all written complaints and grievances. A letter responding to each complaint or grievance will be written and sent to the party or parties from whom the complaint or grievance was received.

The complaining party should state the nature of the complaint, what prior efforts have been made to resolve the problem and any other pertinent information which would help staff determine a solution. All complaints will receive careful consideration and a timely, substantive written response will be provided within fifteen (15) working days or as soon as possible otherwise.

Records of all comments, objections, and/or complaints by residents concerning Union County's CDBG program and subsequent action taken in response to those comments shall be maintained on file at the Union County Government Center and shall be made available for public inspection upon request.

Residents may, at any time, contact HUD directly to register comments, objections, or complaints concerning Union County's AAP and/or CDBG projects. Residents are encouraged, however, to attempt to resolve any complaints at the local level as outlined above prior to contacting HUD.

All comments or complaints submitted to HUD shall be addressed in writing to:

U.S. Department of Housing and Urban Development
ATTN: Community and Planning Development Division
Asheville Building
1500 Pinecroft Road, Suite 401
Greensboro, NC 27407

CORONAVIRUS AID, RELIEF AND ECONOMIC SECURITY ACT (CARES ACT)

Union County received additional Community Development Block Grant (CDBG) funding from the U.S. Department of Housing and Urban Development (HUD) through the Coronavirus Aid, Relief and Economic Security Act (CARES Act). The CARES Act funding is commonly referred to as CDBG-CV and is intended to prevent, prepare for, or respond to the coronavirus. The CARES Act provides flexibilities for Entitlement Communities to make it easier to use CDBG and CDBG-CV during Program Years 2019 and 2020. The CARES Act authorizes HUD to grant waivers and alternative requirements. This amendment to the Citizen Participation Plan addresses flexibilities in requirements for Citizen Participation and public hearings for 2019 and 2020 CDBG/CDBG-CV funding.

The CARES Act provides that grantees may amend citizen participation plans to establish expedited procedures to draft, propose, or amend consolidated and annual action plan. Expedited procedures include the following:

Public Comment:

The public comment period pertaining to amendments to the Citizen Participation Plan, Consolidated Plan, Annual Action Plan(s), and Substantial Amendment(s), as they related to CDBG-CV, shall be a minimum of 5 days. During this time, the public will have an opportunity to submit comments orally, in writing, or via electronic methods, as directed in the notice. Comment periods for more than one of the above documents may run concurrently.

Public Hearings:

In-person public hearings are not required. Virtual public hearings are allowed under the following circumstances:

- 1) National/local health authorities recommend social distancing and limiting public gatherings for public health reasons.
- 2) Virtual hearings provide reasonable notification and access for citizens in accordance with the grantee's certifications, timely responses from local officials to all citizen questions and issues, and public access to all questions and responses.

A formal notice of the public hearing will be published in at least one local newspaper with general circulation no less than two (2) days prior to the hearing. The same notice will be published on Union County's website.

TABLE A

CDBG PUBLIC NOTICE SUMMARY				
Document	Public Hearing	Hearing Notice	Public Comment Period	Notices in Public Areas
Consolidated Plan and/or Annual Action Plan	1 to 2	Run and display notice in newspapers at least 10 calendar days prior to each public hearing or at the beginning of the comment period, whichever is first.	30 calendar days	Post notice listing all meetings and/or hearings for the planning and adoption phase with enough detail for the public to recognize the purposes of the meetings, draft document locations, and dates for comment periods.
Substantial Amendments	None	N/A	30 calendar days	Post notice describing amendment items and location of drafts for public review and comment.
Consolidated Annual Performance and Evaluation Report (CAPER)	1*	Run and display notice in newspapers at least 10 calendar days prior to each public hearing or at the beginning of the comment period, whichever is first.	15 calendar days	Post notice identifying purpose of hearing, comment period, and location of drafts for public review and comment.
<ul style="list-style-type: none"> ➤ Display ads will be published in one or more of the local newspapers in key publications in the affected areas. ➤ Documents and drafts for public comments will be available on the County’s website. <p>* Only conducted if a public hearing was not previously conducted during the program year for a different program component, such as a substantial amendment to the Consolidated Plan or Annual Action Plan, or at the County’s discretion</p>				

TABLE B

SUMMARY OF SUBSTANTIAL AMENDMENT CRITERIA
1) Adding an activity not previously listed or described in the Consolidated Plan or Annual Action Plan.
2) Amending an existing activity so that the new purpose, scope, location, or beneficiaries differ significantly from the original activity.
3) The cancellation/deletion of an existing activity.
4) Major budget shifts between approved projects (+/- 50% of the total budget).

Appendix V: Table of All Amendments Linked to the 2021-2025 Substantial Consolidated Plan Amendment #1

All Amendments linked to the 2021-2025 Substantial Consolidated Plan Amendment #1				
Program Year	Document Type	Amendment #	\$ Amount	Explanation
2018	Annual Action Plan	Amendment #4	\$59, 320.83	\$59,320.83 unallocated funds are being allocated to the FY21-22 Town of Marshville Wastewater Street Level System Infiltration Reduction Project (\$140,000) and the FY21-22 Town of Wingate Wastewater Street Level System Infiltration Reduction Project (\$140,000).
2020	Annual Action Plan	Substantial Amendment #1	\$5,679.17	Allocated funds in the amount of \$5,679.17 will be allocated to FY21-22 Town of Marshville Wastewater Street Level System Infiltration Reduction Project .
2021	Annual Action Plan	Substantial Amendment #1	\$215,000	The Jesse Helms Park Project for Union County Parks and Recreation (\$215,000) has been canceled. These funds along with existing program unallocated funds will be allocated between the Town of Wingate Wastewater Street Level System Infiltration Reduction Project (\$140,000) and the Town of Marshville Wastewater Street Level System Infiltration Reduction Project (\$140,000).
2021-2025	2021-2025 Union County Citizen Participation Plan	Amendment #1		The 20% threshold that reflects a change in the use of CDBG funds for existing projects and also triggers the amendment process will be increased to 50%.