

Action Plan

Grantee: North Carolina-NCORR

Grant: P-21-NC-37-LDZ1

Status:	Reviewed and Approved			
Grant Number	LOCCS Authorized Amount	Grant Award Amount	Estimated PI/RL Funds	Total Budget
B-21-DF-37-0001	\$ 7,975,000.00	\$ 7,975,000.00	\$ 0.00	\$ 7,975,000.00
B-22-DF-37-0001	\$ 0.00	\$ 5,211,000.00	\$ 0.00	\$ 5,211,000.00
<u>Total:</u>	\$ 7,975,000.00	\$ 13,186,000.00	\$ 0.00	<u>\$ 13,186,000.00</u>

Funding Sources

No Funding Sources Found

Narratives

No Narratives Found

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title	Grantee Program
101	Administration (5%)	999ADM1000	Admin - TS Fred	
102	Planning	083PLN9100	Planning - Haywood County	
105	Affordable Housing Development	No activities in this project		
106	Affordable Housing Development	No activities in this project		
9999	Restricted Balance	No activities in this project		

Grantee Programs

Homeownership Assistance Program

Grant	Proposed Budget	Proposed MID Threshold Budget	Proposed MID Threshold Budget
P-21-NC-37-LDZ1	\$ 1,100,000.00	\$ 1,100,000.00	\$ 0.00

Narratives:



Program Description	The Homeownership Assistance Program provides funding in the form of a financial subsidy to offset some of the costs of becoming a homeowner for first-time homebuyers or storm-displaced residents. The assistance will be available to low- and moderate-income (LMI) households to help with a home purchase. The Homeownership Assistance Program leverages the waiver of 42 USC § 5305(a)(24) found in the Federal Register Notices applicable to the Tropical Fred CDBG-DR grant. The waivers are specifically planned to be utilized to serve populations between 80-120% AMI. Housing counseling service providers will assume a major role in assisting potential participants in this program. Beneficiaries of the assistance must successfully complete program-provided and required homebuyer education and any additional ancillary homeownership counseling, as defined by the program operator, prior to receiving homeownership assistance. Costs associated with this counseling and education are provided at no charge to the Applicants.
Program Tieback to Disaster/Unmet Needs	Affordable housing was already a critical unmet need in the MID area prior to Tropical Storm Fred. Currently, there is a significant disparity in Haywood County in homeownership rates along racial and ethnic lines. While the homeownership rate among Whites was 74.32%, it stands at only 37.00% among Black or African Americans, 50.51% among Native Americans, 30.90% among Asian Americans, and 52.15% among Hispanics or Latinos.
How Program will Promote Housing for Vulnerable Populations	<p>Program eligibility will prioritize the housing needs of the low and moderate-income populations. BIPOC (Black, Indigenous, and people of color) individuals have higher rates of poverty and lower rates of homeownership in Haywood County, and by ensuring eligibility is restricted to LMI individuals, the promotion of housing is furthered by prioritizing those populations.</p> <p>Overall, Haywood County's distribution of potentially vulnerable populations is as follows: 5.5% BIPOC, 24.7% elderly (65 and older), 17.46% persons with disabilities, and 0.5% persons with Limited English Proficiency. The program will monitor such demographics to properly accommodate such populations in program implementation and program delivery.</p>
Program Affordability Period (if applicable)	The affordability period for this program is 36 months. If the program participant sells the property or transfers an ownership interest during the first three years, 100% of the awarded Homeownership Assistance (excluding any funding provided for closing costs associated with the original purchase) must be repaid to NCORR for use by another HAP household. Additional details on the affordability period, including resale, recapture, and other enforcement measures, will be found in the Program Manual.
Program Definition of Second Home/Eligibility	For the purposes of this program, a secondary residence or second home is defined as a property that a household occupies in addition to their principal residence. However, it should be noted that this program is for first time homebuyers and does not intend to directly assist in the purchase of second homes.
Program National Objective(s)	<p>In accordance with 24 CFR 570.208, all CDBG-DR funded activities must satisfy a national objective. The Homeownership Assistance Program will meet the Low to Moderate Income (LMI) and Urgent Need (UN) National Objectives.</p> <p>As outlined in 24 CFR 570.201(n), CDBG funds can be used for down payment assistance. Moreover, as outlined in FR 31636, the Homeownership Assistance Program will also utilize the waiver and alternative requirement for 42 U.S.C. 5305(a)(24), which allows the Program to provide up to 100 percent of any down payment required from homebuyers with incomes at or below 120 percent of area median income.</p> <p>As appropriate, given the ongoing need to alleviate potential emergency conditions for households still recovering from Tropical Storm Fred and the potential to reside in environmental hazardous conditions, the Program may also use the urgent need national objective category for down payment assistance that helps potential homeowners secure housing away from conditions that may pose serious and immediate threat to their health or welfare.</p>
Program Eligibility	Eligible applicants are low to moderate income households earning under 120% AMI or below. The eligibility could be a first-time homeowner or households displaced by Tropical storm Fred. Prospective applicants must engage with Housing Counseling services to determine what service they may require to proceed with a benefit from this program. These services are provided in accordance with the Housing Counseling Fund described below. Further eligibility criteria will be set forth in the Program Manual.
Program Responsible Entity	North Carolina Session Law 2018-136 established the North Carolina Office of Recovery and Resiliency (NCORR), as the administering agency for CDBG-DR funds. NCORR is a division of the NC Department of Public Safety. The implementation and management of individual activities will be the responsibility of participating subrecipients, while NCORR will provide monitoring and broad oversight of the CDBG-DR funds.
Program Maximum Assistance	<p>The maximum amount of allocated funds available to a subrecipient under this program is \$1,100,000. As program costs are reviewed, the cap may be exceeded if funding is available and a compelling continued need is identified. When the cap is exceeded, NCORR will document such exceptions and the rationale behind the decision-making process.</p> <p>The maximum award for Homeownership Assistance for a program participant is the lesser of 20 percent of the cost of the home or \$25,000. Homebuyers that meet specific criteria outlined in the program manual, such as a first-generation homebuyer, may receive an enhanced award, not to exceed \$30,000. Households may have closing costs covered, up to a reasonable amount customary of the market. Closing cost assistance is in addition to the amount granted for down payment</p>

Program Maximum Assistance	assistance and is not a part of the 20 percent cap for that assistance. NCORR reserves the right to adjust the maximum awards as necessary for operation in changing real estate markets.
Program Estimated Begin and End Dates	NCORR will begin program coordination with selected subrecipients after receipt of the grant agreement from HUD. Program delivery efforts are expected to begin in Q4 2023.
Other Program Details	Environmental reviews will be performed prior to the expenditure of any grant funds per CFR Part 58 regulations.
Program Method of Distribution Description/Overview (if applicable)	NCORR will distribute grant funds to beneficiaries through subrecipient agreements. NCORR will work with subrecipients to ensure that activities adhere to federal requirements and the requirements set forth in the Action Plan. The implementation and management of individual activities will be the responsibility of participating subrecipients, while NCORR will provide monitoring and broad oversight of the CDBG-DR funds.
How Mitigation Set-Aside Activities will Meet Definition of Mitigation? (If Applicable)	Not Applicable.
How Mitigation Set-Aside Activities will Address Current & Future Risks? (If Applicable)	Not Applicable.

Affordable Housing Development Fund Mitigation

Grant	Proposed Budget	Proposed MID Threshold Budget	Proposed MID Threshold Budget
P-21-NC-37-LDZ1	\$ 1,720,000.00	\$ 1,720,000.00	\$ 0.00

Narratives:

Program Description	<p>As further described in the unmet needs assessment for mitigation-only activities of the Action Plan, NCORR identified a variety of hazards that may threaten at various degrees the wellbeing of households, infrastructure, and industries. Based on such analysis, NCORR has determined that the most impactful mitigation measures that can be accomplished using CDBG-DR funds are the construction of safe and affordable housing in geographic areas that may help to reduce or eliminate potential hazards, such as flooding and landslides through the Affordable Housing Development Fund Program. Through such recovery activities, NCORR aims to help mitigate future risks and to help communities recover in a safe and resilient manner. These efforts will align with HUD's national objectives by benefiting low-income individuals in a MID area, and meeting a community development need that poses a threat to community health and welfare in the absence of other financial support.</p> <p>The funds identified in this mitigation set-aside are set to be incorporated in the delivery of the Affordable Housing Development Fund Program. To further meet mitigation aims, and as required by HUD's Consolidated Notices, 87 FR 31636 and 88 FR 3198, NCORR will incorporate the necessary mitigation measures when carrying out activities to construct, reconstruct, or rehabilitate residential or non-residential structures with CDBG-DR funds as part of activities eligible under 42 U.S.C. 5305(a) (including activities authorized by waiver and alternative requirement). Additionally, NCORR will establish resilience performance metrics for those activities in the policies and procedures for the Affordable Housing Development Fund program. Such measures may include enhanced building and construction standards and other resilient efforts to help individuals mitigate for future disasters. Selected subrecipients will be required to follow the set metrics and policies.</p>
How will Program Meet Definition of Mitigation	Based on the definition for mitigation measures provided in 87 FR 31636, NCORR will establish resilience performance metrics for the activities provided in these funds in the policies and procedures for the Affordable Housing Development Fund program. Such measures may include enhanced building and construction standards and other resilient efforts to help individuals mitigate for future disasters. Selected subrecipients will be required to follow the set metrics and policies.
How will Program Address Current & Future Risks/Mitigation Needs Assessment	<p>As part of the delivery of affordable housing units, the program will help the HUD MID area replace damaged or destroyed housing with housing stock that is more energy-efficient, resilient to the hazards in the impacted-communities (including flood, landslides, and other applicable high-risk hazards based on location of the housing), and the projected impacts of climate change. In addition, the replacement housing will be built to accessibility standards that will allow impacted residents to age in place and increase the housing stock available to individuals living with disabilities.</p> <p>By building to higher energy efficiency, resilience, and more accommodating construction standards, NCORR aims to help mitigate future loss of life and property and reduce short- and long-term interruptions caused by future disasters.</p>

Program National Objective(s)	The mitigation set-aside will follow the same national objectives as the Affordable Housing Development Fund Program. For the Affordable Housing Development Fund program, all projects will meet the low to moderate income housing national objective. While proposed projects may be mixed-income, CDBG-DR funds will only be applied to the affordable units restricted for occupancy by low-to-moderate-income households.
Program Eligibility	Eligibility for the mitigation set-aside will be the same as the Affordable Housing Development Fund program. Additional eligibility for the activity as a mitigation measure will be based on guidance provided by HUD in the federal register notices.
Program Responsible Entity	North Carolina Session Law 2018-136 established the North Carolina Office of Recovery and Resiliency (NCORR), as the administering agency for CDBG-DR funds. NCORR is a division of the NC Department of Public Safety. The implementation and management of individual activities will be the responsibility of participating subrecipients, while NCORR will provide monitoring and broad oversight of the CDBG-DR funds. For the implementation of this project, Haywood County has been identified as a local partner and potential subrecipient.
Program Maximum Assistance	The maximum amount of allocated funds available to a subrecipient under the Affordable Housing Development Fund Program is \$10.5 million. NCORR may find it necessary to reevaluate such maximum amount in future amendments of this Action Plan if additional subrecipients are identified. Currently, NCORR has identified Haywood County as the sole subrecipient. Funds allocated for identified mitigation activities will be based on estimates provided by the subrecipient, Haywood County. The submission of costs estimates, invoices, contractor quotes or other relevant supporting documentation by the subrecipient will inform NCORR as to the grant amount allocated for the identified activity. The subrecipient acknowledges and the NCORR agrees that the estimated costs may change during the course of the program. Any necessary adjustments will be made based on documentation submitted by the subrecipient.
Program Estimated Begin and End Dates	<ul style="list-style-type: none"> • Start Date: Q1 2023 • End Date: Q1 2029
Program Method of Distribution Description/Overview (if applicable)	NCORR will distribute grant funds to beneficiaries through subrecipient agreements. NCORR will work with subrecipients to ensure that activities adhere to federal requirements and the requirements set forth in the Action Plan. The implementation and management of individual activities will be the responsibility of participating subrecipients, while NCORR will provide monitoring and broad oversight of the CDBG-DR funds. For the implementation of this project, Haywood County has been identified as a local partner and potential subrecipient.

Affordable Housing Development Fund

Grant	Proposed Budget	Proposed MID Threshold Budget	Proposed MID Threshold Budget
P-21-NC-37-LDZ1	\$ 8,806,700.00	\$ 8,806,700.00	\$ 0.00

Narratives:

Program Description	<p>The Affordable Housing Development Fund is a streamlined and flexible program that seeks to create new housing stock in a way that is responsive to the needs of the recovering community. In some instances, this might be "traditional" multi-family rental units. In other instances, it may be clustered, or site-by-site newly created small rental or for-sale units. For the recovery efforts of Tropical Storm Fred, the program will primarily consider new construction opportunities but may consider rehabilitation of existing units, land acquisition for the construction of new units as shovel ready projects are identified, or other affordable housing proposals identified by Haywood County. Similar to the use of Hurricane Matthew and Hurricane Florence CDBG-DR funds, NCORR may fund projects that have been identified for funding through North Carolina Housing Finance Agency's Qualified Allocation Plan (QAP) process.</p> <p>Separately, NCORR, through its subrecipient, may solicit projects from qualified property management organizations, public, private, or non-profit organizations, and Community Development Housing Organizations (CHDOs)/Community Based Development Organizations (CBDOs) to determine the best fit for affordable housing, responsive to the needs for impacted communities. Upon evaluation of</p>
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Program Description	proposals, NCORR may subgrant funds using the SRA model or enter into a contract agreement to execute projects, based on the nature of the proposer and the proposal. The QAP process described above will not necessarily follow the selection criteria and prioritization criteria defined in the program's policy manual.
Program Tieback to Disaster/Unmet Needs	<p>Affordable housing was already a critical unmet need in the MID area prior to Tropical Storm Fred. For example, based on 2015-2020 ACS data, in Haywood County, 26.67% of households, or 7,171 units, are considered cost-burdened. Fair Market Rent in 2020 for Haywood County was \$652 for an efficiency apartment, \$806 for a one-bedroom, and \$918 for a two-bedroom. The median family income for this area was \$51,548 in 2020. In order to afford a two-bedroom apartment on the area's estimated mean renter wage of \$10.37, an individual would have to work 68 hours per week.</p> <p>Given the existing challenge for residents of Haywood County to obtain affordable housing prior to Tropical Storm Fred, the damage caused by the storm event poses a serious and immediate threat to the health and welfare of the community, and to vulnerable populations in particular. For example, FEMA's Individual Assistance (IA) data illustrates that 189 of the applicants in Haywood County lived in mobile homes, and 54 lived in travel trailers. These housing types were more likely to be occupied by low-income individuals: of the 189 IA applicants living in mobile homes, 68 reported a gross income of either \$0 or less than \$15,000. Of the 54 living in travel trailers, 24 reported gross income of less than \$15,000.</p> <p>In light of such dynamics and an overall estimate based on HUD's methodology of \$16 million of unmet housing needs, or 96% of all remaining needs in the MID area, it was determined that addressing the affordable housing needs of the impacted areas will enable the MID county to recover and more easily prepare for a future disaster.</p>
How Program will Promote Housing for Vulnerable Populations	<p>Program eligibility will prioritize the housing needs of the affected low and moderate-income populations. Populations most at risk for homelessness or other vulnerabilities will also be prioritized in program delivery to ensure stable housing is accessible to those communities. BIPOC (Black, Indigenous, and people of color) individuals have higher rates of poverty, and by ensuring eligibility is restricted to LMI individuals, the promotion of housing is furthered by prioritizing those populations.</p> <p>Overall, Haywood County's distribution of potentially vulnerable populations is as follows: 5.5% BIPOC, 24.7% elderly (65 and older), 17.6% persons with disabilities, and 0.5% persons with Limited English Proficiency. The program will monitor such demographics to properly accommodate such populations in program implementation and program delivery.</p>
Program Affordability Period (if applicable)	<p>The definition NCORR uses for affordable rent is the same as the HOME Investment Partnership Program definition. These rental limits are updated periodically and are calculated by metro area or county. The affordable rent limits methodology is available at https://www.huduser.gov/portal/datasets/HOME-Rent-limits.html and specific affordable rent limits are updated annually. Units created or rehabilitated using CDBG-DR funds for rent must not exceed these rent limits, based on the geographic location and bedroom size of the unit. However, at times NCORR provides match funds for projects or coordinates with developers, partners, or property managers that define affordable rent differently. NCORR may elect to adopt an alternate definition of affordable rent when an alternate rent limit is proposed, in lieu of the definition of above. In those instances, NCORR will document that decision in the project manual and file.</p> <p>To ensure that CDBG-DR investments yield affordable housing over the long term, the Affordable Housing Development Fund program may impose an affordability period on new construction. Such affordability requirements will apply to the units that will be occupied by LMI households. As appropriate, NCORR will use the same standards as the HOME Investment Partnership Program to set the length of the affordability period for such new construction. The length of such affordability periods will depend on the amount of CDBG-DR assistance provided and the nature of the activity funded. However, at times NCORR provides match funds for projects or coordinates with developers or partners that define the affordability period differently. NCORR may elect to adopt an alternate definition when an acceptable alternate is proposed, in lieu of the definition of above. The affordability restrictions, including the affordability period requirements, would not apply to housing units newly constructed or reconstructed for an owner-occupant to replace the owner-occupant's home that was damaged by the disaster. Additional details on the affordability period, including resale, recapture, and other enforcement measures, will be found in the program's manual.</p>
Program Definition of Second Home/Eligibility	For the purposes of this program, a secondary residence or second home is defined as a property that a household occupies in addition to their principal residence. However, it should be noted that the program does not intend to directly assist in the construction, reconstruction, or rehabilitation of affordable second homes.
Program National Objective(s)	In accordance with 24 CFR 570.208, all CDBG-DR funded activities must satisfy a national objective. For the Affordable Housing Development Fund program, all projects will meet the low to moderate income housing national objective.

Program Eligibility	<p>42 USC 5305(a)(4) authorizes the clearance, demolition, removal, reconstruction, and rehabilitation (including rehabilitation which promotes energy efficiency) of buildings and improvements (including interim assistance, and financing public or private acquisition for reconstruction or rehabilitation, and reconstruction or rehabilitation, of privately-owned properties, and including the renovation of closed school buildings). The eligibility of housing projects is further established in the Consolidated Notices, 87 FR 31636 and 88 FR 3198, which requires NCORR to address unmet housing recovery needs with CDBG-DR funds. New housing construction is also eligible as established in the Consolidated Notices, 87 FR 31636 and 88 FR 3198.</p> <p>Through 87 FR 31636 and 88 FR 3198, HUD adopts alternative requirements to activities eligible under HCDA Section 105(a) which allows North Carolina to carry out modified activities to comply with the requirements in the Federal Register Notices to incorporate mitigation measures as a construction standard.</p> <p>Public, private, or non-profit organizations, qualified property management organizations, public housing authorities, and Community Development Housing Organizations (CHDOs)/Community Based Development Organizations (CBDOs) are eligible to receive affordable housing development funds. These funds are generally distributed through the subrecipient through their procurement and selection processes.</p> <p>NCORR commits to funding activities eligible under Title I of the Housing and Community Development Act of 1974 or those activities specified by waivers in 87 FR 31636. Selected projects will be funded through completion in accordance with their financing needs. NCORR, in coordination with the subrecipient, will perform a check for duplication of benefit and federal funding supplantation prior to issuing an award to ensure that duplicative assistance is not provided. DOB and supplantation checks will be maintained in the project file. Complete lists of eligible and ineligible project and subrecipient activity delivery costs will be provided in the program policies and procedures. Eligible costs include:</p> <ul style="list-style-type: none"> • Activity delivery costs to administer and monitor the program, including allocable direct and indirect staff costs and consultant costs • Architectural and engineering design • Permitting fees • Developer fees • Mobilization, site prep, and clean up • Construction costs • Land and building acquisition costs (on a case-by-case basis) • Hazard mitigation costs • Environmental Reviews <p>Ineligible costs include:</p> <ul style="list-style-type: none"> • Pre-application costs and application development costs • Advances of any type, including construction • Facility operating or maintenance expenses • Offsite improvements <p>NCORR will also ensure that construction costs are reasonable and consistent with current market costs for the area.</p>
Program Responsible Entity	<p>North Carolina Session Law 2018-136 established the North Carolina Office of Recovery and Resiliency (NCORR), as the administering agency for CDBG-DR funds. NCORR is a division of the NC Department of Public Safety. The implementation and management of individual activities will be the responsibility of participating subrecipients, while NCORR will provide monitoring and broad oversight of the CDBG-DR funds.</p> <p>For the implementation of this project, Haywood County has been identified as a local partner and potential subrecipient.</p>
Program Maximum Assistance	<p>The maximum award of CDBG-DR funds to affordable housing is based on actual need, not to exceed \$10.5 million in CDBG-DR funding. As project costs are reviewed, the \$10.5 million cap may be exceeded if funding is available and a compelling and significant benefit to resiliency or the local affordable housing stock is realized through project execution. When the cap is exceeded, NCORR will document such exceptions and the rationale behind the decision-making process.</p>
Program Estimated Begin and End Dates	<p>NCORR will begin program coordination with selected subrecipients after receipt of the grant agreement from HUD. Program delivery efforts are expected to begin in Q1 2023.</p> <ul style="list-style-type: none"> • Start Date: Q1 2023 • End Date: Q1 2029
Other Program Details	<p>Prioritization of projects will be based on the suitability of the project as identified by NCORR and the subrecipient. Given the limited funding available, there is a preference for funding shovel-ready or leveraging CDBG-DR funds with other sources to maximize impact. The process for prioritization and selection of each project will be documented in the project file.</p>
Program Method of Distribution Description/Overview (if applicable)	<p>NCORR will distribute grant funds to beneficiaries through subrecipient agreements. NCORR will work with subrecipients to ensure that activities adhere to federal requirements and the requirements set forth in the Action Plan. The implementation and management of individual activities will be the responsibility of participating subrecipients, while NCORR will provide monitoring and broad oversight of the CDBG-DR funds.</p> <p>For the implementation of this project, Haywood County has been identified as a local partner and</p>

Program Method of Distribution Description/Overview (if applicable)	potential subrecipient.
How Mitigation Set-Aside Activities will Meet Definition of Mitigation? (If Applicable)	The program will help the HUD MID area replace damaged or destroyed housing with housing stock that is more energy-efficient, resilient to the hazards in the impacted-communities (including flood, landslides, and other applicable high-risk hazards based on location of the housing), and the projected impacts of climate change. In addition, the replacement housing will be built to accessibility standards that will allow impacted residents to age in place and increase the housing stock available to individuals living with disabilities.
How Mitigation Set-Aside Activities will Address Current & Future Risks? (If Applicable)	By building to higher energy efficiency, resilience, and more accommodating construction standards, NCORR aims to help mitigate future loss of life and property and reduce short- and long-term interruptions caused by future disasters.

Housing Counseling Fund

Grant	Proposed Budget	Proposed MID Threshold Budget	Proposed MID Threshold Budget
P-21-NC-37-LDZ1	\$ 25,000.00	\$ 25,000.00	\$ 0.00

Narratives:

Program Description	The intent of the Housing Counseling Fund is to bridge the gap between CDBG-DR funded services such as the Homeownership Assistance Program and other housing programs and the complex and personal decisions made by applicants to those programs on housing affordability and suitability specific to their individual needs. Housing Counseling is defined as a public service and is intended to provide independent, expert advice customized to the need of the beneficiary of service from this program to address that beneficiary's housing barriers and to help achieve their housing goals. Specific services may include homeowner education, renter counseling, home buyer education, financial literacy, credit rehabilitation, debt management, and budgeting, homeless counseling, avoiding fraud and scams, applying for public and private resources, foreclosure prevention strategies, and relocation counseling amongst other services tailored to fit the beneficiary's needs. NCORR will coordinate with the subrecipient of its Homeownership Assistance Program to coordinate delivery of this service to applicants based on need and in accordance with program policies.
Program Tieback to Disaster/Unmet Needs	Affordable housing was already a critical unmet need in the MID area prior to Tropical Storm Fred. Currently, there is a significant disparity in Haywood County in homeownership rates along racial and ethnic lines. While the homeownership rate among Whites was 74.32%, it stands at only 37.00% among Black or African Americans, 50.51% among Native Americans, 30.90% among Asian Americans, and 52.15% among Hispanics or Latinos.
Program National Objective(s)	In accordance with 24 CFR 570.208, all CDBG-DR funded activities must satisfy a national objective. The Housing Counseling fund meeting the Limited Clientele Activities (LMC) and Urgent Needs (UN). As previously described for the down payment assistance portion of the Homeownership Assistance Program, given the ongoing need to alleviate potential emergency conditions for households still recovering from Tropical Storm Fred and the potential to reside in environmental hazardous conditions, the Program may also use the urgent need national objective category for down payment assistance that helps potential homeowners secure housing away from conditions that may pose serious and immediate threat to their health or welfare.
Program Eligibility	Eligible beneficiaries include applicants participating in other CDBG-DR funded programs, including but not limited to, the Homeownership Assistance Program.
Program Responsible Entity	North Carolina Session Law 2018-136 established the North Carolina Office of Recovery and Resiliency (NCORR), as the administering agency for CDBG-DR funds. NCORR is a division of the NC Department of Public Safety. The implementation and management of individual activities will be the responsibility of participating subrecipients, while NCORR will provide monitoring and broad oversight of the CDBG-DR funds.
Program Maximum Assistance	The maximum amount of allocated funds available to a subrecipient under this program is \$25,000. As program costs are reviewed, the cap may be exceeded if funding is available and a compelling continued need is identified. When the cap is exceeded, NCORR will document such exceptions and the rationale behind the decision-making process. The maximum cost per household will be \$3,500. NCORR reserves the right to adjust the maximum awards as necessary for operation in changing real estate markets.
Program Estimated Begin and End Dates	NCORR will began program coordination with selected subrecipients after receipt of the grant agreement from HUD. Program delivery efforts are expected to begin in Q4 2023.

Program Estimated Begin and End Dates	Start Date: Q4 2023 End Date: Q22029
Other Program Details	Environmental reviews will be performed prior to the expenditure of any grant funds per CFR Part 58 regulations.
Program Method of Distribution Description/Overview (if applicable)	NCORR will distribute grant funds to beneficiaries through subrecipient agreements. NCORR will work with subrecipients to ensure that activities adhere to federal requirements and the requirements set forth in the Action Plan. The implementation and management of individual activities will be the responsibility of participating subrecipients, while NCORR will provide monitoring and broad oversight of the CDBG-DR funds.
How Mitigation Set-Aside Activities will Meet Definition of Mitigation? (If Applicable)	Not Applicable.
How Mitigation Set-Aside Activities will Address Current & Future Risks? (If Applicable)	Not Applicable.

Activities

Project # / 101 / Administration (5%)

Grantee Activity Number: 999ADM1000

Activity Title: Admin - TS Fred

Activity Type:

Administration

Project Number:

101

Projected Start Date:

01/01/2023

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

Not Applicable (for Planning/Administration or Unprogrammed Funds only)

Activity Status:

Under Way

Project Title:

Administration (5%)

Projected End Date:

04/01/2029

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget:

Grant Number	Total Budget	Most Impacted and Distressed Budget
B-21-DF-37-0001	\$ 398,750.00	\$ 0.00
B-22-DF-37-0001	\$ 0.00	\$ 0.00
<u>Total:</u>	<u>\$ 398,750.00</u>	<u>\$ 0.00</u>
Other Funds:	\$ 0.00	
Total:	\$ 398,750.00	

Benefit Report Type:

NA

Ancillary Activities

None

Proposed budgets for organizations carrying out Activity:

Responsible Organization

NCORR

Organization Type

State Agency

Proposed Budget

\$ 398,750.00

Location Description:

Activity Description:

Administration activities

Environmental Assessment: EXEMPT

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Project # / 102 / Planning

Grantee Activity Number: 083PLN9100

Activity Title: Planning - Haywood County

Activity Type:

Planning

Activity Status:

Under Way

Project Number:

102

Project Title:

Planning

Projected Start Date:

07/01/2022

Projected End Date:

12/30/2022

Project Draw Block by HUD:

Not Blocked

Project Draw Block Date by HUD:

Activity Draw Block by HUD:

Not Blocked

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:

Not Blocked

National Objective:

Not Applicable (for Planning/Administration or Unprogrammed Funds only)

Total Budget:

Grant Number	Total Budget	Most Impacted and Distressed Budget
B-21-DF-37-0001	\$ 44,600.00	\$ 44,600.00
<u>Total:</u>	<u>\$ 44,600.00</u>	<u>\$ 44,600.00</u>
Other Funds:	\$ 0.00	
Total:	\$ 44,600.00	

Benefit Report Type:

Area Benefit (Census)

Ancillary Activities

None

Projected Accomplishments

Total

of community engagement meetings/events

of Plans or Planning Products

3

Activity funds eligible for DREF (Ike Only)

LMI%:



Proposed budgets for organizations carrying out Activity:

Responsible Organization

DFI - UNC at Chapel Hill

Organization Type

Other

Proposed Budget

\$ 44,600.00

Location Description:

Haywood County

Activity Description:

To provide disaster recovery support to counties impacted by Tropical Storm Fred consistent with the State's HUD-approved CDBG-DR Action Plan by determining regional affordable housing needs, identifying opportunities to expand and preserve housing choices, and recommending possible implementation strategies to NCORR.

Environmental Assessment: EXEMPT

Environmental Reviews: None

Activity Attributes: None

Activity Supporting Documents: None

Action Plan History

Version

P-21-NC-37-LDZ1 AP#4

P-21-NC-37-LDZ1 AP#3

P-21-NC-37-LDZ1 AP#2

Date

07/12/2023

05/01/2023

01/26/2023

