



NEW BERN

CITY OF NEW BERN



FY 2024-2028 Five-Year Consolidated Plan and FY 2024 Annual Action Plan

For Submission to HUD for the
Community Development Block Grant Program

July 23, 2024



Honorable Jeffrey T. Odham, *Mayor*

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Table of Contents

Executive Summary.....	4
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	4
The Process.....	25
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	25
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l).....	26
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)	46
Needs Assessment	51
NA-05 Overview	51
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	52
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2).....	61
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	64
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2).....	67
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	69
NA-35 Public Housing – 91.205(b)	72
NA-40 Homeless Needs Assessment – 91.205(c)	77
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	81
NA-50 Non-Housing Community Development Needs – 91.215 (f)	84
Housing Market Analysis	87
MA-05 Overview	87
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	88
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a).....	91
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)	95
MA-25 Public and Assisted Housing – 91.210(b)	98

MA-30 Homeless Facilities and Services – 91.210(c)..... 102

MA-35 Special Needs Facilities and Services – 91.210(d)..... 105

MA-40 Barriers to Affordable Housing – 91.210(e)..... 107

MA-45 Non-Housing Community Development Assets – 91.215 (f) 110

MA-50 Needs and Market Analysis Discussion..... 116

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households -
91.210(a)(4), 91.310(a)(2)..... 118

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)..... 120

Strategic Plan.....122

SP-05 Overview 122

SP-10 Geographic Priorities – 91.215 (a)(1)..... 124

SP-25 Priority Needs - 91.215(a)(2) 131

SP-30 Influence of Market Conditions – 91.215 (b)..... 140

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)..... 141

SP-40 Institutional Delivery Structure – 91.215(k) 144

SP-45 Goals Summary – 91.215(a)(4) 147

SP-50 Public Housing Accessibility and Involvement – 91.215(c)..... 153

SP-55 Barriers to affordable housing – 91.215(h)..... 154

SP-60 Homelessness Strategy – 91.215(d)..... 157

SP-65 Lead based paint Hazards – 91.215(i)..... 160

SP-70 Anti-Poverty Strategy – 91.215(j) 162

SP-80 Monitoring – 91.230 164

Annual Action Plan.....165

AP-15 Expected Resources – 91.220(c)(1,2) 165

AP-20 Annual Goals and Objectives..... 169

AP-35 Projects – 91.220(d) 171

AP-38 Project Summary 174

AP-50 Geographic Distribution – 91.220(f)..... 176

AP-55 Affordable Housing – 91.220(g) 180

AP-60 Public Housing – 91.220(h)..... 181

AP-65 Homeless and Other Special Needs Activities – 91.220(i)..... 184

AP-75 Barriers to affordable housing – 91.220(j) 188

AP-85 Other Actions – 91.220(k) 190

AP-90 Program Specific Requirements 196



Executive Summary

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

1. Introduction

The City of New Bern, as a Federal entitlement community, is required to complete and submit an annual plan for the use of Community Development Block Grant (CDBG) funds to the U.S. Department of Housing and Urban Development (HUD). The City of New Bern has prepared its Five-Year Consolidated Plan for the period of FY 2024 through FY 2028 (July 1, 2024 to June 30, 2028). The Five-Year Consolidated Plan is a strategic plan to implement Federal programs for housing and community development activities within the City of New Bern and how the proposed activities will principally benefit low- and moderate-income persons. The Five-Year Consolidated Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) Program that must be completed by the entitlement community every five (5) years in conjunction with an update to the City's Analysis of Impediments to Fair Housing Choice (AI).

The Five-Year Consolidated Plan establishes the City's goals for the next five (5) year period and outlines the specific initiatives the City will undertake to address these goals by:

- encouraging the development of decent housing,
- promoting a suitable living environment, and
- expanding economic opportunities

The City of New Bern has established the following FY 2024-2028 Five Year Consolidated Plan Priorities for the next five (5) year period:

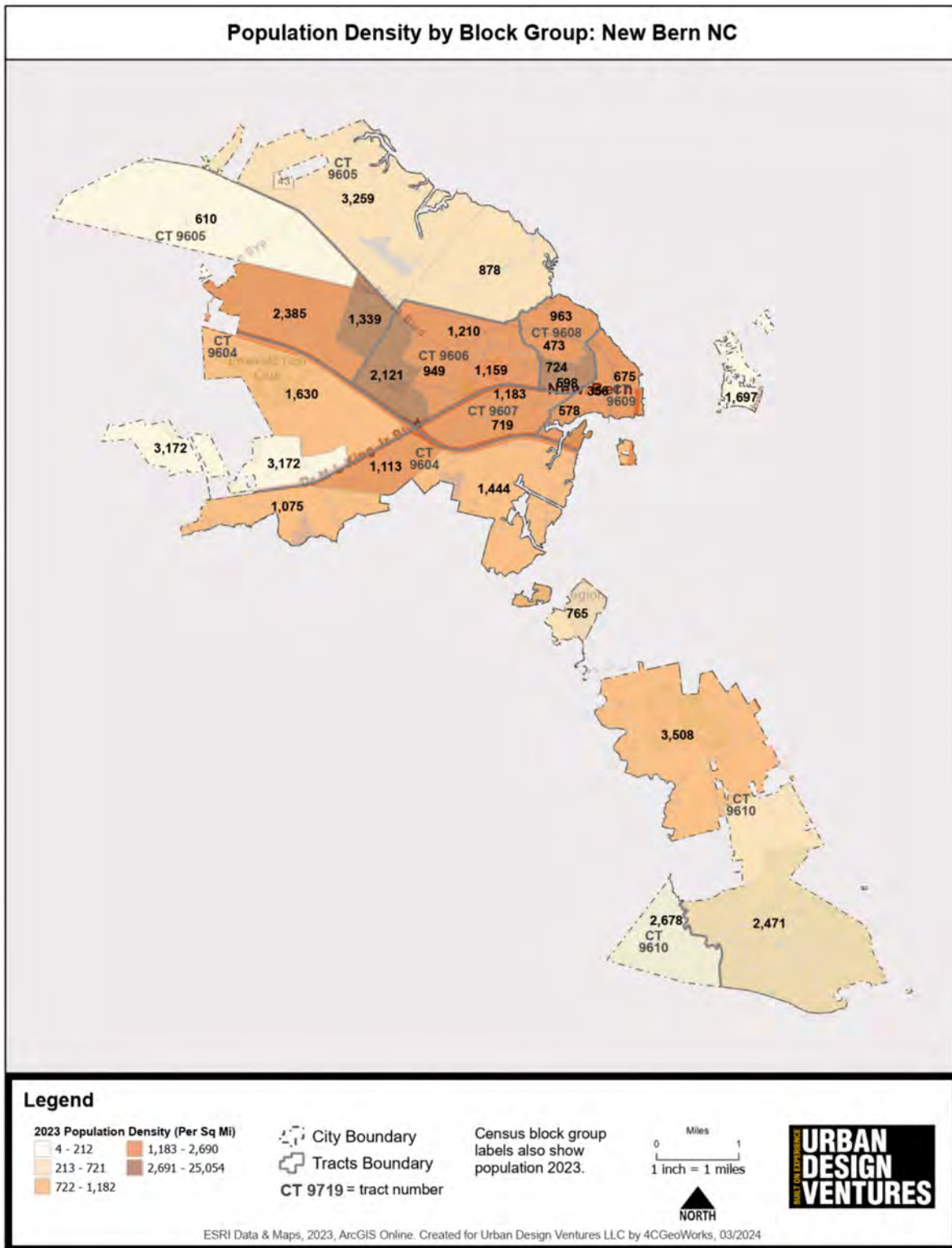
- Housing Priority;
- Homeless Priority;
- Other Special Needs Priority;
- Community Development Priority;
- Economic Development Priority; and
- Administration, Planning, and Management Priority

The Five-Year Consolidated Plan is a collaborative planning process between the City, the community at large, social service agencies, housing providers, community development groups, and economic development agencies. The process was implemented through a series of public meetings, stakeholder surveys, statistical data, and reviews of previous community development plans.

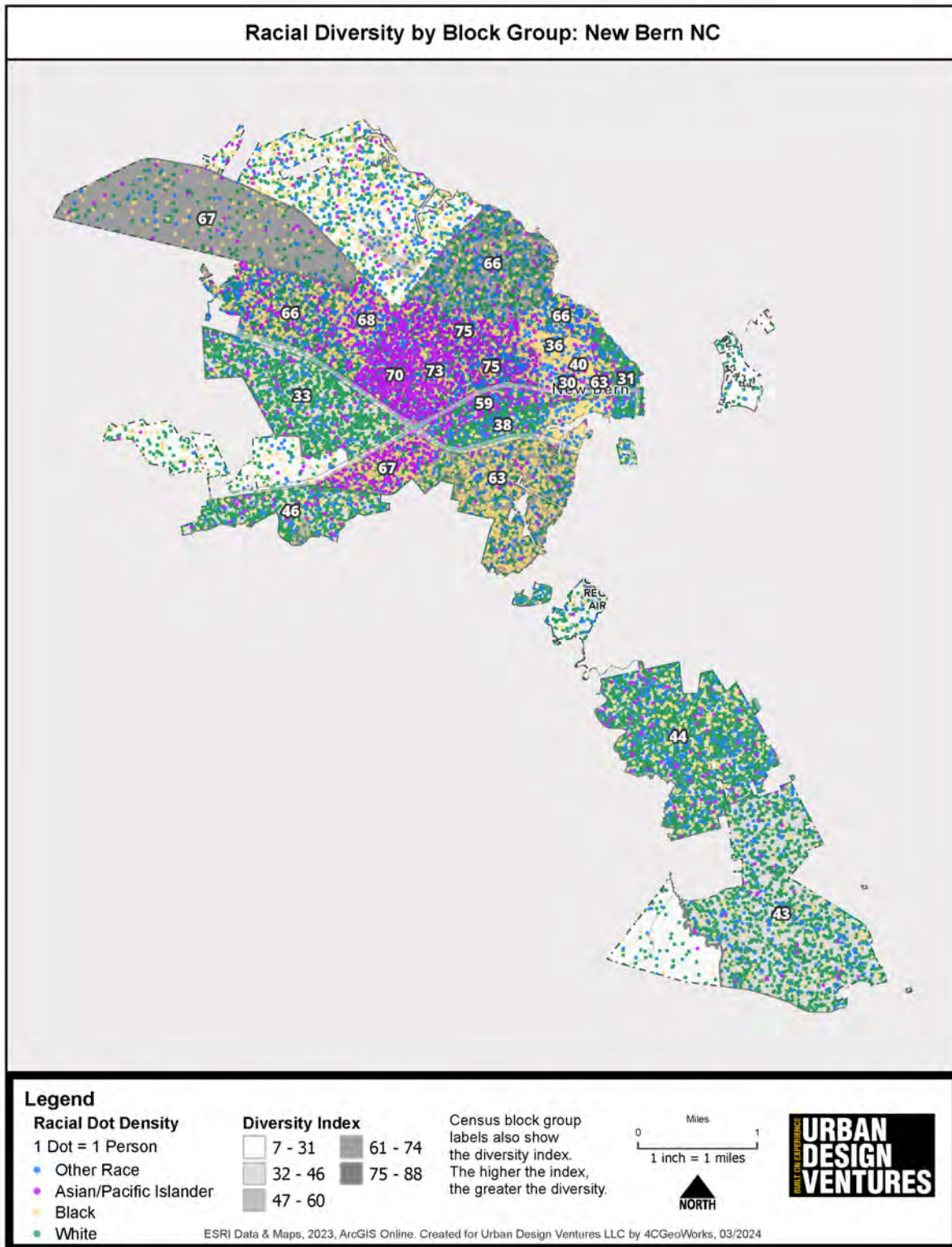
Maps

The following maps illustrate the demographic characteristics of the City of New Bern:

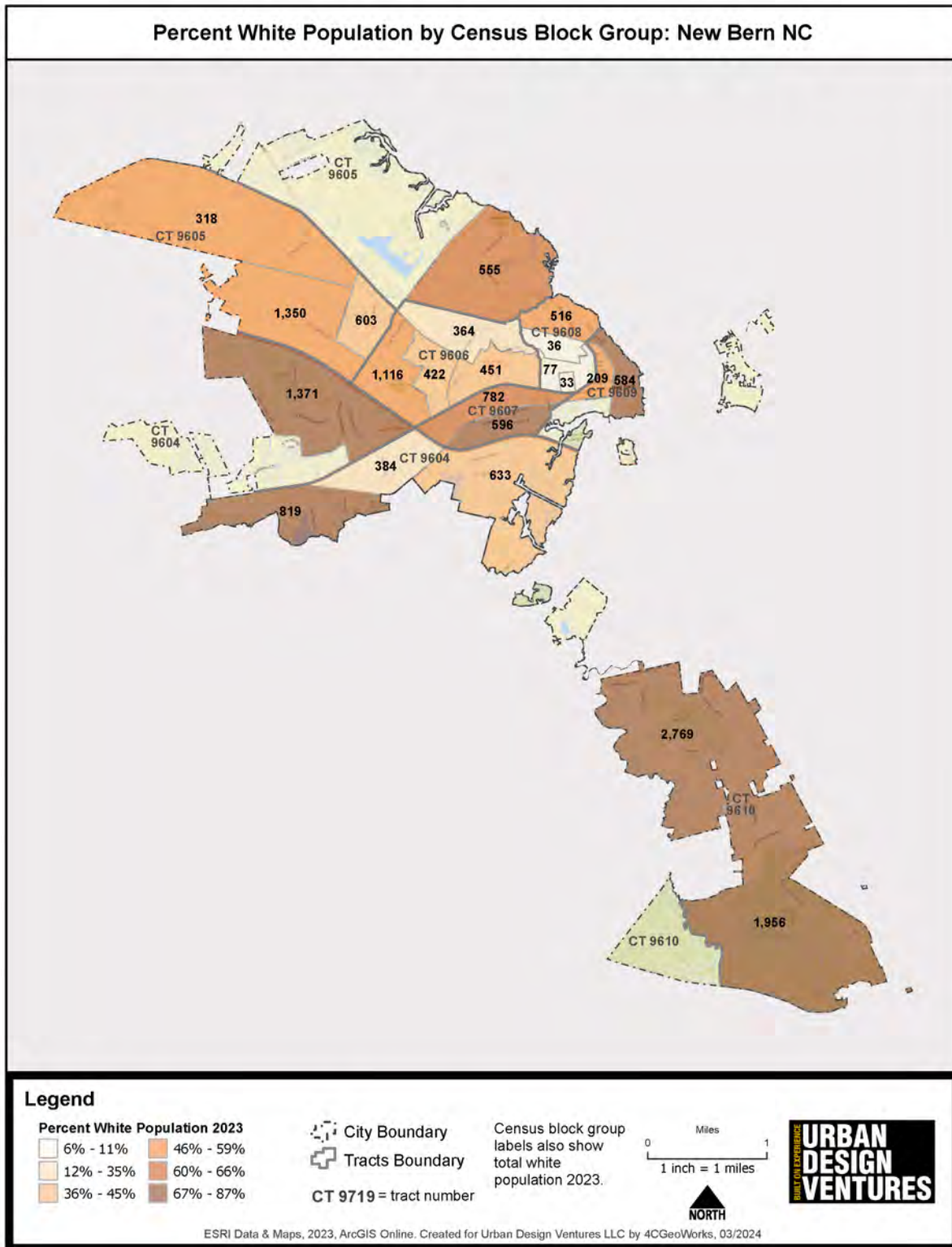
- Population Density by Block Group
- Racial Diversity by Block Group
- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Percent Hispanic Population by Block Group
- Percent Population Age 65 and Over by Block Group
- Total Housing Units by Block Points
- Percent Owner-Occupied Housing Units by Block Group
- Percent Renter-Occupied Housing Units by Block Group
- Percent Vacant Housing Units by Block Group
- Low-Moderate Income Percentage by Block Group
- Low-Moderate Income with Minority Percentage by Block Group
- Commercial Hot Spots



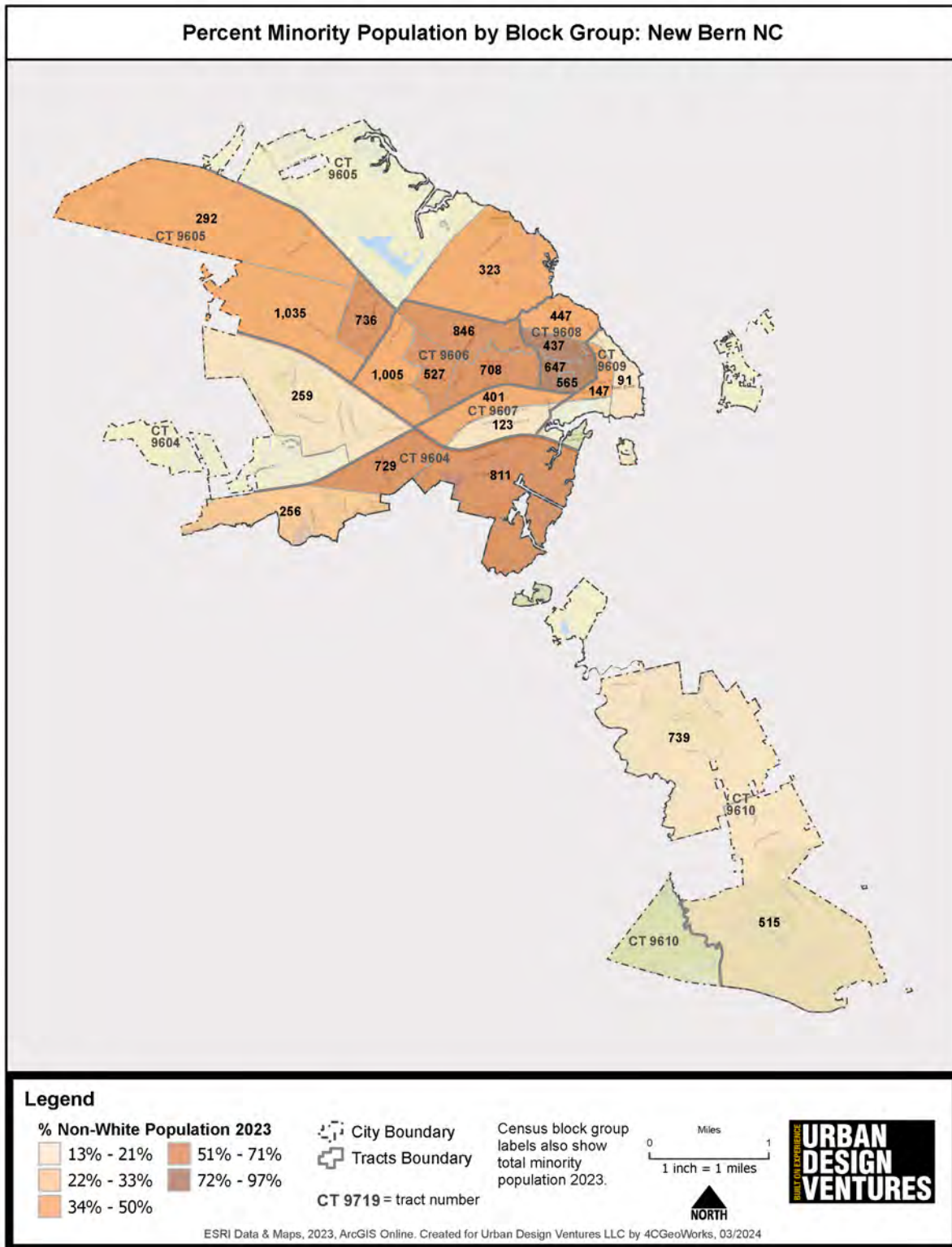
Population Density by Block Group



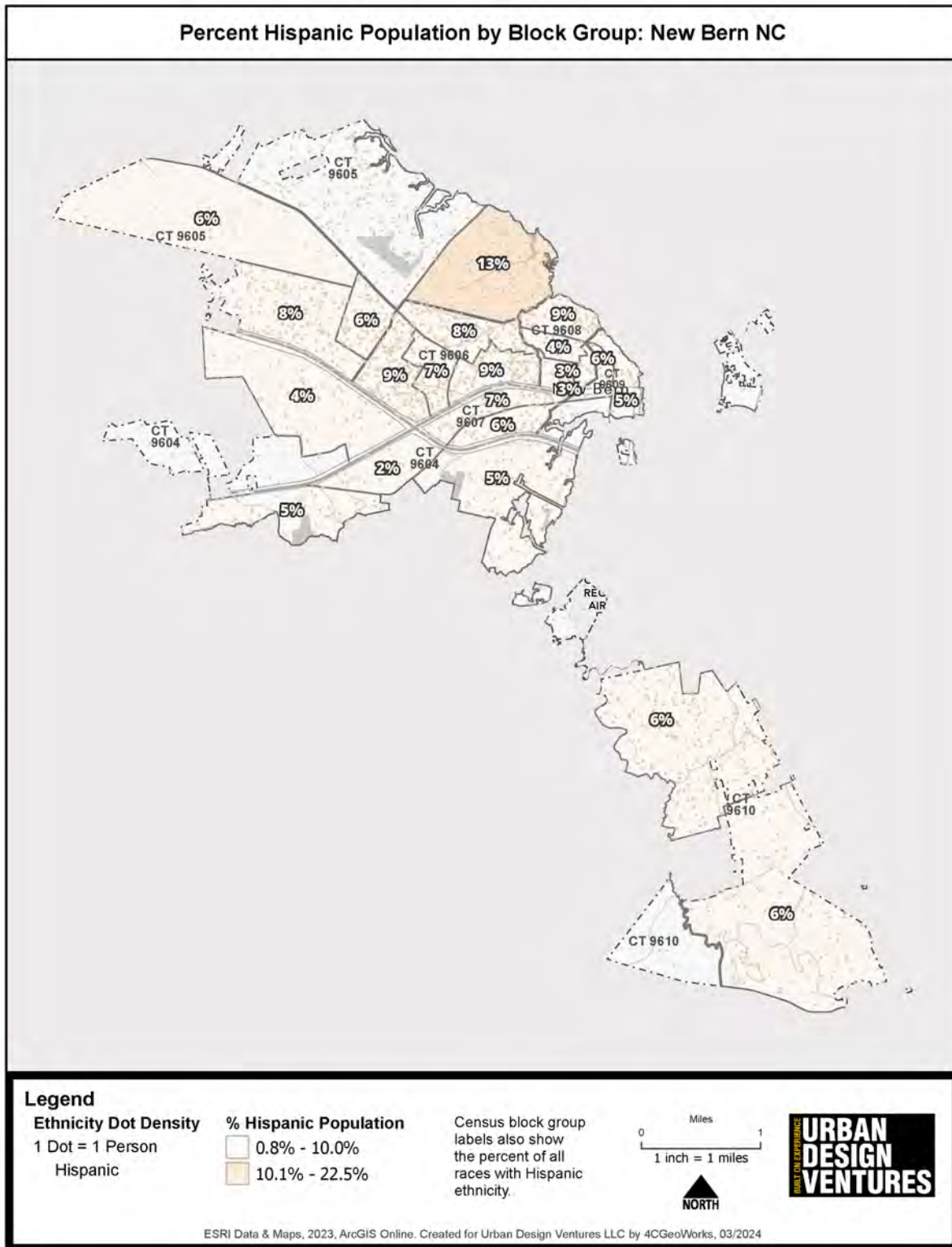
Racial Diversity by Block Group



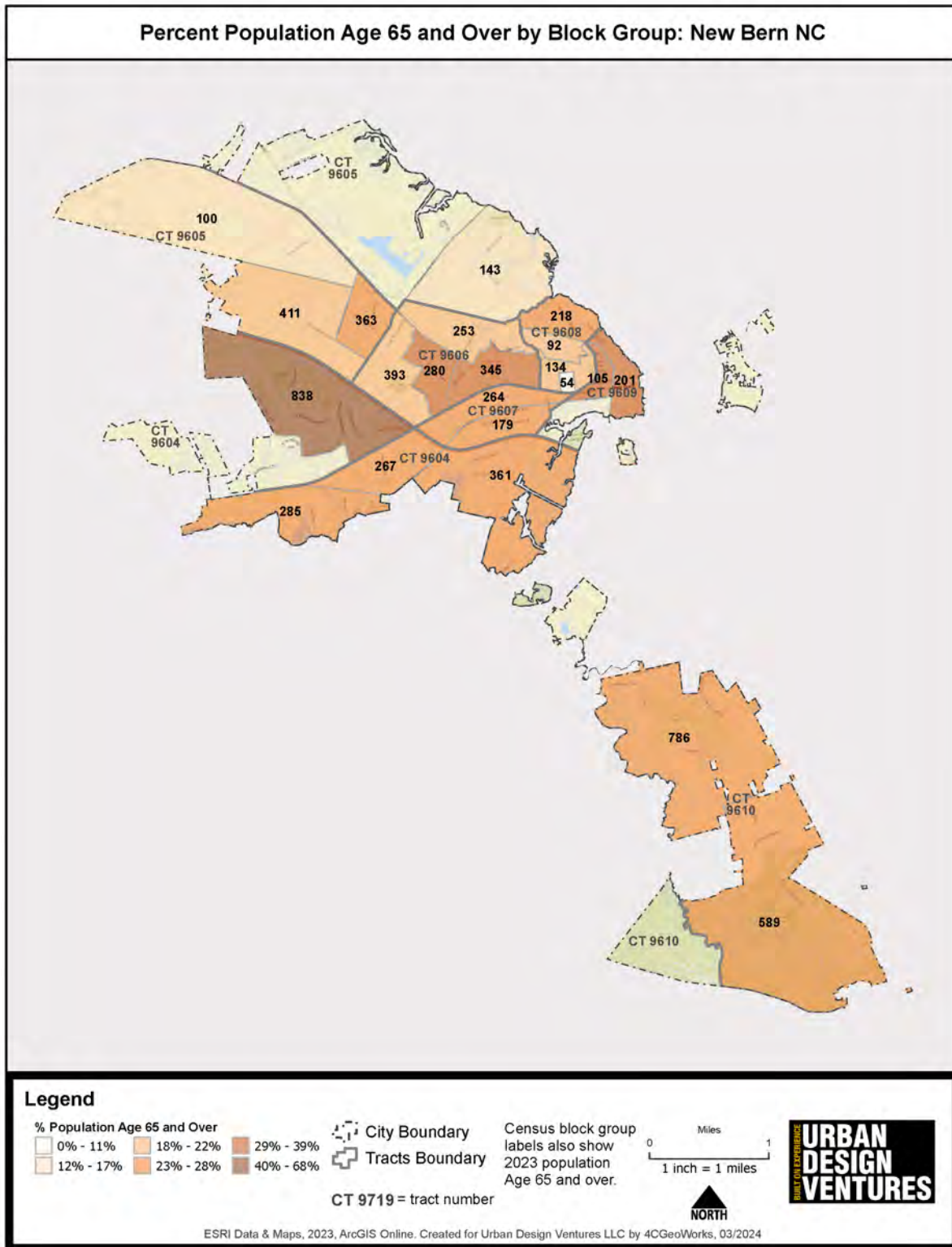
Percent White Population by Block Group



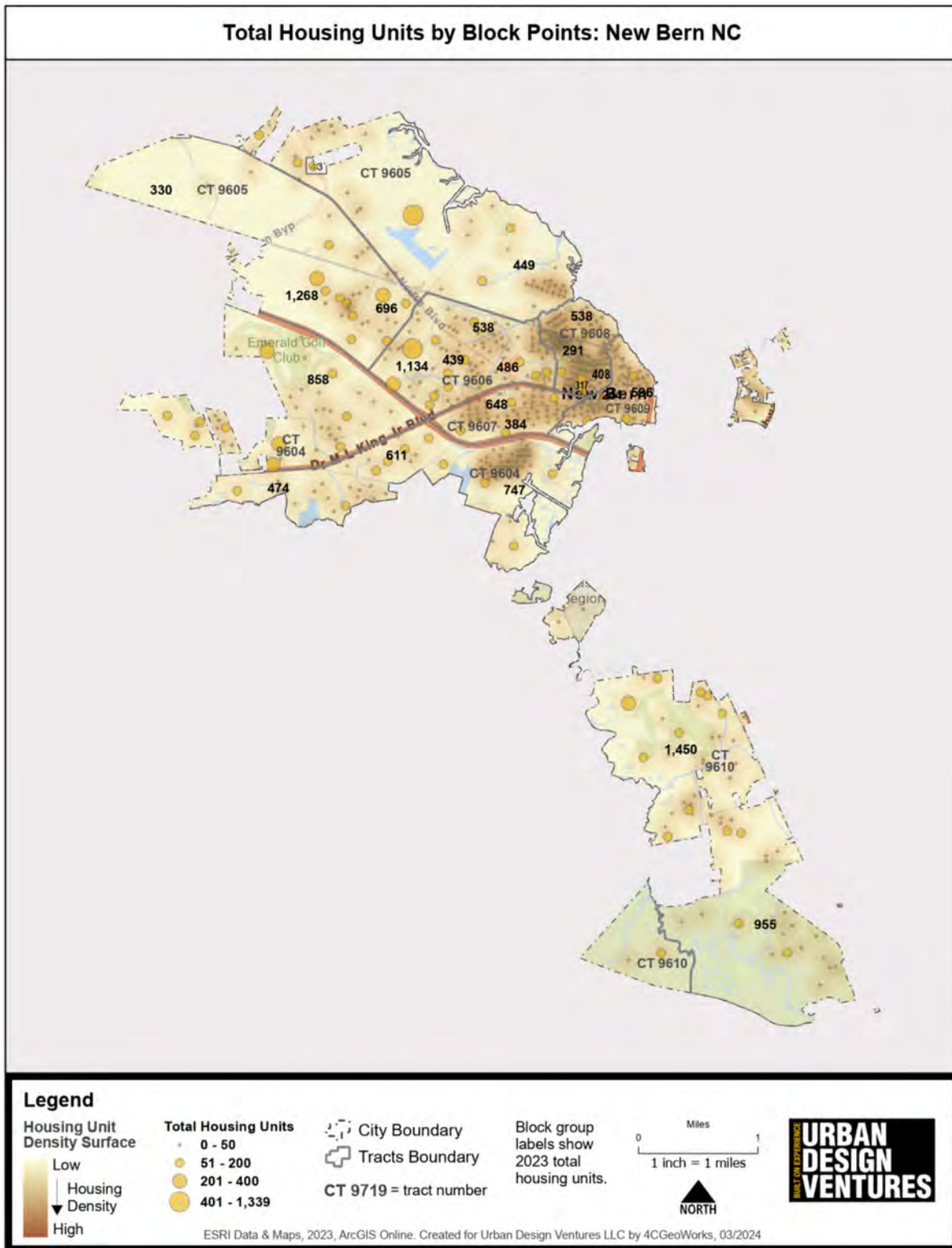
Percent Minority Population by Block Group



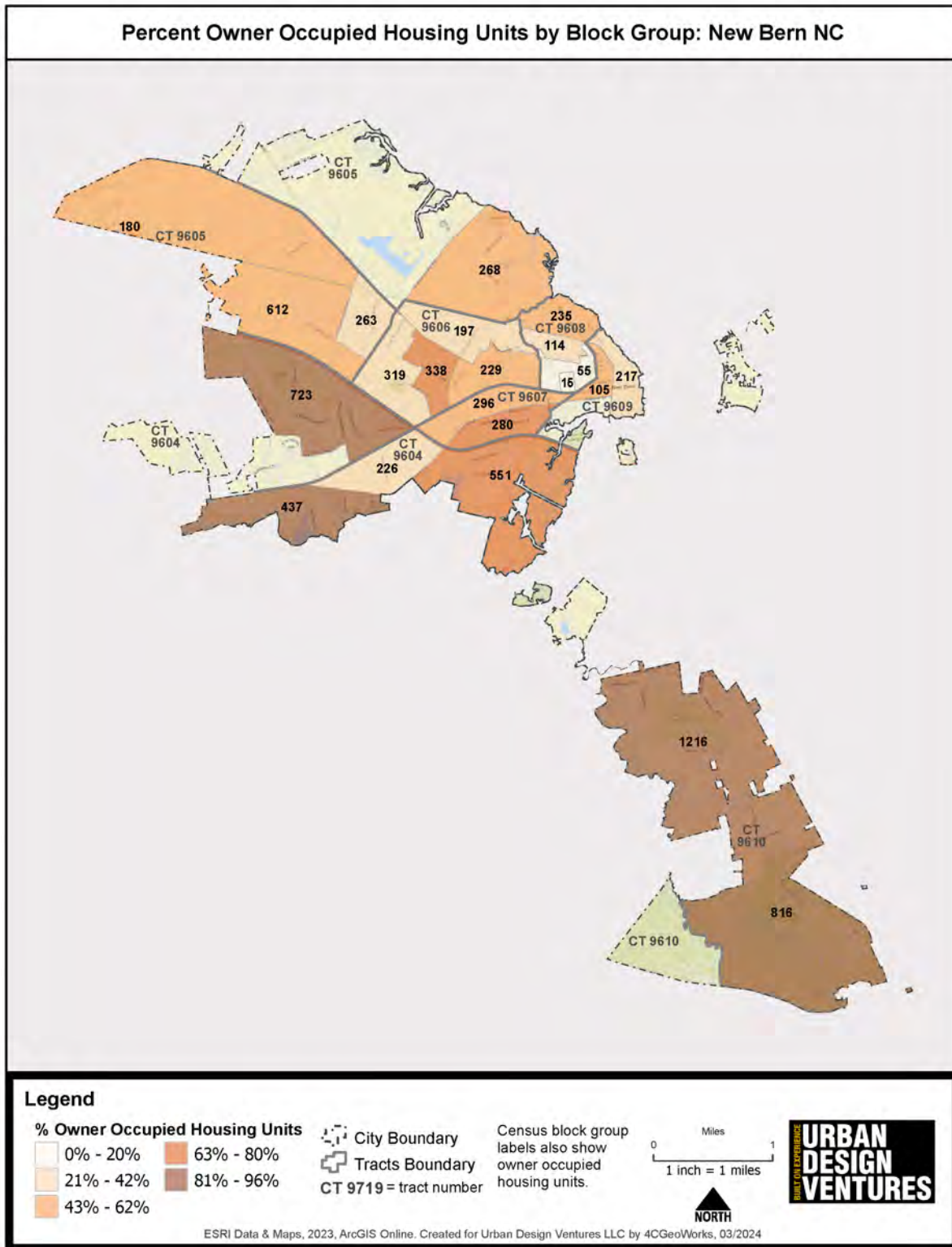
Percent Hispanic Population by Block Group



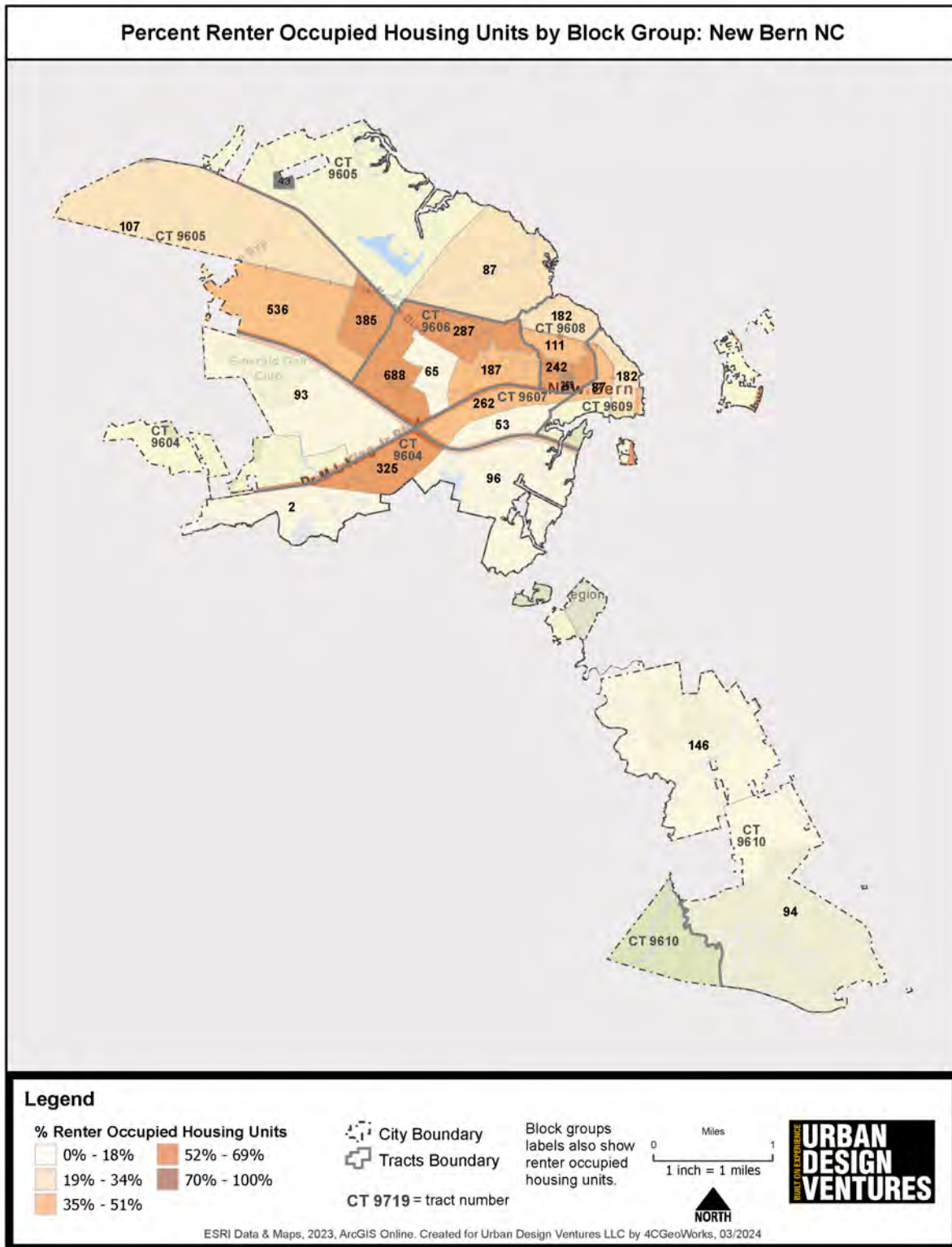
Percent Population Age 65 and Over by Block Group



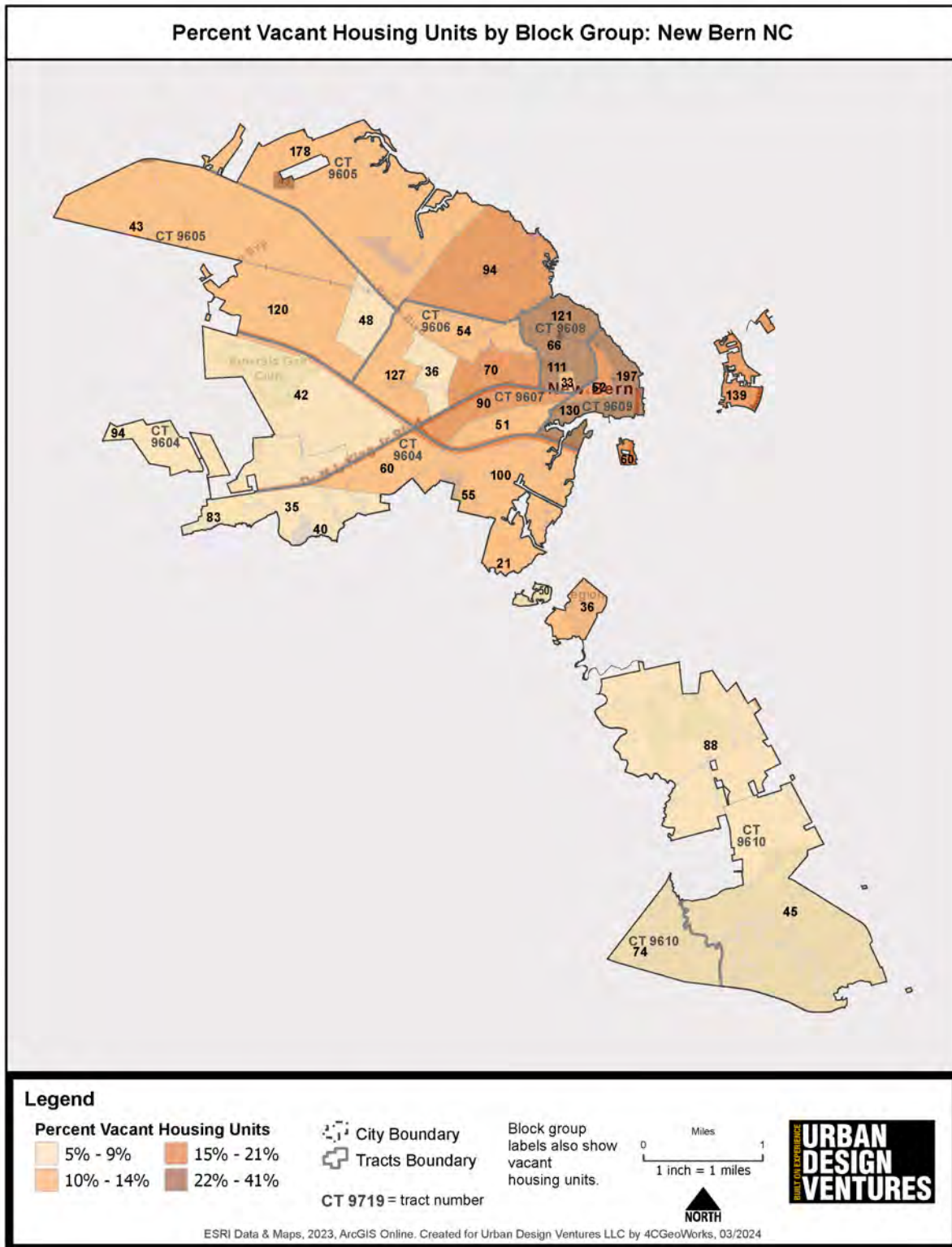
Total Housing Units by Block Points



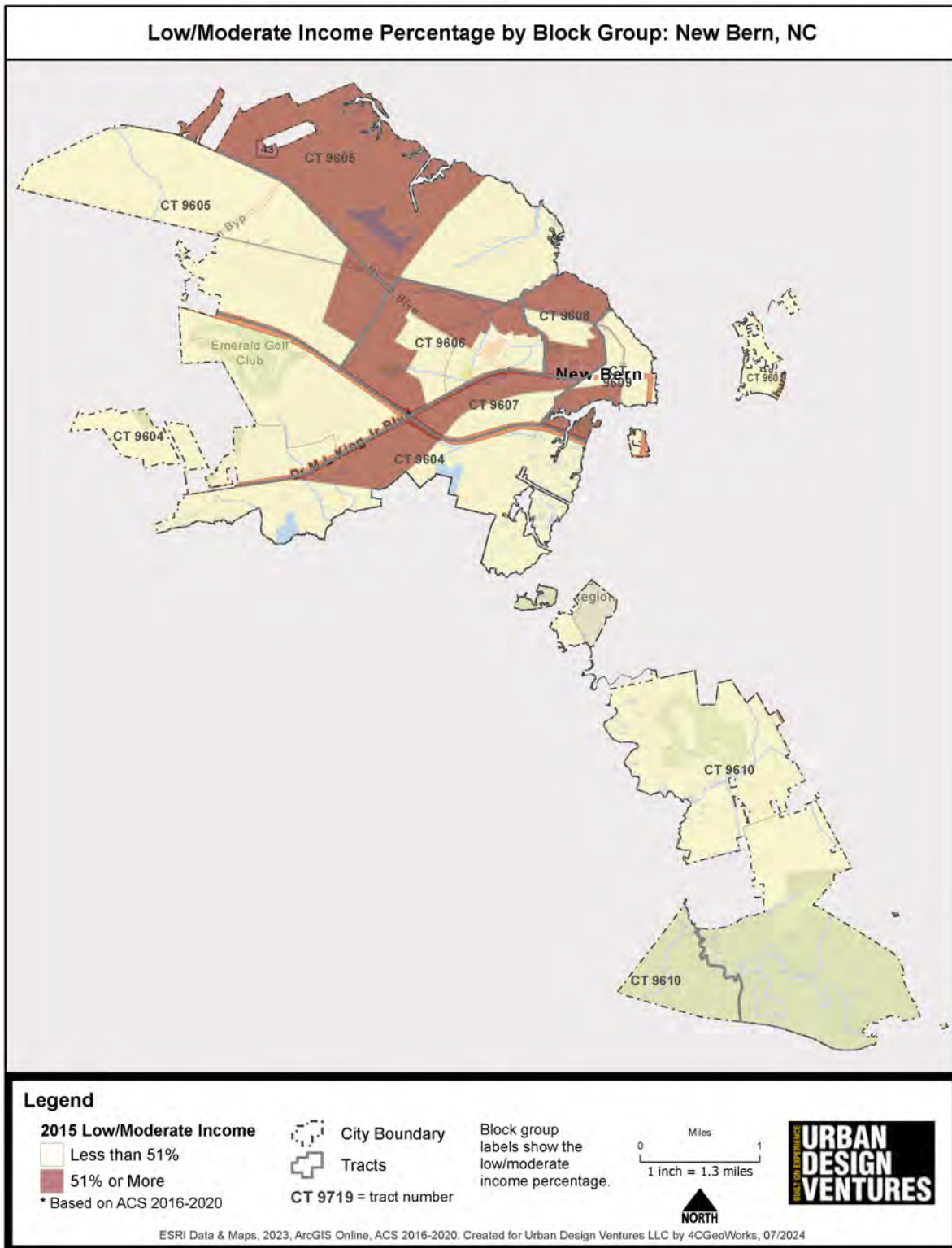
Percent Owner-Occupied Housing Units by Block Group



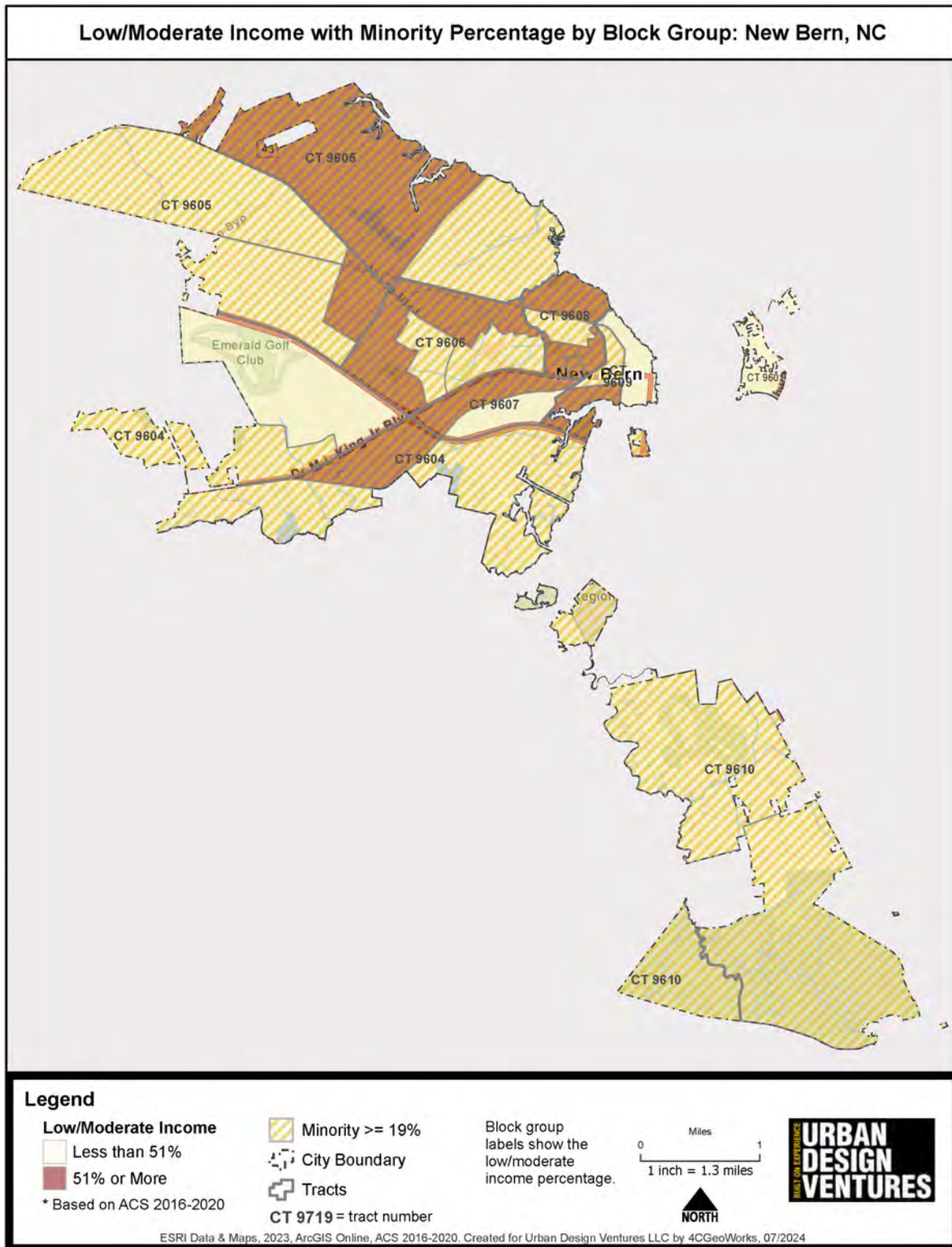
Percent Renter-Occupied Housing Units by Block Group



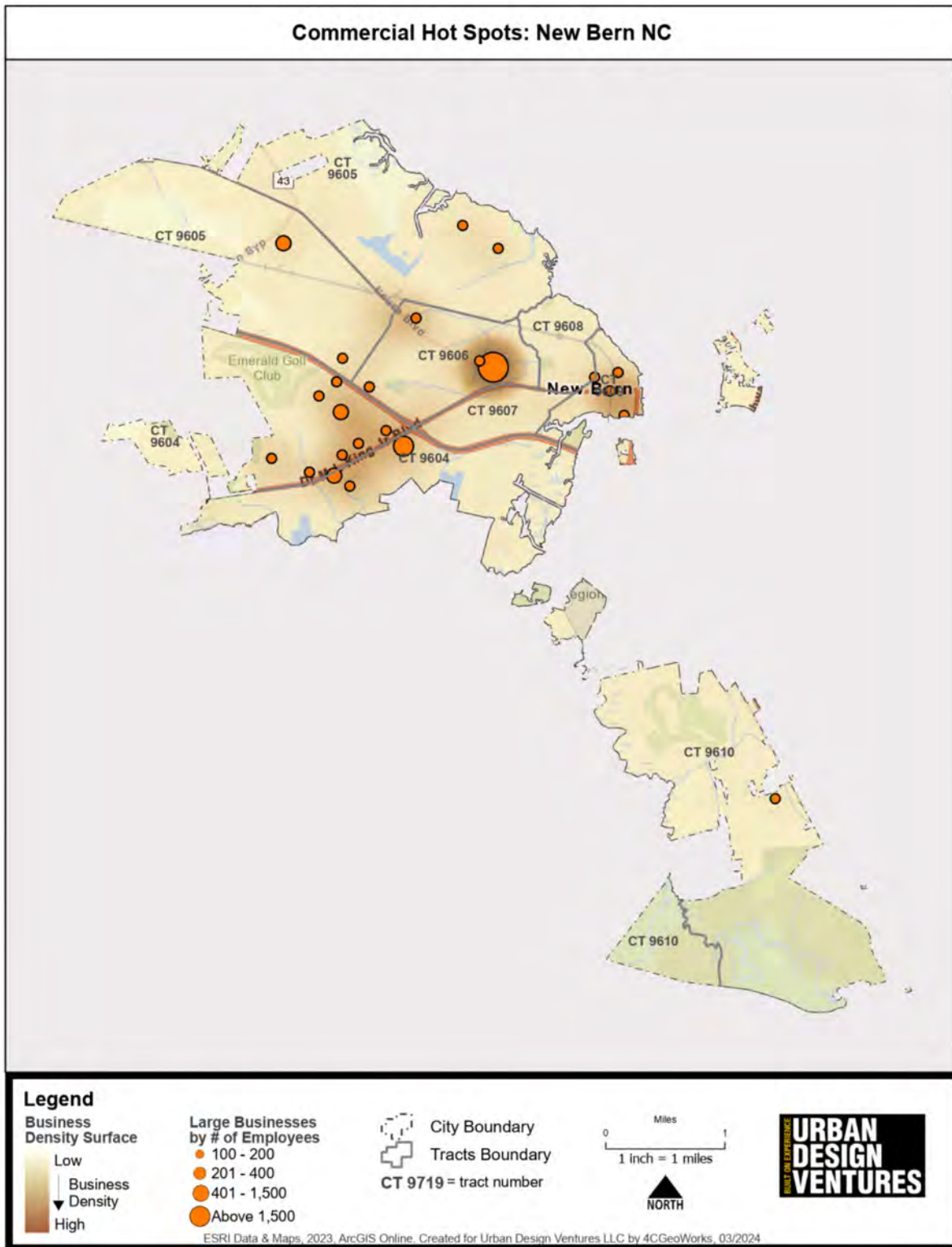
Percent Vacant Housing Units by Block Group



Low-Moderate Income Percentage by Block Group



Low-Moderate Income with Minority Percentage by Block Group



Commercial Hot Spots

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

The City of New Bern, North Carolina's Five Year Consolidated Plan serves as a consolidated planning document, an application, and a strategic plan for the City's Community Development Block Grant (CDBG) Program and HOME Investment Partnership Program (HOME). The following six (6) priorities with subsequent goals have been identified for the City of New Bern for the FY 2024 through FY 2028 Community Development Block Grant (CDBG) Program:

Housing Priority - HS

There is a need to improve the quality of the housing stock in the City by increasing the amount of decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers, that is affordable to low- and moderate-income persons and households living in the City of New Bern.

Goals:

- **HS-1 Homeownership** – Promote and assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.
- **HS-2 Housing Construction** – Promote and assist in financing the development of affordable housing for both rental and for sales housing.
- **HS-3 Housing Rehabilitation** – Promote and assist in financing the preservation of existing owner and renter occupied housing stock in the City.
- **HS-4 Rent and Utility Assistance** – Promote and assist in financing short term rent and utility assistance programs for low- and moderate-income persons who are in danger of becoming homeless.

Homeless Priority - HO

There is a need for housing and support services for homeless persons and persons at-risk of becoming homeless.

Goals:

- **HO-1 Housing** – Promote and assist in developing housing opportunities for homeless persons and households, and those who may be at-risk of becoming homeless.
- **HO-2 Operations/Support** – Promote and assist in financing support services for the homeless and persons at-risk of becoming homeless.

- **HO-3 Prevention and Rapid Re-Housing** – Promote and assist in the prevention of homelessness through anti-eviction and other programs for rapid re-housing.

Other Special Needs Priority - SN

There is a continuing need for affordable housing, services, and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Goals:

- **SN-1 Housing** – Promote and assist to increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing housing and new construction of accessible housing.
- **SN-2 Social Services** – Promote and assist in supporting social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
- **SN-3 Accessibility** – Promote and assist in making accessibility improvements to owner occupied housing through rehabilitation and improve renter occupied housing by promoting reasonable accommodations for the physically disabled.

Community Development Priority - CD

There is a need to improve the public and community facilities, infrastructure, public social/welfare services, food programs, public safety, clearance, and the quality of life for all residents of the City of New Bern.

Goals:

- **CD-1 Infrastructure** – Improve the City's infrastructure through reconstruction and new construction of streets, walks, curbs, ADA ramps, retaining walls, sewer, water, storm water management, bridges, bike trails, green infrastructure, etc.
- **CD-2 Community Facilities** – Improve the City's parks, recreational centers, community centers, and public community facilities through rehabilitation and new construction.
- **CD-3 Public Services** – Improve and increase public service programs for the youth, the elderly, disabled, and in general, public service programs for low- and moderate-income persons.

- **CD-4 Food Programs** – Provide assistance for food and nutritional programs for low- and moderate-income persons.
- **CD-5 Public Transit** – Promote the development of additional bus routes and improve public transportation for low- and moderate-income persons.
- **CD-6 Demolition and Clearance** – Remove and eliminate slum and blighting conditions through demolition of vacant, dilapidated, and abandoned structures throughout the City.
- **CD-7 Architectural Barriers** – Remove architectural barriers and make public and community facilities accessible to persons with physically disabled.
- **CD-8 Public Safety** – Improve public safety through upgrades to facilities, purchase of new equipment, firefighting and prevention, crime prevention, community policing, and ability to respond to emergency situations.

Economic Development Priority – ED

There is a need to increase and promote job creation, job retention, self-sufficiency, education, job training, technical assistance, and economic empowerment for low- and moderate-income residents of the City of New Bern.

Goals:

- **ED-1 Employment** – Support and encourage new job creation, job retention, workforce development, employment, and job training services for the unemployed and underemployed persons.
- **ED-2 Financial Assistance** – Support business and commercial growth through expansion and new development with technical assistance and low interest loan programs.
- **ED-3 Redevelopment Program** – Plan and promote the development and redevelopment of vacant commercial and industrial sites, and facilities, and the revitalization efforts in the Greater Five Points Redevelopment Area and other residential neighborhoods.

Administration, Planning, And Management Priority - APM

Provide sound and professional planning, administration, oversight and management of Federal, state, and local funded programs.

Goals:

- **APM-1 Overall Coordination** – Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, performance

evaluation, monitoring, and compliance with all Federal, state, and local laws and regulations.

- **APM-2 Fair Housing** – Provide funds for training, education, outreach, and monitoring to affirmatively further fair housing in the City of New Bern.

3. Evaluation of past performance

Each year, the City of New Bern prepares and submits its CAPER to HUD within ninety (90) days after the start of the new program year. The FY 2022 CAPER is the most recent CAPER to be completed by the City of New Bern. The CAPER was approved by HUD. The City obligated 100% of its CDBG funds for the benefit of low- and moderate-income persons. The City was under its 15% public services cap. The City was at the 20% administrative cap. The City's drawdown ratio was 1.33, which is below the 1.5 HUD requirement.

4. Summary of citizen participation process and consultation process

The City has adopted a Citizen Participation Plan (CPP) that outlines the City's policies and procedures for obtaining public input in the planning and decision-making processes associated with the HUD grants. This process included 2 public hearings and opportunities to submit written comments on the draft plan.

A copy of the plan is currently available for review at the Development Services Department. All comments received during the public comment period will be summarized and addressed as part of the final submission of the plan. Comments received after the completion of the public comment period will still be considered by the City but may not be included in the final submission.

Comments may be sent to:

Ms. D'Aja Fulmore
Community Development Coordinator
City of New Bern's Development Services Department
Economic and Community Development Office
303 First Street, PO Box 1129, New Bern, NC 28563
Phone: (252) 639-7586
Fax: (252) 636-2146
Email: fulmored@newbernnc.gov
Website: <http://www.newbernnc.gov>

The City conducted consultations with a wide range of community stakeholders, including local social services agencies, housing providers, other City Departments, and other government agencies and offices. A complete list of all consultations is included in PR-10.

5. Summary of public comments

A summary of all public comments received will be included as an attachment to the final submission to HUD.

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

All comments and suggestions that were received to date, have been accepted and incorporated into the planning documents.

7. Summary

To develop this Five Year Consolidated Plan, the City analyzed the level of need through citizen outreach, consultations with service providers, and a review of needs-related data and the local market. The results of the needs assessment indicate the needs of the community have not significantly changed from the last five-year plan. The most pressing needs continue to be the rising cost of housing, the substandard condition of housing, a lack of private investments within the city, and a large number of blighted properties. As such, the resources available to the City through the programs covered by this plan, including the Community Development Block Grant (CDBG), will focus on the improvement of the condition of existing housing stock and investment into public facilities and services that improve the quality of life within the City. The City will also work to better serve its homeless populations and non-homeless populations with special needs.

8. FY 2024 CDBG Budget

Available Funds:

During the FY 2024 Program Year, the City of New Bern will receive the following Federal funds:

- **CDBG: \$291,714.00**
- **Total: \$291,714.00**

FY 2024 CDBG Programs Budget:

The City of New Bern proposes to undertake the following activities with the FY 2024 CDBG Funds:

- **CD-24-01 General Administration** - \$58,342.00
- **CD-24-02 Demolition/Clearance** - \$65,000.00
- **CD-24-03 Streets and Sidewalks Reconstruction** - \$168,372.00
- **FY 2024 CDBG Total = \$291,714.00**

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
Lead Agency	City of New Bern	Development Services Department
CDBG Administrator	City of New Bern	Development Services Department

Table 1 – Responsible Agencies

Narrative

The City of New Bern Development Services Department is the administrating agency for the CDBG program. The Development Services Department has sufficient and knowledgeable full-time staff members and a planning consulting firm to help assist with the oversight and compliance of the CDBG program. The Development Services Department prepares the Five Year Consolidated Plans, Annual Action Plans, Environmental Review Records (ERRs), the Consolidated Annual Performance and Evaluation Reports (CAPERs), prepares the vouchers and draw the funds from the Integrated Disbursement and Information System (IDIS), administers contracts, and oversees the programs on a day to day basis. Subrecipients are monitored through desk reviews and/or on-site interviews, on an annual basis for compliance.

Five Year Consolidated Plan Public Contact Information

Ms. D’Aja Fulmore
 Community Development Coordinator
 City of New Bern’s Development Services Department
 Economic and Community Development Office
 303 First Street, PO Box 1129, New Bern, NC 28563
 Phone: (252) 639-7586
 Fax: (252) 636-2146
 Email: fulmored@newbernnc.gov
 Website: <http://www.newbernnc.gov>

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**1. Introduction**

The City has adopted a Citizen Participation Plan (CPP) that outlines the City's policies and procedures for obtaining public input in the planning and decision-making processes associated with the HUD grants. During the planning of the FY 2024-2028 Five Year Consolidated Plan and FY 2024 Annual Action Plan, the City of New Bern consulted with different departments of the City of New Bern, the New Bern Housing Authority, social service agencies and organizations, housing agencies and organizations, community development agencies and organizations, economic development agencies and organizations, healthcare organizations, advocacy organizations, and the North Carolina Balance of State Continuum of Care Region 13.

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)).

As part of this year's planning process, the City conducted a number of consultations with service providers and government agencies. Consultations focused on community development needs, strategies, and ways in which coordination could help better serve the community. The City also participated in a number of on-going collaboration efforts, including with the Neuse River Community Development Corporation, Twin Rivers Opportunities, Inc., the New Bern Housing Authority, and the Housing Alliance of Coastal Carolina (HACC) which addresses homeless policy as Region 13 of the North Carolina Balance of State Continuum of Care (CoC). As a result of the consultations, the City will be able to better coordinate with local agencies going forward.

The City of New Bern works with the following agencies to enhance coordination:

- **Neuse River Community Development Corporation** - oversees non-Federally funded housing programs and economic development programs.
- **Twin Rivers Opportunities, Inc.** – oversees Section 8 Housing Choice Vouchers, the Family Self-Sufficiency Program, improvements to public housing communities, and scattered site housing developments.
- **New Bern Housing Authority** – administers the Choice Neighborhood Program, provides housing to low-income City residents.
- **Social Services Agencies/Organizations** - funds to improve services to low- and moderate-income residents of the City of New Bern.
- **Housing Providers** - funds to rehab and develop affordable housing, funds to assist in homeownership, funds to improve housing options for low- and moderate-income families and individuals, and funds to make accessibility improvements.

- **Housing Alliance of Coastal Carolina** – oversees Region 13 of the Balance of State Continuum of Care, addressing the issue of homelessness in Carteret, Craven, Jones, Onslow, and Pamlico Counties.

As part of the CDBG application planning process, local agencies/organizations are invited to submit proposals for CDBG funds for eligible activities. These groups participate in the planning process by attending the public hearing, consultation via Teams, Zoom, phone and/or email, and submission of funding applications.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City consulted with the Director of the Housing Alliance of Coastal Carolina (HACC) Continuum of Care (CoC) to discuss current levels of need within the City and the region as a whole. The CoC is focused on serving the homeless and at-risk homeless throughout Craven County. One area that may require better coordination is with homeless prevention. There are several different providers within the area, some that actively participate in the CoC and some that operate outside of the CoC. Another need discussed is the lack of emergency shelters within the City. A more detailed summary of the needs of homeless and those near homelessness can be found in the NA-40 Homeless Needs Assessment and MA-30 Homeless Facilities and Services sections of the plan.

Neither the City of New Bern nor organizations within Craven County (including the County itself) receive HUD Emergency Solutions Grant (ESG) funds. However, the City, the County, and local nonprofits all actively participate in HACC CoC activities to reduce homelessness.

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

The City of New Bern does not receive ESG funds directly from HUD. However, the City does work with the CoC to determine the levels of homeless needs and strategies and policies to address those needs.

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

1.	Agency/Group/Organization	City of New Bern
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of New Bern was the lead entity on the Five Year Consolidated Plan. The City reviewed its program and funded activities that met the goals and objectives as outlined in the City’s Five Year Consolidated Plan.
2.	Agency/Group/Organization	City of New Bern – Aldermen
	Agency/Group/Organization Type	Civic Leaders Other government-Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis Other-Community Development Strategy Anti-poverty Strategy Lead-based Paint Strategy Other-Asbestos Abatement Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Spoke with Aldermen Bob Brinson, Bobby Aster, Johnny Ray Kinsey, and Hazel Royal in separate video meetings. Anticipated outcomes include cooperation between the legislative and executive branches of the City government, increased citizen participation in government, and greater awareness of housing problems in the City.

3.	Agency/Group/Organization	New Bern Fire Department
	Agency/Group/Organization Type	Services-Health Services-Victims Agency-Emergency Management Other government-Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Other-Community Development Strategy Other-Public Safety
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipated outcomes include coordination on public safety.
4.	Agency/Group/Organization	New Bern Police Department
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-Victims Agency-Emergency Management Other government-Local
	What section of the Plan was addressed by Consultation?	Homelessness Needs – Chronically homeless Homelessness Needs – Unaccompanied Youth Non-Homeless Special Needs Other-Community Development Strategy Other-Public Safety
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipated outcomes include coordination on public safety.
5.	Agency/Group/Organization	New Bern Department of Public Works
	Agency/Group/Organization Type	Agency-Managing Flood Prone Areas Agency-Management of Public Land or Water Resources Other government-Local Planning organization Other-Public Works

	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Other-Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipated outcomes include increased ADA accessibility, improved aesthetics of residential areas, improved parks, better stormwater drainage, and coordination on blight clearance and demolition.
6.	Agency/Group/Organization	City of New Bern Community Development Advisory Committee
	Agency/Group/Organization Type	Other government-Local Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy Non-homeless Special Needs Market Analysis Other-Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipated outcomes include a commitment to jointly seek sustainable development in the City, potential changes to property zoning, and opening the way to more housing construction and rehabilitation.
7.	Agency/Group/Organization	Housing Authority of New Bern
	Agency/Group/Organization Type	Housing PHA Services-Fair Housing Services-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?	Anticipated outcomes include coordination on future housing construction, fair housing education, and the Choice Neighborhood Program.
8.	Agency/Group/Organization	Twin Rivers Opportunities, Inc.
	Agency/Group/Organization Type	Housing PHA Services-Housing Services-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Strategy Non-Homeless Special Needs 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?	Anticipated outcomes include increased access to affordable housing through housing development and rehabilitation, and placement of City residents into both public housing units and Section 8 Housing Choice Voucher-funded housing units.
9.	Agency/Group/Organization	Craven County Schools
	Agency/Group/Organization Type	Services-Children Services-Education Other government-County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs-Families with children Homelessness Needs-Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Other-Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipated outcomes include decreasing the financial hardship on students and their families, including reducing the rate of homelessness, and lowering paperwork barriers for students to enter school.
10.	Agency/Group/Organization	Craven County Emergency Services
	Agency/Group/Organization Type	Services-Health Services-Victims Services-Victims of Domestic Violence Agency-Emergency Management Other government-County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy 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?	Anticipated outcomes include review of disaster shelter capacity and continued collaboration with the City of New Bern’s Fire and Police departments.
11.	Agency/Group/Organization	Craven Community College
	Agency/Group/Organization Type	Services-Education Services-Employment Other government-County

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Needs Assessment Public Housing Needs Homeless Needs – Families with children Homelessness Needs – Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Other-Community Development Strategy Anti-poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Anticipated outcomes include offering assistance to homeless students or those at risk of homelessness, job training through the Volt Center, as well as the potential of offering public services at the Stanley White Center.</p>
<p>12.</p>	<p>Agency/Group/Organization</p>	<p>North Carolina Department of Health and Human Services</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Services-Education Publicly Funded Institution/System of Care Other government - State Regional organization Planning organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Lead-based Paint Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>NCDHHS was contacted for health and lead-based paint statistics and information.</p>
<p>13.</p>	<p>Agency/Group/Organization</p>	<p>North Carolina DHHS Independent Living Regional Office</p>

	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Housing Services-Health Services-Education Health Agency Publicly Funded Institution/System of Care Other government-State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Comments include the need for more robust public transportation, more housing options for people with disabilities and limited income, and increased ADA accessibility in public spaces. Anticipated outcomes include a better accessible housing market for the elderly to age in place, and cooperation between the City, County and State on rehab programs.
14.	Agency/Group/Organization	Neuse River Community Development Corporation
	Agency/Group/Organization Type	Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs – Chronically homeless Homeless Needs – Families with children Homelessness Needs – Veterans Homelessness Strategy Market Analysis Other-Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipated outcomes include continued cooperation between the City and NR CDC to develop affordable housing.

15.	Agency/Group/Organization	Eastern Carolina Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Other-Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipated outcomes include expansion of the ECC Human Services programs to include intergenerational services for grandparents raising grandchildren, increased economic development, and addressing health and homelessness issues.
16.	Agency/Group/Organization	Coastal Women’s Shelter
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services-Health Services-Victims
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-Poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipated outcomes include reduced rates of domestic violence through both direct prevention efforts and increased financial stability of residents, as well as more and better-quality shelter space and treatment options.

17.	Agency/Group/Organization	Religious Community Services of New Bern
	Agency/Group/Organization Type	Housing Services – Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims Services-Victims of Domestic Violence Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipated outcomes include continued cooperation among the homeless shelter providers in and around New Bern, as well as collaboration on community services such as food pantries.
18.	Agency/Group/Organization	The 4 Day Movement
	Agency/Group/Organization Type	Services-Homeless Services-Elderly Persons Services-Persons with Disabilities Civic Leaders Other: Religious Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipated outcomes include increased resident access to food and clothing aid.
19.	Agency/Group/Organization	United Way of Coastal Carolina
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Housing Services-Employment Services-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs – Chronically homeless Homeless Needs – Families with children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied youth Homelessness Strategy Other-Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipated outcomes include continued cooperation between the United Way, other area nonprofits and agencies, and the City to address issues including affordable housing, homelessness, community and economic development, and workforce development.
20.	Agency/Group/Organization	Craven Literacy Council
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Education Regional Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs – Families with children Homelessness Strategy Non-Homeless Special Needs Other-Community Development Strategy Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipated outcomes include greater cooperation between educational organizations in the community and increased literacy in English among residents.
21.	Agency/Group/Organization	MERCI Clinic
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Health Agency Services – Victims Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically Homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipated outcomes include better availability of healthcare for low-income and homeless City residents.
22.	Agency/Group/Organization	The ARC of North Carolina
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Child Welfare Agency Regional organization

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Anticipated outcomes include better housing security for disabled persons served by the ARC.</p>
<p>23.</p>	<p>Agency/Group/Organization</p>	<p>The Salvation Army of New Bern</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims Services-Victims of Domestic Violence Services-Homeless Services-Housing Services-Employment Regional organization Civic Leaders</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Anticipated outcomes include continued coordination between SA and local shelters, increased shelter space and assistance to shelter clients, and advocacy for increasing the availability of housing.</p>

24.	Agency/Group/Organization	Interfaith Refugee Ministries
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Victims Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipated outcomes include helping refugees put down roots in Craven County, easing unrealistic financial expectations for rental applicants, creating workforce opportunities for immigrants, reducing language barriers, and matching immigrants with aid programs.
25.	Agency/Group/Organization	LYFE Three, Inc.
	Agency/Group/Organization Type	Services-Children Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with children Homelessness Needs-Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Other-Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual meeting. Anticipated outcomes include cooperation between educational organizations and the City, more after-school activities, and better public facilities for children and families.

26.	Agency/Group/Organization	Legal Aid of North Carolina – Greenville Office
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Victims Services-Victims of Domestic Violence Services-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy 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?	Anticipated outcomes include more access to legal services for City residents, fewer violations of renters’ rights or evictions and decreased financial stress on the elderly.
27.	Agency/Group/Organization	Boys & Girls Club of the Coastal Plain
	Agency/Group/Organization Type	Services-Children Services-Homeless Services-Education Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs – Families with children Homelessness Needs – Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Other-Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anticipated outcomes include increased cooperation between agencies, organizations, and the City to reduce school absenteeism, decrease poverty, and increase housing stability.
	Agency/Group/Organization	Habitat for Humanity of Craven County

28.	Agency/Group/Organization Type	Housing Services-Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs-Chronically homeless Homeless Needs-Families with children Homeless Needs-Veterans Homelessness Strategy 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?	Anticipated outcomes include continued cooperation with the City and housing providers in New Bern to construct and rehabilitate housing for low-income homebuyers.
29.	Agency/Group/Organization	Optimum
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Broadband Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Optimum was contacted to determine the broadband access needs of the community.
30.	Agency/Group/Organization	Spectrum
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Broadband Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Spectrum was contacted to determine the broadband access needs of the community.
31.	Agency/Group/Organization	Brightspeed
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Broadband Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Brightspeed was contacted to determine the broadband access needs of the community.

Table 2 – Agencies, groups, organizations who participated

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

All agency types were consulted and contacted during the planning 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?
Continuum of Care	Housing Alliance of Coastal Carolina	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
Annual and Five Year Capital Plans	The Housing Authority of New Bern	The Housing Authority of the City of New Bern is the lead agency providing public housing assistance in the City of New Bern. The goals of the City and the Housing Authority are complementary.
Greater Five Points Transformation Plan	City of New Bern Redevelopment Commission	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
The New Bern Gateway Renaissance Plan	City of New Bern Redevelopment Commission	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
Emergency Management Plan	Craven County Emergency Manager	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
State Broadband Plan	North Carolina Department of Information Technology	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.

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(I))

The City of New Bern’s Department of Development Services’ Economic and Community Development Office is the administrating agency for the CDBG program. Close coordination is maintained with other City departments such as the Public Works, Parks & Recreation, Public Utilities, Administration, Police and Fire Departments, the City of New Bern Housing Authority, Twin Rivers Opportunities, Inc., and the City of New Bern Redevelopment Commission, as well as County departments such as the Eastern Carolina Council, Craven County Economic Development, Craven County Schools, and the North Carolina Balance of State Continuum of Care through the Housing Alliance of Coastal Carolina. Coordination with various non-profit organizations, such as the Coastal Women’s Shelter, the Salvation Army of New Bern, Interfaith Refugee Ministries, and Craven Community College helped aid the planning process and develop priorities. The City works closely with the Craven County Commissioners and County staff to address projects and activities that extend beyond the City limits. The City and the County agencies have a good working relationship.

The North Carolina Balance of State CoC coordinates Con Planning, CoC strategic planning and ESG policies/priorities/allocations. This updated process will result in greater statewide input in identifying unmet needs, priority populations, and ESG performance standards.

Narrative (optional):

The City of New Bern's Department of Development Services' Economic and Community Development Office is the administrating agency for the CDBG program. Close coordination is maintained with other City departments such as the Public Works, Parks & Recreation, Public Utilities, Administration, Police and Fire Departments, the City of New Bern Housing Authority, Twin Rivers Opportunities, Inc., and the City of New Bern Redevelopment Commission, as well as County departments such as the Eastern Carolina Council, Craven County Economic Development, Craven County Schools, and the North Carolina Balance of State Continuum of Care. Coordination with various non-profit organizations, such as the Coastal Women's Shelter, Religious Community Services of New Bern, Interfaith Refugee Ministries, and more helped aid the planning process and develop priorities. The City works closely with the Craven County Commissioners and County staff to address projects and activities that extend beyond the City limits. The City and the County agencies have a good working relationship.

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**

The FY 2024-2028 Five-Year Consolidated Plan and FY 2024 Annual Action Plan have many components which try to reach out and encourage citizen participation. These components include the following:

- request for proposals for funding (RFP's) from agencies/organizations;
- interviews and roundtable discussions were held with various stakeholders;
- interviews with different City Departments
- residential surveys;
- agencies/organizations surveys;
- a needs hearing; and
- a second public hearing to gather public comments on the draft plan while it was on public display.

The City's survey forms were posted on the City's website and emailed to agencies and organizations who were invited to stakeholder meetings. The City received 57 completed resident surveys and 7 completed agency/organization surveys. The City posted the FY 2024-2028 Five-Year Consolidated Plan, FY 2024 Annual Action Plan, and the Analysis of Impediments to Fair Housing Choice on the City's website. All of these comments are included in the Five-Year Consolidated Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice in the Exhibit Section of this document. Through the citizen participation process, the City uses resident input to develop how the plan will serve the needs of the low- and moderate-income population to reach the goals set forth in the Five-Year Consolidated Plan.

The City has followed its approved Citizens Participation Plan to develop its Five-Year Consolidated Plan and Annual Action Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	Newspaper Ad	<ul style="list-style-type: none"> -Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations 	None.	None.	None.	Not Applicable.
2.	Flyers	<ul style="list-style-type: none"> -Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations 	None.	None.	None.	Not Applicable.
3.	Internet Outreach	<ul style="list-style-type: none"> -Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations 	The City posted the community public hearing notice on the City’s Community Development Grant Programs webpage.	None.	None.	https://www.newbernnc.gov/departments/development_services/comm_dev_grant_programs.php

<p>4.</p>	<p>Public Meeting</p>	<ul style="list-style-type: none"> -Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations 	<p>The City held a community “needs” public meeting on February 26, 2024 at 6:00 PM in the City Development Services Department to discuss the City’s upcoming needs and the proposed FY 2024 Budget. There was one person in attendance.</p>	<p>Meeting minutes can be found in the Consolidated Plan’s Appendix section.</p>	<p>All comments were accepted.</p>	<p>Not Applicable.</p>
<p>5.</p>	<p>Live Streaming</p>	<ul style="list-style-type: none"> -Minorities -Persons with disabilities -Non-targeted/broad community -Citywide 	<p>The City’s community “needs” public hearing was simultaneously live-streamed.</p>	<p>Meeting minutes can be found in the Consolidated Plan’s Appendix section.</p>	<p>All comments were accepted.</p>	<p>https://teams.microsoft.com/l/meetup-join/19%3ameeting_ZTZhYT10ZWtMTcxZC00YWNILThlMTAtNzAwZjVjODJlN2Qx%40thread.v2/0?context=%7b%22Tid%22%3a%22c72e7366-f88e-424b-822c-48409cafeb2f%22%2c%22Oid%22%3a%22e451c733-226a-49e1-8daa-35a43d2b37c0%22%7d</p>

6.	Resident Surveys	<ul style="list-style-type: none"> -Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Citywide 	<p>A digital Resident Survey was made available on the City’s website, social media outlets, and through email to stakeholder organizations and agencies. It was also distributed in printed form at City Hall, the Craven County Public Library, the New Bern Housing Authority main office and housing facilities, and via stakeholders to their clients and residents.</p>	<p>The City received back 57 resident surveys. The tabulations of the Resident Surveys can be found in the Five Year Consolidated Plan’s Exhibit section.</p>	<p>All comments were accepted.</p>	<p>https://www.surveymonkey.com/r/NewBernCDBG-2024-2028</p>
7.	Agency & Organization Surveys	<ul style="list-style-type: none"> -Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations 	<p>An Agency Survey was emailed to stakeholders in order to solicit their feedback about community needs. Seven (7) surveys were completed and returned.</p>	<p>A summary of the survey responses can be found in the Five Year Consolidated Plan’s Appendix section.</p>	<p>All comments were accepted.</p>	<p>Not Applicable.</p>
8.	Stakeholder Meetings	<ul style="list-style-type: none"> -Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations 	<p>The City met with 17 departments, agencies, and organizations as part of its stakeholder roundtables and individual meetings.</p>	<p>A summary of the meeting minutes can be found in the Five Year Consolidated Plan’s Appendix section.</p>	<p>All comments were accepted.</p>	<p>Not Applicable.</p>

9.	Newspaper Ad	<ul style="list-style-type: none"> -Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations 	None.	None.	None.	Not Applicable.
10.	Internet Outreach	<ul style="list-style-type: none"> -Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations 	The City posted the Final Public Hearing Notice on the City’s Community Development Grant Programs webpage, as well as a notification that the FY 2024-2028 Five Year Consolidated Plan, FY 2024 Annual Action Plan, and Analysis of Impediments to Fair Housing were on public display for 30 days.	None.	None.	https://www.newbernc.gov/departments/development_services/comm_dev_grant_programs.php
11.	Public Meeting	<ul style="list-style-type: none"> -Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies/ Organizations 	The Public Hearing was held on Tuesday, June 25, 2024 at 6:00 PM the City’s Development Services Department.	A summary of the meeting minutes can be found in the Five Year Consolidated Plan’s Appendix section.	All comments were accepted.	Not Applicable.

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of New Bern used the HUD Comprehensive Housing Affordability Strategy (CHAS) data, which provides statistical data on housing needs, to prepare its estimates and projections. The tables in this section have been prepopulated with HUD data sets, based on the American Community Survey (ACS) 2016-2020 Five Year Estimates, and the 2000 U.S. Census. This data is the most current information available to assess housing needs, homeless needs, special needs, social service needs, economic development needs, etc.

New Bern is part of the North Carolina-Balance of State Continuum of Care. The City of New Bern is a member of Region 13 of the CoC. Data for the development for the homeless needs section was obtained from consultation with the CoC and member agencies that serve the City of New Bern, such as Religious Community Services and Coastal Women's Shelter.

Additional needs for the City of New Bern were obtained from input and interviews with various social service agencies, housing providers, City staff, and survey responses.

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

Summary of Housing Needs

Based on a comparison between the 2009 and 2020 population, the City of New Bern had a 1% decrease in its population. The population decrease was 230 persons, but the housing supply increased by 920 households. The median income of the area increased by 5% from \$41,148 to \$43,406. This increase in median income represents a change in nominal dollars and not a change in real dollars. In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2009 and 2020, the cumulative inflation rate was approximately 20.64%, meaning that the \$41,148 median income in 2009 would be \$49,640 if it were expressed in terms of 2020 dollars. By taking into consideration the rate of inflation, the median income in New Bern has not kept up with the rate of inflation.

In speaking with stakeholders and residents, housing costs were regularly cited as the biggest issue facing the community. Low-income renters say they're having trouble affording to stay in the city and owner-occupied housing units are being bought by incoming retirees, leading to rising housing costs despite the median income barely changing. Among the existing housing units, many are in deplorable condition and are also located in a floodplain, leading to severe flooding during Hurricane Florence in 2017, as well as other hurricanes and flooding likely to happen in the future.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	30,215	29,985	-1%
Households	12,745	13,665	7%
Median Income	\$41,148.00	\$43,406.00	5%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,065	2,080	2,655	1,245	5,610
Small Family Households	470	590	770	520	2,209
Large Family Households	165	330	75	80	520
Household contains at least one person 62-74 years of age	620	355	810	225	1,690
Household contains at least one person age 75 or older	285	350	660	210	540
Households with one or more children 6 years old or younger	384	500	285	90	465

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	210	0	10	0	220	25	0	0	0	25
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	70	0	15	0	85	0	15	0	0	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	40	145	45	0	230	0	60	4	80	144
Housing cost burden greater than 50% of income (and none of the above problems)	640	424	40	0	1,104	460	280	60	20	820

	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
Housing cost burden greater than 30% of income (and none of the above problems)	170	440	505	50	1,165	35	185	630	120	970
Zero/negative Income (and none of the above problems)	140	0	0	0	140	60	0	0	0	60

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
 Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	960	564	105	0	1,629	480	355	65	100	1,000
Having none of four housing problems	525	765	1,180	550	3,020	95	400	1,295	600	2,390
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
 Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	220	325	165	710	95	165	90	350
Large Related	155	40	0	195	0	35	0	35
Elderly	540	228	80	848	250	200	544	994
Other	210	270	305	785	175	65	45	285
Total need by income	1,125	863	550	2,538	520	465	679	1,664

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	125	125	95	95	0	190
Large Related	0	0	40	40	0	0	0	0
Elderly	450	83	10	543	215	150	39	404
Other	0	145	170	315	175	0	0	175
Total need by income	450	228	345	1,023	485	245	39	769

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	110	145	15	0	270	0	75	4	80	159

	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
Multiple, unrelated family households	0	0	45	0	45	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	110	145	60	0	315	0	75	4	80	159

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

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

According to the 2018-2022 American Community Survey (ACS), there were 14,182 households in 2022 in the City of New Bern. Based on this number of households, 5,126 (36.1%) of all households were single person households living alone. Single person households aged 65 and over comprised 5,016 households or (35.4%) of all households. Based on the ACS estimates, 53.5% of all persons living alone are seniors, and it is presumed that as they age in place, additional accommodations and supportive services will be necessary for this portion of the City’s population. The City will need to assist in obtaining funding and collaborating with housing services and elderly support agencies to provide programs, activities, and accommodations for its growing elderly population.

Of the 195 households on the public housing waiting list according to the New Bern Housing Authority as of April 1, 2024 (last waiting list available), 99, or 50.8%, applied for 2-bedroom units and 85, or 43.6%, applied for 3-bedroom units. This shows that there is a shortage of subsidized, affordable housing for family households.

In New Bern Towers, there were 26 households on the waiting list according to the New Bern Housing Authority as of April 22, 2024 (last waiting list available). On this list, 24, or 92.3% applied for 1-bedroom

units. This shows that there is a shortage of subsidized, affordable housing for the elderly, near-elderly, and disabled. Many of those in the elderly or disabled populations are on fixed incomes.

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.

Disabled Population – Based on the 2016-2020 CHAS Data and the 2018-2022 ACS Data, it is estimated that the disabled population of the City of New Bern is 15.1%, and about 71.4% of the elderly in the City are disabled. A breakdown of the types of disability (of the total civilian noninstitutionalized population in New Bern) is as follows: hearing difficulty = 4.6%; vision difficulty = 2.6%; cognitive difficulty = 6.4%; ambulatory difficulty = 8.1%; self-care difficulty = 3.9%; and independent living difficulty = 6.4%.

Victims of Domestic Violence, Dating Violence, sexual assault, and stalking – The Coastal Women’s Shelter serves victims of domestic violence, dating violence, sexual assault, and stalking in the City of New Bern and Craven County. They also provide shelters for men or other survivors.

The Coastal Women’s Shelter prioritizes providing safe, affordable housing for victims of domestic violence. The shelter has 16 total beds. The Coastal Women’s Shelter will work with trusted landlords to place people in housing, but there is a shortage of trusted landlords.

Domestic violence survivors have additional needs beyond housing. These needed services include transportation, employment, and job training. Additionally, those displaced by domestic violence issues with children will be forced to move their children to other schools, which is a disruption in their education.

What are the most common housing problems?

The largest housing problem in the City of New Bern is housing affordability. According to the 2018-2022 ACS data, an estimated 48.4% of all renter households are cost overburdened by 30% or more, and an estimated 24.2% of all owner households are cost overburdened by 30% or more. Approximately 30.5% of owner-occupied households with a mortgage are cost overburdened by 30% or more, compared to only 14.5% of owner occupied households without a mortgage.

In consultations, interviews and surveys, the lack of affordable, accessible housing for the residents of the area is a problem. The lack of affordable housing was exacerbated by Hurricane Florence, which damaged many of the affordable units in the floodplain to the point of being uninhabitable. Many residents must make costly repairs to their houses which they cannot afford. Various social services, housing agencies, homeless providers, and economic development agencies have stressed the impact of the damage from Hurricane Florence on the City and its older housing stock, and the need to either make costly repairs or

construct new housing. The housing situation since the Covid-19 pandemic has mirrored national trends, with housing prices and inflation rising, making residents struggle further to find affordable housing.

Much of the existing housing in the City is old and inefficient. Utility costs are high because of poor insulation and inefficient HVAC. Like other problems in the City, these issues increased because of Hurricane Florence and will continue to affect the community with future flooding.

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

Single-person households, such as the elderly and disabled, Black or African American households, and immigrant family households in New Bern are the most affected by the lack of affordable, accessible housing. The elderly and disabled are often on fixed or limited incomes. The lack of affordable housing that is decent, safe, sound, and accessible forces them into housing that does not meet these standards. The City of New Bern has created a Redevelopment Area in the part of the City where many of these families live, with the intent of assisting low- and moderate-income people to attain affordable, accessible housing and services.

Another group affected by the lack of affordable housing is the homeless and persons at-risk of becoming homeless, including persons who are victims of domestic violence. Much of the population, which is at-risk of becoming homeless, is facing a housing cost overburden problem, and would benefit from emergency housing assistance for rent, emergency rehabilitations, and/or mortgage payments and utilities to help them avoid eviction or foreclosures. There are short term assistance options available, but these are scarce and hard to come by, especially if it is needed by the same person more than once. People transitioning from shelter care, prison, or a health care facility are also affected by the cost overburden housing problem, particularly when trying to secure a source of income to maintain housing.

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

According to the area homeless service providers, characteristics and needs of both low-income individuals and families with children who receive services in Craven County are as follows:

Individuals: Mental Health issues; criminal histories which severely limit job opportunities; lack of sustainable living wages and skills for available jobs; a lack of transportation; a lack of quality affordable medical care; substance abuse issues; and those that formerly had housing but were displaced by Hurricane Florence and the Covid-19 Pandemic.

Families with Children: Single mothers with an average of 2.5 children; no means of transportation; lack of affordable childcare; a lack of education; a lack of job skills; evictions; unemployed, or underemployed in a low paying job that cannot sustain a family with one income; a lack of quality affordable medical care; substance abuse issues; and those that formerly had housing but were displaced by Hurricane Florence and the Covid-19 Pandemic.

Formerly Homeless Individuals / Families Receiving Rapid Re-Housing Assistance Nearing Termination: The CoC encourages these individuals to contribute to the CoC decision-making process through events such as Project Connect to develop strategies to target this group. The CoC increased its funding and state ESG funding of Rapid Rehousing programs and homeless prevention programs to target these groups.

Specific needs of former homeless individuals and families receiving rapid re-housing include: affordable and decent housing; job training; and affordable medical care.

According to the NC Balance of State CoC Application for 2018, the CoC restructured its board to greater represent the diverse groups that make up the homeless population. The CoC utilizes Coordinated Entry to track the various subpopulations and divides them up into 13 local referral zones across the 79 counties that the CoC serves. Much of the area served by the CoC is rural, and the CoC has created advertisements and hotlines to target these subpopulations which allows them to access the Coordinated Entry process.

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:

The McKinney-Vento Act established categories in the Homeless Definition Final Rule for the At Risk Group. The Act was amended to include assistance to those at risk of becoming homeless who did not meet the definition in the Final Rule. These include: 1) individuals and families; 2) unaccompanied children and youth and; 3) families with children and youth.

According to the CoC, the methodology used to generate estimates is based on historical incidence, such as the yearly Point In Time (PIT) Counts and Homeless Management Information System (HMIS) data, which is a local information technology system used to collect client-level data on the provision of housing and services to homeless individuals and families and persons at risk of becoming homeless. The NC Balance of State CoC has adopted the HUD definitions of homelessness. Included in these definitions are two types of at-risk groups: persons that are imminently in danger of losing their housing; and those who are housed in unstable units and are at risk of losing their housing.

Imminently losing their housing - Persons who are housed but are at imminent risk of losing housing include people who at program entry or program exit are experiencing one of the following:

- Being evicted from a private dwelling unit (including housing provided by family/friends).
- Being discharged from a hospital or other institution.

- Living in housing that has been condemned by housing inspectors and is no longer considered safe for human habitation.

Additionally, a person residing in one of these places must also meet the following two conditions:

- Have no appropriate subsequent housing options identified; AND
- Lack the financial resources and support networks needed to obtain immediate housing or remain in their existing housing.

Unstable housed and at-risk of losing their housing - persons who are housed and are at-risk of losing housing include people who at program entry or program exit:

- Are in their own housing or doubled up with friends or relatives and are at-risk of losing their housing due to high housing costs, conflict, or other conditions negatively impacting their ability to remain housed; AND
- Lack the resources and support networks needed to maintain or obtain housing.

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

The high cost of decent, safe, sound, and affordable housing in the City creates instability and an increased risk of homelessness for lower income families in the area. Many families are living from paycheck to paycheck and are paying over 30% of their income for housing, which may or may not be decent, safe, sound, and affordable, as housing costs in the region mirror nationwide trends towards increasing housing costs.

Contributing housing characteristics which contribute to instability and increased risk of homelessness include: untreated/undiagnosed mental health issues; substance abuse issues; physical disabilities, rendering a person unable to work, but not receiving Social Security Disability benefits; single and unemployed mothers expecting another child; domestic violence, poor rental and credit issues; and unemployed, often troubled, young adults aging out of foster care, who are made to leave the home by the foster parents.

In New Bern, natural disasters such as flooding pose an additional threat to stability for those at an increased risk of homelessness. Many of the neighborhoods with the highest concentrations of low- and moderate-income persons are most likely cost overburdened and live in the 100-year floodplain.

Discussion

The population of New Bern is increasing, and many residents are facing the effects of rising housing costs and a shortage of decent, safe, sound, and affordable housing.

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

During the planning process for the preparation of the City of New Bern’s Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group has a greater disproportionate need in the City. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. According to the 2016-2020 American Community Survey, The total number of White Households in the City of New Bern is 8,509 households (65.5%); the number of Black/African American Households is 4,149 households (32.0%); the number of American Indian and Alaska Native is 44 households (0.3%), the number of Asian Households is 499 households (3.8%); the number of Native Hawaiian and Other Pacific Islander is 0 households (0.0%), and the number of Hispanic Households is 649 households (5.0%).

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	1,240	420	80
White	420	155	35
Black / African American	690	265	45
Asian	55	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,275	385	0
White	465	155	0
Black / African American	605	230	0
Asian	130	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 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	1,360	725	0
White	785	350	0
Black / African American	360	270	0
Asian	65	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	130	80	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 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	445	1,035	0
White	245	560	0
Black / African American	75	285	0
Asian	45	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85	140	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 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

The racial composition of households in the City of New Bern, according to the 2016-2020 American Community Survey, was 65.5% White; 31.9% African American/Black; 3.8% Asian; and 0.34% American Indian. The Hispanic or Latino population was 5.0%. In the 0%-30% of Area Median Income category, African American/Black households had one or more housing problems, with a disproportionate need at 55.6%. Also, in the 30%-50% of Area Median Income category, African American/Black households had one or more housing problems, with a disproportionate need at 47.5%.

Also of note are the groups of Asian households at 30%-50% of Area Median Income, with 26.1% of all Asian households in New Bern having one or more housing problems in this income category. The Hispanic or Latino population also had a notable need in terms of housing problems in the 50-80% of Area Median Income category at 9.6% of total households in that category. Though these groups do not meet the ten percentage point threshold for disproportionate need, they are notably higher than the proportions of the population in the City as a whole.

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

During the planning process for the preparation of the City of New Bern’s Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by severe housing problems in the City. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. Severe housing problems are distinguished from housing problems by a threshold of more than 1.5 persons per room as opposed to more than 1 persons per room for overcrowding, as well as a cost burden threshold of over 50% of income as opposed to over 30% of income. Data detailing information by racial group and Hispanic origin has been compiled from the 2016-2020 CHAS data and the 2016-2020 American Community Survey Five Year Estimates. The following tables illustrate the disproportionate needs of specific groups living in the City of New Bern.

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	940	725	80
White	285	300	35
Black / African American	535	420	45
Asian	55	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	4	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 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	740	915	0
White	290	330	0
Black / African American	295	540	0
Asian	105	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 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	505	1,580	0
White	260	875	0
Black / African American	145	480	0
Asian	35	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	65	145	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 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	125	1,360	0
White	44	760	0
Black / African American	20	335	0
Asian	45	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	210	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 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

The racial composition of households in the City of New Bern, according to the 2016-2020 American Community Survey, was 65.5% White; 31.9% African American/Black; 3.8% Asian; and 0.34% American Indian. The Hispanic or Latino population was 5.0%. In the 0%-30% of Area Median Income category, the African American/Black ethnic group has a disproportionate need in terms of severe housing problems at 56.9% of the total households in that income category. The Asian population has disproportionate needs in both the 30%-50% and 80%-100% of Area Median Income categories at 14.2% and 36.0% of the total households in those income categories, respectively.

Also of note are the groups of Asian households at 0%-30% of Area Median Income, with a percentage of 5.9% of households that have one or more severe housing problems, groups of Hispanic households at 50%-80% and 80%-100% of Area Median Income, with a percentage of 12.9% and 12.0% respectively, and African American/Black households at 30%-50% with 39.9% of households that have one or more severe housing problems. Though these groups do not meet the ten percentage point threshold for disproportionate need, they are notably higher than the proportions of the population in the City as a whole.

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:

During the planning process for the preparation of the City of New Bern’s Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the City. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

The greatest housing problem facing the City of New Bern is the lack of affordable housing and the fact that many of the City’s lower income households are paying more than 30% of their total household income on housing related costs. The following information was noted: 1,355 White households were cost overburdened by 30% to 50%, and 870 White households were severely cost overburdened by greater than 50%; 910 Black/African American households were cost overburdened by 30% to 50%, and 870 Black/African American households were severely cost overburdened by greater than 50%; 60 Asian households were cost overburdened by 30% to 50%, and 75 Asian households were severely cost overburdened by greater than 50%; and lastly, 170 Hispanic households were cost overburdened by 30% to 50%, and 199 Hispanic households were severely cost overburdened by greater than 50%.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	8,265	2,545	2,075	85
White	5,420	1,355	870	35
Black / African American	2,045	910	965	45
Asian	270	60	75	0
American Indian, Alaska Native	30	10	0	0
Pacific Islander	0	0	0	0
Hispanic	445	170	99	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

Black/African American households were disproportionately affected by a housing cost overburden in the City of New Bern. Black/African American households were considered to be severely cost overburdened,

where 46.5% of the total cases of households that were considered cost overburdened by greater than 50%. This is over ten percentage points higher than the 31.9% of the total number of households that the Black/African American category comprises. Black/African American households also made up a majority of the households with no or negative income with 52.9% of the total cases in that income category.

A total of 1,355 White households were considered cost overburdened by between 30% and 50%, which is 53.3% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is below the 65.5% of the total number of households that the White category comprises. A total of 910 Black/African American households were considered cost overburdened by between 30% and 50%, which is 35.8% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly above the 31.9% of the total number of households that the Black/African American category comprises. A total of 60 Asian households were considered cost overburdened by between 30% and 50%, which is 2.4% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly below the 3.8% of the total number of households that the Asian category comprises. A total of 170 Hispanic households were considered cost overburdened by between 30% and 50%, which is 6.7% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly above the 5.0% of the total number of households that the Hispanic category comprises.

A total of 870 White households were considered severely cost overburdened by greater than 50%, which is 41.9% of the total cases of households that were considered cost overburdened by greater than 50%. This number is below the 65.5% of the total number of households that the White category comprises. A total of 75 Asian households were considered severely cost overburdened by greater than 50%, which is 3.6% of the total cases of households that were considered cost overburdened by greater than 50%. This number is slightly higher than the 3.8% of the total number of households that the Asian population comprises. A total of 9 Hispanic households were considered severely cost overburdened by greater than 50%, which is 4.8% of the total number of households that were considered cost overburdened by greater than 50%. This number is slightly below the 5.0% of the total number of households that the Hispanic category comprises.

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?**

The racial composition of households in the City of New Bern, according to the 2016-2020 American Community Survey, was 65.5% White; 31.9% African American/Black; 3.8% Asian; and 0.34% American Indian. The Hispanic or Latino population was 5.0%.

In the 0%-30% of Area Median Income category, African American/Black households had one or more housing problems, with a disproportionate need at 55.6%. Also, in the 30%-50% of Area Median Income category, African American/Black households had one or more housing problems, with a disproportionate need at 47.5%.

In the 0%-30% of Area Median Income category, the African American/Black ethnic group has a disproportionate need in terms of severe housing problems at 56.9% of the total households in that income category. The Asian population has disproportionate needs in both the 30%-50% and 80%-100% of Area Median Income categories at 14.2% and 36.0% of the total households in those income categories, respectively.

According to the 2016-2020 CHAS data, 26.6% of all White households, 46.3% of Black/African American households, 27.1% of Asian households, and 41.1% of Hispanic households are cost-overburdened by 30% or more. When examining housing problems, 22.9% of White households, 42.8% of Black/African American households, 22.7% of American Indian and Alaska Native households, 59.1% of Asian households, and 42.4% of Hispanic households have a housing problem. The populations most affected by cost overburdens are Black/African American households, American Indian and Alaska Native households, Asian households, and Hispanic households. The numbers are much lower for severe housing problems, with 10.7% of White households, 25.1% of Black/African American households, 48.1% of Asian households, and 20.8% of Hispanic households are experiencing severe housing problems. Overall, these numbers show that African American/Black households and Asian households in the City of New Bern are much more likely to experience a housing problem than to be cost overburdened, and that minority households in general are more likely to be cost-overburdened and have a housing problem than White households.

There is a Burmese refugee population in the City of New Bern, which is assumed to be included in the Asian household population at 0%-50% area median income. Based on the 2016-2020 CHAS data, this population is more likely to have housing problems at 7.4%, and more likely to have severe housing problems at 9.5%. Though these numbers are not large enough to account for a disproportionately greater need for this racial or ethnic group when compared to the total Asian household percentage of 3.8%, the occurrences of housing problems for this population are relatively high and should be noted.

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

When comparing the housing problem numbers to the cost-overburdened numbers, it seems that cost overburdens affect all minorities, but African American/Black families are most likely to be cost overburdened or severely cost overburdened. 46.5% of African American/Black households are considered severely cost overburdened. African American/Black populations also have a disproportionate amount of housing problems and severe housing problems, such as overcrowding or incomplete kitchen or plumbing facilities. 55.6% of this population at 0%-30% area median income has at least one housing problem, and 56.9% of this population at 0%-30% area median income has at least one severe housing problem. Consultations with social service providers and housing providers support this theory, as these organizations have described the poor housing conditions in the largely Black/African American neighborhoods. It can only be assumed that these housing burdens have gotten worse, as housing prices have risen in the years since the last Five-Year Plan. Renting is more common for the residents in the majority Black/African American neighborhoods. Rents in those areas have increased significantly while incomes have not. Thus, there is a need to provide assistance for the Black/African American neighborhoods in the City of New Bern.

The Burmese refugee population has experienced housing burdens disproportionately. Asian households at 0%-50% of area median income are more likely to face housing problems such as overcrowding or incomplete kitchen or plumbing facilities, and cost overburden, with 7.4% of households experiencing at least one housing problem, and 9.5% of households experiencing at least one severe housing problem.

Hispanic or Latino households at 80%-100% of area median income are more likely to face housing problems such as overcrowding or incomplete kitchen or plumbing facilities and cost overburden, with 19.1% of households experiencing at least one housing problem, and 12.0% of households experiencing at least one severe housing problem.

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

The Black/African American population is concentrated in two areas east of the Downtown: around the Trent Court public housing development along the Trent River and in the Duffyfield Neighborhood north of Neuse Boulevard. The most recent data available on the concentration of racial or ethnic minorities is the 2018-2022 ACS data. According to this data, the City of New Bern has a minority population of 44.0% of its total population. The HUD definition of a minority neighborhood is "a neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole. The neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole, or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceed 50 percent of its population." Black/African American population concentration in the City is concentrated in neighborhoods with groups of 50% or more, as the entire population makes up 32.0% of

the City. Neighborhoods of African American/Black concentration are C.T. 9604, B.G. 1 and B.G. 2; C.T. 9605, B.G. 4; C.T. 9606, B.G. 2, B.G. 3, and B.G. 4; and C.T. 9608, B.G. 1, B.G. 3, and B.G. 4;

According to the 2018-2022 ACS data, Asian population of the City is 6.5%. C.T. 9606 B.G. 4 has a high Asian population concentration at 37.8%. C.T. 9606, B.G. 2 and C.T. 9607 B.G. 1 and B.G. 2 also have a high Asian population concentration at 24.7%, 17.1%, and 13.8%, respectively.

Additionally, the Hispanic or Latino population of the City is 6.7%. C.T. 9605.02 B.G. 2 has a high Hispanic or Latino population at and 34.1%. C.T. 9605.02 B.G. 2, C.T. 9609 B.G. 2, C.T. 9601.03 B.G. 1, and C.T. 9610.04 B.G. 3 also have higher concentrations of Hispanic or Latino residents that are more than 10 percentage points higher than the City's Hispanic or Latino population as a whole.

Attached to this Plan are maps which illustrate the City of New Bern's demographics which are included in the Exhibits section of the Plan.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of the City of New Bern’s mission is to:

- Provide equitable housing options throughout the community,
- Provide opportunities to increase the self-sufficiency of the residents,
- Revitalize the neighborhoods by partnering with government and local agencies.

The Housing Authority of the City of New Bern is not rated as a “troubled” agency by HUD.

The Housing Authority of the City of New Bern owns and professionally manages family communities and elderly/disabled rental apartments. NBHA had one (1) public housing development: Trent Court. NBHA had a total of 218 public housing units with 110 accessible units. NBHA also owns and manages Section 8 Housing for elderly residents in New Bern Towers. There are 106 units in New Bern Towers.

The waiting lists for Trent Court and New Bern Towers are both currently open. The breakdown of the public housing waiting list (Trent Court only) by requested unit size are 11 one-bedroom units, 99 two-bedroom units, and 86 three-bedroom units, and a total of 195 individuals as of April 1, 2024 (the last waiting list available). With public housing occupancy at 96%, and the removal of units in Trent Court due to flooding from Hurricane Florence, there is a greater demand than supply.

The Housing Authority of the City of New Bern does not support any homeownership initiatives. Twin Rivers Opportunities, Inc. administers 995 Section 8 Housing Choice Vouchers as of March 20, 2024. There were 1,300 families/individuals on the Housing Choice Voucher waiting list as of March 20, 2024 (the last waiting list available). The waiting list is currently open.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	567	751	18	729	0	1	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	69	104	9	95	0	0	
# of Disabled Families	0	0	103	178	7	170	0	0	
# of Families requesting accessibility features	0	0	567	751	18	729	0	1	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	11	80	6	74	0	0	0
Black/African American	0	0	554	670	12	654	0	1	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	2	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 24 – 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			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	5	5	0	5	0	0	0
Not Hispanic	0	0	562	746	18	724	0	1	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

NBHA asks in writing for all applicants and resident families if they require any type of accommodations, on their intake application, reexamination documents, and notices of adverse action by NBHA. A specific person and phone number is provided as the contact person for requests for accommodation for persons with disabilities.

NBHA has one (1) Section 8 community that is currently designated as Housing for Elderly Residents, which is New Bern Towers with 106 units. There are eight (8) disabled units in New Bern Towers. Currently, the Housing Authority of the City of New Bern does not plan to designate any additional public housing units in the housing authority inventory for occupancy only by elderly families or families with disabilities. There are 110 units in Trent Court that are accessible to the elderly and/or disabled.

The Housing Authority has been working to make reasonable accommodations to its public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility, visual, and hearing impairments. The Housing Authority is committed to providing accommodations for any resident who is in need and requests them.

According to NBHA's 2023 Five Year and Annual Plan, Hurricane Florence reduced the housing supply in a City that was already in need of additional affordable, quality housing. In response, the NBHA has decided to pursue the following strategies: demolishing outdated units and fostering the development of a comprehensive affordable housing initiative through mixed use development, vouchers, and LIHTC programs.

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

The most immediate needs of Public Housing residents is for employment, training, and transportation. The immediate needs of Housing Choice voucher holders is similar, but there is a lack of safe, sound, and affordable housing units that are available for rent and within the HUD-FMR rent allowance. The severe damage that Hurricane Florence caused to the housing stock in the area limits the amount of available housing and at the same time has increased the demand.

With public housing occupancy at 96%, and much of the housing stock in the City in need of repairs, there is more demand than supply. Also, there is a shortage of availability of Section 8 Vouchers, which is evidenced by the fact that Twin Rivers Opportunities, Inc's waiting list is currently open, but the Section 8 Housing Choice provider's waiting list grew.

Twin Rivers Opportunities, Inc. runs the Family Self-Sufficiency (FSS) Program for the Housing Authority. The program gives Section 8 Voucher Holders the opportunity to establish and reach goals that they set for themselves and their families, as well as save a significant amount of money. Section 8 Voucher Holders may also use their vouchers to realize the American dream of becoming a homeowner. Both of

these opportunities are available to Section 8 holders who choose to become participants in the Section 8's Family Self-Sufficiency Program. There are two parts to the program. The first part of the program is the Self-Sufficiency Program where participants have the opportunity to work towards and meet goals that they set for their families as well as save money that will become theirs when they have completed their goals. The second part of the program is the Homeownership Program. In this part of the program, a Section 8 participant can choose to use his or her Section 8 Voucher to assist with the purchase and downpayment of a home, and the monthly costs of a mortgage in place of rent.

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

These public housing residents needs are similar to the population at large, which is based on the fact that there is a shortage of decent, safe, sanitary, and affordable housing in the City.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of New Bern is part of the NC Balance of State Continuum of Care. The Balance of State is split into thirteen (13) regional groups, each consisting of the governance structure for a CoC. The CoC is governed by a Board that was restructured to reflect the diverse groups across the CoC's 79 counties that may experience homelessness. The Board sets priorities and strategies and is organized into work groups to provide feedback on the goals and strategies of the CoC. Working groups identify regional and local homeless issues and evaluate the strategic actions planned by the CoC. The State of North Carolina sets funding priorities, receives and allocates ESG funds through a competitive application process, completes the Quarterly Performance Report (QPR) and evaluates data through HMIS. The City of New Bern is a member of Region 13, which contains Craven, Pamlico, Jones, Onslow, and Carteret Counties.

The CoC Steering Committee has approved written standards that conform to best practices for Street Outreach, Emergency Shelter, Transitional Housing, Prevention and Rapid Rehousing, Permanent Supportive Housing, and Coordinated Entry Programs. There are additional policies for follow-ups to those that have exited Rapid Re-Housing, Anti-Discrimination, and Emergency Transfers based on the Violence Against Women Act (VAWA). The Balance of State CoC provides additional guidance to rural Continuums of Care.

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):

Chronically homeless individuals and families – The Chronically Homeless are defined as an individual or family that is homeless and lives or resides in a place not meant for human habitation, a safe haven or in an emergency shelter; has been homeless and living there continually for at least one year or on at least four separate occasions in the last three years; and has an adult head of household (or a minor head of household if no adult is present in the household) with a diagnosable substance use disorder, serious mental illness, developmental disability (as defined in Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 (42 U.S.C 15002)), post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability, including the co-occurrence or two or more to those conditions. According to Point In Time count data, Craven County counted 9 chronically homeless people in 2021, 3 in 2022, and 1 in 2023. There

were no chronically homeless families with children. There appears to be a need in the area for outreach and services for the chronically homeless adult population.

Families with children – The Point In Time count for 2023 counted 3 homeless households with children in Craven County. Numbers were lower in 2022 with 1 homeless household with 4 persons. The homeless households in 2023 included 3 homeless households for a total of 8 persons.

Veterans and their families – There are large numbers of Veterans and support systems in place because of the nearby military base in Havelock. Homeless Veterans often require additional services, with mental health services being the most commonly cited need. The number of homeless Veterans in Craven County has risen from 2 in 2021, to 5 in 2022, and 11 in 2023.

Unaccompanied youth – Teens aging out of foster care, and young adults in the 18-24 age transition stage are difficult to locate. Many of them are staying with friends and family temporarily, but are technically homeless. Unaccompanied youth may also move between different shelters. There was 1 unaccompanied youth counted in the 2021 Point In Time count; 3 unaccompanied youth counted in 2022; and 1 unaccompanied youth counted in 2023 for Craven County.

Nature and Extent of Homelessness: (Optional)

Race: N/A	Sheltered: N/A	Unsheltered (optional) N/A
Ethnicity: N/A	Sheltered: N/A	Unsheltered (optional) N/A

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

Though many of the barriers to emergency housing in the City of New Bern and Craven County have been removed, it remains a challenge to rapidly re-house families. The Point In Time count for 2021 counted no homeless households with children in Craven County. Numbers were higher in 2022 with 1 homeless household with 4 persons. The homeless households in 2023 included 3 homeless households for a total of 8 persons. Of the homeless households in 2023, 4 were unsheltered, but 26 persons were in emergency shelters.

The number of homeless Veterans in Craven County has risen from 2 in 2021, to 5 in 2022, and 11 in 2023. In addition to housing, there is a need for wrap around services for veterans. These services largely include mental health care and recovery systems for those with addictions. There are a number of instances of PTSD in the area due to the presence of the military base. Crossroads Adult Mental Health Services provides addiction counseling for Veterans, but they are limited to three (3) day emergency shelter stays. Volunteers transport Veterans with addictions to Crossroads for these services. Twin Rivers Opportunities, Inc. also administers a small number of VASH vouchers for Veterans.

Local social service agencies like NC Works work with the Continuum of Care to provide outreach to disabled veterans. If a homeless veteran is identified in Craven, Jones, or Pamlico County, the veteran is referred to the outreach program and a needs assessment is conducted by the Disabled Veteran Outreach Program.

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

Most individuals and families experiencing homelessness, regardless of race or ethnicity, are suffering from substance abuse problems, and/or they are uneducated when it comes to financial literacy. According to homeless providers, the homeless population of Craven County closely mirrors the population of Craven County.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Unsheltered Homelessness would refer to the segment of a homeless community who do not have ordinary lawful access to buildings in which to sleep, as referred to in the HUD definition as persons occupying "place not meant for human habitation", (examples: bus stop, beach, riverbed, van, RV, sidewalk). Many of the unsheltered homeless suffer from substance abuse and/or mental illness and are reluctant to abide by the rules of the shelter.

Sheltered Homelessness would refer to those in an emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided lacking a fixed nighttime residence. People will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days). People who are losing their primary nighttime residence, which may be a motel, hotel or a doubled up situation within 14 days and lack resources or support networks to remain housing are considered sheltered homeless as well. The sheltered homeless typically do not have a steady source of income, or any source of income.

The Point In Time Count for Craven County in 2023 counted a total of 43 homeless persons and 38 homeless households. Of these, only 8 persons, or 18.6%, were unsheltered. There were no persons in transitional housing, and 35 persons that were housed in an emergency shelter. There were no chronically homeless families with children nor any unaccompanied youths that were homeless in 2023. Of the 43 homeless people counted, only 1 (2.3%) were considered chronically homeless. There were 11 homeless veterans and none of the homeless veterans were considered chronically homeless. This indicates a need for greater outreach and shelter/housing options for these special needs groups.

Discussion:

Not Applicable.

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

Introduction:

The assessment of non-homeless special needs includes the following:

- Elderly persons (age 65 years and older)
- Frail elderly
- Persons with mental, physical and/or developmental disabilities
- Persons with alcohol or other drug additions
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

The housing need of each of these groups were determined by consultation with social service providers and statistical information provided by social service provider agencies.

Describe the characteristics of special needs populations in your community:

Elderly Persons are defined as persons who are age 65 years and older. According to the 2018-2022 American Community Survey, elderly persons represent 23.4% of the City's total population. Approximately 40.6% of the elderly population are age 75 years and older. In addition, roughly 19.3% of total households in the City are occupied by an elderly person living alone.

Frail Elderly are those persons who are elderly and have a form of disability, ranging from a hearing loss, vision difficulty, cognitive difficulty, ambulatory problems, and lack of self-help skills. It is estimated that approximately 33.1% of the total elderly population are frail elderly.

Persons with mental, physical and development disabilities, according to the ACS data for 2018-2022, persons with a disability comprise 15.1% (4,616 persons) of the City of New Bern's total population.

Persons with HIV/AIDS and their families comprise a small percentage of the County's overall population. In 2022, it is estimated that there were 262 individuals who have been diagnosed with HIV/AIDS living in Craven County with 10 new diagnoses in 2022. This is based on the North Carolina "2022 Annual HIV Surveillance Summary Report." Approximately 67.8% of those with HIV/AIDS living in the Region 10 of the North Carolina Regional Networks of Care and Prevention are males. Males are disproportionately affected and the HIV/AIDS population is still growing in numbers. There are no statistics available only for the City of New Bern.

Victims of Domestic Violence, dating violence, sexual assault and stalking are increasingly seeking shelter. There has been an increase in victims as a result of (but not limited to) the stress caused by flood

damage. Coastal Women’s Shelter has been working with victims of domestic violence and sexual assault in the Craven County and Eastern North Carolina area to provide free and confidential services to victims of domestic and sexual violence and to the significant others of victims. Coastal Women’s shelter has a total of 16 beds for those fleeing domestic and sexual violence and those beds are in high demand, exacerbated by rising housing costs.

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

There is a severe need for supportive services associated with mental health care in the City of New Bern and Craven County. There are no public programs for drug and alcohol counseling or mental health care in the area. Many people with mental health issues live in assisted living facilities or find themselves incarcerated because of this lack of services. There are no follow-up services for people that seek drug addiction treatment or their families.

The North Carolina Health Department has clinics for people with communicable diseases and STIs, which can also be used by people with HIV/AIDS. The local HIV Consortium is based out of Greenville, NC in neighboring Pitt County. The Craven County Health Department tracks, monitors, and tests for HIV in the local jail populations, where the population is most likely to spread HIV. However, they have not seen an increase in HIV rates in the last year of recorded data.

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

Persons with HIV/AIDS and their families comprise a small percentage of the County’s overall population. In 2022, it is estimated that there were 262 individuals who have been diagnosed with HIV/AIDS living in Craven County with 10 new diagnoses in 2022. This is based on the North Carolina “2022 Annual HIV Surveillance Summary Report.” Approximately 67.8% of those with HIV/AIDS living in the Region 10 of the North Carolina Regional Networks of Care and Prevention are males. Males are disproportionately affected and the HIV/AIDS population is still growing in numbers. There are no statistics available only for the City of New Bern.

Persons living with HIV/AIDS and their families need supportive services, such as access to treatment and health care, insurance, medications, counselors or life coaches, support groups, job training and education, and transportation.

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

Not Applicable.

Discussion:

The needs for these various groups of the Special Needs Population are only estimates, based on HUD data, U.S. Census Data, ACS data and interviews with housing providers and social service agencies. Accurate statistics are not available for all of these groups, so therefore “best estimates” are presented.

While many supportive service providers for the special needs population are located in the City of New Bern, their service area and clients are in Craven County, and often span the entire Eastern Carolina region. Therefore, the statistics are not limited to just the City of New Bern.

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

Describe the jurisdiction's need for Public Facilities:

- The City is currently working on Phase 3 for the Duffyfield park project, developing wetlands, lifts, parks, design, and greenways.
- There are limited bus shelters for pedestrians and public transit riders.
- Parks always require infrastructure upgrades and ADA adjustments.
- Henderson Park requires field improvements and is currently in the design process.
- Mark Marietta Park has a need for more sidewalks and greenways to get people to the parks.
- Due to its central location, the Stanley White Recreation Center can serve as a community hub and requires improvements so that it can serve as a resource center for health and other public services.
- The current location of the Stanley White Recreation Center is in a floodplain. There is a need to either raise the elevation of the site or move the location.
- Stakeholders suggested that underutilized properties and vacant lots in the city could be improved to host mobile, temporary structures for business purposes like a farmer's market, kitchen facilities, or local food vendors.
- Stakeholders also suggested that there is a need for multi-agency warehouse space to better serve the growing needs of public service providers in New Bern.
- The Volt Center is very popular among City residents and may require improvements to match the demand and provide more space for different fields of career training and workforce development.
- There is a need for programming at the City's parks. This is especially true of the park at the Stanley White Recreation Center, which is closely tied to the City's poorest community and provides mentorship opportunities for the area's children.
- Weatherization is needed for most structures in the City and will remain necessary as more hurricanes, flooding, or other inclement weather continue to affect the City.
- Abundant Life Community Services owns a community resource hub in the Duffyfield community that will require improvements to its heating, cooling, and air systems that can help prevent the spread of Covid-19 and other airborne diseases.

How were these needs determined?

These needs for public facilities were determined through:

- Resident surveys;
- Agency needs surveys;
- Interviews with City staff, City Manager, City's Department of Development Services staff, other City and County agencies, and stakeholder organizations;

- Public hearing comments on needs; and
- The City's Comprehensive Plan.

Describe the jurisdiction's need for Public Improvements:

- The sewer system is separate from the stormwater system. Stormwater drainage is a need throughout the City.
- Streets in the Greater Five Points/Duffyfield are narrow, lack sidewalks, and have poor drainage, with drainage issues impacting the right-of-way in certain corridors.
- Street lighting is poor in the Greater Five Points/Duffyfield Area.
- In Duffyfield, there is a severe lack of stormwater drainage. The area is in a floodplain. This affects the housing in the area, where the housing stock is already in need of repairs. Flooding makes these conditions worse.
- There is a need for resiliency improvements and redundancies in the infrastructure.
- There is also a desire for trails and sidewalks near the river.
- Bike lanes or bike paths in the city are either unsafe or nonexistent.

How were these needs determined?

These needs for public facilities were determined through the resident surveys; agency needs surveys; interviews with City staff, City Manager, City's Department of Development Services staff, and other City and County agencies; public hearing comments on needs; and the City's Comprehensive Plan.

Describe the jurisdiction's need for Public Services:

- Public transit is provided by CARTS in the City and County. The service is inadequate. Routes do not reach enough destinations. Buses typically do not arrive on time, and there is a high turnover rate for drivers.
- People who require drug addiction or homeless services are not served by public transit. The fixed bus routes do not go to the locations where these services are offered.
- There is a substantial need for mental health care in the City and the surrounding areas. There are high rates of PTSD, addiction to drugs and alcohol, and other mental health issues in New Bern and Craven County.
- Wraparound services for drug addicts, veterans, homeless people, and those with mental health issues are uncommon.

- Persons with criminal histories have trouble finding housing and employment. Services to assist ex-offenders are in place, but they are not common and they are at capacity.
- The number of survivors of domestic violence increased in the area during and after the Covid-19 Pandemic lockdowns. There is a need for more shelter space for victims.
- There is a need for child care, particularly for those who are seeking jobs or job training.
- Many residents in their 20s and 30s are seeking job training. Though there are jobs in outlying areas, there is a disconnect between the employers and the applicants for those jobs.
- There is a need to educate people on digital literacy because many forms and applications for services are online. Some people who are digitally illiterate and struggle to complete forms and applications.

How were these needs determined?

These needs for public facilities were determined through:

- Resident surveys;
- Agency needs surveys;
- Interviews with City staff, City Manager, City's Department of Development Services staff, other City and County agencies, and stakeholder organizations;
- Public hearing comments on needs; and
- The City's Comprehensive Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of New Bern, NC is the county seat of Craven County and is at the core of the New Bern, NC Metropolitan Statistical Area. It is located at the confluence of the Neuse River and Trent River, approximately 30 miles (48 km) north of the Atlantic Coast. MCAS Cherry Point, a large Marine base, is located 18 miles (29 km) south of New Bern in Havelock, NC. New Bern is also home to Carolina East Health, a large regional hospital. The area as a whole has become attractive to manufacturers such as Moen and Bosch home appliances. Both the military base and the manufacturing firms have attracted workers from outside the state, along with retirees who migrate to the area from outside North Carolina. Since 2013, there has been about a 4% increase in out-of-state residents to the City of New Bern every year. The City of New Bern has experienced a steadily increasing population since the 1980's, after it decreased slightly in the 1970's. In 2000, the City of New Bern had 10,006 Households and in 2022 it had 16,265, a 62.6% increase.

13% of all the owner-occupied housing units were built before 1950, which is over 70 years ago. About one-quarter (23.4%) of the housing was built between 1950-1979, and another quarter (28.2%) was built between 1980-1999. Since the year 2000, more than a third (35.4%) of the housing stock was built.

According to 2018-2022 American Community Survey Data, the City now has 8,279 owner-occupied housing units (58.3% of all occupied housing units) and 5,903 renter-occupied housing units (41.6 % of all occupied housing units). Compared to the 2013-2017 American Community Survey Data which had nearly a 50-50 split between owner-occupied and renter-occupied housing units, the proportion of owner-occupied units has risen.

The overall condition of the housing stock is adequate, but a small percentage of the housing stock is either neglected or not adequately maintained. According to the ACS data for 2018-2022, there are 2,069 vacant housing units in the City, which is approximately 13.7% of all the housing units. This is higher than both the housing vacancy rate of Craven County of 10.9% and the statewide vacancy rate of 12.1%.

The median home value as of 2022 was \$202,500 and the median contract rent was \$1,019/month for the same time period.

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

Introduction

According to the 2018-2022 ACS data, there are 16,265 total housing units. There are 14,182 occupied housing units (8,279 owner-occupied and 5,903 renter-occupied), which leaves 2,083 vacant housing units. The majority of the owner-occupied housing are 3 or more bedrooms (86% of all owner-occupied houses). Over a third (41%) of all renter-occupied households have 3 or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	10,055	63%
1-unit, attached structure	795	5%
2-4 units	1,150	7%
5-19 units	1,565	10%
20 or more units	1,135	7%
Mobile Home, boat, RV, van, etc	1,185	7%
Total	15,885	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	175	3%
1 bedroom	20	0%	960	16%
2 bedrooms	1,025	13%	2,355	40%
3 or more bedrooms	6,715	86%	2,405	41%
Total	7,770	99%	5,895	100%

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

The following number of units in the City of New Bern that are assisted with Federal, State and Local Programs is as follows:

- **Public Housing** - There are 218 public housing units in the City of New Bern.

- **Low Income Housing Tax Credit (LIHTC)** – According to HUD’s Low-Income Housing Tax Credit Database, there are a total of 1,234 Low Income Housing Tax Credit units in the City of New Bern as of the year 2022, all of which are considered low-income units. Of these, 84 are located in Carolina Avenue Apartments, which is owned by the New Bern Housing Authority.
- **Housing Choice Vouchers** – Twin Rivers Opportunities, Inc. administers 995 vouchers that are tenant based.

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

Due to extensive damage from Hurricane Florence, the NBHA lost 108 units in the Trent Court public housing development. The Housing Authority has a plan to demolish Trent Court Apartments and replace the site with mixed-income development. The Housing Authority will provide relocation services for residents that were displaced by the demolition.

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

There is a sufficient supply of housing units of various types within the City of New Bern. There are 8,279 owner-occupied housing units, 5,903 renter-occupied housing units, and approximately 2,083 vacant units. Of the vacant units, more than half are available, or approximately 463 are for rent and 236 are for sale. The problem is not the “availability” of units in the City of New Bern, it is the “affordability” and the “quality” of some units in the City. The need for affordable housing for singles is evidenced by the Housing Authority’s public housing waiting lists.

The majority of applicants on the public housing waiting list (51%) are waiting for a two bedroom unit. After those with extremely low incomes, the applicants most likely to be on the public housing waiting list are those with a disability. There are 99 persons on the public housing waiting list that are waiting for a one bedroom apartment, 9 that identify as elderly or near-elderly, and 7 with a disability. Because the entirety of the persons on the public housing waiting list have incomes at or below 30% AMI (70% extremely low income), it stands to reason that many of the two person households waiting for a zero or one bedroom unit are extremely low income. There are 1,300 persons on the Section 8 Housing Choice Voucher waiting list.

Describe the need for specific types of housing:

The need for more affordable housing was exacerbated by the damage from Hurricane Florence and further by the nationwide rental market surge during and after the Covid-19 Pandemic. Trent Court,

NBHA's family housing complex, suffered severe flood damage in 108 units, all of which have been demolished or are scheduled for demolition. The residents who were displaced by Hurricane Florence were given Tenant Protective Vouchers by Twin Rivers Opportunities, Inc. to relocate. This reduction in affordable units in the City has become a problem for all residents that are seeking affordable housing. The City has since responded by applying for a LIHTC project on Carolina Avenue, which has 84 units of affordable housing, but more units are needed to meet the demand.

According to consultation with stakeholders, there is a need for affordable senior housing in the City of New Bern, which is exacerbated by the City's aging population and a number of older residents moving to the City in retirement.

Discussion

According to the 2018-2022 ACS data, there are more owner-occupied housing units than renter-occupied units in the City of New Bern, with 58.4% being owner-occupied and 41.6% being renter-occupied. The goal of the City of New Bern is to encourage home ownership for those in the Greater Five Points target area, and improve rental housing conditions throughout the City. The City has been using its limited financial resources to encourage home ownership and help owner-occupied households rehabilitate their homes.

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

Introduction

The cost of housing has increased from \$147,700 to \$160,500 over 11 years for a single family home. The median home value reported by the 2016-2020 American Community Survey is \$160,500. According to Zillow, the median list price for a home in the New Bern area in March 2024 was \$344,000, which is 28.2% higher than the median sale price in New Bern of \$268,269.

The cost of rent has increased by 6% during the period from 2009 to 2020, and the rental vacancy rate in 2022 is at 7.2%, which is higher than the homeowner vacancy rate of 2.7%. These numbers seem to show a higher demand for homeownership.

The City needs to continue its efforts to increase homeownership among residents of the City of New Bern and maintain affordable rental options for the elderly and disabled.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	147,700	160,500	9%
Median Contract Rent	623	660	6%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,710	29.0%
\$500-999	3,490	59.2%
\$1,000-1,499	515	8.7%
\$1,500-1,999	145	2.5%
\$2,000 or more	20	0.3%
Total	5,880	99.8%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	775	No Data
50% HAMFI	1,735	810
80% HAMFI	4,010	2,455

Number of Units affordable to Households earning	Renter	Owner
100% HAMFI	No Data	3,175
Total	6,520	6,440

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	829	834	1,092	1,465	1,860
High HOME Rent	829	834	1,082	1,242	1,488
Low HOME Rent	661	708	850	981	1,095

Table 31 – Monthly Rent

Data Source Comments: HUD HOME Rent Limits

Is there sufficient housing for households at all income levels?

Based on the HUD - CHAS data in the chart above, 68.2% of rental housing is affordable for low-income families and individuals with incomes at or below 80% of Area Median Income. This is based on the HUD-FMR which is lower than the average rent on the private market. Slightly less than half (49.3%) of housing for homeowners is affordable for those at 100% or below of Area Median Income. However, this information from the ACS data is not consistent with the actual sales prices in the private market. According to CHAS data, there is not sufficient housing for all income levels due to the cost over burden criteria for the following groups:

The following households have housing costs that are 30% to 50% of their AMI:

- White households = 1,355 or 10.4% of total households
- Black/African American households = 910 or 7.0% of total households
- Asian households = 60 or 0.1% of total households
- Hispanic households = 170 or 1.3% of total households

The following households have housing costs that are greater than 50% of their AMI:

- White households = 870 or 6.7% of total households
- Black/African American households = 965 or 7.4% of total households
- Asian households = 75 or 0.6% of total households
- Hispanic households = 99 or 0.8% of total households

When examining the percentage of each racial or ethnic group that have a housing problem, severe housing problem, or are housing cost overburdened, compared to that racial or ethnic group overall, a different picture presents itself. According to the 2016-2020 CHAS data, 15.9% of all White households, 21.9% of Black/African American households, 22.7% of American Indian and Alaska Native households, 12.0% of Asian households, and 26.2% of Hispanic households are cost-overburdened by 30%-50%, while 10.2% of White households, 23.3% of Black households, 15.0% of Asian households, and 15.3% of Hispanic households were cost overburdened by over 50%. When examining housing problems for households at median income or less, 22.9% of White households, 42.8% of Black/African American households, 59.1% of Asian households, and 42.4% of Hispanic households have a housing problem. When comparing these numbers to the cost-overburdened numbers, it seems as though housing problems are affecting households of all races more than cost overburdens. The numbers are often higher for severe housing problems, with 10.7% of White households, 25.1% of Black/African American households, 48.1% of Asian households, and 20.8% of Hispanic households are experiencing severe housing problems. Overall, these numbers show that many residents of the City of New Bern have a severe housing problem, African American/Black households in the City of New Bern are much more likely to experience a severe housing problem than to be cost overburdened, and that minority households in general are more likely to be cost-overburdened and have a housing problem than White households.

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

With an increasing population of out-of-state migrants moving into the area while the number of available units remains stagnant or declines due to damage from flooding, housing prices will continue to rise. Correspondingly, the amount of affordable housing will decrease as rents and sales prices increase. The median income in the City of New Bern has increased at a slower rate than the increase in the price of housing. This could cause additional housing affordability issues.

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

According to Rentometer (www.rentometer.com), it is estimated that the Area Median Rent for a one bedroom apartment is \$1,200 per month, for a two bedroom apartment is \$1,150 per month, for a three bedroom apartment \$1,800 per month, and for a four bedroom apartment \$2,200 per month. These estimates are higher than the HOME rents and Fair Market rents for one-, two-, three-, and four-bedroom apartments in Craven County. Housing affordability is the biggest housing problem for low-income families and individuals according to the CHAS data, indicating a need for housing subsidies and assistance.

Discussion

The housing market is strong in the City of New Bern, but affordability and housing quality are becoming an increasing problem for the lower income residents.

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

Introduction

According to the 2018-2022 ACS data, the City of New Bern contains 3,308 housing units that were constructed prior to 1960, which is 20.3% of all the total housing units in the City. Less than 20% of the housing units were built within the last ten (10) years. Of all the 16,265 total housing units, 14,182 are occupied.

Definitions

The following definitions are used in the table below:

“Selected Housing Conditions:”

- Over-crowding (1.01 or more persons per room)
- Lacking a complete kitchen
- Lack of plumbing facilities and/or other utilities
- Cost overburden

“**Substandard Condition:**” Does not meet code standards, or contains one of the selected housing conditions.

“**Suitable for Rehabilitation:**” The amount of work required to bring the unit up to minimum code standards, and the existing debt on the property, together are less than the fair market value of the property.

“**Not Suitable for Rehabilitation:**” The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,265	29%	2,540	43%
With two selected Conditions	15	0%	350	6%
With three selected Conditions	10	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	5,480	71%	3,005	51%
Total	7,770	100%	5,895	100%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,065	39%	1,850	31%
1980-1999	2,324	30%	2,240	38%
1950-1979	1,754	23%	1,335	23%
Before 1950	635	8%	475	8%
Total	7,778	100%	5,900	100%

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,389	31%	1,810	31%
Housing Units build before 1980 with children present	1,265	16%	440	7%

Table 34 – Risk of Lead-Based Paint

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

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			2,083
Abandoned Vacant Units			2,083
REO Properties	2	1	3
Abandoned REO Properties	2	1	3

Table 35 - Vacant Units

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

Need for Owner and Rental Rehabilitation

Based on consultation with the City of New Bern’s Housing providers, the greatest need for rehabilitation work is in the Greater Duffyfield Area (expanded to the Greater Five Points Area to include Trent Court) and the Pembroke area. The Greater Duffyfield Area’s homes and structures were largely in need of rehabilitation before the hurricane. The area lies mainly in a floodplain and has experienced extensive damage from Hurricane Florence, which exacerbated the housing problems in the area. The Pembroke area, which is located south of State Route 17, has poor housing stock as well, but lies outside the floodplain.

The Greater Five Points Transformation Plan addresses many of the housing issues in the Greater Duffyfield Area. The plan also calls for enhancing code enforcement, marketing homeowner rehabilitation

programs in the area, increasing homeownership in the area while creating infill housing, and partnering with volunteer groups to provide other neighborhood rehabilitation programs.

One common thread identified by many of the various social service, housing, homeless, and economic development agencies is the effect of Hurricane Florence. All problems related to homelessness and housing stock were exacerbated. There is a need to elevate much of the housing stock that lies in floodplains in preparation for the next flood.

The needs for rental rehabilitation was discussed. The majority of the housing in the Greater Duffyfield Area is single family detached renter-occupied housing. Often, this housing stock has at least one housing problem. There is a concern that landlords that receive funding to rehabilitate these homes will then rent them out to tenants at a higher rate which will displace more residents.

Another need identified through consultation is for a program that improves the efficiency of housing and lowers utility bills. Many householders spend a disproportionate amount of money on their utilities due to poorly insulated housing, missing windows, and other sources of energy inefficiency.

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

There are approximately 2,690 (32.4%) owner-occupied and 1,995 (33.8%) renter-occupied housing units that were built prior to 1980. Based on that, approximately 49.9% of the City's housing stock may contain LBP hazards.

Discussion

The City needs to access funds to rehabilitate homes and to construct new housing to replace the vacant and dilapidated units.

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

Introduction

The Housing Authority of the City of New Bern is a small housing authority that owns and professionally manages family communities and elderly/disabled rental apartments. The apartments are located throughout the City of New Bern. NBHA had one (1) public housing development: Trent Court. NBHA has a total of 218 public housing units, with 110 accessible units. NBHA also owns and manages Section 8 Housing for elderly residents in New Bern Towers and LIHTC Housing in Carolina Avenue Apartments. There are 106 units in New Bern Towers and 84 units in Carolina Avenue Apartments.

Twin Rivers Opportunities, Inc. assists families who wish to live in privately owned housing and receive rental subsidy through the Housing Choice Voucher Program instead of NBHA. Twin Rivers Opportunities administers 995 as of March 20, 2024.

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	0	0	579	880	34	846	0	13	28
# of accessible units									

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

Table 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

Describe the supply of public housing developments:

- Trent Court (Family) – 218 units

NBHA also owns and manages Section 8 Housing for elderly residents in New Bern Towers and LIHTC Housing in Carolina Avenue Apartments. There are 106 units in New Bern Towers and 84 units in Carolina Avenue 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:

There is a total of 218 public housing units in the City of New Bern. The properties owned by the Housing Authority are over 80 years old. The properties received a passing score on their physicals by HUD.

Public Housing Condition

Public Housing Development	Average Inspection Score
Trent Court Apartments	26

Table 37 - Public Housing Condition

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

The Housing Authority of the City of New Bern has determined the needs of the properties at Trent Court and New Bern Towers. The NBHA recently submitted its Five-Year Plan Update for its FY 2023 through FY 2028 Public Housing Capital Fund Program Grant and submitted its complete Five-Year Plan for FY 2023-2028 in September 2022. The Capital Fund Grant award for FY 2023 was \$801,177. The NBHA proposed various activities to improve the overall living environment in New Bern Towers and the transformation plan for Trent Court. The needs of the Housing Authority properties, the results of the sale of the Craven Terrace property, and the plan to transition public housing away from Trent Court were discussed at New Bern Towers on September 13, 2022. Eleven guest attendees (including residents) and seven employees from the NBHA attended the meeting, and the Executive Director for NBHA reported on the 2023 Capital Fund plan and discussed the future of the Trent Court development. The application for the demolition of Trent Court will be submitted for demolition in two phases, which will not be done with FEMA funding in spite of the 108 units damaged in the storm. The 108 residents affected by the flood have been given Tenant Protective Vouchers and have found other housing, and the Housing Authority will be responsible for the relocations of the tenants in the second phase of demolitions, which will include the remaining Trent Court buildings.

The work items for the Housing Authority’s properties are as follows:

Trent Court:

- The housing will be demolished in two phases. The first phase will include the 13 flood-damaged buildings. The rest of the Trent Court units will be demolished and then rebuilt in the second phase.
- The Trent Court site will be developed with a mix of lofts, condominiums, market rate rentals, retail, and affordable housing.

The Housing Authority will expend its 2024 Capital Fund on the following projects:

- Major unit rehab
- Assessing roof conditions and replace as necessary
- Repairing or replacing bathtubs
- Repairing or replacing A/C units
- Painting units as needed
- Purchasing appliances
- Administration and staff development
- Support activities

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

According to the Five Year and Annual Plan for 2023-2028, NBHA's progress in meeting their mission and goals states that NBHA set the goal of cooperating with the City of New Bern and other neighborhood partners to promote neighborhood revitalization and economic development in designated areas of the City, as evidenced by the resident input in the development of the Gateway Renaissance Plan and Greater Five Points Transformation Plan. NBHA has an active Advisory Board (which includes residents) that expresses needs for both the New Bern Towers community and the public housing under the Housing Authority of the City of New Bern as a whole. Trent Court formerly had an active resident council, but Hurricane Florence caused the council to disband, and the residents of Trent Court have struggled to restore it.

Section 8 Voucher Holders have the opportunity to set and reach goals that they set for themselves and their families as well as save a significant amount of money. Section 8 voucher holders may also use their vouchers to realize the American dream of becoming a homeowner. Both of these opportunities are available to section 8 holders who choose to become participants in Section 8's Family Self-Sufficiency Program. There are two parts to the program. The first part of the program is the Self-Sufficiency program where participants have the opportunity to work towards and meet goals that they set for their families as well as save money that will become theirs when they have completed their goals. The second part of the program is the Homeownership Program. In this part of the program, a section 8 participant can choose to use his or her section 8 voucher to assist with the purchase and payment of a home. Each part of the Self-Sufficiency program is detailed below.

Family Self-Sufficiency (FSS) is a voluntary HUD program that encourages and assists families to become self-sufficient. Anyone currently on the Section 8 Housing Choice Voucher program is eligible for this program. FSS offers a financial incentive to families through an escrow account, which is based on an increase in a family's earned income. An example of an increase in earned income would be when a family member has a pay raise, obtains employment or has an increase in his or her working hours that results in an increase in the portion of rent that the family pays each month. For example, if a family member begins working 40 hours per week, and the family's rent increases by \$25.00 dollars per month, that

\$25.00 dollars goes into an escrow account that the Housing Authority establishes for the family. This account becomes available to the family when the family successfully completes their FSS Contract of Participation. Depending upon each participant's situation, the FSS Program can connect tenants with job training, resource planning, credit repair resources, basic skills education, high school equivalency (GED) programs, post-secondary education, and assistance with securing meaningful employment. Advisors provide emotional support, case management, and personalized assistance.

Eligible Section 8 Voucher holders may now use their vouchers to assist in the purchase of their own home through the Section 8 Homeownership Program. The voucher assistance provides a partial payment toward the mortgage every month. Participants are assisted with budgeting and credit repair as needed, provided with homeownership education, and given support every step of the way as they purchase their home.

Discussion:

The Housing Authority of the City of New Bern has been the primary provider of housing for the very low- and extremely low-income residents of the City of New Bern. Twin Rivers Opportunities, Inc. is the Section 8 Housing Voucher provider, and it is a separate entity from the Housing Authority. The Housing Authority of the City of New Bern assists individuals and families through its Public Housing Communities and Low Income Housing Tax Credit Communities. Twin Rivers Opportunities, Inc. assists families through its Section 8 Housing Choice Vouchers program.

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

Introduction

Religious Community Services, Coastal Women’s Shelter, and other City and County service groups are the providers of housing and supportive services for the City of New Bern’s homeless and at risk of being homeless population. There are a total of 53 beds in the City of New Bern.

Religious Community Services is the lead entity in the area on providing services and support for the homeless. Religious Community Services has thirty-seven (37) Emergency Shelter Beds that can be adjusted to accommodate all groups experiencing homelessness. Coastal Women’s Shelter has an additional sixteen (16) beds for domestic abuse victims, three (3) of which are infant cribs. All beds in Craven County are Emergency Shelter beds.

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)	22	0	0	0	0
Households with Only Adults	31	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - 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 NC Balance of State CoC acts as the lead for the SSI/SSDI Outreach, Access, and Recovery (SOAR) program to address the issues of people experiencing homelessness and assisting them in accessing Social Security Administration programs. Caseworkers meet with people experiencing homelessness to provide a direct connection to social service and disability programs and improve positive outcomes. The CoC also maintains partnerships with health care navigators, managed care organizations, free clinics, legal aid, and the Department of Social Services. CoC providers assist clients with applying for benefits such as Medicaid, Medicare, Veteran benefits, TANF, and SNAP.

The CoC staff utilizes a CoC-wide email distribution list to make announcements to its regions and share information on organizations that provide mainstream benefit. Mainstream partners are encouraged to attend regional meetings and educate both clients and providers on the benefits that their organizations can provide.

Local providers help clientele access mainstream health and mental health services along with job training and education. Religious Community Services provides much of the shelter space for individuals and families in the County while also partnering with Craven Community College for job training and Craven-Pamlico Re-Entry to assist ex-offenders with housing, transportation, and vocational skills. NCWorks provides job training and assists in housing homeless Veterans. Coastal Women's Shelter partners with local landlords to provide stable housing and keep children of families experiencing domestic violence in the same schools to assist these children in maintaining stability. Crossroads is the major mental health provider in the area, but the need for mental health care far surpasses the amount of assistance that Crossroads can provide.

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.

Religious Community Services provides additional services along with beds for the homeless. They provide food and clothing for people in the local community, including those that are homeless and those with homes but without the means to purchase these items. They are the largest homeless provider in the City of New Bern and provide the most beds for those facing homelessness. Religious Community Services partners with Craven Community College for job training and Craven-Pamlico Re-Entry to assist ex-offenders with housing, transportation, and vocational skills.

The Coastal Women's Shelter provides temporary emergency shelter for persons who have been victims of domestic violence, both individuals and families in New Bern and Craven County. CWS also offers assistance finding employment and securing financing for living expenses, and it refers people for substance abuse treatment. They also provide shelters for men or other survivors, many of whom are

elderly survivors of domestic violence. The needs of the shelter have increased due to the rising housing costs, which make it more difficult for victims to find proper housing.

The Coastal Women’s Shelter prioritizes providing safe, affordable housing for victims of domestic violence. The shelter has 16 total beds that can hold both individuals and families. The Coastal Women’s Shelter will work with trusted landlords to place people in housing, but there is a shortage of trusted landlords.

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

Introduction

The City of New Bern has identified the priorities for services and facilities for special needs population. This includes elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

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

The following needs and objectives are established under this Five Year Consolidated Plan:

- **Elderly** - rehabilitation of existing owner-occupied housing units, and construction of new affordable and accessible apartments
- **Frail Elderly** - construction of new affordable and accessible apartments with supportive services
- **Persons with Disabilities** - rehabilitation of existing housing units for accessible improvements, reasonable accommodations to rental housing units, and supportive employment opportunities
- **Alcohol and Other Drug Addictions** - supportive services to end addictions, and training to re-enter the work force
- **Public Housing Residents** - housing down payment assistance, job training and job opportunities, housing counseling for home ownership, and assistance in finding affordable housing
- **Victims of Domestic Violence** - additional temporary shelters, supportive services and training programs, and permanent supportive housing options
- **Persons with HIV/AIDS** - permanent supportive housing and health care services

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

Hospitals must have written discharge policies for "appropriate referral and transfer plans" including evaluation of a patient's capacity for self-care and possibility of being cared for in "the environment from which s/he entered the hospital." The actual discharge varies with the individual being discharged, their primary and behavioral health needs, and resources and supports available. While health care facilities try to send individuals home or to family, sometimes they discharge to a nursing home, rehab hospital or as last resort, a non-HUD funded shelter. Some shelters have protocols against accepting certain

individuals directly from a hospital. The CoC has a state and local discharge policy for those that are discharged from adult care facilities, as well as a discharge team to address the issues in discharging individuals from foster care, health care, mental health care, and correctional facilities.

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€ with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315€

The City of New Bern proposes as its “Vision” for the Five Year Consolidated Plan the following under “Special Needs Priority”:

Priority Need: There is a continuing need for affordable housing, services, and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Goals/Strategies:

SNS-1 Housing – Promote and assist to increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing housing and new construction of accessible housing.

SNS-2 Social Services – Promote and assist in supporting social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

SNS-3 Accessibility – Promote and assist in making accessibility improvements to owner occupied housing through rehabilitation and improve renter occupied housing by promoting reasonable accommodations for the physically disabled.

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))

Not Applicable.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The following Impediments to Fair Housing Choice along with recommendations to address any impediment are presented to assist the City of New Bern to affirmatively further fair housing in the community. There previously were no identified Impediments to Fair Housing Choice. New impediments to Fair Housing Choice are presented on the pages that follow. Several ongoing impediments are present in the City of New Bern, despite the City's best efforts, and based on economic conditions, will continue to be addressed by the City of New Bern. Below is a list of impediments that were developed as part of New Bern's 2024 Analysis of Impediments to Fair Housing Choice.

A. *Impediments to Fair Housing Choice*

- **Impediment 1: Fair Housing Education and Outreach -**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice.

Goal: All residents of the City of New Bern will have an awareness and knowledge of their rights under the Fair Housing Act and the City will continue to affirmatively further fair housing, especially for low-income residents, minorities, and the disabled population.

- **Impediment 2: Affordable Rental Housing -**

The City of New Bern has housing that is not necessarily affordable to lower income households. The monthly housing cost for apartments has steadily increased to the point that over 36.3% of all households in New Bern are considered cost burdened.

Goal: The development of affordable rental housing will occur throughout the City of New Bern, especially for households whose income is less than 50% AMI, through new construction, in-fill housing, the rehabilitation of vacant buildings, and the development of mixed-income housing, to reduce the number of lower income households who are cost burdened.

- **Impediment 3: Affordable Housing for Sale -**

The median value and cost to purchase a single family home in New Bern that is decent, safe, and sound, has increased significantly to over \$344,000 (2024

dollars), which limits the choice of housing for lower income households throughout the City.

Goal: Development of for-sale, single family homes for lower income households will occur through new construction, in-fill housing, and the rehabilitation of vacant structures throughout the City of New Bern.

- **Impediment 4: Accessible Housing Units -**

As an older, built-up urban environment, there is a lack of accessible housing units and limited developable sites in the City of New Bern, since 26.4% of the City's housing units were built before 1960 and most do not contain accessibility features, and 15.1% of the City's population is classified as disabled.

Goal: The number of accessible housing units in the City will be increased through new construction and rehabilitation of existing housing units for the physically disabled and developmentally challenged population.

- **Impediment 5: Private Lending Practices -**

The HMDA data indicates that there may be a disparity between the approval rates of home mortgage loans originated from minorities and those originated from non-minority applicants.

Goal: Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **5-A:** The City should consider using Federal and State funding to provide housing or credit counseling to potential low- and moderate-income homebuyers in impacted neighborhoods to decrease the number of denials due to poor credit, debt to income ratios, or incomplete applications.
- **5-B:** The City should consider entering into an agreement with Legal Aid of North Carolina to perform testing to determine if any patterns of discrimination are present in home mortgage lending practices for minorities and other protected classes when they wish to purchase properties located in impacted areas of the City.
- **5-C:** Federal and State funding should be used to provide a higher rate of public financial assistance to potential homebuyers in impacted

neighborhoods to improve the loan to value ratio, so that private lenders will increase the number of loans made in these areas.

- **Impediment 6: Economic Issues Affect Housing Choice -**

There is a need to increase economic opportunities in the City to improve household income so lower income households have the ability to live outside areas with concentrations of low-income, which makes this a fair housing concern.

Goal: The local economy will provide new job opportunities, which will increase household income, and will promote fair housing choice throughout the City of New Bern.

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

Introduction

The goal of the City of New Bern’s Department of Development Services is to help to plan and design the City's form and character, support community values, preserve the environment, promote the wise use of resources and protect public health and safety through code enforcement. The Community and Economic Development Office, through the Department of Development Services, is the administration of the Community Development Block Grant. The office also provides outreach and technical assistance for variety of downtown and city-wide community and economic development projects.

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	63	29	1	0	0
Arts, Entertainment, Accommodations	1,685	2,775	18	19	1
Construction	399	292	4	2	-2
Education and Health Care Services	1,671	3,714	18	25	7
Finance, Insurance, and Real Estate	320	517	3	4	0
Information	98	157	1	1	0
Manufacturing	1,558	1,860	17	13	-4
Other Services	292	369	3	3	-1
Professional, Scientific, Management Services	499	715	5	5	0
Public Administration	0	0	0	0	0
Retail Trade	1,511	2,604	16	18	2
Transportation and Warehousing	248	110	3	1	-2
Wholesale Trade	251	235	3	2	-1
Total	8,595	13,377	--	--	--

Table 39 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	13,787
Civilian Employed Population 16 years and over	12,865
Unemployment Rate	6.74
Unemployment Rate for Ages 16-24	24.74
Unemployment Rate for Ages 25-65	3.75

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	2,509
Farming, fisheries and forestry occupations	410
Service	1,905
Sales and office	2,355
Construction, extraction, maintenance and repair	1,000
Production, transportation and material moving	1,200

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	10,051	80%
30-59 Minutes	1,900	15%
60 or More Minutes	641	5%
Total	12,592	100%

Table 42 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,270	230	715

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	2,235	35	1,020
Some college or Associate's degree	3,745	225	980
Bachelor's degree or higher	3,090	55	620

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	0	260	455	400	365
9th to 12th grade, no diploma	260	295	120	680	510
High school graduate, GED, or alternative	830	730	765	1,795	1,420
Some college, no degree	770	1,285	740	1,300	2,075
Associate's degree	120	545	360	790	540
Bachelor's degree	270	960	513	955	970
Graduate or professional degree	0	335	505	760	935

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,695
High school graduate (includes equivalency)	48,940
Some college or Associate's degree	96,961
Bachelor's degree	141,553
Graduate or professional degree	150,972

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

The Arts, Entertainment and Accommodations sector is the largest single sector in terms of number of employees in the City of New Bern, at 1,685 employees. Following the Arts, Entertainment and

Accommodations sector, Education and Health Care Services employs the second-most employees at 1,671. Manufacturing and Retail trade also employ more than 1,000 employees. There are 3,714 jobs in the Education and Health Care Services Sector, so there appears to be an imbalance between jobs available and employees in that sector with only 45.0% of jobs in the sector filled. Similarly, 58.0% of the 2,604 jobs in Retail Trade are filled. There are 2,775 jobs in Arts, Entertainment and Accommodations, with 60.7% of jobs in this sector.

Describe the workforce and infrastructure needs of the business community:

- The City of New Bern, in partnership with Craven County Community College opened the VOLT Center to provide workforce development and education to low- and moderate-income residents of the City of New Bern.
- Workforce development jobs require advertising so that residents take advantage of them.
- Many of the higher paying jobs in the region are seeking employees but the residents of New Bern do not have the skills to fill these positions.
- Major employers are able to attract people from other parts of the United States by offering good salaries. However, the people that emigrate to the area still require affordable housing.
- Apprenticeship programs are growing in popularity. Local organizations are partnering with high schools to provide pathways to apprenticeship and vocational tech training programs.
- Military spouses can obtain their education at Craven Community College.
- Refugee populations are diverse, and some of the refugees are highly educated but lack credentials that transfer to the United States. The business community would like to tap into this talent.
- Any work done on the military base in Havelock requires a prevailing wage for the employees. Craven County does not require these wages. This creates a wage disparity for those that work on the base and those that do not.
- North Carolina is a right to work state. Workers on the military base have unionized and created training programs, but there are no unions nor training programs outside the base.
- There is a transition academy for individuals with disabilities who have the potential to be employed in the traditional workforce.
- Transportation remains a challenge for workers. There are few good transit links to the hospital and the industrial park, which are both major employers.

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.

Local investment in the Downtown New Bern Business District has attracted talent and encouraged a younger workforce to remain in New Bern. Manufacturers such as Bosch and Moen have located outside the City, but workers have trouble finding transportation to these places. Craven Area Rapid Transit System (CARTS) has a Transit Development Plan to increase ridership.

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

According to the 2018-2022 ACS, the unemployment rate for persons aged 20-24, at 12.3%, is considerably higher than the overall unemployment rate at 4.5%. The local workforce does not have the skills to match the current job opportunities. Many residents that could potentially become employees of the manufacturing companies outside the City or the hospital struggle to pass a drug test. Additionally, younger people in the region have expressed the need for job training programs.

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

The City of New Bern is leasing land near its Development Services office to Craven Community College to act as the VOLT Center. This center is designed for those seeking job training and provides them with vocational and technical training.

Other organizations partner with Craven Community College to assist various subgroups that require job training. Religious Community Services (RCS) continues to partner with Craven Community College (CCC) to provide job training for those that stay in its shelters. RCS and CCC share space in the same building, as does Craven-Pamlico Re-Entry Council, which partners with CCC to train ex-offenders and prevent recidivism.

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

The City of New Bern does not participate in a Comprehensive Economic Development Strategy (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.

Not applicable.

Discussion

There is a need for job training for residents of the City of New Bern. The City partners with Craven County Community College to address this need through the VOLT Center. The VOLT Center provides a variety of vocational and technical programs for residents of the Greater Five Points Area and the City as a whole.

MA-50 Needs and Market Analysis Discussion

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

Areas with multiple housing problems are concentrated in the block groups that are greater than 51% Low- and Moderate-Income. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 9604.02, B.G. 2
- C.T. 9605.01, B.G. 3
- C.T. 9605.02, B.G. 2
- C.T. 9606, B.G. 1
- C.T. 9606, B.G. 3
- C.T. 9607, B.G. 1
- C.T. 9608, B.G. 1
- C.T. 9608, B.G. 2
- C.T. 9608, B.G. 4
- C.T. 9609, B.G. 2
- C.T. 9610.02 B.G. 2

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

Areas of minority concentration are defined as block groups that have a minority population of 50% or more. Areas of minority concentration in the City of New Bern include C.T. 9604, B.G. 1 and B.G. 2; C.T. 9605, B.G. 4; C.T. 9606, B.G. 2, B.G. 3, and B.G. 4; and C.T. 9608, B.G. 1, B.G. 3, and B.G. 4; These block groups have a majority Black/African-American population.

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

The Greater Five Points Redevelopment Area is an area of concentrated racial minorities who are also low-income. The neighborhood is composed of mostly renters and the quality of the housing stock is in need of repair. Many of the houses require rehabilitation and are inefficient, causing high utility bills for residents. Additionally, the area lies in a 100-year floodplain, and many of the housing problems that affected the neighborhood were exacerbated by Hurricane Florence.

Are there any community assets in these areas/neighborhoods?

The Stanley White Recreation Center is a major asset and community hub in the Greater Five Points neighborhood. There are programs and services that use the Recreation Center as a resource hub, but the center requires more facility improvements and programming to better serve that aim.

Are there other strategic opportunities in any of these areas?

The VOLT Center is currently operational and run by Craven County Community College, which is on a public transit route that connects these areas. The VOLT Center provides job training for residents of the area through a partnership between the City of New Bern and Craven Community College. From meetings with stakeholders, the VOLT Center is very popular and has been able to make partnerships with local agencies and organizations.

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.

The North Carolina Department of Information Technology has formed a Division of Broadband and Digital Equity to close the digital divide by addressing infrastructure and access, digital literacy, and affordability for residents throughout the state to access reliable, affordable internet. The state of North Carolina has been allocated \$1 billion in federal American Rescue Plan funds to be spent by the end of 2026 to build infrastructure in unserved areas to give internet speeds of 100/20 Mbps to households and support digital literacy and skills training.

The lack of broadband access is prominent in rural areas of North Carolina but for low- and moderate-income households across the state, including New Bern, the cost of internet access is a burden. Access to broadband services increases opportunities for low- and moderate-income persons by connecting them with, housing opportunities (classifieds), educational resources, and job opportunities.

The broadband issue for low- and moderate-income persons in New Bern is not availability but affordability. According to the NC Broadband Availability Index as published by the North Carolina Department of Information Technology, 97.4% of Craven County residents in 2021 could access the internet with at least a 25mb/s download speed, which is only slightly lower than the statewide access rate of 98.4% during the same period. New Bern is a long-established community, and as such, availability of services such as broadband have been in place for a number of years. Persons living on fixed incomes or working low wage jobs may not be able to afford the monthly payment for broadband access. There are locations such as libraries and public facilities which do provide access though it may not be the most convenient for users. However, in today's market the use of wireless internet through a smartphone has likely become the option of choice for most users including low- and moderate-income persons. Additionally, developers generally will include broadband wiring during construction.

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

Having multiple service providers in an area stimulates innovation as companies compete with each other to have the optimal product for end users. The growth of these companies would also stimulate local economies as job opportunities become available to deploy and expand broadband infrastructure, and to install, improve, and/or expand broadband systems.

There does not appear to be a need for additional completion for broadband providers in New Bern. The City has approximately ten (10) providers for broadband service. These companies provide a variety of

means for access ranging from HughesNet with satellite service to Optimum and Spectrum with cable service to Brightspeed with fiber and T-Mobile with 5G. Optimum is the most available non-satellite internet provider with 77.6% availability.

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

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

Given the City's proximity to the Neuse and Trent Rivers and the eastern coast of North Carolina, New Bern is at risk from hurricanes and flooding. In 2018, Hurricane Florence made landfall 88 miles away from the City and caused storm surges and flooding, damaging or destroying a large portion of the city's housing units. According to interviews with community stakeholders, New Bern is still feeling the effects of Hurricane Florence and many people who were displaced by the flooding still have trouble finding stable, livable housing. In the Trent Court community run by the New Bern Housing Authority, over 100 units became flooded and uninhabitable.

With climate change leading to stronger and more numerous hurricanes hitting the eastern seaboard, it is likely that New Bern will be hit by more hurricanes in the coming years.

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

FEMA publishes a National Risk Index dataset that shows the amount of risk, expected annual loss, social vulnerability, the amount of risk from specific hazards, and community resilience for counties and census tracts. Craven County has a Risk Index of 96.4, which is considered "Relatively High." This Risk Index is higher than 96% of other U.S. counties. Among the 18 hazard types that are studied for prevalence or likelihood of risk in Craven County, hurricanes are identified as the hazard with the highest risk factor, with \$104,034,527 in expected annual losses. For perspective, the hazard type with the second highest expected annual losses is tornadoes, with expected annual losses of \$4,202,601. From these findings, New Bern, as located in Craven County, is at a high risk of being severely impacted by hurricanes.

Low- and moderate-income census tracts in the city are also at high risk according to the FEMA National Risk Index. The two census tracts in New Bern with majority low- and moderate-income residents, Census Tracts 9608 and 9609, have Risk Indices of 96.7 and 97.46, respectively. These two Census Tracts have a greater Risk Index than Craven County, though they are approximately in line with the other Census Tracts in New Bern.

Low-income households are also more likely to live in areas with greater exposure to natural hazards and less likely to live and work in structures that are resilient to these natural hazards. Immediately following disasters, FEMA aid is more oriented towards homeowners than to renters, and the increased demand for rental properties drives up the cost of rent.

Climate change will also have adverse effects on health by increasing the intensity and frequency of natural disasters that indirectly cause health problems, especially among low-income individuals who are already more likely to have chronic health conditions and greater exposure to harmful pollution.

Any occurrence of a disaster whether caused by man, nature or climate change has devastating impacts on the people affected. The impact on vulnerable lower income populations may be even more devastating. A number of these households may not have insurance or sufficient insurance to cover an unexpected event such as a fire or flood. Households renting are likely more vulnerable than homeowners as there is a great possibility a renter does not have insurance to protect themselves. Even lower income homeowners can be affected as they may not have the means to afford insurance.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The FY 2024-2028 Five-Year Consolidated Plan is a guide for the City of New Bern to use in its housing, community and economic development programs and initiatives. The Strategic Plan portion of the Five-Year Consolidated Plan establishes the City's goals and objectives to address its need for:

- Housing (HS);
- Homelessness (HO);
- Other Special Needs (SN);
- Community Development (CD);
- Economic Development (ED); and
- Administration, Planning, and Management (AM)

This strategy is the result of numerous meetings, surveys, and consultation with stakeholders. It is based on the needs assessment and analysis of market conditions.

The overriding objective and strategy is to assist low- and moderate-income residents (income of less than 80% of the area median income). These residents are referred to as the "target income" group. The City has an overall low- and moderate-income percentage of its population at 40.67%. The City is cognizant of the Federal regulation that at least 70% of all its CDBG funds must principally benefit low- and moderate-income persons. The City is committed to this and has designed its Strategic Plan to meet that requirement.

The principles of the FY 2024-2028 Five Year Consolidated Plan are as follows:

- **Assist** - By developing comprehensive strategies to support and assist those residents who are low and moderate income.
- **Involve** - The community and provide opportunities for citizen input in the planning process and preparation of the plan.
- **Collaborate** - Between public, private, and non-profit agencies and organizations to ensure that activities and services will be efficient and effective.
- **Leverage** - CDBG funds and other local resources to maximize the effectiveness of programs and services.
- **Promote** - Involvement of agencies and organization to undertake specific projects and activities to assist low- and moderate-income persons.

The priority needs of the Five-Year Consolidated Plan were determined based on the following:

- Review of existing reports
- Research of existing data on needs of the City
- Mapping of data
- Thorough consultation with City staff and officials
- Interviews and meetings with stakeholders
- Public hearings
- Citizen surveys
- Surveys of social service providers, housing organizations, and community and economic development agencies

The key factors affecting the determination of the Five-Year priorities for the Five Year Consolidated Plan include the following:

- The types of target income households with the greatest needs
- The areas with the greatest concentration of low-income households
- Activities that will best address the needs of City residents
- The limited amount of funding available to meet the needs
- The ability to leverage additional financial resources

Given the broad range of needs and the limited amount of resources available, the City can only meet a portion of the needs within the community. For the purpose of the Consolidated Plan, the needs identified as "high priority" are those that the City plans on addressing with available federal funds over the next five years. A designation of low priority does not mean the need does not exist in the community. A designation of low indicates that the needs will be met with resources outside of the Consolidated Plan.

This portion of the plan, the Strategic Plan, identifies the City's high priority community development and affordable housing needs that it will address over the next five years. The Strategic Plan also describes how the City will address its priority needs. This includes identifying available resources (Anticipated Resources), who will carry out the activities (Institutional Delivery Structure), and how the conditions of the market will influence the City's actions (Influence of Market Conditions). The Strategic Plan also describes the City's plans to address specific issues required by the regulations, including barriers to affordable housing, lead-paint hazards, and anti-poverty measures.

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

Geographic Area

1	Area Name:	Low- and Moderate-Income Areas
	Area Type:	Local Target area
	Other Target Area Description:	Low- and Moderate-Income Areas
	HUD Approval Date:	-
	% of Low/ Mod:	-
	Revital Type:	Comprehensive
	Other Revital Description:	-
	Identify the neighborhood boundaries for this target area.	<ul style="list-style-type: none"> • C.T. 9605, B.G. 2 • C.T. 9606, B.G. 4 • C.T. 9608, B.G. 1 • C.T. 9608, B.G. 2 • C.T. 9608, B.G. 3 • C.T. 9608, B.G. 4 • C.T. 9609, B.G. 2
	Include specific housing and commercial characteristics of this target area.	Housing in these areas is older and requires rehabilitation, both for renters and homeowners. Some of these block groups lie in the flood plain.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Residents of New Bern identified these areas as areas in need of housing rehabilitation.
Identify the needs in this target area.	There is a need for housing rehabilitation. Many of the houses are in poor condition, and some are highly inefficient and require extensive upgrades of the core systems. There is also a need for stormwater improvements. Many of these houses lie in the floodplain, and stormwater drainage would assist in mitigating flood effects.	
What are the opportunities for improvement in this target area?	The housing stock requires rehabilitation, and often proves to be economically viable to rehabilitate regardless of age. Most of the housing damaged by Hurricane Florence-related flooding has already been removed or repaired, but demolition is still an option where rehabilitation is cost-prohibitive.	

	Are there barriers to improvement in this target area?	Funding is limited for improvements in these areas and the City must decide where to prioritize the use of its funding.
2	Area Name:	Greater Five Points
	Area Type:	Local Target area
	Other Target Area Description:	-
	HUD Approval Date:	-
	% of Low/ Mod:	-
	Revital Type:	Comprehensive
	Other Revital Description:	-
	Identify the neighborhood boundaries for this target area.	<ul style="list-style-type: none"> • C.T. 9605, B.G. 2 • C.T. 9606, B.G. 4 • C.T. 9608, B.G. 1 • C.T. 9608, B.G. 2 • C.T. 9608, B.G. 3 • C.T. 9608, B.G. 4 • C.T. 9609, B.G. 2
Include specific housing and commercial characteristics of this target area.	The housing in the area is old and the majority of the residents of the area are renters. The housing is of poor quality and requires rehabilitation. The neighborhood lies in a floodplain and much of the housing took extensive damage from Hurricane Florence. Many houses in the area are also inefficient, causing high utility bills for residents. There is little commercial activity in the area despite proximity to Downtown New Bern and a street that is zoned for commercial in the neighborhood.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The Redevelopment Commission of the City of New Bern discussed the redevelopment plan for the Greater Five Points area.	

Identify the needs in this target area.	There are needs for housing, infrastructure, recreation, and public service improvements. The area features many vacant lots and infill housing is required. The area is in a floodplain and the stormwater drainage is poor. Streets in the neighborhood are narrow and lack sidewalks. The Stanley White Recreation Center was closed due to the flood, and there is no longer programming in the neighborhood.
What are the opportunities for improvement in this target area?	The community in the neighborhood is engaged and strives to improve the conditions in the area.
Are there barriers to improvement in this target area?	The Greater Five Points neighborhood has the highest concentration of residents that are low- and moderate-income in the City.

Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of New Bern will focus its investment of CDBG funds in neighborhoods where more than 51% of the residents are low or moderate income (earning less than 80% of the area median income) as well as a specific targeted Neighborhood Revitalization Strategy Area. A map of low- and moderate-income areas by Census Block Group is included as an attachment to this plan.

Overall, the City estimates approximately 100% of the City's CDBG funds will be used in low- and moderate-income neighborhoods throughout the City or by organizations that principally serve and low- and moderate-income clientele. In certain cases, the City may use CDBG for the acquisition and/or demolition of structures outside of low- and moderate-income neighborhoods in order to prevent or eliminate blighting influences. In addition, economic development projects will either be located in a low and moderate-income census tract/block group with a poverty rate greater than 20%, part of a redevelopment plan, or will make 51% of the jobs available to low and moderate-income persons.

The following guidelines for allocating CDBG funds will be used by the City for the FY 2024-2028 Program Years:

- The public services projects/activities are for social service organizations whose clientele are low-income or in certain cases, a limited type of clientele with a presumed low- and moderate-income status.

- The community and public facilities projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The infrastructure improvement projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The acquisition and demolition of structures are either located in a low- and moderate-income census area or these activities are eligible by preventing or eliminating slums and blight on a spot or area basis.

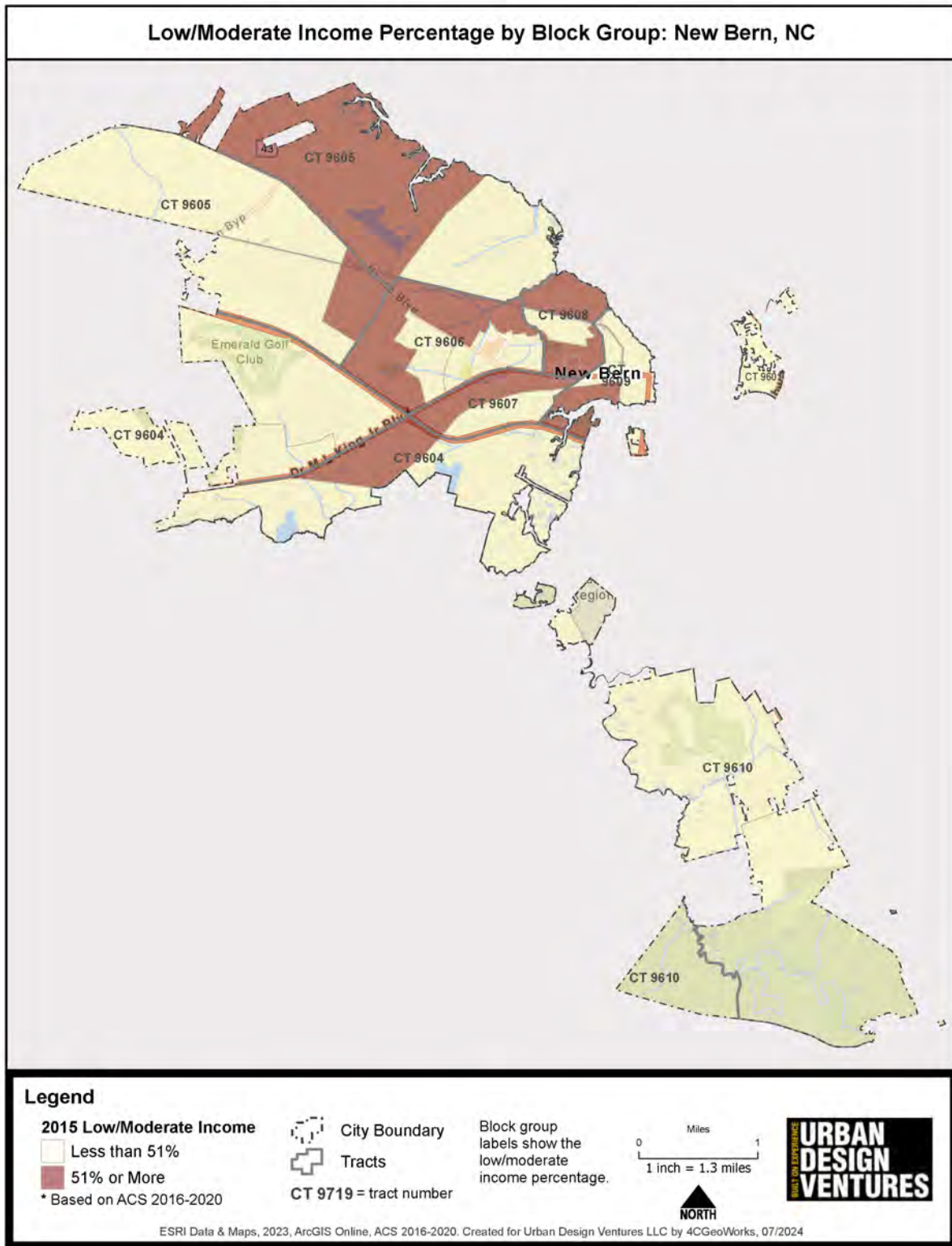
The following table highlights the low- and moderate-income population in the City of New Bern as of the 2016-2020 American Community Survey, the most recent data available from HUD. Eleven (11) block groups out of thirty-one (31) have a population of greater than 51% low- and moderate-income residents. These block groups are highlighted in the table below. The City of New Bern has an overall low- and moderate-income population of 41.6%. For comparison, Craven County has a low- and moderate-income population of 40.9% (including the City’s population).

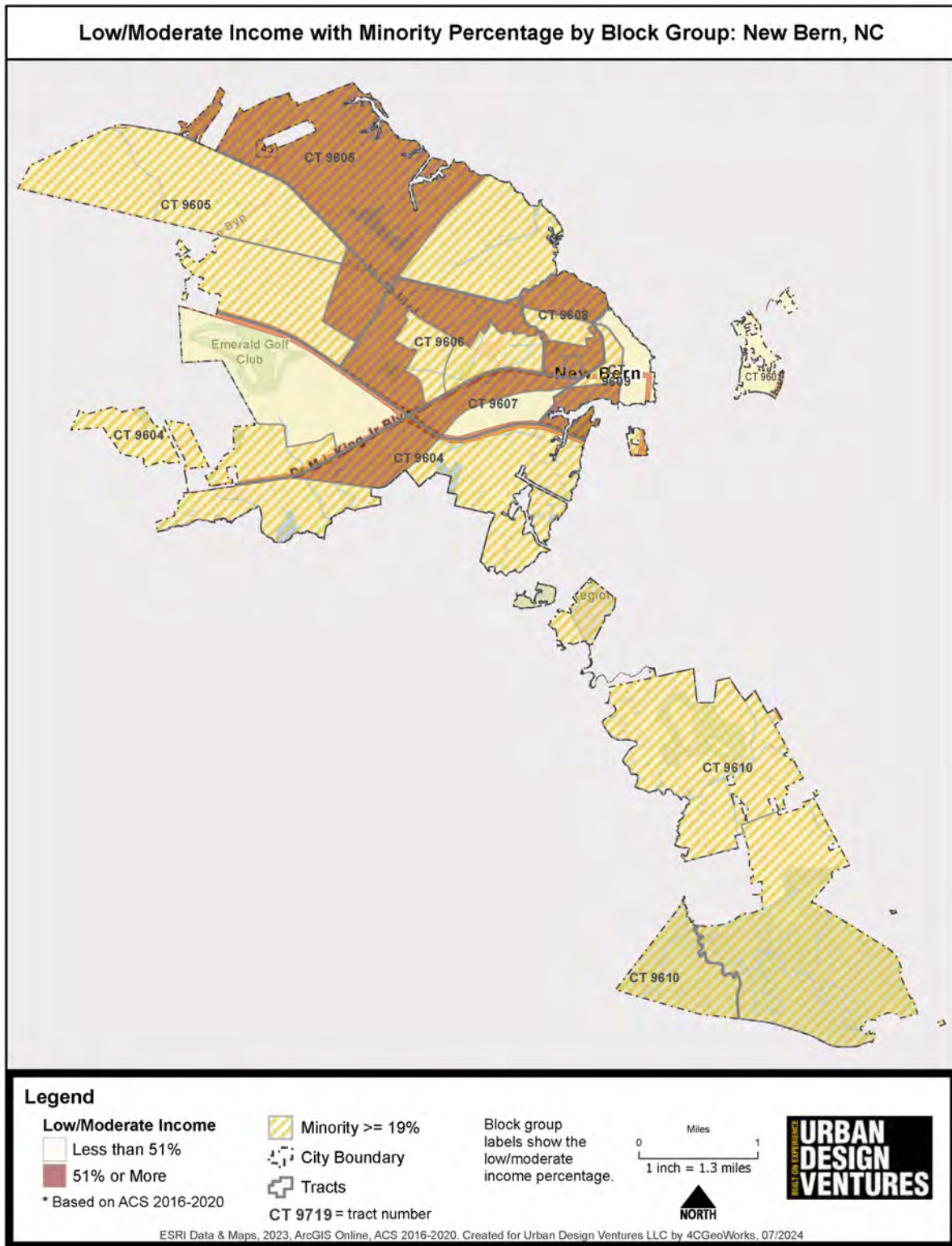
Low- and Moderate-Income Population for the City of New Bern

CDBGNAME	TRACT	BLKGRP	LOWMOD	LOMODUNIV	LOWMODPCT
New Bern city	960101	1	450	1,250	36.0%
New Bern city	960401	1	500	1,250	40.0%
New Bern city	960401	2	965	2,805	34.4%
New Bern city	960402	1	585	1,755	33.3%
New Bern city	960402	2	945	1,300	72.7%
New Bern city	960402	3	545	1,370	39.8%
New Bern city	960501	1	525	1,385	37.9%
New Bern city	960501	2	175	980	17.9%
New Bern city	960501	3	595	1,080	55.1%
New Bern city	960502	1	160	405	39.5%
New Bern city	960502	2	2,125	3,420	62.1%
New Bern city	960600	1	1,250	2,275	54.9%
New Bern city	960600	2	200	1,095	18.3%
New Bern city	960600	3	1,000	1,265	79.1%
New Bern city	960600	4	765	1,755	43.6%

New Bern city	960700	1	570	975	58.5%
New Bern city	960700	2	310	745	41.6%
New Bern city	960800	1	270	305	88.5%
New Bern city	960800	2	385	650	59.2%
New Bern city	960800	3	245	600	40.8%
New Bern city	960800	4	305	375	81.3%
New Bern city	960900	1	260	825	31.5%
New Bern city	960900	2	625	835	74.9%
New Bern city	960900	3	50	185	27.0%
New Bern city	961002	2	580	940	61.7%
New Bern city	961002	4	185	665	27.8%
New Bern city	961003	1	50	695	7.2%
New Bern city	961003	2	505	2,710	18.6%
New Bern city	961003	3	1,270	2,560	49.6%
New Bern city	961004	2	85	2,570	3.3%
New Bern city	961004	3	490	1,800	27.2%

Source: U.S. Department of Housing and Urban Development





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

Priority Needs

1.	Priority Need Name	Housing Strategy
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Greater Five Points Area Citywide
Associated Goals	HS-1 Homeownership HS-2 Housing Construction HS-3 Housing Rehabilitation HS-4 Rent and Utility Assistance	

	<p>Description</p>	<p>There is a need to improve the quality of the housing stock in the City by increasing the amount of decent, safe, sound and accessible housing for homeowners, renters, and homebuyers, that is affordable to low- and moderate-income persons and households living in the City of New Bern.</p>
	<p>Basis for Relative Priority</p>	<p>Approximately 36.4% of housing within the City jurisdiction was built before 1980 (forty years old or older). This is lower than the nationwide rate (about 50.3% was built before 1980 nationwide) which may be due to older housing being damaged and demolished after Hurricane Florence. The remaining older housing is disproportionately owned by low- and moderate-income homeowners who may find it difficult to maintain the condition of older units. According to the most recent CHAS data, 29.5% of all City homeowners have a HUD-defined housing problem, but 65% of low- and moderate-income homeowners have a housing problem. The City has built internal capacity on owner-occupied housing rehabilitation programs. Based on the available data and knowledge of the housing market, the City plans to fund housing rehabilitation programs over the next five (5) years.</p> <p>Of the four HUD-defined housing problems, cost burden is the most common problem. 45.0% of renters had a cost burden, meaning that more than 30% of household income went toward housing costs, and 24.2% were severely cost-burdened (more than 50% of income going to housing costs). Only 11.8% of renter-occupied households had a different housing problem (overcrowded, lacking complete plumbing or kitchens, or housing cost not computed). For cost-overburdened renters in particular, there is a high risk of homelessness whenever there is a disruption in income such as loss of employment or reduction of hours, or if a major cost comes due such as a medical expense or car repair. In particular, car repairs often take precedence over rent and utility payments due to needing mobility for employment and not having viable public transit options.</p>
<p>2.</p>	<p>Priority Need Name</p>	<p>Homeless Strategy</p>
	<p>Priority Level</p>	<p>High</p>

	Population	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide
	Associated Goals	HO-1 Housing HO-2 Operations/Support HO-3 Prevention and Rapid Re-Housing
	Description	There is a need for housing and support services for homeless persons and persons at-risk of becoming homeless.
	Basis for Relative Priority	Need was identified through consultation with the CoC.
	3.	Priority Need Name
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	SN-1 Housing SN-2 Social Services SN-3 Accessibility
	Description	There is a continuing need for affordable housing, services, and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with drug/alcohol dependency, and persons with other special needs.
	Basis for Relative Priority	There is an increasing number of special needs population that cannot afford to live in the City.
	4.	Priority Need Name
	Priority Level	High

<p>Population</p>	<p>Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development</p>
<p>Geographic Areas Affected</p>	<p>Greater Five Points Area Citywide</p>
<p>Associated Goals</p>	<p>CD-1 Infrastructure CD-2 Community Facilities CD-3 Public Services CD-4 Food Programs CD-5 Public Transit CD-6 Demolition and Clearance CD-7 Architectural Barriers CD-8 Public Safety</p>

	Description	There is a need to improve the public and community facilities, infrastructure, public social/welfare services, food programs, public safety, clearance, and the quality of life for all residents of the City of New Bern.
	Basis for Relative Priority	The City's facilities/infrastructure are old and in need of repair/replacement. The City feels the use of funds for supportive services, especially those geared toward seniors and youth, is an effective use of funds that can substantially improve the living situations for these residents. This priority need was based in part on consultations with local non-profit service providers.
5.	Priority Need Name	Economic Development Strategy
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	Geographic Areas Affected	Citywide
	Associated Goals	ED-1 Employment ED-2 Financial Assistance ED-3 Redevelopment Program
	Description	There is a need to increase and promote job creation, self-sufficiency, education, job training, technical assistance, and economic empowerment for low- and moderate-income residents of the City of New Bern.
	Basis for Relative Priority	The City has a relatively high unemployment rate and a low percentage of persons in the labor force with a college degree.
6.	Priority Need Name	Administration, Planning, and Management Strategy
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other
Geographic Areas Affected	Greater Five Points Area Citywide
Associated Goals	AM-1 Overall Coordination AM-2 Special Studies/Management
Description	There is a continuing need to provide sound and professional planning, administration, oversight and management of Federal, state, and local funded programs.
Basis for Relative Priority	Funds are needed to administer the programs and abide by Federal Regulation.

Table 47 – Priority Needs Summary

Narrative (Optional)

The results of the needs assessment, citizen outreach, and consultation process indicate the most pressing need is now the lack of affordable housing of any type, especially affordable housing that can be classed as decent, safe, and sanitary. Meeting this goal will include improvement of the large number of housing properties in substandard condition as well as constructing new affordable units and rehabilitating existing housing stock. Other priority needs include homelessness, economic and community development, and increased access to public services.

For each need described above, the City indicated a relative high priority or low priority. A high priority need is one that the City will focus its available time, effort, and resources to address. A low priority indicates that the resources available through this plan will most likely be used to address the need. It should be noted that a low priority need does not mean the need does not exist or the City will not take action to address that need. For example, public housing was designated as a low priority. However, the City will coordinate closely with the Housing Authority to ensure they are able to meet their goals, but since the HA receives adequate funding to meet its needs, the City will use its limited resources elsewhere. It should be noted that as funding availability changes over the term of the Consolidated Plan, the City may need to use Consolidated Plan funds in order to leverage a project that meets a low priority need that also serves overarching community development or affordable housing priorities described in this plan.

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)	The City of New Bern does not provide Tenant Based Rental Assistance.
TBRA for Non-Homeless Special Needs	The City of New Bern does not provide Tenant Based Rental Assistance.
New Unit Production	There is a high need for infill housing in the City. The City needs affordable, accessible, decent, safe, and sanitary housing.
Rehabilitation	There is a high demand in the City of New Bern to provide rehabilitation assistance. The City needs affordable, accessible, decent, safe, and sanitary housing that could be accomplished through rehabilitation.
Acquisition, including preservation	Though the remaining damage from Hurricane Florence has created the need for demolitions of structures damaged by the flooding, there is no need for the City to acquire the properties beyond demolition.

Table 48 – Influence of Market Conditions

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

Introduction

The City of New Bern is receiving \$291,714 from CDBG funds. The program year goes from July 1, 2024 through June 30, 2025. These funds will be used to address the following priority needs:

- Community Development
- Administration, Planning, and Management

The accomplishments of these projects/activities will be reported in the FY 2024 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$291,714	\$0.00	\$0.00	\$291,714	\$1,166,856	3 projects/activities were funded based on FY 2024 CDBG allocations.

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In addition to the entitlement funds, the City of New Bern anticipates the following Federal resources may be available to local non-profit organizations to undertake the housing strategies identified in the Five Year Consolidated Plan.

- Supportive Housing Program
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Public Housing Capital Fund Program
- Rental Assistance Demonstration (RAD)

Private and non-Federal resources that may be available to the City of New Bern in FY 2024 to address needs identified in the FY 2024-2028 Five Year Consolidated Plan are listed below.

- **EDA Workforce Development Grant** – The United States Economic Development Administration fields a competitive application for workforce development funding.
- **Golden LEAF Funding** – This North Carolina grant supports workforce development in rural areas of the state of North Carolina that were once dependent on agriculture and tobacco farming.
- **Tobacco Trust Fund Grant** – The North Carolina Tobacco Trust Fund (NCTTFC) was created to assist current and former tobacco farmers, former quota holders, persons engaged in tobacco-related business, and individuals displaced from tobacco-related employment that were affected by the major tobacco settlement in 1998. These funds are used for projects that support employment for these groups.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** – Congress has mandated that ten (10%) of the Federal Home Loan Bank's profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible.

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

The City of New Bern solely or jointly owns approximately 180 vacant lots in the city and in Craven County. There are currently 2 usable vacant lots in the Greater Five Points Area. Of the 180 vacant lots owned by the city, 49 are FEMA buyouts/HMGP/DRI lots which are unsuitable for construction. The City intends to build affordable housing on the usable lots in the city. Some lots the City own are buildable and meet the zoning requirements, others are not and will be transferred by sale or donation to adjacent property owners.

Discussion

The City of New Bern has established its priorities and strategies based on its limited amount of HUD Federal Grant Funds.

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
New Bern	Government	Planning	Jurisdiction
Housing Authority of the City of New Bern	PHA	LIHTC Public Housing Rental	Jurisdiction
Twin Rivers Opportunities, Inc.	PHA	Rental	Jurisdiction
North Carolina Balance of State CoC	Continuum of Care	Homelessness Non-homeless special needs Planning public services Rental	Region

Table 50 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

Persons with HIV/AIDS and their families comprise a small percentage of the County’s overall population. According to the 2022 North Carolina HIV Surveillance Data Tables, it is estimated that there were 262 individuals who have been diagnosed with HIV/AIDS living in Craven County with 10 new HIV diagnoses. The “North Carolina HIV/AIDS Surveillance Report Vol. 2023, No. 4” lists an additional 9 new HIV diagnoses between January and December 2023. Approximately 67.8% of those with HIV/AIDS living in the eleven-county Region 10 of the North Carolina Regional Networks of Care and Prevention are men, 31.0% are women and 1.2% are transgender. Males are disproportionately affected and while retroviral treatment is relatively readily available, the population with HIV or AIDS is still growing in numbers. There are no statistics available solely for the City of New Bern.

The North Carolina Health Department has clinics for people with communicable diseases and STIs, which can be used by people with HIV/AIDS. The local HIV Consortium is based out of Greenville, NC in neighboring Pitt County. The Craven County Health Department tracks, monitors, and tests for HIV in the local jail populations, which are the populations that most typically spread HIV. As of the most recent report in 2019, they have not seen an increase in HIV in this population.

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

Table 51 - Homeless Prevention Services Summary

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

Throughout the service area of the Continuum of Care there are groups, governmental entities, and organizations that provide assistance and services to all of these populations. While many of the services may not be reserved and limited to homeless persons and persons with HIV, they are widely advertised and made available to the general public.

The following services are targeted to the homeless:

- Religious Community Services provides shelter, food, and clothing to homeless individuals and families in Craven County.
- Coastal Women’s Shelter provides housing for persons who have been victims of domestic violence. They provide shelter for families as well.
- Children’s Developmental Services Agency serves the youngest children in the region. They will travel between various shelters to assist families and develop competencies for parents.

- MERCI Clinic offers a free clinic for people without insurance aged 18-64. They do not have a large staff and many of their patients are given referrals to other services.
- The North Carolina Health Department provides clinics for people with communicable diseases and STIs.

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

There is a growing special needs population in the City of New Bern, especially for persons with mental health issues and persons with addictions and substance abuse issues. The City also has an increasing retiree population that is in need of supportive housing and services. The growing opioid crisis has put a strain on healthcare facilities and local public services. Other North Carolina cities are able to use allocations of Emergency Solutions Grants (ESG) to fund rapid re-housing programs and homeless prevention programs that somewhat help alleviate the need for emergency shelters, but New Bern does not receive an ESG allocation.

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

The City of New Bern has partnered with various County agencies, nonprofits, and service providers to carry out the services required by special needs populations. However, there are significant needs for mental health services and addiction counseling services in the region. The City will continue to partner with nonprofits that manage partnerships with these organizations and assist persons with special needs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HS-1 Homeownership	2024	2028	Affordable Housing	Greater Five Points Low- and Moderate-Income Areas	Housing	CDBG: \$20,000	Direct Homebuyer Assistance: 4 Homebuyers
2.	HS-2 Housing Construction	2024	2028	Affordable Housing	Greater Five Points Low- and Moderate-Income Areas	Housing	CDBG: \$0	New Construction: 0 Housing Units
3.	HS-3 Housing Rehabilitation	2024	2028	Affordable Housing	Greater Five Points Low- and Moderate-Income Areas	Housing	CDBG: \$150,000	Homeowner Housing Rehabilitated: 6
4.	HS-4 Rent and Utility Assistance	2024	2028	Affordable Housing	Greater Five Points Low- and Moderate-Income Areas	Housing	CDBG: \$20,000	Public service activities for Low/Moderate Income Housing Benefit: 20 households Assisted
5.	HO-1 Housing	2024	2028	Homeless	Low- and Moderate-Income Areas	Homeless	CDBG: \$0	Other: 0 Others
6.	HO-2 Operations and Support	2024	2028	Homeless	Low- and Moderate-Income Areas	Homeless	CDBG: \$0	Other: 0 Others
7.	HO-3 Homeless Prevention	2024	2028	Homeless	Low- and Moderate-Income Areas	Homeless	CDBG: \$0	Other: 0 Others
8.	SN-1 Housing	2024	2028	Non-Homeless Special Needs	Greater Five Points Low- and Moderate-Income Areas	Special Needs	CDBG: \$0	Other: 0 Others

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9.	SN-2 Social Services	2024	2028	Non-Homeless Special Needs	Low- and Moderate-Income Areas	Special Needs	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 persons assisted
10.	SN-3 Accessibility	2024	2028	Non-Homeless Special Needs	Low- and Moderate-Income Areas	Special Needs	CDBG: \$0	Other: 0 Others
11.	CD-1 Infrastructure	2024	2028	Non-Housing Community Development	Greater Five Points Low- and Moderate-Income Areas	Community Development	CDBG: \$296,744	Other: 2 Others
12.	CD-2 Community Facilities	2024	2028	Non-Housing Community Development	Greater Five Points Low- and Moderate-Income Areas	Community Development	CDBG: \$190,116	Other: 3 Others
13.	CD-3 Public Services	2024	2028	Non-Housing Community Development	Greater Five Points Low- and Moderate-Income Areas	Community Development	CDBG: \$145,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 persons assisted
14.	CD-4 Food Programs	2024	2028	Non-Housing Community Development	Greater Five Points Low- and Moderate-Income Areas	Community Development	CDBG: \$5,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 persons assisted
15.	CD-5 Public Transit	2024	2028	Non-Housing Community Development	Greater Five Points Low- and Moderate-Income Areas	Community Development	CDBG: \$0	Other: 0 Others

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16.	CD-6 Demolition and Clearance	2024	2028	Non-Housing Community Development	Greater Five Points Low- and Moderate-Income Areas	Community Development	CDBG: \$325,000	Demolition: 25 Structures
17.	CD-7 Architectural Barriers	2024	2028	Non-Housing Community Development	Greater Five Points Low- and Moderate-Income Areas	Community Development	CDBG: \$0	Other: 0 Others
18.	CD-8 Public Safety	2024	2028	Non-Housing Community Development	Greater Five Points Low- and Moderate-Income Areas	Community Development	CDBG: \$0	Other: 0 Other
19.	ED-1 Employment	2024	2028	Non-Housing Community Development	Low- and Moderate-Income Areas	Economic Development	CDBG: \$15,000	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
20.	ED-2 Financial Assistance	2024	2028	Non-Housing Community Development	Low- and Moderate-Income Areas	Economic Development	CDBG: \$0	Other: 0 Others
21.	ED-3 Redevelopment Program	2024	2028	Non-Housing Community Development	Greater Five Points Low- and Moderate-Income Areas	Economic Development	CDBG: \$0	Other: 0 Others
22.	APM-1 Overall Coordination	2024	2028	Administration	Greater Five Points Low- and Moderate-Income Areas	Administration, Planning, and Management	CDBG: \$286,710	Other: 5 Others
23.	APM-2 Fair Housing	2024	2028	Administration	Greater Five Points Low- and Moderate-Income Areas	Administration, Planning, and Management	CDBG: \$5,000	Other: 2 Others

Table 52 – Goals Summary

Goal Descriptions

1.	Goal Name	HS-1 Homeownership
	Goal Description	Promote and assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.
2.	Goal Name	HS-2 Housing Construction
	Goal Description	Promote and assist in financing the development of affordable housing for both rental and for-sale housing.
3.	Goal Name	HS-3 Housing Rehabilitation
	Goal Description	Promote and assist in financing the preservation of existing owner- and renter-occupied housing stock in the City.
4.	Goal Name	HS-4 Rent and Utility Assistance
	Goal Description	Promote and assist in financing short-term rent and utility assistance programs for low- and moderate-income persons who are in danger of becoming homeless.
5.	Goal Name	HO-1 Housing
	Goal Description	Promote and assist in developing housing opportunities for homeless persons and households, and those who may be at-risk of becoming homeless.
6.	Goal Name	HO-2 Operations/Support
	Goal Description	Promote and assist in financing support services for the homeless and persons at-risk of becoming homeless.
7.	Goal Name	HO-3 Prevention and Rapid Re-Housing
	Goal Description	Promote and assist in the prevention of homelessness through anti-eviction and other programs for rapid re-housing.
8.	Goal Name	SN-1 Housing
	Goal Description	Promote and assist to increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing housing and new construction of accessible housing.
9.	Goal Name	SN-2 Social Services

	Goal Description	Promote and assist in supporting social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
10.	Goal Name	SN-3 Accessibility
	Goal Description	Promote and assist in making accessibility improvements to owner occupied housing through rehabilitation and improve renter occupied housing by promoting reasonable accommodations for the physically disabled.
11.	Goal Name	CD-1 Infrastructure
	Goal Description	Improve the City’s infrastructure through reconstruction and new construction of streets, walks, curbs, ADA ramps, retaining walls, sewer, water, storm water management, bridges, bike trails, green infrastructure, etc.
12.	Goal Name	CD-2 Community Facilities
	Goal Description	Improve the City's parks, recreational centers, community centers, and public community facilities through rehabilitation and new construction.
13.	Goal Name	CD-3 Public Services
	Goal Description	Improve and increase public service programs for the youth, the elderly, disabled, and in general, public service programs for low- and moderate-income persons.
14.	Goal Name	CD-4 Food Programs
	Goal Description	Provide assistance for food and nutritional programs for low- and moderate-income persons.
15.	Goal Name	CD-5 Public Transit
	Goal Description	Promote the development of additional bus routes and improve public transportation for low- and moderate-income persons.
16.	Goal Name	CD-6 Demolition and Clearance
	Goal Description	Remove and eliminate slum and blighting conditions through demolition of vacant, dilapidated, and abandoned structures throughout the City.
17.	Goal Name	CD-7 Architectural Barriers
	Goal Description	Remove architectural barriers and make public and community facilities accessible to persons with physically disabled.
18.	Goal Name	CD-8 Public Safety

	Goal Description	Improve public safety through upgrades to facilities, purchase of new equipment, firefighting and prevention, crime prevention, community policing, and ability to respond to emergency situations.
19.	Goal Name	ED-1 Employment
	Goal Description	Support and encourage new job creation, job retention, workforce development, employment, and job training services for the unemployed and underemployed persons.
20.	Goal Name	ED-2 Financial Assistance
	Goal Description	Support business and commercial growth through expansion and new development with technical assistance and low interest loan programs.
21.	Goal Name	ED-3 Redevelopment Program
	Goal Description	Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities, and the revitalization efforts in the Greater Five Points Redevelopment Area and other residential neighborhoods.
22.	Goal Name	APM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, performance evaluation, monitoring, and compliance with all Federal, state, and local laws and regulations.
23.	Goal Name	APM-2 Fair Housing
	Goal Description	Provide funds for training, education, outreach, and monitoring to affirmatively further fair housing in the City of New Bern.

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)

Through its CDBG funds, the City of New Bern proposes to assist the following:

- **Median Income** – 9 households
- **Low Income** – 10 households
- **Extremely Low Income** – 5 households

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)

The Housing Authority of the City of New Bern currently has no requests to make Section 504 accommodations. The Housing Authority has made these accommodations in the past, and is not under a Voluntary Compliance Agreement.

There are currently 1,300 people on the Section 8 waiting list through Twin Rivers Opportunities, Inc. There are 5 applicants on the Public Housing waiting list that identified as elderly and 17 that identified as near elderly. It would be reasonable to assume that the percentage of elderly applicants on the waiting list will be increasing, based on the numbers of applicants that identify as near elderly.

Activities to Increase Resident Involvements

According to the Five Year and Annual Plan for 2023-2028, NBHA's progress in meeting their mission and goals states that NBHA set the goal of cooperating with the City of New Bern and other neighborhood partners to promote neighborhood revitalization and economic development in designated areas of the City, as evidenced by the resident input in the development of the Gateway Renaissance Plan and Greater Five Points Transformation Plan. New Bern Towers has an active resident council that expresses needs for both the New Bern Towers community and the public housing under the Housing Authority of the City of New Bern as a whole. Trent Court formerly had an active resident council, but Hurricane Florence caused the council to disband, and the residents of Trent Court have struggled to restore it.

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

The Housing Authority of the City of New Bern is not designated as troubled.

Plan to remove the 'troubled' designation

Not applicable.

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

Barriers to Affordable Housing

The following Impediments to Fair Housing Choice along with recommendations to address any impediment are presented to assist the City of New Bern to affirmatively further fair housing in the community. There previously were no identified Impediments to Fair Housing Choice. New impediments to Fair Housing Choice are presented on the pages that follow. Several ongoing impediments are present in the City of New Bern, despite the City's best efforts, and based on economic conditions, will continue to be addressed by the City of New Bern. Below is a list of impediments that were developed as part of New Bern's 2024 Analysis of Impediments to Fair Housing Choice.

- **Impediment 1: Fair Housing Education and Outreach -**

There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to affirmatively further fair housing choice.

Goal: All residents of the City of New Bern will have an awareness and knowledge of their rights under the Fair Housing Act and the City will continue to affirmatively further fair housing, especially for low-income residents, minorities, and the disabled population.

- **Impediment 2: Affordable Rental Housing -**

The City of New Bern has housing that is not necessarily affordable to lower income households. The monthly housing cost for apartments has steadily increased to the point that over 36.3% of all households in New Bern are considered cost burdened.

Goal: The development of affordable rental housing will occur throughout the City of New Bern, especially for households whose income is less than 50% AMI, through new construction, in-fill housing, the rehabilitation of vacant buildings, and the development of mixed-income housing, to reduce the number of lower income households who are cost burdened.

- **Impediment 3: Affordable Housing for Sale -**

The median value and cost to purchase a single family home in New Bern that is decent, safe, and sound, has increased significantly to over \$344,000 (2024 dollars), which limits the choice of housing for lower income households throughout the City.

Goal: Development of for-sale, single family homes for lower income households will occur through new construction, in-fill housing, and the rehabilitation of vacant structures throughout the City of New Bern.

- **Impediment 4: Accessible Housing Units -**

As an older, built-up urban environment, there is a lack of accessible housing units and limited developable sites in the City of New Bern, since 26.4% of the City's housing units were built before 1960 and most do not contain accessibility features, and 15.1% of the City's population is classified as disabled.

Goal: The number of accessible housing units in the City will be increased through new construction and rehabilitation of existing housing units for the physically disabled and developmentally challenged population.

- **Impediment 5: Private Lending Practices -**

The HMDA data indicates that there may be a disparity between the approval rates of home mortgage loans originated from minorities and those originated from non-minority applicants.

Goal: Approval rates for all originated home mortgage loans will be fair, unbiased and equal, regardless of race, familial status, and location.

- **Impediment 6: Economic Issues Affect Housing Choice -**

There is a need to increase economic opportunities in the City to improve household income so lower income households have the ability to live outside areas with concentrations of low-income, which makes this a fair housing concern.

Goal: The local economy will provide new job opportunities, which will increase household income, and will promote fair housing choice throughout the City of New Bern.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Eastern North Carolina lags behind the urban centers of the state economically. As a result, low- and moderate-income people have less income, and housing affordability is a greater issue in the area for all residents. Residents in protected classes can face even more housing affordability challenges, particularly when they cannot prove discrimination.

The most common fair housing complaint in the City of New Bern, as is the case nationally, is on the basis of disability. In Eastern North Carolina, there have been multiple instances of residents that faced evictions because landlords were unwilling to provide reasonable accommodations.

Transportation is a common barrier to affordable housing in the area. The local public transit system is unreliable and limited in routes. To access services and employment, residents must live near service providers and employers.

One of the major barriers to affordable housing in the City of New Bern is that cases go largely unreported. Though there are likely more instances of discrimination in the area, very few complaints are filed, and little data is available on the types of complaints.

Though it has been six years since Hurricane Florence, housing in the region is still recovering from its damage. Many affordable housing units were destroyed in the Hurricane, resulting in the relocation of low- and moderate-income people. Following these relocations, people often found themselves farther away from the services that they needed.

The City of New Bern intends to address housing affordability issues with the construction of new affordable housing. New construction will increase the supply for housing for low- and moderate-income persons. Additional units will also be targeted to housing those displaced by Hurricane Florence.

The Housing Authority of the City of New Bern provides reasonable accommodations for its residents upon request. There is a need for additional accessibility improvements, which the City will undertake over the course of the Five Year Consolidated Plan.

The City of New Bern intends to partner with CARTS, the local transit agency, to improve services and transit-related infrastructure. CARTS has adopted a strategic transit plan to increase ridership, which the City will support with supplemental infrastructure projects.

To address the issue of unreported complaints, the City will conduct education and outreach on fair housing so that residents can know their rights and be aware of the instances when those rights are violated.

SP-60 Homelessness Strategy – 91.215(d)

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

The 2023 Point-In-Time Count revealed that as of January 2023, 43 homeless individuals resided in Craven County. 35 of these persons resided in Emergency Shelter in January 2023, none (0) in Transitional Housing, and eight (8) were unsheltered. The majority of the homeless persons (34 of the 43) were single adults age 25 or older; there was one (1) single adult between 18 and 24, and the balance belonged to three (3) families with a total of three (3) adults over the age of 25, one (1) adult between the ages of 18 and 24, and three (3) children age 17 and under. There were no (0) unaccompanied youth experiencing homelessness. Of the full group, one (1) adult and no (0) children out of the 43 individuals were considered chronically homeless, eleven (11) were veterans, and one (1) household was a Youth Household with every member under 25 years of age. This indicates a need for greater outreach and shelter/housing options for veterans and families in particular.

Families with children – The Point-In-Time count for 2020 only counted 1 homeless household with 3 persons. However, in 2023 there were 3 families with children counted among the homeless population with a total of 8 people.

Veterans and their families – There are large numbers of Veterans and support systems because of the nearby military base in Havelock. Homeless Veterans often require additional services, with mental health services being the most commonly cited need. The number of homeless Veterans in Craven County decreased from 11 in 2016 to a low of 2 in 2020, but has risen back to 11 in 2023.

Unaccompanied youth – Teens aging out of foster care and young adults in the 18-24 transition stage can be hard to locate. Many of them are staying with friends and family temporarily and are technically homeless. Unaccompanied youth may also move between different shelters. For these reasons, no unaccompanied youth were reported in the 2023 PIT count.

The CoC utilizes Coordinated Entry to track the various subpopulations and divides them up into 13 local referral zones across the 79 counties that the CoC serves. Much of the area served by the CoC is rural, and the CoC creates advertisements and hotlines to target these subpopulations and allow them to access the Coordinated Entry process.

Addressing the emergency and transitional housing needs of homeless persons

The 2023 Point-In-Time Count saw a rise in homelessness in Craven County following the Covid-19 pandemic and the expiration of pandemic-focused aid programs. Though many of the barriers to emergency housing in the City of New Bern and Craven County had been removed in response to Hurricane Florence, it remains a challenge to rapidly re-house families. According to the Point-In-Time count for 2020 (counted in January 2020 before the emergence of the Covid-19 pandemic), there was 1

homeless household with 3 persons. There were 21 homeless persons counted overall, and all 21 homeless persons counted were in emergency shelters. In 2023, there was 3 homeless households with children totaling 8 persons. There were 43 homeless persons counted overall, and 35 homeless persons counted were in emergency shelters.

Religious Community Services provides much of the shelter space for individuals and families in the County while also partnering with Craven Community College for job training and Craven-Pamlico Re-Entry to assist ex-offenders with housing, transportation, and vocational skills. NCWorks provides job training and assists in housing homeless veterans. Coastal Women's Shelter partners with local landlords to provide stable housing and keep children of families experiencing domestic violence in the same schools to assist these children in maintaining stability. Crossroads is the major mental health provider in the area, but the need for mental health care far surpasses the amount of assistance that Crossroads can provide. The following shelter beds are available in Craven County:

Religious Community Services has 37 total beds, with the following emergency shelter beds for target homeless populations:

- **Homeless Families** – 12 beds
- **Homeless Women** – 6 beds
- **Homeless Veterans** – 5 beds

The Coastal Women's Shelter prioritizes providing safe, affordable housing for victims of domestic violence. The shelter has 19 total beds, 3 of which are infant cribs and 6 of which are for unaccompanied domestic violence victims. The Coastal Women's Shelter will work with trusted landlords to place people in housing, but there is a shortage of trusted landlords.

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

The North Carolina Balance of State CoC's written standards focus on a Housing First model and follow the best practices of that model. The written standards utilize several strategies to increase the number of people who exist Emergency Shelter, Transitional Housing, and Rapid Re-housing to Permanent Housing destinations. Evaluations of these standards will be based on the length-of-time homeless of an individual or family in Emergency Shelter, Transitional Housing, or Rapid Re-Housing. The CoC will seek to make progress on the turnover rate of individuals and families, the targeting of individuals and families based on risk, and the number of positive exits into Permanent Housing

The CoC Steering Committee has approved written standards that conform to best practices for Street Outreach, Emergency Shelter, Transitional Housing, Prevention and Rapid Rehousing, Permanent Supportive Housing, and Coordinated Entry Programs on November 2nd, 2021. There are additional policies for follow-ups to those that have exited Rapid Re-Housing, Anti-Discrimination, and Emergency Transfers based on the Violence Against Women Act (VAWA). The Balance of State CoC provides additional guidance to rural Continuums of Care.

The number of homeless Veterans in Craven County has risen from 2 in 2021, to 5 in 2022, and 11 in 2023. In addition to housing, there is a need for wrap around services for veterans. These services largely include mental health care and recovery systems for those with addictions. There are a number of instances of PTSD in the area due to the presence of the military base.

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

Discharge policies at local hospitals are designed to prevent those leaving the hospitals from being referred to Religious Community Services. Religious Community Services supports the homeless in the community through operating emergency shelters and food and clothing services for those in need. By providing other supportive services, Religious Community Services intends to assist people who may be extremely low income and help feed and clothe them so that other family income may go to rent.

Local services such as Craven-Pamlico Re-Entry Council, Children's Developmental Services Agency, and Carolina East Health work with various populations that are at-risk of becoming homeless. Wraparound services are necessary to prevent homelessness and encourage self-sufficiency. Discharge policies are also put in place to direct low-income individuals who are at risk of homelessness to services that may assist them. There is a need for additional caseworkers to expand these services.

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

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

The revised Federal lead-based paint regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG program. The City of New Bern will comply with Title 24 Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

If the City of New Bern would implement a housing rehabilitation program using Federal funds, the City of New Bern will ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner’s responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.

Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

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

The City is prioritizing new construction over housing rehabilitation to meet its housing needs. The construction of new housing will mitigate the risks of lead poisoning due to the use of paint that is not lead-based. If the City implements a housing rehabilitation program during this five year consolidated plan period, it will ensure that the aforementioned steps are taken.

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

If the City of New Bern implements a housing rehabilitation program, the City of New Bern will ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

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

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

According to the 2018-2022 American Community Survey, 16.5% of all people in the City of New Bern have incomes below the poverty level. Additionally, 47.4% of female-headed households with children with no spouse present live in poverty, which rises to 95.3% when the children are under 5 years old. Individuals living on the threshold of poverty were faced with a collection of obstacles that prevent them from escaping their situation. Some may need adequate affordable housing, job skills training, day care for children, treatment for medical or substance abuse issues or they may be children and adults with educational needs. The City's goal is to reduce the extent of poverty by actions the City can control and through work with other agencies/organizations.

The resources and opportunities that the City has for reducing the number of families with incomes below the poverty line are limited. Since poverty is a function of income, its effect on housing opportunity and choice is apparent. Conversely, without adequate, stable housing, alleviating poverty is more difficult. Still, the means of addressing both issues are fragmented. Several structural barriers to poverty are addressed through different local policies. For example, the City has a policy that requires the employment of Section 3 households in construction contracts when possible.

More direct efforts to alleviate poverty by combining case management, social services job training, and housing assistance are becoming more common. City and county social service agencies have become more committed to the continuum of care models being introduced across the country. As these agencies become more proficient at providing services to the needy, the poverty rates will decline.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development including job-training services for low-income residents. In addition, the City's strategy is to provide supportive services for target income residents.

Planned economic development programs include:

- **ED-1 Employment** – Support and encourage new job creation, job retention, workforce development, employment, and job training services for the unemployed and underemployed persons.
- **ED-2 Financial Assistance** – Support business and commercial growth through expansion and new development with technical assistance and low interest loan programs.
- **ED-3 Redevelopment Program** – Plan and promote the development and redevelopment of vacant commercial and industrial sites, and facilities, and the revitalization efforts in the Greater Five Points Redevelopment Area and other residential neighborhoods.

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

Providing access and increasing the supply of affordable housing is integrally tied to the City's anti-poverty strategy. The most successful way to implement this is through job training/creation activities while providing affordable housing.

Until an official directive on the matter is received from the Federal and state agencies responsible for these entitlement programs, the City will try to induce the local program coordinators to confer on the matter and develop local strategies.

SP-80 Monitoring – 91.230

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

The City of New Bern Community Development Coordinator has the primary responsibility for monitoring the City's Five Year Consolidated Plan and Annual Action Plan and will maintain records on the progress toward meeting the goals and the statutory and regulatory compliance of each activity. Service area documentation is maintained along with income surveys. Timeliness of expenditures is achieved through scheduling activities, drawdown of funds, and maintenance of budget spread sheets which indicate the dates of expenditures. Program modifications are considered if project activities are not able to be completed within the allowable time limits of the grant. The Community Development Coordinator is also responsible for the on-going monitoring of any sub-recipients for similar compliance.

The City of New Bern's Community Development Coordinator has a "monitoring checklist" that is utilized when programs and activities are reviewed. This checklist was developed in accordance with Sub-Part J of 24 CFR, Part 85 "Uniform Administrative Requirement for Grants and Cooperative Agreements of State and Local Governments" and the HUD Community Planning and Development Monitoring Handbook (HUD 6509.2)

CDBG funded activities are monitored periodically, during the construction phase, and a final inspection is performed which details the cost benefit and benefit to low- and moderate-income persons. During the on-site inspections, compliance with the local building and housing codes are reviewed. Copies of financial statements and audit reports are required and kept on file. For those activities which trigger Davis-Bacon Wage Rates, employee payrolls are required prior to payments and on-site employee interviews will be held. These monitoring standards are required for all City administered projects and sub-recipient activities.

For each activity authorized under the National Affordable Housing Act, the City of New Bern has established fiscal and management procedures that will ensure program compliance and fund accountability. Additionally, the Department will ensure that the reports to the U.S. Department of Housing & Urban Development (HUD) are complete and accurate.

The monitoring process is not a "one-time" event. The process is an on-going system of planning, implementation, communication and following up.

Expected Resources

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

Introduction

The following financial resources are identified for the FY 2024 Annual Action Plan to address the priority needs and goals/strategies identified in the City of New Bern’s FY 2024-2028 Five-Year Consolidated Plan.

The City of New Bern is receiving \$291,714 in CDBG funds for the FY 2024 program year. The program year goes from July 1, 2024 through June 30, 2025. These funds will be used to address the following strategies:

- Community Development Strategy; and
- Administration, Planning, and Management Strategy

The expected amount of Federal funds available for the remainder of the Five-Year Consolidated Plan is based on the FY 2024 Federal Allocation times five (5) years, this amount does not include program income.

- **FY 2024** - CDBG = \$291,714
- **FY 2025** - CDBG = \$291,714
- **FY 2026** - CDBG = \$291,714
- **FY 2027** - CDBG = \$291,714
- **FY 2028** - CDBG = \$291,714
- **Totals - CDBG = \$1,458,570**

The accomplishments of these projects/activities will be reported in the FY 2024 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$291,714.00	\$0.00	\$0.00	\$291,714.00	\$1,166,856	Three (3) projects/activities were funded based on the FY 2024 CDBG allocation.

Table 53 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In addition to the entitlement funds, the City of New Bern anticipates the following Federal resources may be available to local non-profit organizations to undertake the housing strategies identified in the Five Year Consolidated Plan.

- Supportive Housing Program
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Public Housing Capital Fund Program
- Rental Assistance Demonstration (RAD)

Private and non-Federal resources that may be available to the City of New Bern in FY 2024 to address needs identified in the FY 2024-2028 Five Year Consolidated Plan are listed below.

- **EDA Workforce Development Grant** – The United States Economic Development Administration fields a competitive application for workforce development funding.
- **Golden LEAF Funding** – This North Carolina grant supports workforce development in rural areas of the state of North Carolina that were once dependent on agriculture and tobacco farming.
- **Tobacco Trust Fund Grant** – The North Carolina Tobacco Trust Fund (NCTTFC) was created to assist current and former tobacco farmers, former quota holders, persons engaged in tobacco-related business, and individuals displaced from tobacco-related employment that were affected by the major tobacco settlement in 1998. These funds are used for projects that support employment for these groups.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** – Congress has mandated that ten (10%) of the Federal Home Loan Bank's profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible.

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

The City of New Bern solely or jointly owns approximately 180 vacant lots in the city and in Craven County. There are currently 2 usable vacant lots in the Greater Five Points Area. Of the 180 vacant lots owned by the city, 49 are FEMA buyouts/HMGP/DRI lots which are unsuitable for construction. The City intends to build affordable housing on the usable lots in the city. Some lots the City own are buildable and meet the

zoning requirements, others are not and will be transferred by sale or donation to adjacent property owners.

Discussion

Not Applicable

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.	CD-1 Infrastructure	2024	2028	Non-Housing Community Development	Greater Five Points Low- and Moderate-Income Areas	Community Development	CDBG: \$166,372	Other: 1 Other
2.	CD-6 Demolition and Clearance	2024	2028	Non-Housing Community Development	Greater Five Points Low- and Moderate-Income Areas	Community Development	CDBG: \$65,000	Demolition: 5 Structures
3.	APM-1 Overall Coordination	2024	2028	Administration	Greater Five Points Low- and Moderate-Income Areas	Administration, Planning, and Management	CDBG: \$58,342	Other: 1 Other

Table 54 – Goals Summary

Goal Descriptions

1.	Goal Name	CD-1 Infrastructure
	Goal Description	Improve the City’s infrastructure through reconstruction and new construction of streets, walks, curbs, ADA ramps, retaining walls, sewer, water, storm water management, bridges, bike trails, green infrastructure, etc.
2.	Goal Name	CD-6 Demolition and Clearance
	Goal Description	Remove and eliminate slum and blighting conditions through demolition of vacant, dilapidated, and abandoned structures throughout the City.

3.	Goal Name	APM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, performance evaluation, monitoring, and compliance with all Federal, state, and local laws and regulations.

Projects

AP-35 Projects – 91.220(d)

Introduction

The FY 2024 Annual Action Plan outlines the needs, resources, priorities and proposed activities of the City of New Bern to be undertaken with the FY 2024 Community Development Block Grant (CDBG). The City of New Bern has participated in CDBG as an Entitlement recipient since 2014.

The City’s Development Services Department is the Lead Agency that maintains and administers New Bern CDBG funds and responsibilities, including completion of the Annual Action Plan. The planning process actively encouraged participation of City housing and community service organizations, including the Housing Authority of the City of New Bern, Twin Rivers Opportunities, Inc., affordable housing providers, service agencies that assist the low- and moderate-income and principally low- and moderate-income clientele, advocates, and others.

The City of New Bern encourages citizens to provide input and participate in planning, implementation and assessment of the CDBG program. The FY 2024 Annual Action Plan was developed through public hearings, the use of existing data from previously approved plans and studies, consultation with local non-profit agencies, and discussions with other City of New Bern departments. For-profit, non-profit, community and faith-based organizations were engaged throughout the year to assess City needs and priorities.

The City of New Bern proposes to undertake the following activities with FY 2024 CDBG funds:

Projects

#	Project Name
1.	Administration
2.	Demolition/Clearance
3.	Streets & Sidewalks

Table 55 – Project Information

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

The City of New Bern has allocated its CDBG funds based on principally benefiting Low/Mod income persons; or an activity in which predominantly low- and moderate-income areas or which has a presumed benefit; or an activity with an income requirement of low- and moderate-income persons. All allocated

funding has been utilized in a timely manner and within budget.

Many of the obstacles to addressing underserved needs are outside of the City's control. The largest obstacle is the lack of local, state, and federal resources available to the City of New Bern to adequately address these needs. This reduction in funds, combined with increasing numbers of individuals in need of housing, social service, homeless, or infrastructure support, unfortunately means that the City of New Bern is at a disadvantage in addressing underserved needs in the community. However, the City of New Bern maintains close cooperation with the County, the Housing Authority, housing providers, economic development agencies, and social service providers, to address any underserved needs in the City.

The proposed activities and projects for FY 2024 are located in areas of the City with the highest percentages of low- and moderate-income persons, and those block groups with a higher than average percentage of minority persons. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes, according to HUD's most recent analysis in 2020:

- C.T. 9604.02, B.G. 2
- C.T. 9605.01, B.G. 3
- C.T. 9605.02, B.G. 2
- C.T. 9606, B.G. 1
- C.T. 9606, B.G. 3
- C.T. 9607, B.G. 1
- C.T. 9608, B.G. 1
- C.T. 9608, B.G. 2
- C.T. 9608, B.G. 4
- C.T. 9609, B.G. 2
- C.T. 9610.02, B.G. 2

The following financial resources are identified for the FY 2024 Annual Action Plan to address the priority needs and goals/strategies identified in the City of New Bern's FY 2024-2028 Five-Year Consolidated Plan.

The City of New Bern is receiving \$291,714 in CDBG funds for the FY 2024 program year. The program year goes from July 1, 2024 through June 30, 2025. These funds will be used to address the following strategies:

- Community Development Strategy; and
- Administration, Planning, and Management Strategy

The expected amount of Federal funds available for the remainder of the Five-Year Consolidated Plan is based on the FY 2024 Federal Allocation times five (5) years, this amount does not include program income.

- **FY 2024** - CDBG = \$291,714
- **FY 2025** - CDBG = \$291,714
- **FY 2026** - CDBG = \$291,714

- **FY 2027** - CDBG = \$291,714
- **FY 2028** - CDBG = \$291,714
- **Totals - CDBG = \$1,458,570**

AP-38 Project Summary

Project Summary Information

1.	Project Name	Administration
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	APM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$58,342.00
	Description	Overall program administration of the CDBG Programs, including: staff salaries, wages, and benefits; related costs to administer the programs including supplies, materials, mailings, duplications, etc.; monitoring and oversight; advertising and public hearing costs; market studies; planning activities and the preparation of the Annual Action Plan, Environmental Review Record, Consolidated Annual Performance and Evaluation Report, Fair Housing, etc.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1 Organization
	Location Description	Citywide
	Planned Activities	The Matrix Code is 21A General Program Administration.
2.	Project Name	Demolition/Clearance
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	CDS-5 Clearance
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$65,000.00
	Description	Demolition of vacant substandard structures to remove slums and blight on a spot basis in the City.
	Target Date	6/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	3 Structures
	Location Description	To be determined.
	Planned Activities	The National Objective is Slum and Blight Removal on a Spot Basis (SBS). The HUD Matrix Code is 04, Clearance and Demolition.
3.	Project Name	Streets & Sidewalks
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	CD-1 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$168,372.00
	Description	CDBG funds will be used to repair or replace a 220-foot stretch of Kilmarnock St. and a 600-foot stretch of Gaston Boulevard. Both are located in low- and moderate-income locations in the City.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1 Other
	Location Description	Citywide
Planned Activities	The National Objective is Low/Mod Area Benefit (LMA). The HUD Matrix Codes are 03K Street Improvements and 03L Sidewalks.	

Table 56 – Project Summary

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

The following information provides a profile of the population, age, and racial/ethnic composition of the City of New Bern. This information was obtained from the U.S. Census Bureau American Factfinder website, <http://data.census.gov>. The 2018-2022 American Community Survey 5-Year Estimates (ACS) were used to analyze the social, economic, housing, and general demographic characteristics of the City of New Bern. The Decennial Census and 5-year estimates are the most recent data available for the City. The 2020 Decennial Census data and 2013-2017 ACS data is included when necessary and for comparison.

Population

- The City's population was an estimated 31,373 according to the 2018-2022 ACS, a 5.8% increase from 29,664 in the 2013-2017 ACS.

Age

- The median age in New Bern is 40.4 years of age as of the 2018-2022 ACS estimates, up from 37.1 years in the 2013-2017 ACS.
- Youth under age 18 account for an estimated 22.9% of the total population.
- Seniors age 65 and over account for 18.9% of the total population.

Race/Ethnicity

Composition from the 2018-2022 American Community Survey:

- 56.6% of population is White
- 31.7% of population is Black or African American
- 6.5% of population is Asian
- 2.4% of population identify Two or More Races
- 6.7% is Hispanic or Latino (of any race).

Income Profile

The current Median Income for a family of four (4) in Craven County, North Carolina Metropolitan Statistical Area (MSA) is \$77,100 according to HUD's FY 2023 Income Limits. The following is a summary of income statistics for the City of New Bern:

- At the time of the 2018-2022 American Community Survey, the median household income in the City of New Bern was \$55,673 which was lower than the State of North Carolina (\$66,186).
- 40.9% of households have earnings received from Social Security income.
- 29.3% of households have earnings received from retirement income.
- 8.0% of households have earnings received from cash public assistance.

- 47.4% of female-headed households with children under 18 years were living in poverty.
 - 95.3% of female-headed households with children under 5 years were living in poverty.
- 24.6% of all youth under 18 years of age were living in poverty.

Low/Mod Income Profile

The low- and moderate-income profile for City of New Bern is a measurement of the area's needs. The City of New Bern has an overall low- and moderate-income percentage of 40.67%.

Economic Profile

The following illustrates the economic profile for the City of New Bern as of the 2018-2022 American Community Survey:

- Of the City’s population of 24,810 people 16 years and over, only 59.5% were in the labor force. 58.0% were employed in the civilian labor force and 1.6% were in the Armed Forces.
- Occupation:
 - 36.9% of the employed civilian population had management, business, science and arts occupations.
 - 22.4% had service occupations.
 - 18.5% had sales and office occupations.
- Industry:
 - 25.9% of employed civilian workers were in the educational services, and health care and social assistance industries.
 - 15.0% worked in the arts, entertainment, and recreation, and accommodation and food services industries.
 - 11.8% worked in the manufacturing industries.
- Class of Worker:
 - 78.6% of employed civilian workers were classed as private wage and salary workers.
 - 17.9% were classed as government workers.

According to the U.S. Labor Department, the preliminary unadjusted unemployment rate for the City of New Bern in January of 2024 was 3.6%. New Bern’s unemployment rate matched the January 2024 rate of the State of North Carolina at 3.6%, and both were lower than the national unadjusted rate of 4.2%.

Geographic Distribution

Target Area	Percentage of Funds
Low- and Moderate-Income Areas	100%
Greater Five Points	0%

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of New Bern will focus its investment of CDBG funds in neighborhoods where more than 51% of the residents are low or moderate income (earning less than 80% of the area median income) as well as a specific targeted Neighborhood Revitalization Strategy Area. A map of low- and moderate-income areas by Census Block Group is included as an attachment to this plan.

Overall, the City estimates approximately 100% of the City's CDBG funds will be used in low- and moderate-income neighborhoods throughout the City or by organizations that principally serve and low- and moderate-income clientele. In certain cases, the City may use CDBG for the acquisition and/or demolition of structures outside of low- and moderate-income neighborhoods in order to prevent or eliminate blighting influences. In addition, economic development projects will either be located in a low and moderate-income census tract/block group with a poverty rate greater than 20%, part of a redevelopment plan, or will make 51% of the jobs available to low and moderate-income persons.

The following guidelines for allocating CDBG funds will be used by the City for the FY 2024-2028 Program Years:

- The public services projects/activities are for social service organizations whose clientele are low-income or in certain cases, a limited type of clientele with a presumed low- and moderate-income status.
- The community and public facilities projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The infrastructure improvement projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The acquisition and demolition of structures are either located in a low- and moderate-income census area or these activities are eligible by preventing or eliminating slums and blight on a spot or area basis.

The following table highlights the low- and moderate-income population in the City of New Bern as of the 2016-2020 American Community Survey, the most recent data available from HUD. Eleven (11) block groups out of thirty-one (31) have a population of greater than 51% low- and moderate-income residents. These block groups are highlighted in the table below. The City of New Bern has an overall low- and moderate-income population of 41.6%. For comparison, Craven County has a low- and moderate-income population of 40.9% (including the City's population).

The total amount of FY 2024 CDBG funds available is \$291,714 of which 20.0% (\$58,342) is for administration and 80.0% (\$233,372) is allocated for project activities. Approximately 72% (\$168,372) of funds for project activities will principally benefit low- and moderate-income persons, while 28% (\$65,000) will be used for slum and blight removal.

Discussion

The geographic locations and the public benefit for the FY 2024 CDBG Activities are as follows:

- **General Administration** - 303 First Street, New Bern, NC 28560
- **Demolition/Clearance** - Citywide; To be determined.; Slum and Blight Removal on a Spot Basis (SBS)
- **Streets and Sidewalks** – C.T. 9608, B.G. 1 and 4; Low/Mod Area Benefit

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

Table 58 - 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 59 - One Year Goals for Affordable Housing by Support Type

Discussion

During this program year the City is not funding any affordable housing projects/activities with CDBG funds.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of New Bern’s mission is:

- Providing affordable housing opportunities in a safe environment
- Revitalizing and maintaining neighborhoods
- Providing opportunities for low and moderate-income homeownership
- Forming effective partnerships to maximize housing, social, and economic opportunities
- Continuing its partnership with the City of New Bern for the revitalization of communities
- Pursuing funding for the development of affordable housing for the residents of New Bern

The Housing Authority of the City of New Bern is not rated as a “troubled” agency by HUD.

The Housing Authority of the City of New Bern owns and professionally manages family communities and elderly/disabled rental apartments. NBHA has one (1) public housing development: Trent Court. NBHA had also previously owned a second property: Craven Terrace. This property was sold.

Before Hurricane Florence hit the City, NBHA had a total of 218 public housing units in Trent Court, with 11 accessible units. After Hurricane Florence caused extensive flooding, the Housing Authority was left with 110 units at Trent Court, of which 4 are accessible. In the years following the hurricane, the Authority focused its efforts on repairing the inhabitable structures and securing the uninhabitable ones. Trent Court’s waiting list is open.

NBHA also owns and manages Section 8 Housing for elderly residents in New Bern Towers. There are 106 units in New Bern Towers, which also received repairs after Hurricane Florence. The Towers’ waiting list also remains open.

Twin Rivers Opportunities, Inc. assists families who wish to live in privately owned housing and receive rental subsidy through the Housing Choice Voucher Program instead of NBHA. Twin Rivers Opportunities, Inc. administers 995 vouchers. There are currently 1,300 households on the waiting list for Housing Choice Vouchers and the waiting list is open.

Carolina Avenue Apartments is an 84-unit Low-Income Housing Tax Credit affordable apartment complex built in 2021. Utilizing its instrumentality, Better Visions Housing Corporation, Inc. (Better Visions), the New Bern Housing Authority partnered with Mosaic Development Group, Inc. on this project. Excel Management Group currently operates the leasing and management of the property.

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

During this program year the Housing Authority will continue to maintain its 110 units. The Housing Authority continues to look for more buildable sites for affordable housing and to promote its self-sufficiency programming for its residents.

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

According to the Annual Plan for 2023, NBHA's progress in meeting their mission and goals states that NBHA set the goal of cooperating with the City of New Bern and other neighborhood partners to promote neighborhood revitalization and economic development in designated areas of the City, as evidenced by the resident input in the development of the Gateway Renaissance Plan and Greater Five Points Transformation Plan. New Bern Towers has an active resident council that expresses needs for both the New Bern Towers community and the public housing under the Housing Authority of the City of New Bern as a whole. Trent Court formerly had an active resident council, but Hurricane Florence in 2017 caused the council to disband, and the residents of Trent Court have struggled to restore it in the years since.

The Housing Authority of the City of New Bern does not support any homeownership initiatives. NBHA previously held homeownership classes in Trent Court and Craven Terrace, and these classes had active participation. However, these classes have ceased since Craven Terrace was sold.

Twin Rivers Opportunities, Inc. runs the Family Self-Sufficiency (FSS) Program. The program gives Section 8 voucher holders the opportunity to set and reach goals that they set for themselves and their families, as well as save a significant amount of money. Section 8 voucher holders may also use their vouchers to realize the American dream of becoming a homeowner. Both of these opportunities are available to Section 8 holders who choose to become participants in Section 8's Family Self-Sufficiency Program. There are two parts to the program. The first part of the program is the Self-Sufficiency program where participants have the opportunity to work towards and meet goals that they set for their families as well as save money that will become theirs when they have completed their goals. The second part of the program is the Homeownership Program. In this part of the program, a Section 8 participant can choose to use his or her Section 8 voucher to assist with the purchase and payment of a home.

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

The Housing Authority of the City of New Bern is not designated as a troubled housing authority.

Discussion

The Housing Authority of the City of New Bern is continuing to meet its goals by securing funding through RAD and CNI for the revitalization of the Greater Five Points area. The Housing Authority will also continue to apply for funding for additional affordable housing.

Trent Court, one of the Housing Authority's public housing communities, was severely affected by Hurricane Florence. The residents displaced by the Hurricane have been given Section 8 Housing Choice Vouchers. Twin Rivers Opportunities, Inc. has ensured the placement of these residents.

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

Introduction

The North Carolina Coalition to End Homelessness is the collaborative applicant for the North Carolina Balance of State Continuum of Care. The 79 counties covered by the Continuum of Care are divided into 13 regions. The City of New Bern falls under the purview of Region 13 of the CoC, which is known as the Housing Alliance of Coastal Carolina (HACC) and includes Carteret, Craven, Jones, Onslow, and Pamlico Counties.

The leadership of Region 13 is responsible for acting as a member of the Balance of State CoC Steering Committee, the Coordinated Entry lead for the Region, the Point-in-Time and Housing Inventory Count lead for the region and reviewing projects and processing state ESG grants for the regional geography.

The City of New Bern works closely with the homeless service providers within the City to identify and resolve issues of homelessness within the community. The Department of Development Services partners with statewide entities, as well as the local service providers including Religious Community Services, Coastal Women’s Shelter, and Reviving Lives Ministries.

The 2023 Point-In-Time Count revealed that as of January 2023, 43 homeless individuals resided in Craven County. There was no data available for the City of New Bern specifically. 35 of these persons resided in Emergency Shelter in January 2023, while 8 were unsheltered. The majority of the homeless persons (34 of the 43) were single adults age 25 or older; there was one single adult between 18 and 24, and the balance belonged to three families with a total of three adults over the age of 25, one adult between the ages of 18 and 24, and three children age 17 and under. There were no unaccompanied children experiencing homelessness at the time of the 2023 PIT count in Craven County.

The 2024 Point-In-Time Count was completed in January 2024, but the data is still being analyzed.

The following shelters are open in the City of New Bern during FY 2024.

- Religious Community Services - Emergency Crisis Shelter
- Religious Community Services - Families in Transition
- Religious Community Services - Veterans Transition Shelter
- Women’s Coastal Shelter - Domestic Violence Shelter
- Reviving Lives Ministries - Addiction Recover Shelter

The FY 2024 CoC awards have not yet been announced.

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

The 2023 Point-In-Time Count revealed that as of January 2023, 43 homeless individuals resided in Craven County. 35 of these persons resided in Emergency Shelter in January 2023, none (0) in Transitional Housing, and eight (8) were unsheltered. The majority of the homeless persons (34 of the 43) were single adults age 25 or older; there was one (1) single adult between 18 and 24, and the balance belonged to three (3) families with a total of three (3) adults over the age of 25, one (1) adult between the ages of 18 and 24, and three (3) children age 17 and under. There were no (0) unaccompanied youth experiencing homelessness. Of the full group, one (1) adult and no (0) children out of the 43 individuals were considered chronically homeless, eleven (11) were veterans, and one (1) household was a Youth Household with every member under 25 years of age. This indicates a need for greater outreach and shelter/housing options for veterans and families in particular.

Families with children – The Point-In-Time count for 2020 only counted 1 homeless household with 3 persons. However, in 2023 there were 3 families with children counted among the homeless population with a total of 8 people.

Veterans and their families – There are large numbers of Veterans and support systems because of the nearby military base in Havelock. The NCWorks Career Center works both employment and housing issues for homeless Veterans. Homeless Veterans often require additional services, with mental health services being the most commonly cited need. The number of homeless Veterans in Craven County decreased from 11 in 2016 to a low of 2 in 2020, but has risen back to 11 in 2023.

Unaccompanied youth – Teens aging out of foster care and young adults in the 18-24 transition stage can be hard to locate. Many of them are staying with friends and family temporarily and are technically homeless. Unaccompanied youth may also move between different shelters. For these reasons, no unaccompanied youth were reported in the 2023 PIT count.

The CoC utilizes Coordinated Entry to track the various subpopulations and divides them up into 13 local referral zones across the 79 counties that the CoC serves. Much of the area served by the CoC is rural, and the CoC creates advertisements and hotlines to target these subpopulations and allow them to access the Coordinated Entry process.

Addressing the emergency shelter and transitional housing needs of homeless persons

The 2023 Point-In-Time Count saw a rise in homelessness in Craven County following the Covid-19 pandemic and the end of pandemic-focused aid programs. Though many of the barriers to emergency housing in the City of New Bern and Craven County had been removed in response to Hurricane Florence, it remains a challenge to rapidly re-house families. In the Point-In-Time count for 2020 (counted in January before the emergence of the Covid-19 pandemic), there was 1 homeless household with children with a total of 3 persons. There were 21 homeless persons counted overall, and all 21 homeless persons counted

were in emergency shelters. In 2021, there were no homeless households with children counted and a total of 16 homeless persons counted overall, all residing in emergency shelters. In 2022, there was 1 homeless household with children with 4 persons. There were 26 homeless persons counted overall, and all 26 homeless persons counted were in emergency shelters. In 2023, there were 3 homeless households with children with 8 persons. There were 43 homeless persons counted overall with 35 in emergency shelters.

Religious Community Services provides much of the shelter space for individuals and families in the County while also partnering with Craven Community College for job training and Craven-Pamlico Re-Entry to assist ex-offenders with housing, transportation, and vocational skills. NCWorks provides job training and assists in housing homeless veterans. Coastal Women’s Shelter partners with local landlords to provide stable housing and keep children of families experiencing domestic violence in the same schools to assist these children in maintaining stability. Crossroads is the major mental health provider in the area, but the need for mental health care far surpasses the amount of assistance that Crossroads can provide. The following shelter beds are available in Craven County:

Religious Community Services has 37 total beds, with the following emergency shelter beds for target homeless populations:

- **Homeless Families** – 12 beds
- **Homeless Women** – 6 beds
- **Homeless Veterans** – 5 beds

The Coastal Women’s Shelter prioritizes providing safe, affordable housing for victims of domestic violence. The shelter has 19 total beds, 3 of which are infant cribs and 6 of which are for unaccompanied domestic violence victims. The Coastal Women’s Shelter will work with trusted landlords to place people in housing, but there is a shortage of trusted landlords.

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

The North Carolina Balance of State CoC’s written standards focus on a Housing First model and follow the best practices of that model. The written standards utilize several strategies to increase the number of people who exist Emergency Shelter, Transitional Housing, and Rapid Re-housing to Permanent Housing destinations. Evaluations of these standards will be based on the length-of-time homeless of an individual or family in Emergency Shelter, Transitional Housing, or Rapid Re-Housing. The CoC will seek to make

progress on the turnover rate of individuals and families, the targeting of individuals and families based on risk, and the number of positive exits into Permanent Housing.

The CoC Steering Committee has approved written standards that conform to best practices for Street Outreach, Emergency Shelter, Transitional Housing, Prevention and Rapid Rehousing, Permanent Supportive Housing, and Coordinated Entry Programs on November 2nd, 2021. There are additional policies for follow-ups to those that have exited Rapid Re-Housing, Anti-Discrimination, and Emergency Transfers based on the Violence Against Women Act (VAWA). The Balance of State CoC provides additional guidance to rural Continuums of Care.

The number of homeless Veterans in Craven County has decreased from 11 in 2016, to 4 in 2017, 2 in 2020, went up slightly to 5 in 2022, and returned to 11 persons in 2023. In addition to housing, there is a need for wrap around services for veterans. These services largely include mental health care and recovery systems for those with addictions. There are a number of instances of PTSD in the area due to the presence of the military base. Twin Rivers Opportunities, Inc. received VASH vouchers for Veterans.

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

Discharge policies at local hospitals are designed to prevent those leaving the hospitals from being referred to Religious Community Services. Religious Community Services supports homeless in the community through operating emergency shelters and food and clothing services for those in need. By providing other supportive services, Religious Community Services intends to assist people who may be extremely low income and help feed and clothe them so that other family income may go to rent.

Local services such as Craven-Pamlico Re-Entry Council, Children's Developmental Services Agency, and Carolina East Health work with various populations that are at-risk of becoming homeless. Wraparound services are necessary to prevent homelessness and encourage self-sufficiency. Discharge policies are also put in place to direct low-income individuals who are at risk of homelessness to services that may assist them. There is a need for additional caseworkers to expand these services.

Discussion

Not Applicable.

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

Introduction

Eastern North Carolina lags behind the urban centers of the state economically. As a result, low- and moderate-income people have less income, and housing affordability is a greater issue in the area for all residents. Residents in protected classes can face even more housing affordability challenges, particularly when they cannot prove discrimination.

The most common fair housing complaint in the City of New Bern, as is the case nationally, is on the basis of disability. In Eastern North Carolina, there have been multiple instances of residents that faced evictions because landlords were unwilling to provide reasonable accommodations.

Transportation is a common barrier to affordable housing in the area. The local public transit system is unreliable. To access services and employment, residents must live near service providers and employers.

One of the major barriers to affordable housing in the City of New Bern is that cases go largely unreported. Though there are likely more instances of discrimination in the area, especially in terms of disability, very few complaints are filed and little data is available on the types of complaints.

Hurricane Florence also affected access to fair housing in the region. Many affordable housing units were destroyed in the hurricane, and even after five years, not all of the units have been replaced. This has resulted in the relocation of low- and moderate-income people. Following these relocations, people often find themselves farther away from services.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Housing Authority of the City of New Bern provides reasonable accommodations for its residents upon request. There is a need for additional accessibility improvements, which the City will undertake over the course of the Five Year Consolidated Plan.

The City of New Bern will continue to partner with CARTS, the local transit agency, to improve services and transit-related infrastructure. CARTS has adopted a strategic transit plan to increase ridership, which the City will support with supplemental infrastructure projects.

To address the issue of unreported complaints, the City will conduct education and outreach on fair housing so that residents can know their rights and be aware of the instances when those rights are violated.

Discussion:

The City of New Bern proposes to undertake the following activities during the FY 2024 Program Year to affirmatively further fair housing:

- The City of New Bern will continue to work with the New Bern Housing Authority and Twin River Opportunities, Inc. to address issues of accessible housing.
- The City continues to work with Twin Rivers Opportunities, Inc. to mitigate the concentration of minority households and Section 8 Voucher holders.
- The City of New Bern continues to collaborate with Twin Rivers Opportunities, Inc. to implement strategies to provide consistent communication about the Section 8 Housing Choice Voucher program.
- The City of New Bern will partner with local agencies and groups to raise Fair Housing awareness and conduct fair housing trainings. Past groups that have conducted trainings include Legal Aid of North Carolina and the North Carolina Housing Coalition.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of New Bern has developed the following actions which address the obstacles to meeting underserved needs, fosters affordable housing, reduces lead-based paint hazards, reduces the number of families living in poverty, develops institutional structures, and enhances coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite efforts made by the City of New Bern and social service providers, a number of significant obstacles remain to meeting underserved needs. With funding resources being scarce, funding becomes the greatest obstacle for the City of New Bern to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. Through its planning efforts, the City will use its limited resources to address the City of New Bern's greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, safe, sound, and affordable owner and renter housing.
- High cost of construction and rehabilitation work.
- Aging in place population who need accessibility improvements.
- Need for major rehabilitation of the City's aging housing stock.
- The increasing number of vacant and abandoned properties.
- Low wages in the service and retail sector job market.

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the City proposes the following Five-Year Goals and Strategies:

- **HS-1 Homeownership** – Promote and assist low- and moderate-income households who wish to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.
- **HS-2 Housing Construction** – Promote and assist in financing the development of affordable housing for both rental and for sales housing.
- **HS-3 Housing Rehabilitation** – Promote and assist in financing the preservation of existing owner and renter occupied housing stock in the City.
- **HS-4 Rent and Utility Assistance** – Promote and assist in financing short term rent and utility assistance programs for low- and moderate-income persons who are in danger of becoming homeless.

The City will partner with the Housing Authority of the City of New Bern, Twin Rivers Opportunities, Inc. and other fair housing agencies to promote fair housing in the city, through fair housing trainings, education, and promotions.

The City of New Bern will continue to work with the City's Human Rights Commission during this program year to again provide education and outreach.

Actions planned to reduce lead-based paint hazards

According to the 2018-2022 American Community Survey, 36.2% of the housing units in the City of New Bern were built before 1980 and are therefore at risk for containing lead-based paint. According to the North Carolina Department of Health and Human Services' 2019 Lead Surveillance Report, the last available, 2,335 children (ages birth-6 years) were tested in Craven County for elevated blood lead levels. Of those tested, six (6) had a blood lead level of 5-9 µg/dL and one (1) had a blood lead level of 10 µg/dL or greater. With 0.30% of children tested having blood lead levels greater than 5 µg/dL, Craven County compares favorably to the rest of North Carolina, which averages 0.34% of children tested having blood lead levels greater than 5 µg/dL.

The revised Federal Lead-Based Paint Regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG program. The City of New Bern will comply with Title 24, Part 35: Lead-Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

The City of New Bern reviewed the Blood Lead Level Screening Plan provided through the North Carolina Department of Health and Human Services – North Carolina Childhood Lead Poisoning Prevention Program (CLPPP). Additionally, the City reviewed the Blood Lead Level testing data provided through the Center for Disease Control and Prevention – Childhood Lead Poisoning Prevention Program.

The City of New Bern will ensure that the following will be done in conjunction with its Housing Rehabilitation activities:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.

- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

In addition, in conjunction with its Housing Rehabilitation activities, the City will ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint safety requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.

Actions planned to reduce the number of poverty-level families

According to the 2018-2022 American Community Survey, 16.5% of all people in the City of New Bern have incomes below the poverty level. Additionally, 47.4% of female headed households with children with no husband present live in poverty, which rises to 95.3% when the children are under 5 years old. Individuals living on the threshold of poverty were faced with a collection of obstacles that prevent them from escaping their situation. Some may need adequate affordable housing, job skills training, day care for children, treatment for medical or substance abuse issues or they may be children and adults with educational needs.

The City allocates its Community Development Block Grant program to improve the living environments of low to moderate-income persons, specifically improving the lives of low- to moderate-income youth in order to break the cycle of poverty.

During this program year, the City of New Bern will not use CDBG funds to fund any activities to address the needs of individuals and households who live in poverty but will fund activities in the FY 2025 CDBG Program year as well as reallocate unused CDBG allocations from prior years to fund anti-poverty activities.

Actions planned to develop institutional structure

The City of New Bern works with the following agencies to enhance coordination:

- **City of New Bern - Development Services** - oversees the CDBG program.
- **Housing Authority of the City of New Bern** - oversees the improvements to public housing communities.
- **Twin Rivers Opportunities, Inc.** - oversees the Section 8 Housing Choice Voucher Program and the development of scattered site affordable housing.
- **Social Services Agencies** - the City provides funds to address the needs of low- and moderate-income persons.
- **Housing Providers** - the City provides funds to rehabilitate and develop affordable housing for low- and moderate-income families and individuals.
- **North Carolina Balance of State CoC** - oversees the Continuum of Care Network for 79 counties including Craven County. For planning purposes, the CoC is divided into thirteen (13) regions. Craven County is located in Region 13, which is managed by the Housing Alliance of Coastal Carolina (HACC).

As part of the CDBG application planning process, local agencies, and organization are invited to submit proposals for CDBG funds for eligible activities.

The Development Services Department continues to look for gaps in the institutional structure. Maintaining and enhancing communication amongst all community and economic development stakeholders is essential in addressing the needs identified in the City of New Bern's Five-Year Consolidated Plan.

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

Public Institutions: The City will act as a clearinghouse and facilitator for many of the activities described in the annual action plan. As the local unit of government, the City is empowered to apply for and administer certain types of grants. Support from the City, expressed as a certification of consistency or some other instrument, may be all that is required for some activities. Other activities will involve the more direct participation of the City for funding, acquisition of land or buildings, or in convening meetings of various agencies to iron out differences or strategies on how to seize opportunities. The City will continue to administer the CDBG program.

The Housing Authority of the City of New Bern administers public housing. This Authority is responsible for the management and maintenance of public housing units. The Housing Authority will continue in its efforts to modernize these public housing units in order to provide decent, affordable housing in the City. Twin Rivers Opportunities, Inc. administers Section 8 Rental Assistance Programs in the City.

Non-Profit Organizations: Non-profit housing agencies play a role in the implementation of this plan. Through the construction of new housing and the rehabilitation of existing units, these agencies access financing sources such as the Low Income Housing Tax Credit, Greenleaf Funding, and charitable contributions that increase the supply of affordable housing. While some groups focus on the rehabilitation of single units for resale to first time homebuyers, others have attempted to create assisted rental developments. In the future, the union of such groups with social service agencies that serve specific special needs populations will address the Five Year Consolidated Plan strategy for creation of supportive housing and affordable housing opportunities.

Non-profit educational institutions provide an important partnership for the City. Craven Community College partnered with the City of New Bern on the construction of the VOLT Center. Craven Community College now provides job and vocational training at the center, which is located in the Greater Five Points Redevelopment Area. Many stakeholders spoken to during the interview process speak highly of the VOLT Center and its successes in training residents to succeed in the local workforce.

Social service agencies are a link between the provision of housing and the population it is intended to serve. The agencies work directly with providers of services to persons with special needs including: mental health, mental retardation, elderly, drug and alcohol addiction and families that are at-risk of becoming homeless. Although these agencies cannot provide housing, they can direct housing efforts where needed and are integral in the planning of housing and services for target populations. Emergency shelters, including the Religious Community Services and Coastal Women's Shelter, will continue to provide shelter for the homeless.

Private Industry: Several lending institutions cooperate with the City to provide funding for downtown improvements. Those lending institutions play an important role by providing financing that would not otherwise be available.

Discussion:

Monitoring:

The Monitoring Plan represents the City of New Bern's strategy for overseeing the activities of entities that carry out CDBG assisted activities. The Monitoring Plan identifies the following:

- The organizations to be monitored
- The issues to be explored and the methodology to be utilized in conducting the monitoring
- Identification of the specific Development Services staff members that will assume responsibility for monitoring
- The follow-up measures to be followed in communicating the results of the monitoring to affected organizations and the methods that will be utilized to obtain feedback from affected organizations

The CDBG monitoring will be carried out at two (2) separate levels. First, the City will conduct an internal

monitoring to review the homeowner rehab program and to ensure that the CDBG Program is being administered in accordance with CDBG and other federal regulatory and statutory requirements. Second, the City will conduct an external monitoring to review the activities of its sub-recipients.

The purpose of the City's monitoring efforts is:

- to identify and correct issues that prevent the City from achieving full compliance with the regulatory requirements of the CDBG Program and other Federal requirements before deficiencies lead to HUD monitoring findings, and
- to learn more about the strengths and weaknesses of the various organizations that plays a role in the City's CDBG program and to use this knowledge as the basis for structuring future CDBG activities.

Program Specific Requirements

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

Introduction:

The City of New Bern receives an annual allocation of CDBG funds. Since the City receives this federal allocation, the questions below have been completed, as they are applicable.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0.00
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	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
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.	\$0.00
5. The amount of income from float-funded activities	\$0.00
Total Program Income	\$0.00

Other CDBG Requirements

1. The amount of urgent need activities	\$0.00
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	77.72%

CDBG Percentages:

- **Administrative Percentage:** 20.0%
- **Public Service Percentage:** 0.0%
- **Low and Moderate-Income Percentage:** 77.72%
- **Slum and Blight Activities:** 22.28%