

# Consolidated Annual Performance and Evaluation Report (CAPER)

2021 Program Year  
2020 Federal FY Funds  
(July 1, 2020 – June 30, 2021)

Winston-Salem/Forsyth Housing Consortium  
September 28, 2021



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**CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)  
2021 ANNUAL PERFORMANCE REPORT: FEDERAL FY 2020  
(July 1, 2020 - June 30, 2021)**

**INTRODUCTION**

The Consolidated Annual Performance and Evaluation Report (CAPER) is the Winston-Salem/Forsyth Housing Consortium’s annual report to the U.S. Department of Housing and Urban Development (HUD). This report describes progress in carrying out the Annual Plan for Fiscal Year 2021 and provides an assessment of progress towards attaining the goals outlined in the five-year Consolidated Housing and Community Development Plan. This report covers the third year of the 2019-2023 Consolidated Plan.

**PART I: SUMMARY OF RESOURCES**

The HUD entitlement allocation for FY21 (Federal FY 2020) was \$2,210,953 in Community Development Block Grant (CDBG), \$1,323,374 in HOME Investment Partnership (HOME), and \$191,617 in Emergency Solutions Grant (ESG) funds. Other identified financial resources included projected CDBG program income of \$450,000 and HOME program income of \$135,000; Housing Finance Fund (local) program and investment income; Continuum of Care funds; and the remaining balance of prior-year HUD entitlement and general obligation bonds approved in 2014 and 2018. Table 1A identifies the expenditure of these City resources during FY21 in general program categories.

<b>TABLE 1A: FY21 EXPENDITURES BY PROGRAM CATEGORY</b>						
<b>Activity</b>	<b>Total</b>	<b>HUD Entitlement</b>			<b>Other Federal</b>	<b>Local</b>
		<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>		
Housing Rehab and Operations	2,776,523	958,091	699,081	0	0	1,119,351
Neighborhood Dev.: Acq-Clearance	347,896	259,098	0	0	0	88,798
Housing Production/Infrastructure	133,200	0	133,200	0	0	0
Homebuyer Assistance	178,571	0	178,571	0	0	0
Economic Dev./Self-Sufficiency	118,352	118,352	0	0	0	0
Public Services/Homeless Asst.	4,064,647	332,168	215,459	174,712	2,022,490	1,319,818
Section 108 Loan Repayment	0	0	0	0	0	0
Planning/Training, Capacity/Other	314,665	250,672	27,796	0	0	36,197
<b>TOTAL</b>	<b>7,933,854</b>	<b>1,918,380</b>	<b>1,254,108</b>	<b>174,712</b>	<b>2,022,490</b>	<b>2,564,164</b>

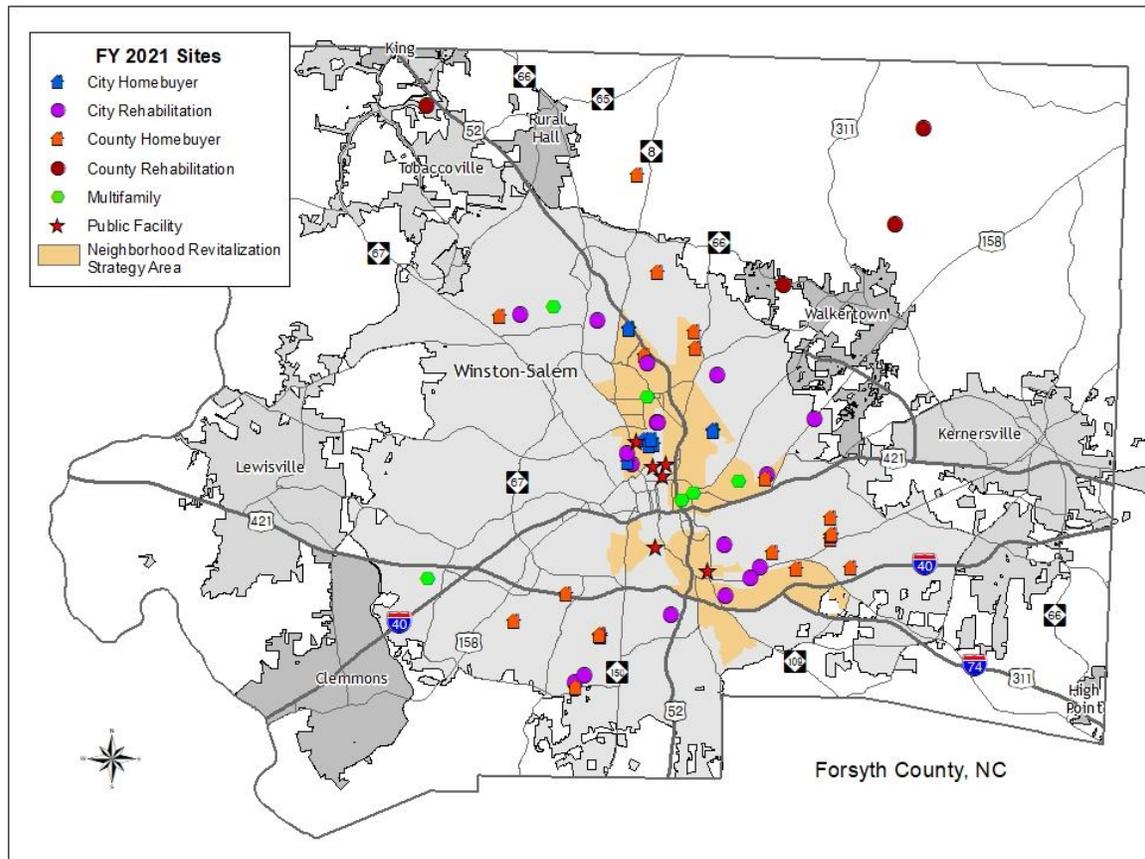
In addition, the City of Winston-Salem was awarded federal funds to prepare for, prevent, and respond to the COVID-19 pandemic. These funds include ESG-CV funds of \$2,708,005 and CDBG-CV funds of \$2,676,693 allocated through the Coronavirus Aid, Relief and Economic Security Act (CARES Act); \$1,792,116 in ESG-CV funds from the North Carolina Department of Health and Human Services; and \$13,395,634.50 in Emergency Rental Assistance Program (ERAP) funds from the U.S. Department of Treasury. HUD has announced allocation of HOME funds provided through the American Rescue Plan (HOME-ARP), but funds will be awarded in FY22. The City is to receive \$4,887,567. Table 1B identifies the expenditure of these City resources during FY21 in general program categories.

Activity	Total	HUD Entitlement		ERAP	NC ESG-CV
		CDBG-CV	ESG-CV		
Homeless Assistance	907,867.87		712,350.67		195,517.20
Public Services (rent, utility, mortgage for non-homeless)	1,896,741.06	611,093.82		1,285,647.24	
Administration and Planning	412,567.89	5,100.00		407,467.89	
<b>TOTAL</b>	<b>3,217,176.82</b>	<b>616,193.82</b>	<b>712,350.67</b>	<b>1,693,115.13</b>	<b>195,517.20</b>

## PART II: ASSESSMENT OF FIVE-YEAR PLAN PROGRESS

Table 2 and the accompanying map summarize accomplishments by the Winston-Salem/Forsyth Housing Consortium for the third year of the 2019-2023 Consolidated Plan. Accomplishments compared to goals varied. The COVID-19 pandemic slowed completions in New Construction Owner and Existing Owner, while the COVID-19 pandemic and staffing shortages at both the City and County slowed completions in Rehab Owner. Accomplishment in Rental Rehab resulted from a multi-family rental project – Southgate Apartments – completing construction and leasing during the year. The accomplishment in Rental New Construction resulted from the two multi-family rental projects leasing up – Emmanuel Retirement Village and Enclave II.

		Five-Year Goal	FY 21 Goal	FY 21 Actual	FY21 as % of FY21 Goal	Five-Year Cumulative	Cumulative as % Of Five-Year Goal
<b>Completions</b>							
New Construction:	Owner	193	34	22	64.7%	88	45.6%
	Rental	250	0	138	n/a	138	55.2%
Rehab/Repair:	Owner	315	86	21	24.4%	143	45.4%
	Rental	260	110	108	98.2%	219	84.2%
Existing:	Owner	88	17	7	41.2%	16	18.2%
	Rental	200	200	74	37.0%	242	121.0%
Special Needs Projects:	Rental	0	0	0	n/a	0	n/a
<b>Total Units Completed</b>		<b>1,306</b>	<b>447</b>	<b>370</b>	<b>82.8%</b>	<b>846</b>	<b>64.8%</b>



8/18/2021 Prepared by Planning & Development Services, GIS, Mapping and Design Section

The Winston-Salem/Forsyth County Housing Activity Map shown above depicts housing activity for the 2020-2021 program year, encompassing completed projects for rehabilitation, new housing construction, and homebuyer assistance throughout the County. As is evident from the map, approximately one-half of the activity occurred within the Neighborhood Revitalization Strategy Area (NRSA). This reflects HUD’s goal of providing housing opportunities that are dispersed throughout the community.

**Rental.** Rental housing development improved as two projects completed leasing up, one completed construction and was fully leased, and three others were under construction. Ujima Community Development Corporation was approved for funding of a planned senior housing rental development using 2014 general obligation bonds. Construction of the 42-unit development was completed in October 2019, and lease-up was completed during FY21. Enclave



Enclave II

II, a 96-unit development for families, was approved for Low-Income Housing Tax Credits (LIHTC) in August 2017. The City provided HOME funds, and the City and County provided Neighborhood Stabilization Program (NSP) funds to the project. Construction was completed in December 2019, and lease-up was completed during FY21. Southgate Apartments, a 108-unit development for families, was approved for LIHTC in August 2018. Rehabilitation was completed in December 2020, and lease-up was completed during FY21. The City is provided HOME funds and 2018 general obligation bond funds to the project.

In addition, the City approved local Housing Finance Funds to Essex Place, a 48-unit development for families, in November 2020. Essex Place was approved for LIHTC in August 2019 and needed additional funds. Construction is near completion, and leasing is expected to be completed during FY22. Fifth Street Apartments is a 12-unit development owned by Experiment in Self-Reliance that provides permanent supportive housing to chronically homeless individuals with disabilities. Rehabilitation using CDBG funds is near completion. The City approved local Housing Finance Funds and 2018 general obligation bond funds to redevelop two historic former R.J. Reynolds Tobacco Co. buildings located in the Whitaker Park complex into 163 units of multifamily rental housing. Ten percent of the total units (16 units) will be set aside as workforce housing units for households earning between 80% and 120% of area median income (AMI), specifically 5% for households earning 80% of AMI and 5% for households earning 120% of AMI. Construction has begun and is projected to be completed in Summer 2022.

**Homeownership.** The Winston-Salem/Forsyth County area economy is slowly recovering since the onset of the COVID-19 pandemic in March 2020. Housing prices have continued to increase considerably due to heavy investor purchase activity and limited inventory of affordable homes. Investors have predominantly made cash-sales transactions, sight-unseen without any request for repairs, bolstered by deep pockets compared to first-time homebuyers and buyers seeking mortgage financing in general. New listings appear and disappear in record time, averaging less than 2 days on the market. Home prices have also increased in part due to multiple offers that lead to bidding wars. Although interest rates have remained very attractive, limited inventory stalls the process of homebuying for many families and individuals. New federal guidelines have favorably enabled more student-loan holders to qualify for mortgages due to the easing of qualifying standards for lenders. The new federal requirement that ALL Housing Counseling must be done by a HUD-Certified Housing Counselor employed by a HUD-Approved Agency, effective August 1, 2021, will increase the number of buyers seeking guidance in the home buying process. An increase in the number of potential homebuyers younger than 40 years of age has increased, and a slight decline in the number of homebuyers age 40+ years of age. Property appraisals have mirrored the market price increases.



Glenn Oaks (single-family home)

Homebuyer education and counseling remain an important element of homeownership. City and County funds continued to be vital in continuing the Individual Development Account (IDA) program. The IDA program is an economic literacy program with supportive counseling and coaching services provided to participants for home ownership. City/County and North Carolina Housing Finance Agency funds provided the required match to participant savings. During FY21, five homebuyers purchased

homes with IDA funds, of which three were new construction and two were existing homes. The Center for Homeownership, a program of Financial Pathways of the Piedmont, provided one-on-one counseling and homebuyer education courses to 246 people during FY21.

The seven Owner Existing units reflect the purchase of existing property without rehabilitation being involved or the purchase of a property that was acquired and rehabilitated by a non-profit developer for sale for home ownership. The numbers are the result of the HOME, IDA, and Homebuyer Assistance Program (formerly C-HAP) programs that provide second mortgages for principal reduction and/or down payment and closing cost for home purchase. The 74 rental units, under Existing, reflect inclusion of tenant-based rental assistance (TBRA) resources in these data summaries.

Single-family new construction was limited by the COVID-19 pandemic during the program year. Through the partnership with Habitat for Humanity nine units were constructed during the program year. Habitat completed buildout of the Glenn Oaks neighborhood of the Boston Thurmond Neighborhood Revitalization Initiative area as well as the Trent Hill subdivision. S.G. Atkins Community Development Corporation started construction of two homes in the East End neighborhood during the program year.



Bowen Park (single-family home)

**Redevelopment.** In August 2020, the City of Winston-Salem sold all of its lots in the Northeast Winston #2 Redevelopment Area to Winston-Salem/Forsyth County Schools to be used as part of the site for a new elementary school to replace Ashley Elementary School. The Northeast Winston #2 Redevelopment Area was included as part of the project area for the Choice Neighborhoods Implementation Grant that HAWS was awarded in April 2020.

Other redevelopment areas had limited activity during FY21.

- Private investment is taking place in the Goler-Depot Renaissance area without City assistance. The area is part of the Liberty-Patterson Redevelopment Area.
- Habitat for Humanity did not complete any units during FY21 in the Old Cherry #2 Redevelopment Area due to the lack of available lots.
- There was no development activity in the Happy Hill Redevelopment Area during FY21.



Enterprise Center Shared-Use Kitchen

**Economic Development.** During FY21, the Small Business Loan Committee received no new loans to consider. The annual Business Plan Contest had two winners, a coffee shop and a café, which will each be able to receive up to \$5,000 in grant fund towards business expenses. The S.G. Atkins Community

Development Corporation received CDBG funds for a kitchen manager to manage use of the Enterprise Center shared-use commercial kitchen and mentor the tenant chefs.

**COVID-19.** The COVID-19 pandemic had a significant effect on the City's and County's programs during FY21. City and County staff worked remotely or on a hybrid remote/in-office schedule for nearly the entire year. All public meetings were held virtually. With passage of various COVID-19 relief laws, staff has spent considerable time reviewing federal guidance for, planning for the use of, issuing requests for proposals for, and administering these funds. These laws include the Coronavirus Aid, Relief and Economic Security Act (CARES Act), Emergency Rental Assistance Program (ERAP) established by the Consolidated Appropriations Act, 2021, and American Rescue Plan (ARP). The City also completed public participation for and submitted the Annual Action Plan by May 15, 2021.

The focus of the funds was on homelessness and preventing eviction and foreclosure of renters and homeowners. CARES Act Emergency Solutions Grant (ESG-CV) funds from the City entitlement and the State of North Carolina were used for emergency shelter and rapid rehousing and allowed for the establishment of a homelessness prevention and diversion program. CARES Act Community Development Block Grant (CDBG-CV) funds were used for the Rent, Utility and Mortgage Assistance (RUMA) program to provide emergency rent, utility and mortgage assistance to eligible renters and homeowners to prevent them from losing their housing. The City, in collaboration with the County, used ERAP funds to assist households who face a high risk of losing their housing due to inability to make rent and utility payments.

City staff also worked with homeless service providers to open a non-congregate shelter for medically fragile individuals at higher risk for COVID-19.

### **PART III: AFFIRMATIVELY FURTHERING FAIR HOUSING**

As part of the certification to affirmatively further fair housing, HUD requires the City to assess fair housing issues within its jurisdiction and take meaningful actions to further the goals identified in the assessment. The City of Winston-Salem, as the lead entity, the Housing Authority of the City of Winston-Salem (HAWS), and Forsyth County collaborated to complete a joint Assessment of Fair Housing (AFH), which was submitted to HUD by the October 4, 2017 deadline and accepted by HUD on November 21, 2017. Specifically, the AFH Goals and accomplishments in FY20 are:

Goal 1 – Implement place-based community investment strategies to increase opportunity measures in R/ECAPs

- Rehabilitation of Southgate Apartments multifamily rental development complete
- Emmanuel Retirement Village multifamily rental development for seniors is leased up.
- Habitat for Humanity completed 2 single-family homes in Bowen Park area.

Goal 2 – Focus new construction of affordable housing in neighborhoods that offer greater access to opportunities

- Enclave II multifamily rental development is leased up.
- Essex Place multifamily rental development was approved for funding, and construction is nearly complete.

Goal 3 – Improve mobility for low- and moderate-income residents

- County provided homebuyer assistance to 5 households who were Individual Development Account (IDA) participants.

- HAWS continued to provide opportunities for residents to achieve economic self-sufficiency, such as the PATH (People Achieving Their Highest) Program and Wheels for Hope.

Goal 4 – Expand homeownership opportunities

- County provided homebuyer assistance to 20 households.
- Habitat for Humanity constructed and sold 9 houses.
- HAWS has administered over 70 Homeownership Housing Choice Vouchers and currently administers three.
- City funded Financial Pathways of the Piedmont’s Center for Homeownership provided individual or group education services to 246 households, of which 71% were low-mod income.

Goal 5 – Protect existing housing stock

- City completed 17 homeowner rehabilitation cases.
- County completed 4 homeowner rehabilitation cases.
- Rehabilitation of Southgate Apartments is complete.

Goal 6 – Improve existing reasonable accommodation processes

- HAWS to continue to update its Admissions and Occupancy Policies and Procedures as regulations are promulgated.

Goal 7 – Support fair housing education and enforcement efforts

- City has contracted with a nonprofit fair housing organization (Fair Housing Project of Legal Aid of North Carolina) to conduct at least 20 fair housing tests in Winston-Salem. The Project conducted 32 fair housing tests of the rental market during FY20.
- City disseminated fair housing education materials in English and Spanish through print, TV and electronic media.
- City used virtual platforms to provide fair housing training and outreach.

Goal 8 – Implement strategies to decrease homelessness

- City continued to support emergency shelter facilities and programs, rapid rehousing, and community intake, assisting about 1,600 persons.
- Rehabilitation of Southgate Apartments is complete. Development is income-based housing.
- In response to the COVID-19 pandemic, City supported creation of a non-congregate shelter for medically fragile persons subject to risk from the coronavirus. The shelter provided 60 beds in a local hotel.

**Overview.** The City of Winston-Salem’s Human Relations Department, under the guidance of the Human Relations Commission, conducts activities within its jurisdiction to affirmatively further fair housing and protect the rights of citizens to obtain housing of their choice. Some examples of these activities are: Investigating housing discrimination complaints; conducting fair housing workshops; educating the community through fair housing and landlord/tenant outreach and trainings; and mediating fair housing and landlord/tenant issues through certified trial court mediators on staff. The Department has two full-time Human Relations Specialists to carry out these activities, one of whom is bilingual and a native Spanish speaker, and part of his duties are to serve as both an investigator and Hispanic outreach coordinator. In addition, the Department has an intake specialist for case processing and conducting fair housing outreach.

**Fair Housing Assistance Program (FHAP).** The City of Winston-Salem Human Relations Department enforces the City of Winston-Salem Fair Housing Ordinance, which is substantially equivalent to the federal Fair Housing Act. The City’s substantial equivalency also requires the Department to investigate

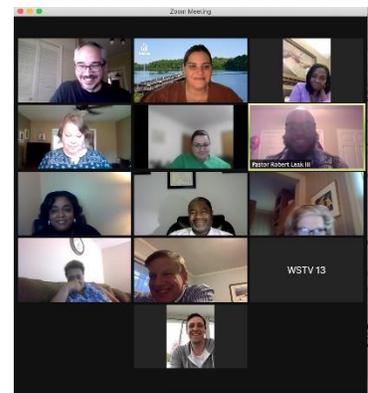
and conciliate fair housing allegations. As a result, the Department is a HUD Fair Housing Assistance Program (FHAP) agency and receives entitlement grant funding. These separate and distinct grant scopes of work and requirements complement the fair housing component of the Winston-Salem Consolidated Housing and Community Development Plan by examining the seven protected classes under the Fair Housing Act, specifically race, color, national origin, disability, sex, religion, and familial status. Education and outreach activities under the FHAP grant are being coordinated with the Fair Housing Enforcement Outreach Program to provide a coordinated approach to fair housing education within the community. As a part of the Commission's efforts through the Consolidated Housing and Community Development Plan, the Human Relations Department was a team member in completing the Assessment of Fair Housing to update and analyze new patterns in affirmatively furthering fair housing.

The Department's goal is to continue with an aggressive social media, digital media, radio, television, and newspaper media campaign which has successfully raised the visibility of the Department and its services. Specifically, the Department continues to work with the City of Winston-Salem Marketing and Communications Department develop a Fair Housing Media Campaign that will solely focus on the fair housing services that are provided.

The department exceeded the goal with 100% resolution within 100 days for fair housing complaints/cases. During the past fiscal year (July 1, 2020 – June 30, 2021), the Department received a total of 726 verbal or written housing-related inquiries and complaints, of which 11 complaints alleged various discriminatory practices in housing and 14 housing complaints had the potential to become discrimination-based. Community education and outreach on housing discrimination, landlord/tenant rights and lending practices as well as increased awareness of discriminatory practices resulted in a steady number of housing-related inquiries despite the Covid-19 pandemic. The Department anticipates maintaining the average case load for the 2021-2022 fiscal year.

The Department uses both internal and external case management systems, which include a separate case tracking and information system for the Fair Housing Assistance Program. All dual-filed HUD fair housing cases are entered and tracked on this system as well as in the HUD Enforcement Management System (HEMS).

**Human Relations Commission (HRC).** The Human Relations Commission is a 13-member advisory board appointed by the City Council. The role of the HRC is to advise and guide the Department with respect to outreach and education initiatives pertaining to fair and equitable treatment, including fair housing. During FY19, the Human Relations Department and the Human Relations Commission developed the Strategic Action Plan for 2019-2021, which will be updated during the upcoming fiscal year for 2021-2022. The strategic plan defines the mission, goals and objectives of the Department, and new action items are developed to ensure implementation of the plan. The strategic plan has many objectives targeted to assist with the Department's Fair Housing Plan. The Department is actively involved in program planning and implementation, specifically through the New Horizons Fair Housing and Community Relations Committees. Monthly training sessions and regular outreach/education programs on fair housing/landlord tenant concerns are conducted. Fair housing training programs for landlords and property managers and additional fair housing material in Spanish were developed for educating the community.



Human Relations Commission

The HRC's New Horizons Fair Housing Committee is actively involved in numerous fair housing efforts of the Department and Commission. One of the committee's major accomplishments has been continuing



long-standing fair housing community collaborations with committee members/community stakeholders, such as the Winston-Salem Regional Association of Realtors, Housing Authority of the City of Winston-Salem, Forsyth County Department of Community and Economic Development, Experiment in Self-Reliance, the University of North Carolina at Greensboro Community Housing Studies Program, and the Triad Homebuilders Association, to plan and host fair housing-

oriented programs, such as the annual “Fair and Affordable Housing Summit” for housing professionals and the “Triad Gentrification Symposium.” The committee continues to undertake the task of studying the assessments of housing for the disabled community, in cooperation with the City’s Community Development Department, the City Attorney’s Office, and the City-County Planning and Development Services Department. The 2021 Fair and Affordable Housing Summit was held virtually, due to COVID-19 restrictions. This year, the keynote speaker was HUD’s Acting Assistant Secretary, Jeanine Worden.



The Department has also developed and implemented the Alternative Residential Mediation (ARM) program, in collaboration with the Forsyth County District Court, the City Attorney’s Office, and Legal Aid of Northwest North Carolina, enabling residents who have filed complaints with the Magistrate’s Office to choose mediation as a free, expedient, non-litigious option to resolving landlord/tenant complaints and identifying potential housing discrimination issues. In response to the coronavirus pandemic, the Chief Resident Judge for the Forsyth County Court asked the Human Relations Department to create a specialized mediation program for landlord-tenant disputes based on coronavirus-related non-payment of rent disputes. As a result, the Human Relations Department partnered with Legal Aid, Wake Forest University School of Law, and the City Attorney’s Office to create training modules and infrastructure for court-referred cases, as described above. Some of these cases are expected to give rise to fair housing complaints based on disability and other potential protected classes of persons. The Department has also coordinated a consortium of community stakeholders, which includes the Community Development Department, to address the issue of a high rate of evictions in Winston-Salem. The stakeholders also address tangential financial and resource needs, including those addressed by the Emergency Rental Assistance Program (ERAP) that typically accompany evictions.

Additionally, the Department works with North Carolina’s Fair Housing Initiatives Program agency, the Fair Housing Project of Legal Aid of North Carolina. The Fair Housing Project has partnered with the Department to institute Fair Housing Testing. The most recent round of testing concluded during the past fiscal year. Testing focused on the impediments to fair housing choice identified through housing complaints that are directly linked to one of the seven protected classes of persons under the Fair Housing Act. As a result, testing for discrimination based on race, national origin, and criminal history was completed in 2020. Results indicated instances of probable discrimination in all areas.



**College Advisory Board.** The Human Relations Department administers a College Advisory Board (CAB), consisting of full-time volunteer college students from Forsyth County colleges and universities, which represent the needs, interests, and concerns of college students and recent college graduates by engaging them in relevant community projects,

programs, and issues. The CAB serves as a college advisory entity to the City Council regarding areas such as economic development projects, transit advocacy, and student housing issues (and other issues the group may suggest) that will encourage students to remain in Winston-Salem after graduation. All of these areas either directly or indirectly impact student fair housing opportunities and/or impediments.

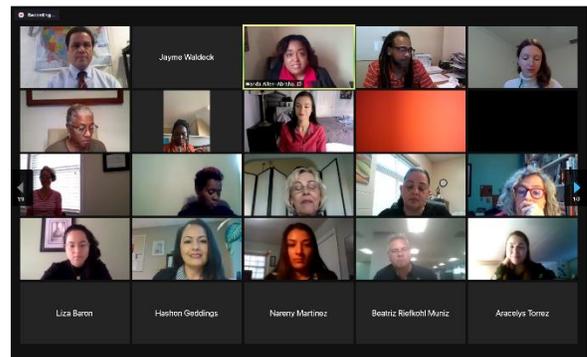
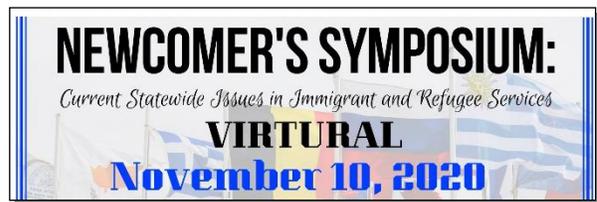
One of the goals and objectives of the CAB is to voice concerns and resources that are relevant to college students, including those pertaining to off-campus student housing issues involving landlords, property managers, and fair housing matters. Each year, CAB hosts the Collegiate Trust Talks at City Hall. At this program, student and administrative representatives from Wake Forest University, Winston-Salem State University, Salem College, Forsyth Technical Community College, and the University of North Carolina School of the Arts convene to meet and discuss the concerns and needs of local college students as they interact with their campus police and Winston-Salem Police Department.

**Limited English Proficiency.** The City of Winston-Salem is committed to improving the accessibility of services to persons with Limited English Proficiency (LEP) and to developing and implementing a system that gives LEP persons “meaningful access” to the City of Winston-Salem’s programs and services. The City of Winston-Salem has adopted the goal of improving Hispanic Relations, as per the City Council’s Strategic Plan. As a result, the City of Winston-Salem has delegated authority for an LEP Compliance Coordinator (the Human Relations Director) within the Human Relations Department.

This policy sets forth the basic requirements and procedures intended to ensure that the City of Winston-Salem government takes reasonable steps to consistently meet its legal obligation of language access requirements in compliance with Title VI and Executive Order (E.O.) 13166. Congress enacted Title VI of the Civil Rights Act of 1964 to ensure federal money is not used to support discrimination on the basis of race, color, or national origin in government activities. Although neither Title VI nor its implementing regulations discuss linguistic access per se, the courts have consistently found a close connection between national origin and language. E.O. 13166 was signed in 2000 and mandates that all federal agencies and recipients of federal financial assistance take reasonable steps to ensure meaningful access to their programs to LEP individuals. These individuals may be entitled to language assistance with respect to a particular type of service, benefit, or encounter.

The LEP Compliance Coordinator is responsible for examining all City services, providing outreach to the growing LEP community, and interfacing with all City Departments to help ensure meaningful access to LEP clients and customers. The LEP Compliance Coordinator is able to assist and support Departmental staff in assessing their specific needs and preparing a draft LEP document. The LEP Compliance Coordinator performs the role of resource and advocate for effective plan development.

The LEP Compliance Coordinator also coordinates the Spanish Language Assessment Tool used by hiring Departments in conjunction with normal Human Resources processes to evaluate the Spanish language proficiencies of prospective employees whose jobs may require or prefer bi-lingual abilities, or current employees who may be called upon by the Department to assist their Spanish-speaking customers or clients. The LEP Compliance Coordinator *is not* unilaterally



BIC Pipeline Session

responsible for directly providing translation or interpretation services to City Departments but *is* responsible for identifying and maintaining a network of qualified community resources for referral to City Departments.

In furtherance of the City of Winston-Salem's obligation to ensure access to services for persons with limited English proficiency, the Human Relations Department has developed and implemented the Winston-Salem Building Integrated Communities (BIC) program. BIC is an inclusion initiative that is intended for all immigrant populations of persons in Winston-Salem and Forsyth County. The Hispanic community is emphasized because, based on the 2010 U.S. Census Data, Hispanics are the largest immigrant population in Winston-Salem and Forsyth County. The desired general outcomes are for organizations serving common populations to share resources and services for the betterment of Hispanics and the overall international community in Winston-Salem in high-impact lifestyle areas such as fair and affordable housing choice, education, health care (including hunger), and transportation. The desired overall outcome is to unite all agencies and organizations in Winston-Salem to pool resources in order to broaden and strengthen the service capacity. This is accomplished through having a one-stop shop by way of the BIC multilingual website, as well as through the in-person, quarterly, multilingual BIC Pipeline information sessions.

**Other Outreach.** The Human Relations Department implemented programs promoting fair housing, access to affordable housing, and equal housing opportunities during the program year, including:

- Undertook annual efforts in preparation of Fair Housing Month in April 2021. During this month each year, fair housing education and outreach programs are conducted and designed to educate the public on the fair housing law, landlord tenant rights, and other housing issues. The Department usually begins the month with a Fair Housing Month Kick-off function, with the Winston-Salem Regional Association of Realtors, an event partner; however, due to pandemic restrictions, the Winston-Salem Regional Association of Realtors did not have the event. The Human Relations Department did record and air its quarterly television program, Nexus Television, and focused on promoting Fair Housing Month. The Department led the annual Fair and Affordable Housing Summit for local housing industry professionals. Although this event was virtual, approximately 200 housing industry and banking professionals attended from across the state. The Department hopes to host this program next year.
- Virtually conducted quarterly presentations to various landlords, tenants, agencies, property managers and real estate professionals in all areas of fair housing and landlord/tenant law.
- Used Government Channel, WSTV-13, and the City of Winston-Salem's YouTube Channel to air "Nexus Television," which is a quarterly Human Relations Department television show featuring departmental fair housing, landlord/tenant, and outreach programs and community partners.
- Disseminated "Nexus," which is a quarterly Human Relations newsletter featuring departmental programs, fair housing, and landlord/tenant information.
- Virtually produced the quarterly Tu Comunidad newsletter and television show. The television show aired on Government Channel WSTV-13 and the City of Winston-Salem YouTube Channel. Tu Comunidad is in English and Spanish. Its purpose is to educate the community about fair housing rights and responsibilities as renters of multi-family or single-family homes, in addition to relevant and related initiatives being undertaken by community stakeholders and partners.
- Continued as a partner with the Community Development Department to focus on educating underserved neighborhoods within the city, particularly those negatively impacted by the pandemic.
- Continued outreach through the New Horizons Fair Housing, Community Relations, and Multi-Cultural Relations Committee by developing programs that partner the Commission with local

churches, Hispanic community groups, non-profit agencies and other housing industry professionals to further advocacy for fair housing and cultural understanding.

- Disseminated community-oriented fair housing and housing-related educational materials in Spanish.

The Winston-Salem Human Relations Department and Commission will also continue to educate the public about diversity, equity, and inclusion to ensure that all citizens learn, respect, and appreciate the various cultures that are represented within the City. By increasing the public's understanding of the various cultures within the City, tolerance for those of different ethnic and cultural backgrounds will ensure equal treatment of all citizens in every facet of human relations, including fair housing. The Commission will continue to increase cultural tolerance and awareness through town hall meetings, trainings, public forums, written materials, and increased visibility.

## **PART IV: AFFORDABLE HOUSING**

Neighborhood revitalization and stability and the production and conservation of affordable housing are the major goals of the Consortium's Consolidated Plan. The Consortium directs a combination of federal, state, and local funds toward achievement of these goals by funding single-family and multi-family rehabilitation, single-family and multi-family new construction, infrastructure, homebuyer assistance, and rental assistance. The availability of local funds allows assistance to buyers with incomes up to 120% of area median income (AMI). The presence of higher income households encourages sustainable development and revitalization. Financing focuses on closing "gaps" in financial feasibility, assuring subsidy is not provided beyond that needed to assure affordability, and providing assistance in the form of loans to preserve the availability of funds.

The data contained in Tables 2 through 5 reflect the units the Consortium is reporting as completed during the program year and the funds and beneficiary data associated with those units. The amounts of assistance and the per-unit amount in Tables 3 and 4 reflect public funds provided by the Consortium. Leveraged funds consist of other investment generated from public and private dollars and reflect additional economic and tax base investment. Owner-occupied rehab and emergency repair generate little leverage. New construction activity is the most prolific generator of private investment.

<b>TABLE 3: FY21 PROGRAM COMPLETIONS</b>				
<b>Project/Activity</b>	<b>No. Units</b>	<b>Amount of Assistance</b>	<b>Per Unit Amount</b>	<b>Amount Leveraged</b>
<b>REHABILITATION</b>				
<u>Owner Units</u>				
NRSA	4	274,836	68,709	0
Citywide	8	428,751	53,594	0
Emergency Repair	5	75,085	15,017	0
Acquisition/Rehab	0	0	n/a	0
County Rehab	4	274,836	68,709	0
<u>Rental Units</u>				
Multi-Family Rehab	108	545,815	5,054	12,917,684
Investor Rehab	0	0	n/a	0
<b>Total Rehabilitation</b>	<b>129</b>	<b>1,470,708</b>	<b>11,401</b>	<b>12,917,684</b>
<b>NEW CONSTRUCTION</b>				
<u>Owner Units</u>				
County Direct Assistance	13	343,400	26,415	1,897,753
City Direct Assistance	9	133,200	14,800	992,701
City Indirect Assistance	0	0	n/a	0
<u>Rental Units</u>	138	3,000,000	21,739	16,135,015
<b>Total New Construction</b>	<b>160</b>	<b>3,476,600</b>	<b>21,729</b>	<b>19,025,469</b>
<b>EXISTING</b>				
<u>Owner Units</u>				
City First-Time Homebuyer	0	0	n/a	0
County First-Time Homebuyer	7	144,000	20,571	849,954
<u>Rental Assistance</u>	74	215,459	2,912	0
<b>Total Existing</b>	<b>81</b>	<b>359,459</b>	<b>4,438</b>	<b>849,954</b>
<b>SPECIAL NEEDS PROJECTS</b>	<b>81</b>	<b>359,459</b>	<b>4,438</b>	<b>849,954</b>
<b>Grand Total</b>	<b>370</b>	<b>5,306,767</b>	<b>14,343</b>	<b>32,793,107</b>

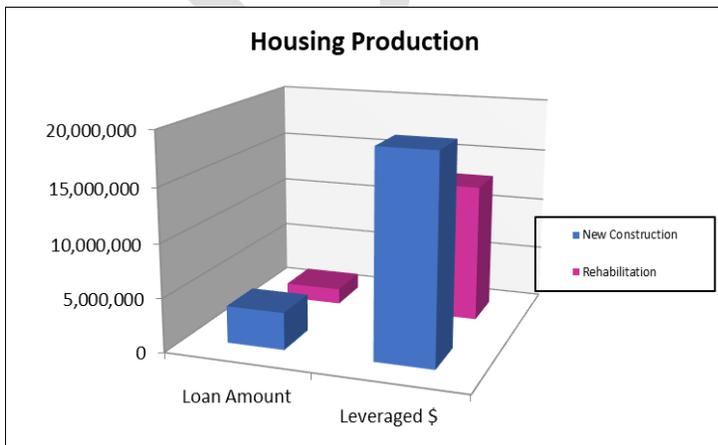


Table 3 shows that for FY21 new construction completions was the activity for which the majority of funds were expended. Under New Construction, Direct Assistance consists of households that have received homebuyer assistance to purchase a newly constructed or existing house. Indirect Assistance includes houses where there was no direct assistance to the homebuyer but where the City provided funding to the developer for infrastructure or construction or where the house is in a Redevelopment Area. Two multi-family developments completed

lease-up and one multi-family development was completed during the program year. The vast majority of single-family new construction and rehabilitation units meet Section 215 requirements for affordability and HOME affordable home ownership limits for purchase price and after-rehab value.

Table 4 summarizes the incomes of the occupants of completed units. Households benefitting from rehabilitation programs primarily were in the 0-30% and 30-50% area median income (AMI) categories, while homebuyer programs primarily benefited the 30-50% and 50-80% AMI categories.

<b>TABLE 4: FY21 COMPLETIONS, BY INCOME</b>										
	<b>≤30% AMI</b>		<b>31-50% AMI</b>		<b>51-80% AMI</b>		<b>≥80% AMI</b>		<b>TOTAL</b>	
	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>
<b>Rehabilitation</b>										
NRSA Rehab	---		3	224,051	1	50,785	---		4	274,836
Citywide Rehab	2	97,423	3	140,041	2	153,972	1	37,315	8	428,751
Emergency Repair	---		4	58,707	---		1	16,379	5	75,085
Acquisition/Rehab	---		---		---		---		0	0
County Rehab	---		1	45,297	3	100,924	---		4	146,221
Multi-Family Rehab	81	409,361	27	136,454	---		---		108	545,815
Investor Rehab	---		---		---		---		0	0
<b>Total: Rehab</b>	<b>83</b>	<b>506,784</b>	<b>38</b>	<b>604,550</b>	<b>6</b>	<b>305,681</b>	<b>2</b>	<b>53,694</b>	<b>129</b>	<b>1,470,708</b>
<b>New Construction</b>										
County Direct Asst.	---		1	26,000	12	317,400	---		13	343,400
City Direct Asst.	---		6	88,800	3	44,400	---		9	133,200
City Indirect Asst.	---		---		---		---		0	0
Rental	33	280,506	70	1,505,209	27	738,095	8	476,190.48	138	3,000,000
<b>Total: New Const.</b>	<b>33</b>	<b>280,506</b>	<b>77</b>	<b>1,620,009</b>	<b>42</b>	<b>1,099,895</b>	<b>8</b>	<b>476,190</b>	<b>160</b>	<b>3,476,600</b>
<b>Existing</b>										
First-Time Homebuyer	---		2	33,000	5	111,000	---		7	144,000
Rental Assistance	74	215,459	---		---		---		74	215,459
<b>Total: Existing</b>	<b>74</b>	<b>215,459</b>	<b>2</b>	<b>33,000</b>	<b>5</b>	<b>111,000</b>	<b>0</b>	<b>0</b>	<b>81</b>	<b>359,459</b>
<b>Special Needs</b>	---		---		---		---		---	---
<b>TOTAL</b>	<b>190</b>	<b>1,002,749</b>	<b>117</b>	<b>2,257,559</b>	<b>53</b>	<b>1,516,576</b>	<b>10</b>	<b>529,884</b>	<b>370</b>	<b>5,306,767</b>

Table 5 shows the demographic distribution of the occupants of completed, occupied units.

<b>TABLE 5: FY21 COMPLETIONS BY RACE, ETHNICITY, AND FEMALE-HEADED HOUSEHOLD</b>					
<b>Program</b>	<b>Non-Hispanic</b>			<b>Hispanic</b>	<b>Female-Headed Household</b>
	<b>White</b>	<b>Black/African-American</b>	<b>Other</b>	<b>Any Race</b>	
<b>Owner</b>					
NRSA Rehab	0	4	0	0	4
Citywide Rehab	2	6	0	0	7
Emergency Repair	2	3	0	0	5
Acquisition/Rehab	0	0	0	0	0
County Rehab	3	1	0	0	0
Multi-Family Rehab	6	102	0	0	80
Investor Rehab	0	0	0	0	0
<b>Total: Rehab</b>	<b>13</b>	<b>116</b>	<b>0</b>	<b>0</b>	<b>96</b>
<b>New Construction</b>					
County Direct Asst.	0	11	0	2	10
City Direct Asst.	1	6	0	2	8
City Indirect Asst.	0	0	0	0	0
Rental	1	53	3	0	101
<b>Total: New Const.</b>	<b>2</b>	<b>70</b>	<b>3</b>	<b>4</b>	<b>119</b>
<b>Existing</b>					
First-Time Homebuyer	0	7	0	0	5
Rental Assistance	18	52	4	0	74
<b>Total: Existing</b>	<b>18</b>	<b>59</b>	<b>4</b>	<b>0</b>	<b>79</b>
<b>Special Needs</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>	<b>33</b>	<b>245</b>	<b>7</b>	<b>4</b>	<b>294</b>

**Worst Case Needs.** The other measure of accomplishment is the extent to which “worst-case” needs are met or at least are being addressed. Worst case needs are defined as unassisted renters with very low incomes (below 50% AMI) who pay more than half of their income for housing or live in severely substandard housing. They are addressed by moderate rehab, acquisition, new construction, substantial rehab, and infrastructure provision for projects serving several target populations. The majority of the units utilize low-income housing tax credits or project-based HUD assistance, which assures affordability over the long term.

During FY21, Enclave II (96 units) was leased up, and rehabilitation of Southgate Apartments (108 units) was complete. Southgate Apartments will have project-based rental assistance. Also during FY21, the City provided rental assistance to 280 households with HOME and Continuum of Care permanent supportive housing funds, all of which were below 50% AMI.

**Persons with Disabilities or Other Special Needs.** Persons with physical disabilities were primarily assisted through the Rehab Program. Persons with other disabilities such as chronic substance abuse or mental illness were primarily assisted through the Continuum of Care programs.

- As many as half of Continuum of Care program participants continue to be persons with disabilities or other special needs.
- No housing rehabilitation clients in the City and two in the County had a disability.
- Thirteen housing rehabilitation clients in the City and two in the County were elderly.

## PART V: CONTINUUM OF CARE

The City continued to administer the Continuum of Care for the city/county area, as follows:

- Participated in the Winston-Salem/Forsyth County Continuum of Care and its committees;
- Assisted in development of 14 HUD grant applications on behalf of sponsoring agencies;
- Monitored utilization of emergency and transitional shelter, case management, outreach, homeless prevention, permanent housing, and other activities to serve the homeless;
- Updated the Continuum of Care document to identify gaps and prioritize needs;
- Provided financial and staff support to the Commission on Ending Homelessness.
- Coordinated the State ESG Application on behalf of the local Continuum of Care

Annually since 1994, the City has applied to HUD on behalf of local agencies for Continuum of Care funding. Due to the COVID-19 pandemic, Collaborative Applicants did not have to submit applications for FFY2020 funding. The 12 local projects awarded in ten grants for FFY2019 funding were automatically renewed with a total grant award of \$2,348,774.

Continuum of Care projects were sponsored by Bethesda Center, Family Services, Samaritan Ministries, Experiment in Self-Reliance, the Housing Authority of Winston-Salem, United Way of Forsyth County, and The Crossnore School & Children’s Home. Local agencies continued to use the Homeless Management Information System (HMIS) with the Michigan Coalition Against Homelessness as the HMIS Lead Agency.



Bethesda Center for the Homeless Shelter

The City and other member agencies of the Continuum of Care coordinate a single point-in-time count of homeless persons for the community. This count is part of a statewide count of homeless persons. At the last point-in-time count on January 27, 2021, 462 homeless persons were counted. Winston-Salem also participated in the national 2021 Longitudinal Systems Analysis (LSA), which found that 1,632 persons were reported as homeless in HMIS in one year. The Continuum of Care has expanded its outreach program funding to allow additional

outreach workers to help people out of homelessness and into safe shelter or alternative housing options.

The community has a strong commitment to prevent homelessness and rapidly re-house homeless persons. In FY21 a homeless prevention and diversion program was created within the CoC to assist with diverting households from entering homelessness. Through the prevention and diversion program, households are eligible to receive assistance with rental arrears, rental assistance, utility assistance and security deposit assistance. Also, the rapid rehousing program served 241 persons using HUD funds. In addition, the community served 142 persons in permanent supportive housing.

The City continues to use CDBG, HOME, ESG and Continuum of Care funds to assist the homeless. CDBG funds case management and supportive services through Experiment in Self-Reliance and Positive Wellness Alliance. The CoC grants fund coordinated entry, case management, permanent housing, HMIS and other services through local agencies. HOME tenant-based rental assistance is committed to homeless persons and persons with disabilities. ESG funds for shelter operations and improvements helped to promote Consolidated Plan and Continuum of Care goals. Key Continuum of Care accomplishments during the year are summarized in Table 6.

<b>TABLE 6: CONTINUUM OF CARE ACCOMPLISHMENTS</b>	
<i>Activity</i>	<i>Number</i>
No. Disabled Homeless Maintaining Stable Permanent Housing	140
No. Homeless Re-Housed	142
No. Households Living with HIV/AIDS Receiving CDBG-funded Supportive Services	14
No. Evictions Prevented and Homeless Re-Housed using Financial Assistance	3,785

In collaboration with the Continuum of Care and in response to the COVID-19 pandemic, the City of Winston-Salem supported creation of a non-congregate shelter for medically fragile persons subject to risk from the coronavirus. The shelter provided 60 beds in a local hotel with services provided by local non-profit agencies. Following the prioritization of funding recommended by the Centers for Disease Control, local funds were used for expenses, with planned reimbursement from the Federal Emergency Management Agency (FEMA). The medically fragile shelter operated from April 27, 2020 to May 31, 2021.

In response to the COVID-19 pandemic, numerous programs were created and enhanced to provide assistance to prevent homelessness and prevent evictions. Financial assistance was provided by five local agencies providing assistance in the amount of \$5,211,249. As of July 2021, the local emergency rental assistance programs approved assistance to 3,785 households. Emergency Rental Assistance programs are available to assist households that are unable to pay rent or utilities and are able to support renters and prevent evictions.

## **PART VI: ECONOMIC DEVELOPMENT**

During FY21, staff provided over 323 businesses with technical assistance and conducted over 21 business plan reviews. During this period, no new loans were considered by the Loan Committee. In order to encourage entrepreneurial spirit and promote homegrown businesses, the City sponsors a Small Business Plan Contest every year. The two winners chosen in FY21 were a coffee shop and a cafe. Table 7 provides information on the small business loan projects completed during FY21.

Table 7: Small Business Loan Program Completions FY21						
Business Name	Business Type	Loan Amount	Total Jobs	Low/Mod Jobs	Job Titles	Race/Sex Employee
Tax101	Tax Services	\$20,000	3	3	Manager, staff	B-AA & W / M&F
Konsikrated Moringa Farms	Urban Agriculture	\$100,000	5	5	Owner, Operator, staff	B-AA & W / M&F

The Construction Training Program (CTP) is a six-month program that empowers high school dropouts to reclaim their lives and rebuild their communities through education, job training and leadership development. They work towards GED attainment and gain practical job skills and construction training while obtaining the nationally recognized NCCER construction certification. The program was not held during FY21 due to the COVID-19 pandemic.

The City’s Section 3 Business Training Program provides training in business skills (e.g., taxes, bookkeeping, legal issues, marketing) necessary to own/operate a small service or retail business. This program initially focused on the construction trade, but, due to demand, was expanded to all service and retail businesses. During FY21, 23 participants received a certificate of completion of the program.

S.G. Atkins Community Development Corporation continues to operate The Enterprise Center as a business incubator for small start-up businesses and non-profits. The Center’s shared-used, licensed commercial kitchen also provides opportunities for specialty food and catering businesses to start up or expand.



The Enterprise Center

## PART VII: OTHER ACTIONS

### Public Housing

The Housing Authority of the City of Winston-Salem currently manages 1,179 units of conventional public housing. The stock consists of three high-rise towers -- Crystal, Sunrise and Healy -- which serve primarily the elderly and disabled; two fairly dense and aging traditional public housing family communities -- Piedmont Park and Cleveland Avenue Homes; four smaller multi-family communities – Townview, Stoney Glen, The Oaks at Tenth, and Camden Station; and ten of 17 single-unit family homes at Brookside View that are now online.

The Housing Authority continues to reassess and redefine its asset goals and agency mission. The focus is on creating and implementing strategies that result in providing quality, mixed-income developments of choice that support the operational needs of the Housing Authority.

Each of the public housing developments is operated under the private management model plan. All maintenance, applications, re-certifications, and management in each development are the responsibility of the property manager who supervises the entire apartment community. The Housing Authority is classified as a standard performer under HUD’s Public Housing Assessment System (PHAS).

**Public Housing Improvements.** The Housing Authority receives a separate formula grant under the Capital Fund program. These funds are used for making capital improvements to existing public housing properties as well as the development of new public housing units and are used primarily for large-scale repairs and upgrades to existing units and sites.



Brookside View Home

Currently, the Housing Authority is constructing a 17-unit single-family development, known as Brookside View, at the former Kimberly Park Terrace public housing community, which will originally operate as a low-income public housing community before being converted to affordable homeownership units. The Housing Authority is the General Contractor for the project, and construction is projected to be completed in December 2021.

The Housing Authority is currently seeking to complete the build-out of the 101 remaining lots slated to be a single-family detached home and townhome development as part of the legacy HOPE VI grant for the Happy Hill neighborhood. The former development partner has been terminated, and a draft revitalization plan has been submitted to HUD for review and approval.

A modernization and upgrade of the Healy Towers low-income public housing community's lobby is under way, and a resurfacing of its parking lot was completed in late 2019. A Demolition-Disposition Application for Crystal Towers, a 201-unit high-rise public housing community, has been submitted to HUD. A second Capital Needs Assessment is expected to be completed soon for the property.

Additionally, the Housing Authority is undertaking moderate rehabilitation to units at its Sunrise Towers, Cleveland Avenue Homes, and Piedmont Park communities. This work oftentimes includes electrical, plumbing, flooring, and HVAC upgrades. Most of the work is being performed by the Central Construction Unit (CCU), an in-house team of professional construction technicians and highly skilled workers that was created in February 2012 in an effort to reduce the costs associated with hiring outside contractors.

All available capital fund grants will be prioritized and disbursed based on the physical needs assessment. The Housing Authority is currently working on the capital fund grants to ensure compliance with obligation and expenditure timelines. The approach will include addressing any health and safety-related issues first, appliances and mechanical systems second, and all other needs as funds are available. Successful implementation is achieved through a competent Capital Improvement Department staff, whose goals and objectives parallel those mandated by HUD.

**Public Housing Redevelopment Area.** The Housing Authority adopted a master plan on June 22, 2010 for an area in Northeast Winston-Salem that consists of approximately 130 acres, of which the Housing Authority has site control of approximately 40 acres. This acreage includes a high-rise public housing building, a large multi-family public housing development, a 50-unit public housing development, a 30-unit public housing development, the Housing Authority's old administration building, an abandoned elementary school site, a large affordable housing community, and several undeveloped lots. The boundaries of the Master Plan area are Highland Avenue and File Street along Martin Luther King Jr. Drive (west to east) and Martin Luther King Jr. Drive and Twenty-first Street (south to north). The

Master Plan contemplates a new neighborhood where individuals and families with a diversity of incomes, ages, races, ethnicities, and abilities choose to live, work, and play. The Master Plan includes:

- A mix of housing types, sizes, and styles, including options for affordable and market-rate rental and homeownership opportunities;
- A pedestrian-friendly and bike-friendly environment;
- Green space and community space;
- Retail and commercial uses; and
- Enhanced transportation routes.

The Master Plan was created with input from the area property owners and residents, the City of Winston-Salem, other developers working in or close to the area, and other stakeholders.

**Fairview Landing** (formerly New Hope Manor apartments) was acquired in May 2017 by a non-profit instrumentality of the Housing Authority. The community was in a state of disrepair and was successfully rehabilitated. There were approximately 120 units at the time of acquisition; however, six buildings were in such a state of disrepair that they were unable to be preserved. Consequently, the site now consists of 84 units of affordable housing, located just north of the Housing Authority's Cleveland Avenue Homes community.

**The Oaks at Tenth** (formerly Johnson Square apartments) was the first new development in the Master Plan area. The Housing Authority constructed 50 new units of public housing. The development features the new urban design under the City/County Planning Board Legacy Plan and consists of 22 one-bedroom, 22 two-bedroom, and 6 three-bedroom units in detached apartment buildings (six buildings total, plus a detached management office building).

**Camden Station**, located at 12<sup>th</sup> Street and Cleveland Avenue, is the second new development in the Master Plan area. The development consists of 30 new units (14 one-bedroom, 14 two-bedroom, and 2 three-bedroom units) and was completed and leased up in the spring of 2016.

**Bethlehem Pointe** (formerly 36 East apartments). In October 2014, the Housing Authority purchased 12 units in an occupied multifamily community in the Master Plan area, which community was formerly known as 36 East Apartments. The Housing Authority renamed the community Bethlehem Pointe and conducted renovations to improve the aesthetics and functionality of the property (while leaving the existing residents in place). The community remains occupied with a low rate of turnover and vacancy.

**Metropolitan Village**: This 200 unit project, developed adjacent to United Metropolitan Church, is seeking project-based assistance, to ensure a variety of incomes is integrated into a historically marginalized area with access to growth and employment opportunities near downtown. This site is at the southern end of the Redevelopment Area and therefore of significant strategic importance for the agency. The Environmental Review is expected to be completed shortly to facilitate development.

In November 2013, the Housing Authority received a HUD **Choice Neighborhoods Planning Grant** for the Cleveland Avenue Neighborhood, which is within the Master Plan area. The objective of the grant was to create a Transformation Plan for the neighborhood focusing on people, housing, and community. The Transformation Plan was submitted to HUD in April 2016 and accepted shortly thereafter. The Transformation Plan was driven by resident input, which was received via survey responses and resident meetings. Additionally, community partners engaged in the planning process to inform the plan's focus on supportive services and the most efficient utilization thereof. The Transformation Plan also includes a physical plan that focuses on de-concentration of poverty, mixed-income housing, access to services, walkable neighborhoods, and novel approaches to incentivizing urban pioneering.

In April 2020, the Housing Authority was awarded a \$30,000,000 **Choice Neighborhoods Implementation Grant**. Pursuant to the objectives identified in the associated Transformation Plan, the Cleveland Avenue Homes community will be razed and new mixed income housing will be developed. The grant will increase density within the former Cleveland Avenue Homes by providing a range of housing options. The efforts pursuant to the grant will also bring amenities into the neighborhood.

*Table 8: Public Housing Developments*

<i>Family Developments</i>	<i>Waiting List #'s</i>	<i>Elderly/Disabled/Single Developments</i>	<i>Waiting List #'s</i>
Piedmont Park	3940	Crystal Towers	264
Cleveland Homes	3158	Sunrise Towers	1055
Stoney Glen	4189	Healy Towers	1255
Townview	3569	Brookside View	951
Oaks At Tenth	5924		
Camden Station	6053		

*Table 9: HOPE VI Site Developments*

<i>Family Developments</i>	<i>Waiting List #'s</i>	<i>Elderly Developments</i>	<i>Waiting List #'s</i>
Aster Park	104	Azalea Terrace	14
Arbor Oaks	52	Alders Point	21
Providence Place	117		
Willows Peake	114		

Local preferences include working families and elderly and disabled families who receive benefits in lieu of working (i.e. Social Security, Social Security Disability, Workman’s Compensation, etc.). Among the challenges is the ever-increasing demand for Housing Choice Vouchers (HCV) rather than conventional public housing due in part to freedom of neighborhood choice by HCV recipients. The current waiting list for HCV assistance has approximately 2,987 families. The Housing Authority of the City of Winston-Salem administers approximately 4,600 Housing Choice Vouchers throughout Forsyth County. The total annual budget authority for the Housing Choice Voucher program is approximately \$28 million. In addition to the regular Housing Choice Voucher Program, the Housing Authority also administers approximately 248 special-population vouchers.

**Homeownership Opportunities.** The Housing Authority provides an opportunity for qualified residents to become homeowners through the Housing Choice Voucher (HCV) Homeownership Program. The HCV Program permits families who have a tenant-based voucher and participate in the Family Self-Sufficiency Program the option of purchasing a home with their assistance rather than renting. The Housing Authority has administered over 70 HCV homeownership vouchers and currently has three families holding issued vouchers for the homeownership program.

**Public Housing Tenant Initiatives.** The Housing Authority of Winston-Salem continues to help families achieve self-sufficiency and stability through the Resident Opportunities Self-Sufficiency (R.O.S.S.) Program and other services. Families participating with the R.O.S.S. Program work with a Coordinator to develop attainable goals that improve health and well-being, financial education, trade skills, higher learning and employment, which are crucial for participating in a competitive labor market and for earning higher wages. The R.O.S.S. Program incorporates P.A.T.H. (People Achieving Their Highest) as a pathway for families to reduce or eliminate dependence on government support and length

of stay in public housing. Currently, the program serves 100 residents throughout the public housing communities. Due to COVID-19 pandemic, hiring events, health and wellness sessions, financial education, expungement clinics, and youth education programs are slowly resuming to in-person; most programming remains available online or virtually. Employment leads and other resources are available to assist families.

**Other Resident Initiatives.** Health and wellness are vital services for the residents. Community health fairs are held quarterly with the focus on Medicaid Transformation providers. Residents are encouraged to prioritize health and preventive treatment for better quality of life. The long-standing partnership with United Health Center, Forsyth County Health Department, and Winston-Salem State University RAMS Know HOW onsite mobile unit are essential to the overall well-being for our families. Other partnerships include Friendly Dental Van for onsite dental services and Day Mark for mental health services. Urban Strategies, Inc. provides onsite services within the scope of the Choice Neighborhood Initiative.

To meet the COVID-19 needs of the community, onsite education, testing and vaccination clinics have been established as needed. Masks and personal protective equipment are distributed at least quarterly to the residents. Emergency Rental Assistance Program (ERAP) is available to residents that have experienced hardship due to the pandemic. Remote learning labs and summer learning labs were established at Cleveland Avenue Homes and Piedmont Park to assist students with academics; as well as nutritional support from community partnerships such as Winston-Salem Forsyth County Schools (WSFCS), Help Our People Eat Winston-Salem (H.O.P.E.), and Help, LLC.

Forsyth Technical Community College, Goodwill Industries, and NEXTGen programs provide adult high school equivalency/high school diploma, training and employment opportunities. Residents are encouraged to complete the high school equivalency/high school diploma, which is a gateway to achieving better economic opportunities. Other partnerships include Forsyth Library, which provides onsite STEM education, adult typing class and craft classes; The Child Resource Center, which provides educational activities for children birth to five years old; SMART Start and Family Services for Pre-K programs; and Crosby Scholars.

Financial education is offered through Federal Deposit Insurance Corporation (F.D.I.C.) Money Smart. Money Smart is an online computer-based learning program. The training covers topics such as basics of borrowing money wisely, using a spending plan to achieve financial goals, and how to use banking products effectively. Residents enroll and complete 11 self-paced modules for adults and youth. Other financial resources include Consumer Financial Protection Bureau (CFPB) for seniors and Financial Pathways of the Piedmont.



As part of the Choice Neighborhoods Implementation Grant development activities, the Housing Authority has been working to foster the participation of Section 3 and minority and women-owned business enterprises. To that end, the Housing Authority and its partners held a subcontractor information and training fair on July 14, 2021 at the Kennedy Learning Center. They had more than 50 attendees, and presentations from the general contractor, the State of NC HUB Office, and HGF/Level Up contractor recruitment team.

During the COVID-19 pandemic, community partners such as Winston-Salem Forsyth County Schools (WSFCS) and Help Our People Eat Winston-Salem (H.O.P.E.) provided nutritional support for youth and families. WSFCS and HOPE have also provided summer lunches for youth and families. Boston-Thurmond provided

masks and other essential items for the residents.

As part of the Choice Neighborhoods Implementation Grant, the Authority has undertaken a variety of resident meetings and facilitated the promulgation of new resident activities to promote the grant goals. Activities focus on promoting economic development, health and wellness, and arts/place making. As of August 4, 2021, more than 210 (95% of all Cleveland Avenue Homes families) families are enrolled in case management to facilitate access to resources. Other recent initiatives include a job fair, a visit from a mobile dental clinic, and coordination of new initiatives to connect the community with educational activities. So far, over \$400,000 have been expended in furtherance of the People Plan activities of the CNI grant.

**Jurisdiction Housing Authority Relationship.** The Mayor of the City of Winston-Salem appoints all nine commissioners of the public housing agency. The jurisdiction participates in review of the comprehensive Public Housing Authority Plan in both five-year and one-year intervals. The Housing Authority participates in development of the jurisdiction's Consolidated Plan, including participation in public meetings. Collaboration between the jurisdiction and the Housing Authority ensures that the Capital Fund Grant annual statement is consistent with the jurisdiction's assessment of low-income housing needs as evidenced in the Consolidated Plan.

Currently the City works closely with the Housing Authority in cross-referencing housing needs relating to low-income families and individuals. Systematic checks and balances as well as referrals are made where feasible. The two entities continue working in partnership on projects, such as HUD's Choice Neighborhoods grant, that provide opportunities to supply the community with additional affordable housing options for low-income families and individuals.

### **Hazard Reduction/Lead-Based Paint (LBP)**

All applicable rehabilitation cases that were processed during the FY21 program year were administered utilizing the 2000 LBP rule. Staff attended the required two-year refresher training classes and were re-certified for another year. Eleven units were tested by an outside consultant. During the year, lead hazard reduction assistance was provided on seven units at an average amount of \$16,397.14 per unit.

Lead testing, Lead remediation, and Lead clearance is performed by certified third party vendors who are contracted to perform lead work for the units identified with lead hazards. A certified Lead clearance is provided at the end of every job that required remediation to verify that work was performed effectively and the hazards have been removed.

The Lending Division supplies every applicant with the Lead Information in the form of a pamphlet entitled *Renovate Right: Important Lead Hazard Information for Families, Child Care Providers and Schools*. By providing this pamphlet every applicant is informed of the potential risk of the lead hazard exposure from renovation activity that may be performed in their home.

### **Anti-Poverty Efforts**

Key components of the City's anti-poverty strategy are economic self-sufficiency and wealth building. In addition to activities described in Part IV: Continuum of Care, the City provided CDBG funds for case management to Experiment in Self-Reliance (ESR) to assist people who meet HUD's definition of homeless, to Positive Wellness Alliance to provide transitional housing case management for people with HIV/AIDS, and to the Piedmont Triad Regional Council to assist people re-entering society from prison. The City provided local funds to ESR to provide free income tax preparation service and electronic filing to low-income filers. Eligible filers were encouraged to claim the earned income tax credit and other

credits. The City also provided local funds to the Winston-Salem Urban League to operate the 2020 Summer Youth Employment Program, which placed 37 high school students aged 15-19 at 16 work sites for them to gain valuable job readiness skills and real world experience in the workplace. These numbers were substantially lower due to COVID-19 restrictions.

A primary means to build wealth is through homeownership. The City and County provided CDBG funding to Financial Pathways of the Piedmont's Center for Homeownership to provide one-on-one homeownership counseling and homeownership education classes; matching funds for the IDA Program; homebuyer assistance to eligible first-time homebuyers with local and HOME funds; and development assistance with HOME funds to Habitat for Humanity and S.G. Atkins Community Development Corporation.

The economic disruption caused by COVID-19 restrictions has led to many households falling behind on rent or mortgage payments and at risk of eviction or foreclosure once moratoria are lifted. In response, the City is using CDBG-CV funds for a Rent, Utility and Mortgage Assistance (RUMA) program. Sunnyside Ministries is providing rent and utility assistance, and Financial Pathways of the Piedmont is providing mortgage and utility assistance. The City is also the recipient of Emergency Rental Assistance Program (ERAP) from the U.S. Department of Treasury to provide rent and utility assistance to Forsyth County residents who face a high risk of losing their housing due to inability to make rent and utility payments. The City, in collaboration with the Forsyth County Department of Social Services, has hired a contractor to administer the program.

## **Local Monitoring and Compliance**

The Community Development Department has the direct responsibility for assuring program accountability in the use of Federal funds to support housing and certain economic development activities in the City and in the County. Fiscal and regulatory compliance monitoring are designed to assure that funded activities and program beneficiaries are eligible under program guidelines and that all applicable regulatory requirements are met. To the extent feasible, mechanisms are incorporated into program design, policies and procedures to provide internal control checks and balances and to assure that non-performance is detected and resolved in a timely manner.

**Administration by Agreement.** Whether activities are undertaken by non-profit organizations as “subgrantees” or by developers, activities are controlled by agreements that outline the scope of work, budget, documentation required for payment, reports to be submitted, and compliance regulations required. With rare exceptions, payment is made on a reimbursement basis. By linking fund disbursement to program performance documentation, funds are only disbursed for completed activities and not disbursed without adequate supporting documentation and performance data. During FY21, the department administered over 65 funding agreements under CDBG, HOME, ESG, Continuum of Care, Housing Finance Fund (local), and General Obligation Bond programs. In addition, the department administered 38 funding agreement under ESG-CV, NC ESG-CV, CDBG-CV, ERAP, and Housing Finance Fund (local) programs in response to the COVID-19 pandemic.

**Oversight of Development in Progress.** Site inspections by department staff are used to corroborate completion and/or progress of capital improvement activities. These activities include new construction, capital infrastructure, acquisition, clearance, and large-scale multi-family project activities. Areas of focus consisted of rehab at Southgate Apartments; rehab at Experiment in Self-Reliance's Burton Street and Fifth Street properties; and new construction for Habitat's projects.

**On-Site Monitoring.** The City uses a risk-based approach to monitor Subgrantees on site for compliance with applicable rules and eligibility of program participants. The primary criteria for designating a

Subgrantee as high risk include undertaking multiple activities or using multiple HUD funding sources, especially with relatively large amounts of funds; recent turnover among funded staff or a history of high turnover; and a prior history of concerns and findings. High-risk Subgrantees are to be monitored on-site annually, while low-risk Subgrantees may be monitored biannually. Medium-risk Subgrantees may be monitored on site biannually unless desk monitoring indicates an annual visit. Due to COVID-19 restrictions and resulting office closures and teleworking by both CD and subgrantee staff, CD staff developed and implemented a virtual monitoring of Subgrantees during FY21 and completed monitoring of 14 Subgrantees.

**Periodic Reporting.** Every program and/or activity has a periodic reporting requirement, which varies in scope and frequency as determined by volume of activity. The Community Development Department continues to use the Neighborly software to improve reporting. Reports are generated by the staff, department or agency responsible for implementation and reviewed monthly/quarterly to determine progress, status and whether any corrective action is required. These reports also serve as the basis for compilation of performance reporting to HUD.

**Post-Completion Tracking.** Post completion tracking of multi-family rental projects includes property inspections, financial statements, resident characteristics, and expiration of deferral periods. Physical inspections of a sample of units, as determined by fund source and number of units, are conducted by the City's Code Enforcement Division. However, Code Enforcement hired a contractor, Hired Municipal Services/State Code Enforcement, to complete the inspection for FY21. Financial statements and resident information are reviewed by Community Development's Housing and Community Services Division staff to determine the financial viability of the project, that regulatory requirements are being met, and if action is necessary. The Community Development Department continues to use the Neighborly asset management software to improve reporting.

## **Barriers to Affordable Housing**

In January 2021, the Winston-Salem City Council approved modifying the existing Unified Development Ordinance (UDO) affordable housing bonus density provision to reflect current federal and state guidelines. The City Council also approved reducing parking requirements for multifamily development that is located within ¼ mile of Legacy 2030 Growth Corridors or Activity Centers, and within ¼ mile of a transit stop. The proposed parking reduction would reduce the infrastructure cost of multifamily development while also promoting greater access to transit for such housing, thereby increasing affordability for residents.

Winston-Salem was one of three cities selected by Grounded Solutions Network to participate in ForEveryoneHome, a collaborative effort to build equitable and inclusive communities in cities experiencing renewed growth and investment that are rich in opportunity for all. The goal is to get ahead of the curve, catalyzing action to protect affordability, diversity, and cultural heritage before displacement pressures become too great. In June 2020, the Winston-Salem City Council adopted the final report containing the needs assessment, anti-displacement agenda, and implementable policy, which includes creation of a City-sponsored land bank.

Actions to meet underserved needs, foster and maintain affordable housing, and fill gaps in local institutional structure were taken as described in the Consolidated Plan and FY21 Action Plan.

## **PART VIII: LEVERAGING RESOURCES**

The results of the leverage of private funds for FY21 activities is addressed in Part III and depicted in Table 3, which shows leverage of \$ 32,793,107 to housing programs. As reflected, new construction,

homebuyer assistance, and large-scale, multi-family projects generate the most significant amounts of leverage. The HOME match is further discussed in Part XII.

Continuum of Care funds leverage other public and private resources. The cumulative value of matching funds for all CoC projects for the year was \$449,692. These cash and in-kind funds come from resources such as United Way, the Kate B. Reynolds Charitable Trust, churches, businesses and private donors, as well as other public sources, such as federal and county funds. The ESG match is discussed in Part XII.

## PART IX: SUMMARY OF CITIZEN COMMENTS

Availability of the CAPER was publicized for review and comment in the Winston-Salem Journal and The Chronicle, two major local newspapers, and posted on the City web site. The comment period started on September 2, 2021 and ended on September 16, 2021. No comments have been received as of this publication.

## PART X: SELF-EVALUATION

The third year of the 2019-23 Consolidated Plan produced encouraging results considering a full year of the COVID-19 pandemic. The COVID-19 pandemic slowed completions in New Construction Owner and Existing Owner, while the COVID-19 pandemic and staffing shortages at both the City and County slowed completions in Rehab Owner. Two multi-family rental developments are leased up (Emmanuel Retirement Village and Enclave II), one was completed (Southgate Apartments), and one was approved for funding and construction was nearly complete (Essex Place) at the end of the program year. With passage of the Coronavirus Aid, Relief and Economic Security Act (CARES Act), staff has spent considerable time reviewing HUD guidance and administering CARES Act funds.

**Providing Decent Housing** – As depicted in Table 2, the City and County used CDBG, HOME, and General Obligation Bond (local) funds to complete 370 units during FY21. Approximately one-half of the units were located in the Revitalization Strategy Areas (NRSAs). Two multi-family rental developments – Emmanuel Retirement Village and Enclave II – are leased up, one – Southgate Apartments – was completed, two – Essex Place and Fifth Street Apartments – were near construction completion, and one – Whitaker Park Lofts – had just begun construction. Buildout of the Glenn Oaks subdivision in the Boston Thurmond Neighborhood Revitalization Initiative and the Trent Hill subdivision were completed during the program year using HOME funds. Rehabilitation of Experiment in Self-Reliance’s (ESR) Spring Street Apartments was delayed. Finally, planning began on the Phase 1 project of the \$30,000,000 Choice Neighborhoods Implementation Grant awarded to the Housing Authority of Winston-Salem and City of Winston-Salem in April 2020; the former Brown Elementary site will be developed into multifamily rental housing for families.

During the year the City continued its lead role in administering HUD programs for the homeless and assisting in staff support for the Continuum of Care. Details of progress are included in Part IV: Continuum of Care. The Continuum of Care funded ten projects that serve homeless persons. In assessment of the overall system, the community served the majority of homeless sheltered at the appropriate emergency, transitional or permanent supportive housing level, although the COVID-19 pandemic necessitated changing the overflow shelter during the winter to a hotel-based shelter for homeless persons with substance abuse and mental health issues and opening a white flag center on nights with inclement weather. The white flag warming center was assisted with ESG funds. The community provides rapid rehousing in an effort to reduce the need for shelter. During the program year, the community also introduced prevention and diversion to reduce the need for shelter. The Continuum of Care operated a coordinated intake center and continues to provide rapid re-housing through a collaboration of agencies and programs. Local agencies continued to use HMIS.

**Providing A Suitable Living Environment** – Non-housing activities implemented in FY21 to meet identified needs included funding to five projects that provided public services to low- and moderate-income persons – Summer Youth Employment Program, Liberty-East Redevelopment Corp. after-school program, Center for Homeownership, Experiment in Self-Reliance (ESR) income tax preparation program, and Piedmont Triad Regional Council Project Re-Entry; funding to United Way for homeless system coordination; funding for neighborhood and tenant organizational activities by Neighbors for Better Neighborhoods; funding to three projects providing supportive services for homeless persons – Positive Wellness Alliance, ESR, and communitywide coordinated assessment; and shelter and rapid re-housing for homeless persons with ESG funds. CDBG-CV funds were provided to two agencies to operate a Rent, Utility and Mortgage Assistance program to prevent loss of housing due to the COVID-19 pandemic. Replacement of an air conditioning unit at ESR’s Burton Street shelter facility was completed. City staff worked with homeless service providers to open a non-congregate shelter for medically fragile individuals at higher risk for COVID-19.

The City and County are responding to input received through extensive collaborative processes. Examples include the Continuum of Care process, the Council on Services for the Homeless, the Ten-Year Plan Commission on Homelessness, the Winston-Salem/Forsyth County Asset Building Coalition, ongoing technical assistance to non-profit housing development organizations, and response by Community Assistance Liaisons to citizen and neighborhood concerns. Community consultation also took place through preparation of the 2020-2021 Consolidated Housing and Community Development Plan.

**Expanding Economic Opportunities** – The City continued to address business development as a basis for economic investment, job growth and retention in the Neighborhood Revitalization Strategy Area. Two businesses completed projects and created eight jobs as a result of financial assistance from the Small Business Loan Program during FY21. In FY21, the Construction Training Program was not held due to the COVID-19 pandemic, and 23 persons completed the Business Training Program. Also, the City provided funding toward a kitchen manager for the shared-use commercial kitchen in the S.G. Atkins Community Development Corporation Enterprise Center to recruit, schedule, and provide technical assistance to tenants. Other economic development accomplishments can be found in the Neighborhood Revitalization Strategy summaries in Appendix E.

**Program Timeliness** – The City met the FY21 CDBG drawdown ratio by having no more than 1.5 times the entitlement grant in the line of credit on May 2, 2021, and the ESG drawdown requirement of drawdown of ESG funds within two years. No HOME disbursement requirements were due during FY21, and all commitment deadlines for HOME funds have been suspended.

**CARES Act** – City staff spent significant time administering and ensuring compliance with CARES Act funds (CDBG-CV and ESG-CV). This included attending HUD webinars, preparing and submitting waiver requests and substantial amendments, preparing and submitting ESG-CV quarterly reports, administering subgrantee agreements, and providing significant technical assistance to subgrantees due to the expanded number of grants they were administering. No deadlines occurred during FY21.

## **PART XI: CDBG PROGRAM REQUIREMENTS**

### **1. The Relationship of CDBG Expenditures to Plans, Strategies and Priorities:**

Program accomplishments have been summarized in Parts I and II. CDBG funds were expended for the single-family rehabilitation program, including program operating costs; loans and technical assistance to for-profit businesses; operating costs to non-profit agencies that provide counseling and case

management, employment training, and assistance to neighborhood groups; and planning and administration, including planning for the Choice Neighborhoods Implementation grant. The majority of single-family rehabilitation and emergency repair activities are financed with CDBG funds. The Table 4 summary of production by income reflects low-and moderate-income benefit for all federally funded program activities, and the Financial Summary reflects 98.4% low/mod benefit.

## **2. Changes in Priorities and Objectives:**

No changes took place. Efforts are being focused on stretching limited funds to “do more with less.”

## **3. Status Summary:**

The City pursued resources identified in the Annual Plan, including completion of a consolidated Continuum of Care application. Certifications of Consistency with the Consolidated Plan were provided to organizations applying for applicable federal funds as well as a combined certification for all Continuum of Care projects. The City also coordinated local agency participation in the Emergency Solutions Grant Program operated by the state Department of Health and Human Services. There was no known hindrance of attainment of goals/objectives through action or inaction.

## **4. National Objectives:**

Grantee funds were used exclusively to meet national objectives.

## **5. Displacement and Relocation:**

No CDBG funds were used for permanent displacement and relocation during FY21.

## **6. Economic Development:**

No economic development activities were undertaken during FY21 where jobs were “made available to” low- and moderate-income persons. All jobs created were “held by” low- and moderate-income persons. Economic development accomplishments can be found in Part V.

## **7. Limited Clientele Activities:**

During FY21, the City funded three presumed benefit activities, which served homeless persons and persons with HIV/AIDS, and one nature/location activity, which served former prisoners re-entering society. The other limited clientele activity served potential homeowners, and the agency carrying out this activity documented low/mod status by collecting information on income and household size.

## **8. Program Income:**

CDBG program income for the year ending June 30, 2021 was \$539,915.88. Appendix A further supplements the information for the CDBG program. CDBG program income is budgeted for eligible program activities and drawn on a first-in, first-out basis. In IDIS, the City began the program year with \$235.59 in program income, receipted \$560,785.30, expended \$507,532.95, and ended the program year with \$53,487.94.

## **9. Rehabilitation:**

This program provides financial and technical assistance to qualified owner-occupants and investors to repair substandard properties. In targeted areas, low- and moderate-income owner-occupants are eligible for direct payment and forgivable loans and investor-owners are eligible for direct payment loans to repair single-family dwellings. Investors are also eligible for direct payment loans to repair multifamily properties citywide. The Lending Division is also responsible for emergency repair assistance, architectural barrier removal assistance (handicap assistance), and the TURN Program. The TURN

program provides local general obligation bond funds to assist residents (owner and investor) in targeted areas to rehabilitate their property.

Rehabilitation accomplishments are addressed in Part III: Affordable Housing and depicted in Tables 2-5. Of the City’s completed cases, nine used CDBG as the primary fund source, five used HOME funds, and three used local TURN funds. One additional case used HOME funds in combination with TURN funds for a total of six HOME-funded cases.

An accurate workload summary is difficult since cases can take varying amounts of time to complete, and there are always units in process and a carryover of units begun in one year and completed in a following year. An accurate workload summary, as shown in Table 10, includes infeasible cases which are processed through staff review prior to obtaining bid estimates, cancelled cases that were approved by Loan Committee and later cancelled by the property owner, and carryover cases that were pending or under construction from the previous year. The City expended \$438,597.37 in CDBG funds and \$0 in HOME funds for Lending Division staff costs in FY21.

# Applications Taken	149
# Referred to Loan Committee	28
# Approved by Loan Committee	28
# Approved by Council	1
As of 6/30/21:	
# Completed	17
# Under Construction	14
# Pending	24
# Cancelled	2

**10. Neighborhood Revitalization Strategy Area:**

The City developed objectives and outputs for the Neighborhood Revitalization Strategy Area (NRSA) in the areas of housing and economic opportunities, submitted as part of the FY 2019-2023 Consolidated Plan. While waiting for HUD to review and approve the new NRSA, HUD released new low- and moderate-income summary data in February 2019. The City submitted two Revitalization Strategies that comply with the new data as part of the 2019-2020 Annual Action Plan. HUD approved both strategies in a letter dated July 2, 2019. Information on accomplishments is detailed in Appendix E.

**PART XII: HOME PROGRAM REQUIREMENTS**

**1. HOME Match:**

Consistent with HOME program regulations, the City does not require a fund match for each project or activity, but rather match is derived from those projects and activities for which such is feasible and reasonable to be required. Since HOME match is based on HUD’s fiscal year, the reporting period is October 1, 2019 to September 30, 2020. The Consortium received a 50% match reduction for 2020. With a carryover of \$9,958,133.86, the current match contribution of \$192,154.24 will increase the amount of carryover to be applied against this year’s liability of \$186,713.40, resulting in a new carry-over of \$9,963,574.70. HOME match was derived from City general obligation bonds, County general fund dollars, and private funds raised by Habitat for Humanity for CHDO set-aside projects. The match report is attached as Appendix B.

**2. Minority/Women Business Enterprise Participation:**

Minority/Women Business Enterprise participation for all programs is reported on the HUD 2516 form to be submitted by October 15th. The City, through its Office of Business Inclusion and Advancement, maintains a list of vendors that are certified by the State of North Carolina as Historically Underutilized Businesses (HUBs) and conducts outreach and assistance to eligible businesses to become HUB-certified. There were four completed HOME projects of \$25,000 or more during FY21. Of those, three totaling \$137,512.00 were completed by a Black Non-Hispanic Enterprise and one totaling \$93,050.00 was

completed by an Asian Enterprise. One totaling \$32,781.00 was completed by a Women Business Enterprise.

### 3. Results of Inspections of HOME-Assisted Units:

Pursuant to loan agreements between the City and borrowers, property assisted with HOME, CDBG and/or local funds must be maintained in compliance with the Minimum Housing Code of the City and with Section 8 Housing Quality Standards, as applicable. A sample of units of property in the loan portfolio is inspected annually by the Code Enforcement Division of the City’s Community Development Department.

There are currently 2,050 units in 35 completed multi-family projects in the City and County’s loan portfolio. There are an additional 223 units in three projects with City commitments for which construction is not complete or the provisions of the commitment have not been met. Of the completed projects, 262 HOME-assisted units in 17 projects were in the HOME affordability period. Of the incomplete projects, no HOME-assisted units in three projects have HOME funds committed to them. Annual inspections of HOME-assisted projects are summarized in Table 11. Housing Authority staff conducted inspections of HOME TBRA units, and the Code Enforcement Division hired a contractor, Hired Municipal Services/State Code Enforcement, to complete the inspections for FY21. Of the 198 units inspected in 2021, 0% were found to have major code violations, with 100% in standard condition or in need of only minor repairs.

<b>Project Name</b>	<b>Location</b>	<b>Total Units</b>	<b>Project Type</b>	<b>No. Inspected</b>
Abbingtion Gardens	Noel Drive	64	New Const	6
Alders Point	Mock Street	100	New Const	7
Arbor Oaks	Hope Lane	72	New Const	33
The Enclave	Enclave Way	68	New Const	12
Fifth Street Apts. II	449-473 Dunleith Ave.	8	New Const	8
Gladstone	1301 Brookstown	17	Rehab	12
Goler Manor Apts.	601 N. Chestnut St.	79	New Const	8
HOME TBRA	Scattered Sites	73	TBRA	73
Hunt Park	Hunt Drive	60	New Const	4
Hunters Hill	1067 Hutton Street	12	New Const	4
Orchard Creek	Orchard Creek Lane	64	New Const	16
Providence Place	Gillcrest	56	New Const	8
Rockwood at Oliver’s Crossing	1630 Rockwood Crossing Drive	64	New Const	4
University Court	Third & Dunleith	12	New Const	11
Total		633		198

### 4. HOME Program Income:

HOME program income for the year ending June 30, 2021 was \$461,992.43 for the City and \$133,680.42 for Forsyth County. HOME program income is budgeted for eligible program activities and drawn according to the requirements published in the HOME Interim Rule in December 2016. In IDIS, the Consortium began the program year with \$1,067,649.43 in program income, receipted \$575,015.85,

expended \$341,751.38, of which \$16,605.00 was for tenant-based rental assistance, and ended the program year with \$1,300,913.90.

### PART XIII: ESG PROGRAM REQUIREMENTS

ESG entitlement funds were provided to six non-profit subgrantee agencies – Bethesda Center for the Homeless, City with Dwellings, Family Services, Samaritan Ministries, The Salvation Army, and United Way of Forsyth County – and used to support the operation and maintenance of emergency shelters, rapid re-housing for homeless individuals and families, street outreach, and homeless management information systems (HMIS). No homelessness prevention or administrative activities were funded. A total of \$174,711.55 in ESG entitlement funds were expended during FY21. ESG matching funds totaling \$174,711.55 were provided by the subgrantee agencies from private funds.

All ESG subgrantee agencies except domestic violence shelters must enter client data in a community-wide homeless management information system (HMIS). Required reporting data is derived from the HMIS and from a comparable database for domestic violence programs.

The following tables summarize ESG accomplishments, including the Family Services shelter.

<b>Table 12: Household Information for ESG Activities</b>					
	<b>Number of Persons in Households</b>				
	<b>Street Outreach</b>	<b>Shelter</b>	<b>Rapid Re-Housing</b>	<b>Homelessness Prevention</b>	<b>Total</b>
Adults	84	771	89	0	944
Children	0	218	35	0	253
Don't Know/Refused	0	0	0	0	0
Missing Information	3	4	2	0	9
<b>Total</b>	<b>87</b>	<b>993</b>	<b>126</b>	<b>0</b>	<b>1,206</b>

<b>Table 13: Gender and Age for All ESG Activities</b>			
Male	683	Under 18	253
Female	512	18-24	82
Transgender	4	Over 24	862
Unknown	7	Don't Know / Refused	0
<b>Total</b>	<b>1,206</b>	Missing Information	9
		<b>Total</b>	<b>1,206</b>

<b>Table 14: Race and Ethnicity for All ESG Activities</b>	
<b>Race:</b>	
White	375
Black or African American	764
Asian	6
American Indian or American Native	3
Native Hawaiian or Other Pacific Islander	1
Black or African American & White	35
American Indian or American Native & Black or African American	375
Other Multiracial	764
Unknown	22
<b>Ethnicity:</b>	
Hispanic	51
Not Hispanic	1,155
<b>Total</b>	<b>1,206</b>

<b>Table 15: Special Populations Served</b>				
<b>Subpopulation</b>	<b>Total Persons Served – Prevention</b>	<b>Total Persons Served – Rapid Re-Housing</b>	<b>Total Persons Served - Emergency Shelters</b>	<b>Total Persons Served</b>
Veterans	0	4	37	41
Victims of Domestic Violence	0	8	176	184
Elderly	0	6	61	67
HIV/AIDS	0	13	14	27
Chronically Homeless	0	60	107	167
<b>Persons with Disabilities:</b>				
Severely Mentally Ill	0	54	220	274
Chronic Substance Abuse	0	29	58	87
Other Disability	0	53	188	241
Total (unduplicated if possible)	0	60	408	274

<b>Table 16: Shelter Capacity</b>	
Number of New Units – Rehabbed	0
Number of New Units – Conversion	0
Total Number of bed - nights available	75,920
Total Number of bed - nights provided	45,141
Capacity Utilization	59.46%

<b>Table 17: ESG Expenditures in FY21</b>			
	<b>FFY 2018 Funds</b>	<b>FFY 2019 Funds</b>	<b>FFY 2020 Funds</b>
Rental Assistance	0	0	0
Housing Relocation and Stabilization Services - Financial Assistance	0	0	0
Housing Relocation & Stabilization Services - Services	0	0	0
Homeless Prevention under Emergency Shelter Grants Program	0	0	0
<b>Subtotal Homelessness Prevention</b>	<b>0</b>	<b>0</b>	<b>0</b>
Rental Assistance	0	0	20,956.00
Housing Relocation and Stabilization Services - Financial Assistance	0	1,128.16	18,285.02
Housing Relocation & Stabilization Services - Services	0	635.52	17,823.55
Homeless Assistance under Emergency Shelter Grants Program	0	0	0
<b>Subtotal Rapid Re-Housing</b>	<b>0</b>	<b>1,763.68</b>	<b>57,064.57</b>
Essential Services	0	0	0
Operations	0	4,440.34	89,189.08
Renovation	0	0	0
Major Rehab	0	0	0
Conversion	0	0	0
<b>Subtotal Emergency Shelter</b>	<b>0</b>	<b>4,440.34</b>	<b>89,189.08</b>
Street Outreach	0	0	19,533.00
HMIS	0	0	2,720.88
Administration	0	0	0
<b>Subtotal Other Grant Expenditures</b>	<b>0</b>	<b>0</b>	<b>22,253.88</b>
<b>Total ESG Funds Expended</b>	<b>0</b>	<b>6,204.02</b>	<b>168,507.53</b>

<b>Table 18: ESG Match Requirement</b>			
	<b>FFY 2018</b>	<b>FFY 2019</b>	<b>FFY 2020</b>
Other Non-ESG HUD Funds	0	0	0
Other Federal Funds	0	0	0
State Government	0	0	0
Local Government	0	0	0
Private Funds	0	6,204.02	139,187.53
Other	0	0	29,320.00
Fees	0	0	0
Program Income	0	0	0
<b>Total Match Amount</b>	<b>0</b>	<b>6,204.02</b>	<b>168,507.53</b>

## PART XIV: COVID-19 RELATED PROGRAM REQUIREMENTS

### 1. CARES Act Community Development Block Grant (CDBG-CV):

CDBG-CV entitlement funds were used for two programs – a Diversion program and a Rent, Utility, and Mortgage Assistance (RUMA) program. Both programs respond to the economic fallout of the COVID-19 pandemic that resulted in business closures and job losses and could lead to households losing their housing.

Funds for the Diversion program are provided to United Way of Forsyth County to pay for a variety of costs that prevent low-income households from becoming homeless and entering emergency shelters. City with Dwellings assesses and provides services to clients; however, clients do not have to meet HUD’s definition of homeless. Costs may include rent, utilities, deposits, arrears, and bus tickets. A total of \$32,614.34 was spent on Diversion in FY21, and 15 persons were assisted.

The RUMA program was carried out by three non-profit agencies – Financial Pathways of the Piedmont, which provides mortgage and utility assistance to homeowners behind on their mortgages and at risk of foreclosure, and Sunnyside Ministries and HARRY VCOS, which provide rent and utility assistance to renters at risk of eviction. A total of \$616,193.82 was spent on RUMA in FY21, 38 households received mortgage and utility assistance, and 89 households received rent and utility assistance.

### 2. CARES Act Emergency Solutions Grant (ESG-CV):

ESG-CV entitlement funds were provided to seven non-profit subgrantee agencies – Bethesda Center for the Homeless, City with Dwellings, Family Services, Liberty East Redevelopment, Samaritan Ministries, The Salvation Army, and United Way of Forsyth County – and used to support the operation and maintenance of emergency shelters, rapid re-housing for homeless individuals and families, homelessness prevention, and street outreach. These programs prevented and prepared for COVID-19 by reducing the congregate shelter population, provided a more healthful shelter environment, and helped households find or maintain permanent housing where they would be at reduced risk of COVID-19. A total of \$712,350.67 was expended during FY21. The following tables summarize ESG-CV accomplishments.

	<b>Number of Persons in Households</b>				
	<b>Street Outreach</b>	<b>Shelter</b>	<b>Rapid Re-Housing</b>	<b>Homelessness Prevention</b>	<b>Total</b>
Adults	8	413	87	36	544
Children	0	80	6	6	92
Don't Know/Refused	0	0	0	0	0
Missing Information	0	2	0	7	9
<b>Total</b>	<b>8</b>	<b>495</b>	<b>93</b>	<b>49</b>	<b>645</b>

Male	433	Under 18	92
Female	205	18-24	30
Transgender	0	Over 24	514
Unknown	7	Don't Know / Refused	0
<b>Total</b>	<b>645</b>	Missing Information	9
		<b>Total</b>	<b>645</b>

<b>Race:</b>	
White	208
Black or African American	394
Asian	6
American Indian or American Native	1
Native Hawaiian or Other Pacific Islander	1
Black or African American & White	16
American Indian or American Native & Black or African American	208
Other Multiracial	394
Unknown	19
<b>Ethnicity:</b>	
Hispanic	33
Not Hispanic	612
<b>Total</b>	<b>645</b>

<b>Subpopulation</b>	<b>Total Persons Served – Prevention</b>	<b>Total Persons Served – Rapid Re-Housing</b>	<b>Total Persons Served - Emergency Shelters</b>	<b>Total Persons Served</b>
Veterans	0	3	25	28
Victims of Domestic Violence	4	13	107	124
Elderly	2	18	29	49
HIV/AIDS	1	5	7	13
Chronically Homeless	0	47	72	119
<b>Persons with Disabilities:</b>				
Severely Mentally Ill	0	53	107	160
Chronic Substance Abuse	0	39	44	83
Other Disability	3	57	94	154
Total (unduplicated if possible)	4	53	408	274

### **3. Emergency Rental Assistance Program (ERAP):**

The Emergency Rental Assistance Program (ERAP) assists households with incomes at or below 80% of area median income and that have suffered economic hardship due to COVID-19 with past due rent and utilities, including electricity, water/sewer, trash removal, natural gas, propane, fuel oil and internet. Households may receive up to 12 months of assistance.

The City of Winston-Salem has partnered with the Forsyth County Department of Social Services (DSS) to administer one collaborative program for local residents. The City has contracted with a third-party vendor – Tetra Tech – to provide day-to-day program management, and DSS provides back office and finance functions, as well as quality control and application intake through its ERAP Application Lab. The City expended \$1,693,115.13 in FY21. The City/County program began on April 5, 2021. As of August 5, 2021, program performance is as follows:

- 939 applications approved
- 641 applications submitted and pending assignment to eligibility specialist
- 537 applications under review by eligibility specialists
- 148 applications denied

Financial Summary					
Grantee Performance Report		U.S. Department of Housing and Urban Development			
Community Development Block Grant Program		Office of Community Planning & Development			
City of Winston-Salem		B20MC370011	From 7/1/20 To 6/30/21		
Part I: Summary of CDBG Resources					
1	Unexpended CDBG funds at end of previous reporting period				3,537,931.01
2	Entitlement Grant from form HUD-7082				2,210,953.00
3	Surplus Urban Renewal Funds				0.00
4	Section 108 Guaranteed Loan Funds (Principal Amount)				0.00
5	Program income received by:		Grantee	Subrecipient	
a.	Revolving Funds		0.00	0.00	
b.	Other (identify below)		539,915.88	0.00	
	Total Program Income		539,915.88	0.00	539,915.88
6	Prior Period Adjustments (if negative, enclose in brackets)				0.00
7	Total CDBG Funds available for the use during this report period				6,288,799.89
Part II: Summary of CDBG Expenditures					
8	Total expenditures reported on Activity Summary				1,918,380.27
9	Total expended for Planning & Administration				466,969.60
10	Amount subject to Low/Mod Benefit Calculation				1,451,410.67
11	CDBG funds used for Section 108 principal & interest payments				0.00
12	Total expenditures (line 8 plus line 11)				1,918,380.27
13	Unexpended balance (line 7 minus line 12)				4,370,419.62
Part III: Low/Mod Credit This Reporting Period					
14	Total Low/Mod credit for multi-unit housing expenditures				0.00
15	Total from all other activities qualifying as low/mod expenditures				1,390,210.67
16	Total (line 14 plus line 15)				1,390,210.67
17	Percent benefit to low/mod persons (line 16 divided by line 10 this reporting period)				95.78%
Part IV: Low/Mod Benefit for Multi-Year Certifications (Complete only if certification period includes prior years)					
Program years (PY) covered in certification PY 2018 PY 2019 PY 2020					
18	Cumulative net expenditures subject to program benefit calculation				11,208,399.48
19	Cumulative expenditures benefiting low/mod persons				11,024,799.48
20	Percent benefit to low/mod persons				98.36%
Part V: For Public Service (PS) Activities Only: Public Service Cap Calculation					
21	Total PS expenditures				248,792.97
22	Total PS unliquidated obligations				24,689.97
23	Sum of line 21 and line 22				273,482.94
24	Total PS unliquidated obligations reported at the end of the previous reporting period				17,990.98
25	Net obligations for public services (line 23 minus line 24)				255,491.96
26	Amount of Program Income received in the preceding program year				537,282.45
27	Entitlement Grant Amount (from line 2)				2,210,953.00
28	Sum of lines 26 and 27				2,748,235.45
29	Percent funds obligated for Public Service Activities (line 25 divided by line 28)				9.30%
Part VI: Planning and Program Administration Cap Calculation					
30	Amount subject to planning and administrative cap (grant amount from line 2 plus line 5)				2,750,868.88
31	Amount expended for Planning & Administration (from line 9 above)				466,969.60
32	Percent funds expended (line 31 divided by line 30)				16.98%

Financial Summary							
Grantee Performance Report		U.S. Department of Housing and Urban Development					
Community Development Block Grant Program		Office of Community Planning & Development					
City of Winston-Salem		B20MW370011	From 7/1/20 To 6/30/21				
<b>PART I: SUMMARY OF CDBG-CV RESOURCES</b>							
01	CDBG-CV GRANT						2,676,693.00
02	FUNDS RETURNED TO THE LINE-OF-CREDIT						0.00
03	FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT						0.00
04	TOTAL AVAILABLE (SUM, LINES 01-03)						2,676,693.00
<b>PART II: SUMMARY OF CDBG-CV EXPENDITURES</b>							
05	DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION					643,708.16	
06	DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION					5,100.00	
07	DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS					0.00	
08	TOTAL EXPENDITURES (SUM, LINES 05 - 07)					648,808.16	
09	UNEXPENDED BALANCE (LINE 04 - LINE8 )					2,027,884.84	
<b>PART III: LOWMOD BENEFIT FOR THE CDBG-CV GRANT</b>							
10	EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS					0.00	
11	EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING					0.00	
12	DISBURSED FOR OTHER LOW/MOD ACTIVITIES					643,708.16	
13	TOTAL LOW/MOD CREDIT (SUM, LINES 10 - 12)					643,708.16	
14	AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 05)					643,708.16	
15	PERCENT LOW/MOD CREDIT (LINE 13/LINE 14)					100.00%	
<b>PART IV: PUBLIC SERVICE (PS) CALCULATIONS</b>							
16	DISBURSED IN IDIS FOR PUBLIC SERVICES					643,708.16	
17	CDBG-CV GRANT					2,676,693.00	
18	PERCENT OF FUNDS DISBURSED FOR PS ACTIVITIES (LINE 16/LINE 17)					24.05%	
<b>PART V: PLANNING AND ADMINISTRATION (PA) CAP</b>							
19	DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION					5,100.00	
20	CDBG-CV GRANT					2,676,693.00	
21	PERCENT OF FUNDS DISBURSED FOR PA ACTIVITIES (LINE 19/LINE 20)					0.19%	

## Neighborhood Revitalization Strategy Area (NRSA)

The City of Winston-Salem submitted two Neighborhood Revitalization Strategies as part of the 2019-2020 Annual Action Plan. The two Strategies – NRSA-North and NRSA-South – comply with the new low- and moderate-income summary data that HUD released in February 2019, and HUD approved both Strategies in a letter dated July 2, 2019. Both Strategies developed objectives and outputs for the Neighborhood Revitalization Strategy Area (NRSA) in the areas of housing and economic opportunities. The following information shows outcomes, leverage, and accomplishments for each NRSA.

### Outcomes

Proposed outcomes of both Strategies consist of the reduction in the percentage of families living in poverty, the increase in median household income, and the increase in the employment rate and will be measured using American Community Survey data. The outcome data presented below is based on American Community Survey 2019 five-year estimates, compared to 2018 five-year estimates.

#### Reduction in the percentage of families living in poverty

- NRSA-North – The estimated percentage of families living in poverty is 40.9%, compared to 43.3% in 2018.
- NRSA-South – The estimated percentage of families living in poverty is 51.1%, compared to 53.6% in 2018.

#### Increase in median household income

- NRSA-North – The estimated median household income is \$24,583, compared to \$21,859 in 2018.
- NRSA-South – The estimated median household income is \$21,974, compared to \$22,802 in 2018.

#### Increase in the employment rate

- NRSA-North – The estimated unemployment rate is 10.9%, compared to 4.8% in Winston-Salem. The rate was 13.6% compared to 7.5% in 2018.
- NRSA-South – The estimated unemployment rate is 9.2%, compared to 4.8% in Winston-Salem. The rate was 10.9% compared to 7.5% in 2018.

### Leverage

For the purpose of the Strategies, leverage is defined as funds provided by the City of Winston-Salem to a project in the NRSA, excluding federal funds derived from the HUD Office of Community Planning and Development (CDBG, HOME, ESG, Continuum of Care), and additional private investment in a project in the NRSA that the City is assisting. The two sources of locally derived funds provided by the City are General Obligation Bonds approved by the voters and Housing Finance Assistance Funds. Other Leverage consists primarily of owner equity and private financing.

<b>Neighborhood Revitalization Strategy – North Leverage, FY21</b>			
<b>Activity</b>	<b>City Federal</b>	<b>City Leverage</b>	<b>Other Leverage</b>
Single-Family Rehabilitation/Repair	\$147,122	\$50,785.14	\$0
Single-Family Housing Production	74,000	0	568,901
First Time Homebuyer Assistance	0	0	0
Housing Counseling	36,156	0	84,000
Multi-Family Rental Housing	395,815	2,650,000	15,339,126
Choice Neighborhoods	197,898	0	0
Small Business Loan Program and Business Plan Contest	\$100,000	0	\$20,000
Business Training	0	0	0
NRSA Building Rehab Program	0	0	0
Revitalizing Urban Commercial Areas (RUCA) Program	0	0	0
Brookwood Business Park	0	0	0

<b>Neighborhood Revitalization Strategy – South Leverage, FY20</b>			
<b>Activity</b>	<b>City Federal</b>	<b>City Leverage</b>	<b>Other Leverage</b>
Single-Family Rehabilitation/Repair	\$93,308.19	\$0	\$0
Single-Family Housing Production	0	0	0
First Time Homebuyer Assistance	0	0	0
Housing Counseling	36,156	0	84,000
Multi-Family Rental Housing	0	0	0
Small Business Loan Program and Business Plan Contest	\$20,000	0	\$5,000
Business Training	0	0	0
NRSA Building Rehab Program	0	8,117	9,092
Revitalizing Urban Commercial Areas (RUCA) Program	0	0	0

Investment that takes place in the NRSA absent City assistance will not be considered leverage, even though it benefits the NRSA. The Housing Authority of Winston-Salem was awarded a \$30,000,000 Choice Neighborhoods Implementation Grant in April 2020. Projects undertaken through the grant will benefit NRSA-North.

### **Accomplishments**

Accomplishments are shown in the tables Neighborhood Revitalization Strategy – North, FY21 and Neighborhood Revitalization Strategy – South, FY21 below.

## Neighborhood Revitalization Strategy - North, FY21

Activity	Objective	Output	Accomplishments
<b>Housing</b>			
Single Family Rehabilitation/Repair	Rehab single-family homes owned by owner-occupants or investors	Rehab 15 units per year	4 of 17 rehab houses were in the NRSA-North. 1 house included TURN funds.
Non-Profit Housing Production and Purchase/Rehab	Provide construction financing to neighborhood non-profits for construction and sale or rehabilitating homes for resale to first-time homebuyers	Provide 1 construction loan to CDCs for new construction or rehab-resale	None
CHDO Housing Production	Provide financing to a CHDO for construction of single-family housing for homeownership	Construct and sell 12 houses per year.	5 of 9 houses constructed and sold by Habitat for Humanity were in the NRSA-North.
First Time Homebuyer Assistance	Provide soft second mortgages for acquisition of newly constructed or existing housing by first-time home buyers, with or without rehabilitation.	1) Provide second mortgages for up to 3 units per year 2) Provide financing for 1 purchase-rehab loans per year	3 of the 20 homebuyer assistance clients purchase homes in the NRSA-North.
Housing Counseling	Provide pre-and post-purchase one-on-one counseling and group education	150 households participate in homebuyer education and one-on-one counseling per year	A total of 123 households were provided individual or group education services, of which 71% were low-mod income.
Multi-Family Rehabilitation	Provide rehabilitation financing for rental units in properties of 4+ units	Provide financing for rehab of 25 units per year, subject to interest from owners	Rehab of Southgate Apartments (108 units) is complete.
Multi-Family Production	Provide permanent financing for construction of new multi-family housing	Provide financing for construction of 25 units per year, subject to interest from owners	Ujima CDC Emmanuel Retirement Village (42 units) completed construction and is leased up.
Choice Neighborhoods	HAWS to implement recommendations in the Choice Neighborhoods Transformation Plan	1) HAWS to apply for a Choice Neighborhoods Implementation (CNI) Grant. City role to be determined. 2) City may provide financing for a housing development, subject to feasibility.	HAWS was awarded a CNI Grant in April 2020. Environmental review of Phase 1 (Brown Elementary site) is under way.
<b>Economic Opportunities</b>			

Small Business Loan Program	Provide low interest loans to new and expanding businesses located within economically distressed areas of the City	Assist 25 businesses. Create 50 new jobs for NRSA residents.	During FY21, no new loans were presented to Small Business Loan Committee. Over 300 businesses and/or entrepreneurs received technical assistance.
Small Business Plan Contest	Conduct a Small Business Plan Contest to broaden the reach of the Small Business Loan Program to budding entrepreneurs seeking assistance in writing business plans and the steps involved in starting a business. The winner receives a \$5,000 grant for start-up costs and may receive a \$5,000 loan.	Award 1 winner per year	Two winners were selected for to win the prize of \$5,000 grant funds towards business expenses. One is a coffee shop and the other is a café.
Business Training Program	Provide instruction to help participants evaluate the feasibility of a business concept and develop the skills required to become the owners/operators of successful small businesses	Up to 10 participants to complete the class per year	During FY21, 65 distinct participants attended, of which 23 received a certificate of completion of the program.
NRSA Building Rehab Program	Provide financial assistance to commercial property owners with building and site improvements that address blight and encourage rehabilitation. Funded with local funds.	Complete 1 project per year	0 projects in NRSA North were approved.
Revitalizing Urban Commercial Areas (RUCA) Program	Provide financial assistance to commercial owners to assist in revitalizing select declining urban commercial areas. Funded with general obligation bonds.	Complete 1 project every 2 years	One project in New Walkertown was approved.
Brookwood Business Park	Continue build-out of an industrial, light manufacturing park to provide job and business development opportunities for NRSA residents	Market and sell 1 property in a 2-year period.	Preliminary design of the next phase of development has been completed.

## Neighborhood Revitalization Strategy - South, FY21

Activity	Objective	Output	Accomplishments
<b>Housing</b>			
Single Family Rehabilitation/Repair	Rehab single-family homes owned by owner-occupants or investors	Rehab 15 units per year	1 of 17 rehab houses were in the NRSA-South. It did not include TURN funds.
Non-Profit Housing Production and Purchase/Rehab	Provide construction financing to neighborhood non-profits for construction and sale or rehabilitating homes for resale to first-time homebuyers	Provide 1 construction loan to CDCs for new construction or rehab-resale	None
CHDO Housing Production	Provide financing to a CHDO for construction of single-family housing for homeownership	Construct and sell 3 houses per year.	None of the 9 houses constructed and sold by Habitat for Humanity were in the NRSA-South.
First Time Homebuyer Assistance	Provide soft second mortgages for acquisition of newly constructed or existing housing by first-time home buyers, with or without rehabilitation.	1) Provide second mortgages for up to 7 units per year	None of the 20 homebuyer assistance clients purchase homes in the NRSA-South.
Housing Counseling	Provide pre-and post-purchase one-on-one counseling and group education	150 households participate in homebuyer education and one-on-one counseling per year	A total of 123 households were provided individual or group education services, of which 71% were low-mod income.
Multi-Family Rehabilitation	Provide rehabilitation financing for rental units in properties of 4+ units	Provide financing for rehab of 25 units per year, subject to interest from owners	None
Multi-Family Production	Provide permanent financing for construction of new multi-family housing	Provide financing for rehab of 25 units per year, subject to interest from owners	None
<b>Economic Opportunities</b>			
Small Business Loan Program	Provide low interest loans to new and expanding businesses located within economically distressed areas of the City	Assist 25 businesses. Create 50 new jobs for NRSA residents.	During FY21, no new loans were presented to Small Business Loan Committee. Over 300 businesses and/or entrepreneurs received technical assistance.
Small Business Plan Contest	Conduct a Small Business Plan Contest to broaden the reach of the Small	Award 1 winner per year	Two winners were selected, one a coffee shop and the other a café.

	Business Loan Program to budding entrepreneurs seeking assistance in writing business plans and the steps involved in starting a business. The winner receives a \$5,000 grant for start-up costs and may receive a \$5,000 loan.		
Business Training Program	Provide instruction to help participants evaluate the feasibility of a business concept and develop the skills required to become the owners/operators of successful small businesses	Up to 10 participants to complete the class per year	During FY21, 65 distinct participants attended, of which 23 received a certificate of completion of the program. 8 chefs had credentials to use the Enterprise Center shared-use commercial kitchen incubator.
NRSA Building Rehab Program	Provide financial assistance to commercial property owners with building and site improvements that address blight and encourage rehabilitation. Funded with local funds.	Complete 1 project per year	1407 Academy St was approved.
Revitalizing Urban Commercial Areas (RUCA) Program	Provide financial assistance to commercial owners to assist in revitalizing select declining urban commercial areas. Funded with general obligation bonds.	Complete 1 project every 2 years	The 620 Monmouth project is complete.

**Original Neighborhood Revitalization Strategy Area (NRSA)**

The City of Winston-Salem’s original Neighborhood Revitalization Strategy Area was approved by HUD in 2000 and remained in effect until HUD approved NRSA-North and NRSA-South in 2019.

Accomplishments of activities that started or were qualified under the original NRSA and completed in FY21 are as follows:

<b>Neighborhood Revitalization Strategy (Original)</b>			
<b>Activity</b>	<b>Accomplishments</b>	<b>City Leverage</b>	<b>Other Leverage</b>
CHDO Housing Production	4 of the 9 houses constructed and sold by Habitat for Humanity were in the original NRSA.	\$0	\$423,800
Small Business Loan Program	1 Small Business Loan was in the original NRSA.	\$0	\$100,000
Downtown Building Rehab Program	1 Loan was in the old NRSA	10,000	21,006
Revitalizing Urban Commercial Areas (RUCA)	The Patterson/Glenn area was in the original NRSA.	\$370,000	\$0

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