

## **Executive Summary**

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

- 1. Introduction**
- 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**
- 3. Evaluation of past performance**
- 4. Summary of citizen participation process and consultation process**
- 5. Summary of public comments**
- 6. Summary of comments or views not accepted and the reasons for not accepting them**
- 7. Summary**

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| <b>Agency Role</b> | <b>Name</b> | <b>Department/Agency</b> |
|--------------------|-------------|--------------------------|
| Lead Agency        | Kannapolis  |                          |
| CDBG Administrator | Kannapolis  |                          |

**Table 1 – Responsible Agencies**

### Narrative

#### Consolidated Plan Public Contact Information

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

### **1. Introduction**

The City of Kannapolis works very closely with local non-profit agencies and service providers that address the needs of low-to-moderate income families, homeless, and community development.

#### **Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The City of Kannapolis is part of the Cabarrus-Iredell-Rowan HOME Consortium, and the City of Concord is the lead entity. The Consortium meets periodically to review projects and discuss any issues. The Consortium provides a forum for the City of Kannapolis to work together with other members. For example, the City of Kannapolis as well as Cabarrus County have both agreed to provide HOME funds for a low-income housing tax credit project that Prosperity Unlimited CDC, a CHDO of the Consortium, recently constructed.

The City of Kannapolis plans Fair Housing educational events in conjunction with our partners, including Concord Housing Authority, City of Concord, Cabarrus County, and Prosperity Unlimited.

Through the City's interest in improving public health, the City works closely with Cabarrus Health Alliance, Cannon Memorial YMCA, Atrium Health Cabarrus, and Kannapolis City Schools on health related initiatives.

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

The Kannapolis area is part of the five-county Piedmont Regional Continuum of Care Committee, which is a piece of the North Carolina Balance of State CoC (BoS CoC). Because the Balance of State is the largest geographic CoC in North Carolina, representing 79 out of 100 counties, it is organized into Regional Committees that coordinate local work and planning. Each Regional Committee is represented by a Regional Lead, who organizes local meetings and sits on the Balance of State Steering Committee. The lead for the Piedmont Regional Committee is a representative of Community Link, which receives CoC funding for transitional housing and permanent supportive housing.

Ed Hosack from Cooperative Christian Ministry (CCM) serves on the Executive Team of the Piedmont Regional Committee. CCM is based in Cabarrus County and does extensive work in Kannapolis and nearby communities with preventing and addressing homelessness. CCM organized and leads the

## Demo

Cabarrus County Homeless Task Force, of which the City of Kannapolis is a member, as well as Community Link - the lead of the CoC Committee. Other members of the Task Force include Kannapolis City Schools, Cabarrus County, and each of the homeless shelters and related service providers. Through the Task Force, the City of Kannapolis is able to stay updated on each organization's efforts, determine areas of potential partnerships, and make appropriate referrals to relevant agencies. The Task Force also coordinates the annual Point-in-Time Count for Cabarrus County.

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

The City of Kannapolis does not receive ESG funds.

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

**Table 2 – Agencies, groups, organizations who participated**

|   |  |   |
|---|--|---|
| 1 | <b>Agency/Group/Organization</b>   | CABARRUS COOPERATIVE CHRISTIAN MINISTRY   |
|   | <b>Agency/Group/Organization Type</b>  | Services - Housing<br>Services-homeless   |
|   | <b>What section of the Plan was addressed by Consultation?</b>   | Housing Need Assessment<br>Homelessness Strategy<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth<br>Market Analysis   |
|   | <b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b> | CCM coordinates the Cabarrus County Homeless Task Force of which the City of Kannapolis is a member. CCM distributed the results of the Point-in-Time count. The City of Kannapolis meets regularly with CCM on projects and discussed sections of the Consolidated Plan. Our conversations frequently lead to ideas on new partnerships or ways to tweak programs to achieve better results. |

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

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

| Name of Plan      | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|-------------------|-------------------|--|
| Continuum of Care |                   |  |

**Table 3 – Other local / regional / federal planning efforts**

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

For the purposes of developing the Consolidated Plan, the City of Kannapolis consulted only with the primary providers of housing programs and shelters in the area. Due to limited time and staff capacity, the City did not consult with public service providers, such as Meals on Wheels, American Red Cross, or the YMCA. Although we interact with these types of organizations through our presence in the community, they were not consulted directly regarding the Consolidated Plan.

**Narrative (optional):**

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

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

The City of Kannapolis encourages citizens to participate in the development of the Consolidated Plan, any substantial amendment to the plan as well as the CAPER. Participation is encouraged by working with neighborhood groups, churches, citizen advisory board, local leaders and local agencies.

**Citizen Participation Outreach**

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|--------------------|--------------------------------|------------------------------|--|---------------------|
|            |                  |                    |                                |                              |  |                     |

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The Needs Assessment provides a picture of the City of Kannapolis' needs related to affordable housing, special needs housing, community development, and homelessness. These needs will be prioritized and serve as the basis for the Strategic Plan as part of this consolidated plan. The sections of the Needs Assessment are:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs



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

### Summary of Housing Needs

Kannapolis is part of the Charlotte Metropolitan Statistical Area (MSA), the seventh fastest growing metropolitan area in the nation. The City's population grew 4% between 2009 and 2015, and is expected to continue to grow. Using more updated numbers, the Census 2018 population estimate for Kannapolis is 47,553, 11.6% growth since 2009. Even though the data below indicate a drop in the number of households, the Census 2018 estimate is 17,137 households, an increase of 2.4% since 2009. The Census estimate for median household income for 2018 was \$52,980 for Kannapolis, an increase of 36% since 2009.

At the same time, 52% of Kannapolis households earned below 80% of HUD Area Family Median Income (HAMFI) in 2015. "Small family households" with 2-4 persons make up about half of the total households. Households with elderly residents tend to have lower median incomes.

The primary housing problems identified by HUD are substandard housing (lack of complete plumbing or kitchen facilities), overcrowding, and cost burdens. Fewer owners than renters have substandard housing problems and overcrowding problems. These problems are more prevalent for renters at the lower median income levels. By far, the most common housing problem is cost burden. Cost burdens are problematic for both renters and owners, with those at lower income levels being more affected. Severe cost burden (with housing costs making up more than 50% of a household's income) affects 1215 renter households and 955 owner households. Cost burdens disproportionately affect elderly residents, including those who own their homes.

| Demographics  | Base Year: 2009 | Most Recent Year: 2015 | % Change |
|---------------|-----------------|------------------------|----------|
| Population    | 42,625          | 44,520                 | 4%       |
| Households    | 16,732          | 16,510                 | -1%      |
| Median Income | \$38,936.00     | \$42,854.00            | 10%      |

**Table 5 - Housing Needs Assessment Demographics**

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

### Number of Households Table

|   | 0-30%<br>HAMFI | >30-50%<br>HAMFI | >50-80%<br>HAMFI | >80-100%<br>HAMFI | >100%<br>HAMFI |
|---|----------------|------------------|------------------|-------------------|----------------|
| Total Households  | 2,565          | 2,670            | 3,465            | 1,745             | 6,075          |
| Small Family Households                                   | 990            | 975              | 1,370            | 930               | 3,650          |
| Large Family Households                                   | 125            | 250              | 280              | 60                | 540            |
| Household contains at least one person 62-74 years of age | 475            | 580              | 965              | 500               | 1,110          |

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|   | <b>0-30%<br/>HAMFI</b> | <b>&gt;30-50%<br/>HAMFI</b> | <b>&gt;50-80%<br/>HAMFI</b> | <b>&gt;80-100%<br/>HAMFI</b> | <b>&gt;100%<br/>HAMFI</b> |
|---|------------------------|-----------------------------|-----------------------------|------------------------------|---------------------------|
| Household contains at least one person age 75 or older      | 230                    | 520                         | 480                         | 90                           | 255                       |
| Households with one or more children 6 years old or younger | 514                    | 585                         | 675                         | 265                          | 1,005                     |

**Table 6 - Total Households Table**

Data Source: 2011-2015 CHAS

**Housing Needs Summary Tables**

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

|   | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|   | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b>   |           |             |             |              |       |           |             |             |              |       |
| Substandard Housing - Lacking complete plumbing or kitchen facilities                 | 60        | 40          | 55          | 0            | 155   | 10        | 0           | 15          | 0            | 25    |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 119       | 15          | 50          | 30           | 214   | 0         | 0           | 0           | 0            | 0     |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems)          | 40        | 40          | 10          | 0            | 90    | 0         | 0           | 50          | 4            | 54    |
| Housing cost burden greater than 50% of income (and none of the above problems)       | 985       | 230         | 0           | 0            | 1,215 | 480       | 280         | 170         | 25           | 955   |
| Housing cost burden greater than 30% of income (and none of the above problems)       | 120       | 805         | 455         | 60           | 1,440 | 100       | 495         | 415         | 175          | 1,185 |

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|   | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|   | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Zero/negative Income (and none of the above problems) | 175       | 0           | 0           | 0            | 175   | 130       | 0           | 0           | 0            | 130   |

**Table 7 – Housing Problems Table**

Data 2011-2015 CHAS  
Source:

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

|   | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|   | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b>   |           |             |             |              |       |           |             |             |              |       |
| Having 1 or more of four housing problems                             | 1,200     | 325         | 115         | 30           | 1,670 | 490       | 280         | 240         | 25           | 1,035 |
| Having none of four housing problems                                  | 375       | 970         | 1,290       | 745          | 3,380 | 205       | 1,095       | 1,830       | 945          | 4,075 |
| Household has negative income, but none of the other housing problems | 175       | 0           | 0           | 0            | 175   | 130       | 0           | 0           | 0            | 130   |

**Table 8 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:

3. Cost Burden > 30%

|                             | Renter    |             |             |       | Owner     |             |             |       |
|-----------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                             | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b> |           |             |             |       |           |             |             |       |
| Small Related               | 624       | 580         | 260         | 1,464 | 175       | 220         | 200         | 595   |
| Large Related               | 55        | 55          | 0           | 110   | 55        | 70          | 90          | 215   |
| Elderly                     | 205       | 124         | 100         | 429   | 204       | 345         | 285         | 834   |
| Other                       | 420       | 320         | 115         | 855   | 145       | 140         | 44          | 329   |

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|                      | Renter    |             |             |       | Owner     |             |             |       |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                      | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Total need by income | 1,304     | 1,079       | 475         | 2,858 | 579       | 775         | 619         | 1,973 |

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS  
Source:

4. Cost Burden > 50%

|                      | Renter    |             |             |       | Owner     |             |             |       |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                      | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS |           |             |             |       |           |             |             |       |
| Small Related        | 580       | 60          | 0           | 640   | 135       | 100         | 60          | 295   |
| Large Related        | 40        | 0           | 0           | 40    | 55        | 20          | 50          | 125   |
| Elderly              | 180       | 45          | 0           | 225   | 150       | 130         | 55          | 335   |
| Other                | 335       | 125         | 0           | 460   | 145       | 25          | 4           | 174   |
| Total need by income | 1,135     | 230         | 0           | 1,365 | 485       | 275         | 169         | 929   |

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS  
Source:

5. Crowding (More than one person per room)

|                                       | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|                                       | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS                  |           |             |             |              |       |           |             |             |              |       |
| Single family households              | 134       | 35          | 40          | 30           | 239   | 0         | 0           | 15          | 0            | 15    |
| Multiple, unrelated family households | 0         | 19          | 20          | 0            | 39    | 0         | 0           | 35          | 4            | 39    |
| Other, non-family households          | 45        | 0           | 0           | 0            | 45    | 0         | 0           | 0           | 0            | 0     |
| Total need by income                  | 179       | 54          | 60          | 30           | 323   | 0         | 0           | 50          | 4            | 54    |

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS  
Source:

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

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

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

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

**What are the most common housing problems?**

By far the most common housing problem is cost burdens, both moderate and severe.

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

Substandard housing problems and overcrowding problems affect more renters than owners, as well as those at lower income levels. Cost burdens affect more renters than homeowners, and also elderly households at the low end of the income brackets regardless of tenure.

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

Case workers from Community Link and Cooperative Christian Ministry have noted that based on their experience in working with those at risk of homelessness, characteristics that indicate instability and increased risk of homelessness include poor credit history, prior evictions, unemployment and underemployment, mental illness, substance abuse, change in household status, and limited or no family support.

Cooperative Christian Ministry's observations are that their clients spend a significant amount of their resources on housing, food, utilities, transportation, and healthcare. As these costs increase, the financial situation for many households becomes less stable and they become at risk of homelessness.

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

(No estimates of at-risk populations were provided.)

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

Those at risk of homelessness typically have insufficient income to pay for their housing, so they are cost burdened. Because of this, these households often have their utilities turned off, sometimes multiple times. They manage to live without water, electricity, or heat for periods of time before becoming homeless. These and other substandard housing conditions create an unstable housing situation for these households. Some people are able to find relatives or friends who are willing to allow them to stay. "Doubling up" is also an unstable housing situation due to overcrowding, and lack of certainty about the length of time the host will allow the guests to stay.

### **Discussion**

While the source of a household's housing problems is typically financial and/or social (job loss, unmanageable bills, change in household status, lack of family support), the result is the financial inability to maintain safe and decent housing. Community partners agree that the Point-In-Time Count does not sufficiently highlight the housing needs, and that there are many who are doubled up in overcrowded conditions or living in substandard housing to avoid becoming homeless.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

### Introduction

The four housing problems considered here are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, and 4. Cost Burden greater than 30%. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. The Discussion section below analyzes the data and identifies any disproportionately greater needs by race.

### 0%-30% of Area Median Income

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 1,910                                    | 360                                   | 305  |
| White                          | 1,030                                    | 155                                   | 175  |
| Black / African American       | 650                                      | 150                                   | 50   |
| Asian                          | 14                                       | 4                                     | 45   |
| American Indian, Alaska Native | 20                                       | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 165                                      | 55                                    | 30   |

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

### 30%-50% of Area Median Income

| Housing Problems        | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|-------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,905                                    | 765                                   | 0  |
| White                   | 1,090                                    | 605                                   | 0  |



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| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Black / African American       | 485                                      | 80                                    | 0  |
| Asian                          | 0  | 20                                    | 0  |
| American Indian, Alaska Native | 0  | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 285                                      | 50                                    | 0  |

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

**50%-80% of Area Median Income**

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 1,220                                    | 2,245                                 | 0  |
| White                          | 665                                      | 1,619                                 | 0  |
| Black / African American       | 425                                      | 365                                   | 0  |
| Asian                          | 0  | 25                                    | 0  |
| American Indian, Alaska Native | 0  | 30                                    | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 115                                      | 210                                   | 0  |

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

**80%-100% of Area Median Income**

| Housing Problems               | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 290                                      | 1,460                                 | 0  |
| White                          | 195                                      | 1,155                                 | 0  |
| Black / African American       | 60                                       | 235                                   | 0  |
| Asian                          | 15                                       | 15                                    | 0  |
| American Indian, Alaska Native | 0  | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 4  | 40                                    | 0  |

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

**Discussion**

In the extremely low income groups (0-30% of AMI), 74% of all households report at least one housing problem. African Americans disproportionately experienced at least one housing problem. Though African Americans make up 22% of the Kannapolis population, 34% of African American extremely low income households have at least one housing problem.

In the low-income group (30-50% of AMI), 71% of all households report at least one housing problem. There is no significant disproportion by race or ethnicity at this income level.

In the moderate-income groups (50-80% of AMI), 35% of all households report at least one housing problem. African Americans disproportionately experienced at least one housing problem. Though African Americans make up 22% of the Kannapolis population, 35% of African American moderate income households have at least one housing problem.

In the middle-income group (80-100% of AMI), 17% of all households report at least one housing problem. 50% of Asian households in this group reported at least one housing problem in this income group, but the number of Asian households was only 15.

A disproportionate number of extremely low and moderate income African-American households experience housing problems.

## Demo

Previous data from the NA-10 Housing Needs Assessment indicate that cost burdens are by far the most common type of housing problem. It does not appear that housing problems are limited to any particular race or income level, although African American households at certain income levels are disproportionately affected as mentioned.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

### Introduction

The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost burden over 50%. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. The Discussion section below analyzes the data and identifies any disproportionately greater needs by race.

### 0%-30% of Area Median Income

| Severe Housing Problems*       | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole        | 1,690                                    | 580                                   | 305  |
| White                          | 845                                      | 340                                   | 175  |
| Black / African American       | 645                                      | 155                                   | 50   |
| Asian                          | 14                                       | 4                                     | 45   |
| American Indian, Alaska Native | 20                                       | 0                                     | 0  |
| Pacific Islander               | 0  | 0                                     | 0  |
| Hispanic                       | 150                                      | 65                                    | 30   |

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

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

### 30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole  | 605                                      | 2,065                                 | 0  |
| White                    | 390                                      | 1,305                                 | 0  |

Demo

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| Black / African American        | 145   | 420  | 0   |
| Asian                           | 0   | 20   | 0   |
| American Indian, Alaska Native  | 0   | 0  | 0   |
| Pacific Islander                | 0   | 0  | 0   |
| Hispanic                        | 60  | 275  | 0   |

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

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

**50%-80% of Area Median Income**

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| Jurisdiction as a whole         | 355   | 3,120  | 0   |
| White                           | 115   | 2,170  | 0   |
| Black / African American        | 155   | 630  | 0   |
| Asian                           | 0   | 25   | 0   |
| American Indian, Alaska Native  | 0   | 30   | 0   |
| Pacific Islander                | 0   | 0  | 0   |
| Hispanic                        | 60  | 260  | 0   |

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

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

**80%-100% of Area Median Income**

| <b>Severe Housing Problems*</b> | <b>Has one or more of four housing problems</b> | <b>Has none of the four housing problems</b> | <b>Household has no/negative income, but none of the other housing problems</b> |
|---------------------------------|---|--|---|
| Jurisdiction as a whole         | 55  | 1,690  | 0   |
| White                           | 35  | 1,315  | 0   |
| Black / African American        | 20  | 275  | 0   |
| Asian                           | 0   | 30   | 0   |
| American Indian, Alaska Native  | 0   | 0  | 0   |
| Pacific Islander                | 0   | 0  | 0   |
| Hispanic                        | 4   | 40   | 0   |

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

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

**Discussion**

In the extremely low income groups (0-30% of AMI), 66% of all households report at least one severe housing problem. African Americans disproportionately experienced at least one housing problem. Though African Americans make up 22% of the Kannapolis population, 38% of African American extremely low income households have at least one severe housing problem.

In the low-income group (30-50% of AMI), 23% of all households report at least one severe housing problem. There is no significant disproportion by race or ethnicity at this income level.

In the moderate-income groups (50-80% of AMI), 10% of all households report at least one severe housing problem. African Americans disproportionately experienced at least one housing problem. Though African Americans make up 22% of the Kannapolis population, 44% of African American moderate income households have at least one severe housing problem.

In the middle-income group (80-100% of AMI), 3% of all households report at least one severe housing problem. Though African Americans make up 22% of the Kannapolis population, 36% of African American middle income households have at least one severe housing problem.

A disproportionate number of extremely low, moderate, and middle income African-American households experience severe housing problems.

## Demo

Previous data from the NA-10 Housing Needs Assessment indicate that cost burdens are by far the most common type of housing problem. It does not appear that housing problems are limited to any particular race or income level, although African American households are disproportionately affected as mentioned.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

### Introduction:

This table displays cost burden information for the jurisdiction and each racial and ethnic group, including no cost burden (less than 30%), cost burden (30-50%), severe cost burden (more than 50%), and no/negative income.

A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. The Discussion section below analyzes the data and identifies any disproportionately greater needs by race.

### Housing Cost Burden

| Housing Cost Burden            | <=30%  | 30-50% | >50%  | No / negative income (not computed) |
|--------------------------------|--------|--------|-------|-------------------------------------|
| Jurisdiction as a whole        | 10,920 | 2,949  | 2,325 | 320                                 |
| White                          | 8,190  | 1,775  | 1,270 | 195                                 |
| Black / African American       | 1,640  | 765    | 815   | 50                                  |
| Asian                          | 115    | 15     | 14    | 45                                  |
| American Indian, Alaska Native | 45     | 0      | 20    | 0                                   |
| Pacific Islander               | 0      | 0      | 0     | 0                                   |
| Hispanic                       | 850    | 325    | 190   | 30                                  |

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

### Discussion:

18% of the households in the Kannapolis jurisdiction as a whole have a moderate cost burden, and 14% have a severe cost burden. African-American households have a higher proportion of households with cost burdens (23% moderate and 25% severe). Hispanic households have a higher proportion of households with moderate cost burdens (23%).

We know from the NA-10 Housing Needs Assessment that cost burdens are the most common housing problem in Kannapolis. The economic impacts of COVID-19 are expected to cause the issue of cost burdens to be even greater.



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

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

A disproportionate number of extremely low and middle income African-American households experience housing problems. A disproportionate number of extremely low, moderate, and middle income African-American households experience severe housing problems. African-American households have a higher proportion of households with moderate and severe cost burdens than the jurisdiction as a whole, and Hispanic households have a higher proportion of households with moderate cost burdens.

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

Needs have not been identified other than those above.

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

The highest concentrations of Hispanic residents in Kannapolis are the northern and central parts of the City, with more than 15% of those Census tracts being Hispanic. The area of Kannapolis with the highest concentration of African-American residents is the east side of Kannapolis. Central and eastern Kannapolis have the highest proportions of extremely low and low income households and a substantial number of Hispanic and African-American residents.

## NA-35 Public Housing – 91.205(b)

### Introduction

Families below 30% of the Area Median Income are typically those served by public housing or on the waiting list for public housing. The City of Kannapolis does not have its own housing authority. The Rowan County Housing Authority and the City of Concord Housing Department serve the Kannapolis areas with public housing and Section 8 vouchers.

The Rowan Housing Authority operates 194 units of public housing, including 94 within Kannapolis - the Running Brook Drive apartments and Locust Street apartments. The Concord Housing Department Housing Authority owns and operates 174 units of public housing within the City of Concord. The CHD receives federal funds annually for programming, administration, modernization, and repairs. This funding has been decreased over the years and may continue to decrease. If this is the case, many of the families and individuals on the waiting list may never have the opportunity to benefit from public housing services.

The Concord Housing Department is currently at 100% of Fair Market Rent with their Section 8 vouchers. This is a strategic move on the part of the Concord Housing Department staff - by doing so, the vouchers are able to extend to more families.

### Totals in Use

|                            | Program Type |           |                |          |                 |                |                                     |                            |            |
|----------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|                            | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |            |
|                            |              |           |                | Total    | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0            | 0         | 341            | 1,162    | 45              | 1,090          | 27                                  | 0                          | 0          |

**Table 22 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

|   | Program Type |           |                |          |                 |                |                                     |                            |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|
|   | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |
|   |              |           |                | Total    | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program |
| # Homeless at admission                         | 0            | 0         | 1              | 21       | 0               | 5              | 16                                  | 0                          |
| # of Elderly Program Participants (>62)         | 0            | 0         | 32             | 206      | 43              | 161            | 2                                   | 0                          |
| # of Disabled Families                          | 0            | 0         | 41             | 179      | 2               | 171            | 6                                   | 0                          |
| # of Families requesting accessibility features | 0            | 0         | 341            | 1,162    | 45              | 1,090          | 27                                  | 0                          |
| # of HIV/AIDS program participants              | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |
| # of DV victims                                 | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Race of Residents**

| Race  | Program Type |           |                |          |                 |                |                                     |                            |            |
|-------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|       | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |            |
|       |              |           |                | Total    | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0            | 0         | 42             | 188      | 3               | 176            | 9                                   | 0                          | 0          |

Demo

| Program Type                  |             |           |                |          |                 |                |                                     |                            |            |
|-------------------------------|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Race                          | Certificate | Mod-Rehab | Public Housing | Vouchers |                 |                |                                     |                            |            |
|                               |             |           |                | Total    | Project - based | Tenant - based | Special Purpose Voucher             |                            |            |
|                               |             |           |                |          |                 |                | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Black/African American        | 0           | 0         | 298            | 973      | 42              | 913            | 18                                  | 0                          | 0          |
| Asian                         | 0           | 0         | 0              | 1        | 0               | 1              | 0                                   | 0                          | 0          |
| American Indian/Alaska Native | 0           | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          | 0          |
| Pacific Islander              | 0           | 0         | 1              | 0        | 0               | 0              | 0                                   | 0                          | 0          |
| Other                         | 0           | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          | 0          |

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

| Program Type |             |           |                |          |                 |                |                                     |                            |            |
|--------------|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Ethnicity    | Certificate | Mod-Rehab | Public Housing | Vouchers |                 |                |                                     |                            |            |
|              |             |           |                | Total    | Project - based | Tenant - based | Special Purpose Voucher             |                            |            |
|              |             |           |                |          |                 |                | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic     | 0           | 0         | 4              | 16       | 0               | 15             | 1                                   | 0                          | 0          |
| Not Hispanic | 0           | 0         | 337            | 1,146    | 45              | 1,075          | 26                                  | 0                          | 0          |

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

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

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

**Discussion**

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

Homeless data shown in this section are for Cabarrus County and Rowan County (shown in separate tables). About 80% of Kannapolis residents live in Cabarrus County and 20% live in Rowan County. Homeless counts are not available for Kannapolis specifically. 2019 data are shown.

### Homeless Needs Assessment

| Population   | Estimate the # of persons experiencing homelessness on a given night |             | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
|  | Sheltered  | Unsheltered |  |  |   |  |
| Persons in Households with Adult(s) and Child(ren) | 0  | 0           | 0  | 0  | 0   | 0  |
| Persons in Households with Only Children           | 0  | 0           | 0  | 0  | 0   | 0  |
| Persons in Households with Only Adults             | 0  | 0           | 0  | 0  | 0   | 0  |
| Chronically Homeless Individuals                   | 0  | 0           | 0  | 0  | 0   | 0  |
| Chronically Homeless Families                      | 0  | 0           | 0  | 0  | 0   | 0  |
| Veterans   | 0  | 0           | 0  | 0  | 0   | 0  |
| Unaccompanied Child                                | 0  | 0           | 0  | 0  | 0   | 0  |
| Persons with HIV                                   | 0  | 0           | 0  | 0  | 0   | 0  |

Table 26 - Homeless Needs Assessment

Data Source Comments:

|             | People | Households |
|-------------|--------|------------|
| Unsheltered | 41     | 35         |

|  |     |     |
|--|-----|-----|
| Emergency Shelter & Transitional Housing | 132 | 88  |
| Rapid Rehousing & Permanent Housing      | 265 | 127 |

**Table 27 - Cabarrus County Point in Time Count 2019**

Indicate if the homeless population is: Has No Rural Homeless

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

Cooperative Christian Ministry has a few transitional housing programs that allow their clients to stay from six months up to a year. The duration used to be shorter, but CCM found that these families needed more time to stabilize within their programs. These are typically families with children. The Salvation Army night shelter allows their homeless residents to stay up to 30 days - these may include some chronically homeless individuals.

CCM estimates that based on the 2019 Point in Time Count and the work from the Homelessness Task Force, between 200 and 300 households in Cabarrus County will need emergency or transitional housing over the next year. The Cabarrus County Homelessness Dashboard for July-September 2019 compiled by the Homelessness Task Force shows the housing needs shown by our community organizations:

- Habitat for Humanity has 12 people in transitional housing and 70 on their waitlist.
- Cooperative Christian Ministry received 222 applications for housing, representing 631 individuals.
- From January to September 2019, there were 945 evictions in Cabarrus County.
- Opportunity House served 150 homeless clients this quarter and are averaging 52 new clients per month in 2019.
- Salvation Army's Emergency Shelter served 208 unduplicated individuals through September 2019.

## Demo

- Cabarrus County Schools and Kannapolis City Schools identified 575 total students as homeless during the 2018-19 school year. For the 2019-20 school year, Kannapolis City Schools identified 43 students as homeless and Cabarrus County Schools identified 88 students as homeless.
- In Cabarrus County, there are 130 youth in foster care, 8 of whom would be aging out in 2019.



**Nature and Extent of Homelessness: (Optional)**

| <b>Race:</b>                     | <b>Sheltered:</b> | <b>Unsheltered (optional)</b> |
|----------------------------------|-------------------|-------------------------------|
| White                            | 0                 | 0                             |
| Black or African American        | 0                 | 0                             |
| Asian                            | 0                 | 0                             |
| American Indian or Alaska Native | 0                 | 0                             |
| Pacific Islander                 | 0                 | 0                             |
| <b>Ethnicity:</b>                | <b>Sheltered:</b> | <b>Unsheltered (optional)</b> |
| Hispanic                         | 0                 | 0                             |
| Not Hispanic                     | 0                 | 0                             |

Data Source  
Comments:

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

Cabarrus County Schools and Kannapolis City Schools identified 575 total students as homeless during the 2018-19 school year. For the 2019-20 school year, Kannapolis City Schools identified 43 students as homeless and Cabarrus County Schools identified 88 students as homeless. In Cabarrus County, there are 130 youth in foster care, 8 of whom would be aging out in 2019. Based on this and other data, the Cabarrus County Homelessness Task Force has estimated a need for 15-20 additional beds in emergency shelters for families with children, and 80-100 housing transitional housing units for families with children. They also identified a need for 10-15 units needed for young adults (age 19-21) aging out of foster care.

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

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Based on conversations with CCM and Community Link, the unsheltered homeless in the area include the chronically homeless, as well as families for whom there is no capacity at a shelter to house them together, or those who are unable or unwilling to follow the rules of the emergency shelters and transitional housing programs. The Point in Time Count is an undercount of those who have housing problems. People who are living in a hotel that they pay for themselves are not counted, yet they would qualify for transitional housing programs. People who live in doubled-up situations are at high risk of homelessness - these situations tend to be very temporary and can create instability for the host family as well as the guests.

**Discussion:**

CCM provided data regarding the number of households they provide financial assistance for utility or rent payments to help these households stay in their homes. CCM has seen a significant increase in large households coming for assistance, rather than single persons or small households. This is a strong indication that housing instability in Cabarrus County is affecting families with children and sometimes multi-generational households.

The Cabarrus County Homelessness Task Force believes that new shelter and innovative housing solutions will be needed in Cabarrus County. The four primary barriers to housing access that they identified are credit issues, disabilities, criminal background, and lack of affordable housing. Current gaps include housing for the chronically homeless, single females, young adults aging out of foster care, senior adults, and rehabilitative services.

The priority needs to be on stabilizing households in their existing housing situations if possible. Once a family slips into homelessness, it is much more difficult to stabilize them than preventing it from happening. As the economy improves, more job opportunities should become available. Financial literacy education is important to provide families with the management skills to prevent housing instability.

The economic impacts of COVID-19 are expected to cause the homelessness needs to be even greater.

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

### **Introduction:**

The City of Kannapolis has very limited contact with special needs populations in our community. In general, their needs are addressed by Cardinal Innovations, which is a managed care organization serving a 16-county area as a care coordinator for individuals with mental health, intellectual and developmental disability and substance use/addiction needs. The Cabarrus Victims' Assistance Network is a subrecipient of the City's public service funds and provides housing and supportive services for victims of domestic violence.

### **Describe the characteristics of special needs populations in your community:**

HUD considers special needs populations to be: the elderly (age 62 or older); frail elderly (requiring assistance with 3 or more daily living activities); persons with mental, physical, and/or developmental disabilities; persons with alcohol or other drug addiction; persons with HIV/AIDS and their families; and victims of domestic violence. Each of these groups needs varying levels of support services to address basic needs, including housing, transportation, assistance with daily living activities, and healthcare.

Cardinal Innovations serves 52 clients per year within Rowan and Cabarrus Counties with mental and developmental disabilities and 24 clients with substance addiction needs. All of these individuals live in an independent setting with support services attached.

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

Cardinal Innovations uses an approach called Assertive Community Treatment (ACT) teams, which consists of a community-based group of medical, behavioral health, and rehabilitation professionals who use a team approach to work together to meet the needs of beneficiaries with severe and persistent mental illness. Services are flexible; teams offer varying levels of care across all beneficiaries, and appropriately adjust service levels given an individual beneficiary's changing needs across time. The Supportive Services Team helps ensure housing stability and maximizes each client's ability to live independently. Through Cardinal Innovations' network providers, the tenants will gain skills in paying rent, budgeting, conflict resolutions, meal preparation, training in personal hygiene and self-care skills, and training in housekeeping and apartment safety.

The Cabarrus Victims' Assistance Network (CVAN) provides housing and supportive services for victims of domestic violence. The supportive services include counseling and advocacy about legal options, rebuilding financial and emotional independence, and improving mental health.

Low income housing tax credit apartments provide affordable housing to senior residents age 55 and older. A market study is conducted as part of the developer application process to ensure that there is a sufficient market to support the project. In addition, priority is given to elderly applicants for public housing units through the Rowan County Housing Authority. Those who are frail elderly need to find housing options through private assisted living and nursing home organizations.

Meals on Wheels of Rowan and Cabarrus Counties serve elderly residents in their homes. The volunteers provide meals in addition to checking on the resident's overall well-being.

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

Kannapolis is not a HOPWA grantee.

**Discussion:**

The City of Kannapolis relies heavily on partner agencies to address the needs of special needs populations in our community. These agencies typically receive other sources of federal funding for the services they provide.

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

### **Describe the jurisdiction's need for Public Facilities:**

The City of Kannapolis Parks and Recreation Master Plan completed in October 2014 identified the following priorities for parks and recreation facilities:

- Improvements to Village Park
- Expansion of facilities at North Cabarrus Park
- Development of Irish Buffalo Creek and Rocky River Greenways
- Acquisition of property for community parks
- Acquisition and development of an east side Neighborhood Park (home a substantial segment of the City's low-income residents)

There has been some public interest in a recreation center that also provides programs for senior citizens. Although Cabarrus County has a senior center, it is located in Concord, which is considered too far for some Kannapolis residents. There is also interest in a community center within certain neighborhoods, such as the Carver neighborhood. City staff is exploring options to make a community center work within budget and staff limitations.

### **How were these needs determined?**

The City of Kannapolis Parks and Recreation Master Plan was completed in October 2014 and included public participation through three public workshops, a telephone survey of 212 randomly sampled households, one-on-one interviews with community stakeholders, and an online survey.

### **Describe the jurisdiction's need for Public Improvements:**

The City of Kannapolis has conducted a number of studies over the last few years to determine various needs for public improvements throughout the City. In addition, the City has adopted a Healthy Living brand with a commitment to become a healthier place through increased access to physical activity and better nutrition. Future infrastructure projects will be considered in terms of how they could contribute to the improved health of our residents.

In 2020, local jurisdictions and transit agencies adopted the Cabarrus County Long Range Public Transportation Master Plan. In the next 4-8 years, the plan calls for extending bus service hours, doubling frequency, adding additional bus routes, and establishing transit hubs in downtown Concord and downtown Kannapolis, as well as expanding the on-demand service to be countywide for individuals with disabilities.

The Kannapolis City Council held a retreat in 2018 to prioritize community needs. Several capital projects emerged, including:

- Sidewalks in low-moderate income areas (Bethpage Rd and Little Texas Rd).
- Street and intersection improvements in busy commercial areas (Roxie St and Dale Earnhardt Blvd/Cannon Blvd intersection).
- Additional land and improvements for parks.

Additional projects that may be considered for investment with CDBG funds include:

- Street connections and improvements in the Carver neighborhood, Villas Mobile Home Park, and other low-to-moderate income areas.
- Sidewalk infrastructure near schools that are in low-to-moderate income areas.
- Beautification and developing gateways for low-to-moderate income areas, typically in conjunction with another public improvement project.
- Stormwater management infrastructure for low-to-moderate income areas, typically in conjunction with another public improvement project.

### **How were these needs determined?**

Extensive public input was conducted for the Cabarrus County Long Range Public Transportation Master Plan. Public hearings are held for the City's annual budget. The City of Kannapolis worked with Active Routes to Schools and a consultant in 2015 to develop priority needs for pedestrian access to neighborhood schools. The 2010 Carver Area Strategic Plan continues to be a guiding document for public improvements needed in the Carver neighborhood.

### **Describe the jurisdiction's need for Public Services:**

The 2016 Cabarrus County Needs Assessment identified needs in four key areas: substance use, mental health, obesity, and housing. Specific issues include:

- Access to affordable healthcare and insurance
- Access to affordable mental health and substance abuse services and insurance coverage
- Underemployment, unemployment, and income stagnation
- Job training (computer training, vocational training, and job-seeking skills training)
- Obesity and wellness – lack of exercise, poor eating habits, child and adult obesity, and access to health foods
- Housing affordability and overcrowding/doubling up

The 2014 Cabarrus County Aging Strategic Plan echoed some related needs for citizens age 65 and older:

- Promote healthy living – physical activity, self-management of chronic diseases, and preventative health.
- Promote development of private sector housing for senior citizens, such as low-income housing tax credit projects.
- Promote awareness of workforce development programs, financial assistance programs, and financial planning resources to senior citizens.
- Expand recreational programs and activities for seniors.
- Identify resources to expand transportation services for seniors.

Cabarrus County Homelessness Task Force has identified gaps in services to prevent homelessness:

- Access to affordable healthcare and insurance
- Financial literacy education programs for families
- Life skills and parenting training for families
- Micro-finance opportunities for individuals
- Employability training and employment opportunities

### **How were these needs determined?**

Cabarrus County conducted an Aging Strategic Plan that was completed in March 2014. The plan was developed with the guidance of a steering committee that included staff as well as representatives from faith-based, non-profit, and for-profit partners in several focus areas. 244 residents of Cabarrus County provided input through an unscientific survey that gathered information on the type services and programs respondents feel are needed as they or someone they know ages.

The 2016 Cabarrus County Needs Assessment incorporated feedback from 1,652 households, 102 key informants, and statistical and other data. The six key community needs identified in the assessment are: wellness and obesity, housing, under/unemployment, education, access to healthcare, and mental health.

Cabarrus County Homelessness Task Force determined their needs through consultation with its member agencies.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The purpose of the Housing Market Analysis is to provide a picture of the Kannapolis housing market and to provide key information for development of the Strategic Plan. The Housing Market Analysis will include the following topics:

- Significant characteristics of the jurisdiction's housing market in general, including the supply, demand, and condition and cost of housing
- Housing stock available to serve persons with disabilities and other special needs
- Condition and needs of public and assisted housing
- Brief inventory of facilities, housing, and services that meet the needs of homeless persons
- Regulatory barriers to affordable housing
- Significant characteristics of the jurisdiction's economy



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

### Introduction

Most of the housing inventory in Kannapolis is single family detached structures (78%). Small multi-family units (2-19 units per property) make up 10% of the housing inventory. Census data show 560 units (3% of City’s total inventory) that are in larger multifamily developments (20 or more units). This number has grown over the last five to ten years as additional apartment projects have been constructed in Kannapolis.

Residential activity has been very strong in Kannapolis. The primary areas of growth are on the City’s west side, along Kannapolis Parkway and subdivisions to the west where large greenfield sites exist. Infill development in Kannapolis is limited by our sewer capacity and developable land within the core/older areas of the City. However, due to demand, infill residential development as been strong as well, with vacant lots quickly being snapped up by builders.

### All residential properties by number of units

| Property Type                   | Number        | %           |
|---------------------------------|---------------|-------------|
| 1-unit detached structure       | 15,260        | 79%         |
| 1-unit, attached structure      | 255           | 1%          |
| 2-4 units                       | 784           | 4%          |
| 5-19 units                      | 1,190         | 6%          |
| 20 or more units                | 560           | 3%          |
| Mobile Home, boat, RV, van, etc | 1,305         | 7%          |
| <b>Total</b>                    | <b>19,354</b> | <b>100%</b> |

Table 28 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

### Unit Size by Tenure

|                    | Owners       |             | Renters      |            |
|--------------------|--------------|-------------|--------------|------------|
|                    | Number       | %           | Number       | %          |
| No bedroom         | 0            | 0%          | 425          | 6%         |
| 1 bedroom          | 160          | 2%          | 560          | 8%         |
| 2 bedrooms         | 2,335        | 24%         | 3,290        | 48%        |
| 3 or more bedrooms | 7,190        | 74%         | 2,560        | 37%        |
| <b>Total</b>       | <b>9,685</b> | <b>100%</b> | <b>6,835</b> | <b>99%</b> |

Table 29 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

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

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

No. Due to the strong housing market, the demand exceeds the supply of housing units. Gross market rents rose by 21% from 2010 to 2018, and median home values rose 6.4%, though home sales data reflect higher values. As of May 2019, there was consistently less than a two-month supply of homes priced under \$300,000 in Kannapolis; home sales in the \$100,000 to \$200,000 make up the largest proportion of sales.

An apartment market study conducted in March 2020 indicated that average vacancy rates were 2.3% for market rate properties and 1.8% for low-income housing tax credit (LIHTC) properties. The market study indicated that there were 1,694 households at 30% of area median income (AMI) in the Kannapolis market area that would be considered part of the demand pool (consisting of new household formation, existing renters who are living in substandard housing, and existing renters who are cost-burdened), 1,649 households at 60% of AMI, and 832 households at 80% of AMI. There are a substantial number of households that would be eligible for and potentially interested in LIHTC housing.

There are 250 people on the waiting list at Autumn Crest, the LIHTC apartments that opened in 2018. As of March 2020, there were 82 applicants on the waiting list for Brooke Pointe LIHTC apartments and 51 applicants on the wait list for the Coldwater Ridge LIHTC apartments.

A market study conducted in February 2015 for a low-income housing tax credit project for senior citizens estimated a net demand of 496 one-bedroom units and 474 two-bedroom units for seniors in the Kannapolis area. The recently completed Prosperity Ridge tax credit project supplies only 60 units towards this demand. The market study also estimated 703 senior, rent-burdened households in the area and 109 senior renters in substandard housing.

**Describe the need for specific types of housing:**

Based on the market studies, there is a need for additional rental housing affordable to those earning up to 60% of area median income, for seniors as well as families.

There is a growing interest in housing for senior citizens, both rental and owned options. Active adult seniors are looking for low maintenance units with master bedrooms on the first floor, within close proximity to amenities.

## **Discussion**

There has been a substantial amount of market-rate apartment development occurring in Kannapolis, in addition to approximately one low-income housing tax credit project every year or two. However, there is still a need for rental housing affordable to those earning up to 60% of area median income.

New single family construction is very strong in Kannapolis, largely in newer subdivisions on the west side of Kannapolis. Infill housing is occurring as land becomes scarce. Homes priced less than \$300,000 are in strong demand, with the greatest number of sales occurring in the \$100,000 to \$200,000 range.

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

### Introduction

The median home value in Kannapolis (\$131,603 in 2018) is considerably lower than the Cabarrus County median home value (\$184,508). Median rent in Kannapolis (\$865 in 2018) is also lower than Cabarrus County (\$916). The CHAS data below showing Rent Paid shows that 32% of rental units were leased for less than \$500; however U.S. Census data in the attached table show that figure to be only 7.4% which is much more in line with expectations as well as Cabarrus County's numbers.

### Cost of Housing

|                      | Base Year: 2009 | Most Recent Year: 2015 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value    | 117,100         | 122,900                | 5%       |
| Median Contract Rent | 506             | 608                    | 20%      |

Table 30 – Cost of Housing

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

| Rent Paid       | Number       | %             |
|-----------------|--------------|---------------|
| Less than \$500 | 2,193        | 32.1%         |
| \$500-999       | 4,093        | 59.9%         |
| \$1,000-1,499   | 525          | 7.7%          |
| \$1,500-1,999   | 35           | 0.5%          |
| \$2,000 or more | 0            | 0.0%          |
| <b>Total</b>    | <b>6,846</b> | <b>100.2%</b> |

Table 31 - Rent Paid

Data Source: 2011-2015 ACS

|                 | Units | % of Total |
|-----------------|-------|------------|
| Less than \$500 | 489   | 7.4        |
| \$500-\$999     | 4301  | 64.7       |
| \$1000-\$1499   | 1659  | 24.9       |
| \$1500-\$1999   | 194   | 2.9        |
| \$2000 or more  | 7     | 0.1        |
| Total units     | 6650  | 100        |

Table 32 - Gross Rent 2018 from U.S. Census

### Housing Affordability

| % Units affordable to Households earning | Renter | Owner   |
|--|--------|---------|
| 30% HAMFI                                | 430    | No Data |

| <b>% Units affordable to Households earning</b> | <b>Renter</b> | <b>Owner</b>  |
|---|---------------|---------------|
| 50% HAMFI                                       | 2,180         | 1,380         |
| 80% HAMFI                                       | 4,695         | 4,039         |
| 100% HAMFI                                      | No Data       | 5,144         |
| <b>Total</b>                                    | <b>7,305</b>  | <b>10,563</b> |

**Table 33 – Housing Affordability**

Data Source: 2011-2015 CHAS

## Monthly Rent

| <b>Monthly Rent (\$)</b> | <b>Efficiency (no bedroom)</b> | <b>1 Bedroom</b> | <b>2 Bedroom</b> | <b>3 Bedroom</b> | <b>4 Bedroom</b> |
|--------------------------|--------------------------------|------------------|------------------|------------------|------------------|
| Fair Market Rent         | 770                            | 800              | 940              | 1,250            | 1,490            |
| High HOME Rent           | 875                            | 897              | 1,028            | 1,302            | 1,433            |
| Low HOME Rent            | 691                            | 740              | 888              | 1,027            | 1,146            |

**Table 34 – Monthly Rent**

Data Source Comments: FMR above shown for 28081 zip code. See attached table for other Kannapolis zip codes. HOME High/Low rents shown for Charlotte-Concord-Gastonia HUD Metro area.

|       | <b>Efficiency (0 Bedroom)</b> | <b>1 Bedroom</b> | <b>2 Bedroom</b> | <b>3 Bedroom</b> | <b>4 Bedroom</b> |
|-------|-------------------------------|------------------|------------------|------------------|------------------|
| 28083 | 760                           | 780              | 910              | 1210             | 1480             |
| 28027 | 900                           | 920              | 1050             | 1410             | 1810             |

**Table 35 - Kannapolis Fair Market Rent by Zip Code**

## Is there sufficient housing for households at all income levels?

No. The City hired a consultant to complete an Affordable Housing Market Study that was completed in early 2020. The study showed that a housing affordability gap exists in Kannapolis. 40% of households in Kannapolis spend more than 30% of income on rent & utilities, which is the threshold above which housing is considered to be unaffordable. 37% of households in Kannapolis earned 80% or less than the area median income in 2015 and are considered to be extremely low to moderate income residents. In 2015, 44.5% of renter-households (2,807) and 27.8% (2,205) of homeowner-households were cost-burdened or extremely cost-burdened in Kannapolis, meaning that their housing cost was 30% or more of their household income.

In 2015, 5,265 total households were cost burdened in Kannapolis. 71% of extremely and very low-income households were cost-burdened. 40% of extremely and very low-income households were extremely cost-burdened.

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

Although Kannapolis is still a fairly affordable community compared to Cabarrus County and the Charlotte metro area, new residential development activity is largely occurring to meet the population growth on the west side of Kannapolis, where households typically have much higher income levels than those in the core/older areas of the City. The strong housing market has resulted in an increase in property values throughout Kannapolis, driving up the cost of rental and owned housing. While the economic impact of COVID-19 is likely to dampen the real estate market for a period of time, overall the local housing market is still robust due to the region's growing population, meaning the need for affordable housing is expected to continue to grow.

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

Area median rent for Kannapolis is \$865 in 2018, compared to fair market rents (FMR) from \$770 to \$1490 in Kannapolis. FMR calculations include tenant-paid utilities, while area median rent does not. Kannapolis is still a fairly affordable community compared to Cabarrus County as a whole and the Charlotte metro area. However, there is still a need to produce and preserve housing that is affordable to families at lower income levels.

### **Discussion**

Kannapolis is still a fairly affordable community compared to Cabarrus County as a whole and the Charlotte metro area. However, affordability and housing cost burdens remain an issue for extremely low, low, and moderate income households. The Affordable Housing Market Study showed an affordability gap of 5,265 total households being cost burdened in Kannapolis. 71% of extremely and very low-income households were cost-burdened. 40% of extremely and very low-income households were extremely cost-burdened. Renters are more likely than homeowners to face cost burdens, though cost burdens affect a significant number of homeowner households as well. In addition, there are many factors, including location, condition, and tenure that may make a unit unsuitable for a household even if it is considered "affordable" for their income level.

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

### Introduction

A significant proportion of housing in the core, northern, and eastern parts of Kannapolis is older and has greater risks of lead-based paint risk, vacancy, or abandonment. The west side of Kannapolis has more greenfield development in subdivisions and is newer and less likely to be in poor condition.

### Definitions

### Condition of Units

| Condition of Units             | Owner-Occupied |             | Renter-Occupied |             |
|--------------------------------|----------------|-------------|-----------------|-------------|
|                                | Number         | %           | Number          | %           |
| With one selected Condition    | 2,370          | 25%         | 2,920           | 43%         |
| With two selected Conditions   | 30             | 0%          | 280             | 4%          |
| With three selected Conditions | 0              | 0%          | 20              | 0%          |
| With four selected Conditions  | 0              | 0%          | 0               | 0%          |
| No selected Conditions         | 7,275          | 75%         | 3,615           | 53%         |
| <b>Total</b>                   | <b>9,675</b>   | <b>100%</b> | <b>6,835</b>    | <b>100%</b> |

Table 36 - Condition of Units

Data Source: 2011-2015 ACS

### Year Unit Built

| Year Unit Built | Owner-Occupied |             | Renter-Occupied |             |
|-----------------|----------------|-------------|-----------------|-------------|
|                 | Number         | %           | Number          | %           |
| 2000 or later   | 2,505          | 26%         | 1,485           | 22%         |
| 1980-1999       | 2,004          | 21%         | 1,465           | 21%         |
| 1950-1979       | 2,975          | 31%         | 2,315           | 34%         |
| Before 1950     | 2,185          | 23%         | 1,575           | 23%         |
| <b>Total</b>    | <b>9,669</b>   | <b>101%</b> | <b>6,840</b>    | <b>100%</b> |

Table 37 – Year Unit Built

Data Source: 2011-2015 CHAS

### Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard                       | Owner-Occupied |     | Renter-Occupied |     |
|---|----------------|-----|-----------------|-----|
|   | Number         | %   | Number          | %   |
| Total Number of Units Built Before 1980               | 5,160          | 53% | 3,890           | 57% |
| Housing Units build before 1980 with children present | 1,759          | 18% | 1,105           | 16% |

Table 38 – Risk of Lead-Based Paint

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

## Vacant Units

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

**Table 39 - Vacant Units**

Data Source: 2005-2009 CHAS

## Vacant Units

2018 American Community Survey data show a total of 2,151 vacant units in Kannapolis. We do not have enough information on which ones are suitable for rehab or not, nor do we have information about which ones are abandoned. The City does not track REO properties.

## Need for Owner and Rental Rehabilitation

The Kannapolis City Council recognizes the abundance of dilapidated housing in Kannapolis. The City acknowledges there are many needs in Kannapolis for rehabilitation of housing, both rental and owner-occupied. There are 15 people on the City's waiting list for the homeowner rehab program. Many have been on there for years. If the City had the financial capacity to do more rehab, we believe many more people would step forward to apply for the program.

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

The areas of Kannapolis with the greatest proportion of rental housing older than 1980 are in north Kannapolis and the central part of Kannapolis between Irish Buffalo Creek and Cannon Blvd (north of Rogers Lake Rd). These census tracts have more than 70% rental housing older than 1980, with some areas as high as 86%. Based on the number of rental units in each Census tract, we estimate that there are 2,602 rental units in these four census tracts (408, 410, 514.03-514.04, and 516.05) in Kannapolis. Although it is not clear how many of these units are occupied by low or moderate income families, we know there are 3,145 low-income and 4,815 moderate income households in these census tracts (408, 410, all of 514, and all of 516) so the likelihood is high that these older rental units are occupied by low or moderate income families. Not enough data are available for owner-occupied housing to make a similar analysis.

## Discussion



A much greater proportion of rental units have at least one selected condition (43%) than owner-occupied units (25%), indicating a greater tendency for rental properties to have conditions that create a housing need for tenants.

A majority of rental and owner-occupied property in Kannapolis was built prior to 1980, posing a potential threat for lead-based paint poisoning. However, the estimated number of those housing units with children living in them is much smaller but still about 18% of all housing units in Kannapolis. These units pose the greatest threat of lead-based paint poisoning.

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

### Introduction

Two out of three of Rowan Housing Authority's public housing developments are located in Kannapolis. There is always a need for more public housing units. However, the increasing need cannot be met because there are no federal funds available to build more public housing units.

The data for the number of public housing units and Section 8 vouchers shown in the table below are for all of Rowan County Housing Authority (not just their Kannapolis projects) and likely includes City of Concord Housing Authority as well.

### Totals Number of Units

|                               | Program Type |           |                |          |                |               |                                     |                            |            |
|-------------------------------|--------------|-----------|----------------|----------|----------------|---------------|-------------------------------------|----------------------------|------------|
|                               | Certificate  | Mod-Rehab | Public Housing | Vouchers |                |               |                                     |                            |            |
|                               |              |           |                | Total    | Project -based | Tenant -based | Special Purpose Voucher             |                            |            |
|                               |              |           |                |          |                |               | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 0            | 0         | 368            | 1,174    | 39             | 502           | 301                                 | 143                        | 0          |
| # of accessible units         |              |           |                |          |                |               |                                     |                            |            |

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

Table 40 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

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

Rowan County Housing Authority reports 94 units of public housing available in Kannapolis, with 5 handicap accessible units. They have 11 Section 8 housing vouchers available and 23 VASH vouchers available in Kannapolis (none are accessible units).

**Public Housing Condition**

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
|                            |                          |

**Table 41 - Public Housing Condition**

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

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

**Discussion:**

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

### Introduction

The information about homeless facilities and services in this section are presented for Cabarrus and Rowan Counties, as both counties are likely to serve Kannapolis residents. (About 80% of Kannapolis residents live in Cabarrus County and 20% live in Rowan County.)

### Facilities and Housing Targeted to Homeless Households

|   | Emergency Shelter Beds          |                                    | Transitional Housing Beds | Permanent Supportive Housing Beds |                   |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
|   | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New             | Current & New                     | Under Development |
| Households with Adult(s) and Child(ren) | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Households with Only Adults             | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Chronically Homeless Households         | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Veterans                                | 0                               | 0                                  | 0                         | 0                                 | 0                 |
| Unaccompanied Youth                     | 0                               | 0                                  | 0                         | 0                                 | 0                 |

**Table 42 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

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

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

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

### **Introduction**

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

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

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

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

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The City of Kannapolis has continued to maintain a pro-development approach to housing. Because of this, the City has a wide range of price points for housing. As mentioned in other areas of the Housing Market Assessment, housing costs in Kannapolis are lower than nearby communities. The sections below discuss specific issues that affect development costs and may affect affordability.

#### Tax Policies

Local governments in North Carolina assess property tax according to value (ad Valorem) on land and improvements. Properties are assigned a value for tax purposes by the County Tax Assessor based upon the appraised “fair market” value. Values must be reassessed at least every eight years.

The tax rate in Kannapolis is \$0.63 per \$100 of taxable value for land and improvements. The rate for Cabarrus County is \$0.74 per \$100 valuation and Rowan County’s rate is \$0.6575 per \$100 valuation. Low income elderly homeowners are eligible to apply for the Homestead exemption for a reduction in property taxes.

#### Zoning Ordinance

There are eight zoning districts in Kannapolis that allow single-family detached housing as a use permitted by right and three that allow it as a conditional use. Also, three zoning districts allow multi-family as a use permitted by right and four allow it as a conditional use. There are two manufactured housing overlay districts. The wide range of choices available for development under the zoning ordinance allows the ability to develop affordable housing in Kannapolis. The City is in the process of re-writing its Unified Development Ordinance to update it and make it easier to understand and implement.

#### Land Development Regulations and Impact Fees

The City of Kannapolis typically requires the developer to pay 100% of the cost of providing streets and water and sewer services to the lots being created by development.

Developments on existing streets with water and sewer service are required to pay a tap fee to receive water and/or sewer service. On top of the tap fees, the Water and Sewer Authority of Cabarrus County charges impact fees to offset water and sewer capacity demands. All development fees, charges and requirements by the City are considered to be the cost necessary to provide basic property services. While they add to the overall cost of residential development, fees in Kannapolis are still considered lower than many neighboring communities. The long-term health and safety benefits provided by proper construction and connection to the existing infrastructure outweigh the costs involved.

### Building Codes And Minimum Housing Code

The City of Kannapolis is required to adopt and enforce the North Carolina Building Code. This code is considered to be the minimum necessary for the public health, safety and general welfare for any kind of housing. The City has not adopted any local amendment to the State Building Code.

The City adopted and enforces a Minimum Housing Code which permits the City to remedy situations where dwellings have become dilapidated. Enforcing the Minimum Housing Code may cost a property owner to fix problems but it is necessary to ensure the safety of the dwelling unit.

### Development Density

The City has adopted and enforces a State-mandated Water Supply Watershed Ordinance which limits the density of development in about 39% of the City's Zoning Jurisdiction that lies in a water supply watershed. In response to the watershed requirements the City re-examined its development codes to verify that the requirements were the minimum necessary for the public health, safety and general welfare and several adjustments were made.



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

### Introduction

This section addresses the economic market analysis of the Kannapolis area, including number of jobs in each industry sector, labor force statistics, and educational attainment. We have provided more updated and accurate labor force statistics from the NC Division of Employment Security, which updates this data monthly. The NCDES data show a much lower unemployment rate of 4.2% for March 2020 than the 10.7% shown from the Census data. However, the unemployment rate jumped to 14.2% for April 2020 as the impact of COVID-19 began to take place. That figure has certainly increased, and it may be some time before unemployment rates go back to normal.

It is also important to keep in mind that unemployment rates only account for those considered to be in the labor force - in other words - those who are working or are looking for a job. Unemployment rates do not account for those who have dropped out of the labor force due to discouragement, health, lack of childcare, or other reasons.

### Economic Development Market Analysis

#### Business Activity

| Business by Sector                            | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction     | 132               | 0              | 1                  | 0               | -1                  |
| Arts, Entertainment, Accommodations           | 2,411             | 1,911          | 16                 | 20              | 4                   |
| Construction                                  | 1,106             | 421            | 8                  | 4               | -4                  |
| Education and Health Care Services            | 1,931             | 876            | 13                 | 9               | -4                  |
| Finance, Insurance, and Real Estate           | 962               | 342            | 7                  | 4               | -3                  |
| Information                                   | 262               | 109            | 2                  | 1               | -1                  |
| Manufacturing                                 | 1,837             | 492            | 12                 | 5               | -7                  |
| Other Services                                | 482               | 447            | 3                  | 5               | 2                   |
| Professional, Scientific, Management Services | 1,332             | 1,815          | 9                  | 19              | 10                  |
| Public Administration                         | 0                 | 0              | 0                  | 0               | 0                   |
| Retail Trade                                  | 2,556             | 2,403          | 17                 | 25              | 8                   |

| Business by Sector             | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|--------------------------------|-------------------|----------------|--------------------|-----------------|---------------------|
| Transportation and Warehousing | 717               | 362            | 5                  | 4               | -1                  |
| Wholesale Trade                | 1,012             | 434            | 7                  | 5               | -2                  |
| Total                          | 14,740            | 9,612          | --                 | --              | --                  |

**Table 43 - Business Activity**

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

## Labor Force

|  |        |
|--|--------|
| Total Population in the Civilian Labor Force   | 22,428 |
| Civilian Employed Population 16 years and over | 20,035 |
| Unemployment Rate                              | 10.69  |
| Unemployment Rate for Ages 16-24               | 43.14  |
| Unemployment Rate for Ages 25-65               | 6.60   |

**Table 44 - Labor Force**

Data Source: 2011-2015 ACS

| Occupations by Sector                            | Number of People |
|--|------------------|
| Management, business and financial               | 3,245            |
| Farming, fisheries and forestry occupations      | 955              |
| Service  | 2,120            |
| Sales and office                                 | 5,180            |
| Construction, extraction, maintenance and repair | 2,280            |
| Production, transportation and material moving   | 1,778            |

**Table 45 – Occupations by Sector**

Data Source: 2011-2015 ACS

## Travel Time

| Travel Time        | Number        | Percentage  |
|--------------------|---------------|-------------|
| < 30 Minutes       | 12,245        | 64%         |
| 30-59 Minutes      | 5,690         | 30%         |
| 60 or More Minutes | 1,280         | 7%          |
| <b>Total</b>       | <b>19,215</b> | <b>100%</b> |

**Table 46 - Travel Time**

Data Source: 2011-2015 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment                      | In Labor Force    |            | Not in Labor Force |
|---|-------------------|------------|--------------------|
|   | Civilian Employed | Unemployed |                    |
| Less than high school graduate              | 1,889             | 370        | 1,169              |
| High school graduate (includes equivalency) | 4,370             | 610        | 1,490              |
| Some college or Associate's degree          | 6,555             | 475        | 1,655              |

| Educational Attainment      | In Labor Force    |            | Not in Labor Force |
|-----------------------------|-------------------|------------|--------------------|
|                             | Civilian Employed | Unemployed |                    |
| Bachelor's degree or higher | 4,085             | 100        | 620                |

**Table 47 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

### Educational Attainment by Age

|   | Age       |           |           |           |         |
|---|-----------|-----------|-----------|-----------|---------|
|   | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade                       | 120       | 119       | 435       | 585       | 480     |
| 9th to 12th grade, no diploma             | 730       | 420       | 710       | 1,168     | 1,060   |
| High school graduate, GED, or alternative | 1,470     | 1,705     | 1,490     | 3,270     | 2,010   |
| Some college, no degree                   | 1,265     | 1,793     | 1,670     | 2,569     | 1,100   |
| Associate's degree                        | 165       | 658       | 615       | 1,379     | 370     |
| Bachelor's degree                         | 164       | 1,155     | 845       | 1,270     | 364     |
| Graduate or professional degree           | 0         | 248       | 415       | 865       | 300     |

**Table 48 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment                      | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate              | 70,798                                |
| High school graduate (includes equivalency) | 71,893                                |
| Some college or Associate's degree          | 161,594                               |
| Bachelor's degree                           | 180,458                               |
| Graduate or professional degree             | 178,507                               |

**Table 49 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

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

Kannapolis has a large share of residents who work in hospitality, education and health care, manufacturing, and retail. This makes sense, since some of the largest employers in Cabarrus County are the Atrium Cabarrus hospital, Concord Mills Mall, Amazon, Cabarrus County Schools, and city and county government.

### Describe the workforce and infrastructure needs of the business community:

Until March 2020, the regional economy was very strong and labor markets were very tight. With unemployment rate of 4.2%, it was becoming difficult for Kannapolis employers to find available and qualified workers, particularly in areas requiring technical skills, such as electricians, machinists, and fabricators.

There are a few infrastructure factors limiting the economic growth potential in Kannapolis. Limited remaining sewer capacity in the core of Kannapolis will prevent significant growth unless additional capacity is added. There are several areas on the outskirts of Kannapolis that have the opportunity to grow if the City is able to extend water and sewer lines to these areas. Road infrastructure continues to be important for economic development.

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

Unfortunately, with the impact of COVID-19, unemployment has dramatically increased. The workers who have been affected the most are those who were in hospitality, retail, food service, and related fields - the industries with the greatest employment in our community. It is unclear how long it will take for the economy to regain its strength. It is likely that these workers will need to consider other career options and may need to seek additional education and training through the community college system or other institutions to help them reach their new goals.

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

Educational attainment levels of adults in Kannapolis are lower relative to neighboring communities and the Charlotte metro area. 21.2% of adults age 25 and over in Kannapolis have a bachelor's degree or higher. 15% do not have a high school diploma or equivalent. Workers with lower education levels are well suited for the many distribution, warehousing, retail, and service jobs in the local area. However, if they want to increase their earning power and improve their career path, workers need to develop technical skills that allow them to use computers, robotics, and other technology in production-related jobs.

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

The Centralina Workforce Development Board has submitted its 2020-2024 Comprehensive Plan. Some of its key initiatives include:

- North Carolina Manufacturing Institute. This program is in partnership with the Rowan-Cabarrus Community College to train individuals for manufacturing jobs and identify company partners who can place these individuals immediately upon successful completion of the program.
- Finish Line Grants provide emergency assistance to currently enrolled community college students who have completed at least 50% of their training program.
- UpSkill Centralina provides competitive training grants to companies to address employee skills gaps.
- Centralina Career Headlight is a web-based platform created to match the region's career seekers with information about careers and the training needed to qualify for those regional jobs.

The Rowan-Cabarrus Community College opened its Advanced Technology Center in 2019 to house programs in robotics, engineering and advanced technology to meet the needs of manufacturers and future employers.

These programs will provide opportunities for Kannapolis residents to gain skills and be able to improve their employment prospects.

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

Yes

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

The City of Kannapolis is part of the nine-county Centralina Economic Development region around the Charlotte metro area. In 2017, it completed its CEDS for the region. The CEDS identified several target industries, as well as several goals and objectives related to workforce and education, entrepreneurship and innovation, infrastructure, business climate, and quality of life. Target clusters include advanced manufacturing, health, financial services, information technology, and logistics & distribution.

Locally, the Cabarrus EDC had identified target sectors of advanced manufacturing, logistics, aviation/aerospace, automotive/motorsports, food & beverage, and healthcare. In addition, a new initiative to create an entrepreneurial ecosystem is underway. The Cabarrus EDC is leading an effort to work with a provider to establish an incubator and co-working facility, with programming and events for new and established entrepreneurs.

The City of Kannapolis is putting considerable resources into revitalizing its downtown as a way to spur economic growth in the core of Kannapolis. We are also working with the NC Research Campus to develop opportunities and long term plans to grow the job base near downtown.

## **Discussion**

Economic development is a top priority for Kannapolis. Our City leaders recognize that residents need jobs to improve their standard of living. Similar to national trends, the number of lower-paying, service sector and retail jobs has increased, leaving the community vulnerable to the economic and social impacts of COVID-19. The City has a strong partnership with Rowan-Cabarrus Community College which provides job-based training for our community. In addition to downtown revitalization, continuing to recruit businesses and encourage development, we also believe entrepreneurship is a way to provide economic opportunities for Kannapolis residents. The community college's Small Business Center serves as an important resources as well. We are taking many steps in Kannapolis to encourage more economic growth in our area.

## **MA-50 Needs and Market Analysis Discussion**

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

The two Census tracts where the highest percentage of low and moderate income households experience at least one severe housing problem is in north Kannapolis (tract 515) and south-central Kannapolis (tract 411). These tracts have more than 50% of low income and more than 25% of moderate income households with at least one severe housing problem. The households with the highest concentration of extremely low income households with at least one severe housing problem are located on the east side and south side of Kannapolis (tracts 407 and 411). These areas have more than 73% of extremely low income households that experience at least one severe housing problem.

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

The highest concentrations of Hispanic residents in Kannapolis is the northern part of the City in Rowan County (tract 515), with more than 18% of those Census tracts being Hispanic. The areas of Kannapolis with the highest concentrations of African-American residents is in eastern Kannapolis (tract 407), where more than 34% of the population is African-American. These areas have fairly large proportions of extremely low and low income households. Eastern Kannapolis (tract 407) has the highest proportions of extremely low and low income households and a substantial number of African-American residents.

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

Median home values are the weakest in the northern and central parts of Kannapolis, ranging from \$96,800 in census tract 408 to \$99,700 in census tract 515. The citywide median home value in 2018 is \$137,100. The south and west sides of Kannapolis have median home values higher than the citywide median.

The highest proportion of rental housing is in the south-east part of Kannapolis (tract 407), where more than 60% of housing is rental-occupied. Central and northern Kannapolis also have high proportions of rental housing, ranging from 47% to 56%. The west side of Kannapolis (census tract 412) has seen a big jump in market rate apartment development along Kannapolis Pkwy, so rental housing now makes up 43% of total units.

### **Are there any community assets in these areas/neighborhoods?**



The primary assets in these neighborhoods are local churches, and good access to I-85 and the nearby commercial/shopping corridors. Downtown Kannapolis, where the YMCA, library, and main park (Village Park) are located, is within a 5-10 minute drive as well. There is city bus access to some of these areas.

**Are there other strategic opportunities in any of these areas?**

One of the priority projects in the Parks and Recreation Master Plan is to build a park on the east side of Kannapolis to be accessible to many of the area's residents. The City anticipates that some of these neighborhoods will see investment as downtown is revitalized and jobs are created within the downtown and NC Research Campus.

If the City is able to encourage residents in these neighborhoods to become engaged and develop a stronger neighborhood presence, that would certainly benefit these areas as well. Some areas have active neighborhood watch groups, but others do not. Stronger neighborhoods result in less crime, more stability, and a better environment for children living in those areas. There is an interest from some neighborhoods such as the Carver community to have a community center where residents can gather within their neighborhood. City staff is exploring the financial feasibility of this concept.

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

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

The 2018 American Community Survey indicates that 84% of Kannapolis households have access to broadband internet, with 71% having access to home-based broadband (fiber optic, cable, etc) and 63% having access to a mobile phone plan. Access to broadband is fairly consistent across race and ethnicity. Those with higher educational attainment levels have much higher rates of broadband access than those with less than a high school degree.

Census tracts 410 and 515.01 in central and northern Kannapolis have the lowest rates of broadband access, with less than 80% of households having broadband. In these neighborhoods, home-based broadband is somewhat more prevalent (about 65% of households) than cell phone plans (about 55% of households). However, census tract 408 in central Kannapolis had the lowest rate of home-based broadband access - 57% of households.

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

Multiple services providers offer high speed internet in Kannapolis.

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

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

The Cabarrus Stanly Union Counties Regional Hazard Mitigation Plan was updated in 2019. The plan identified the following types of hazards as high risk to the region: winter storm & freeze, thunderstorm winds/high winds, flooding, and hurricane and coastal hazards. The following types of hazards were determined to be of moderate risk to the region: drought, wildfires, dam failure, and excessive heat.

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

The Regional Hazard Mitigation Plan did not look specifically at low-to-moderate income housing impacts. However, it did discuss vulnerability to hazards based on population density, number and value of real property, and number of children and elderly residents in each area. It can be reasonably concluded that low and moderate income households have a more difficult time recovering from natural disasters due to factors such as limited emergency savings, lack of insurance, and limited family or local support.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

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

### **Geographic Area**

#### **Table 50 - Geographic Priority Areas**

### **General Allocation Priorities**

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

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

### **Priority Needs**

**Table 51 – Priority Needs Summary**

### **Narrative (Optional)**

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

### Influence of Market Conditions

| Affordable Housing Type               | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|--|
| Tenant Based Rental Assistance (TBRA) |  |
| TBRA for Non-Homeless Special Needs   |  |
| New Unit Production                   |  |
| Rehabilitation                        |  |
| Acquisition, including preservation   |  |

**Table 52 – Influence of Market Conditions**

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

**Introduction**

**Anticipated Resources**

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|-----------------|---------------|----------------------------------|--------------------|--------------------------|-----------|---|-----------------------|
|         |                 |               | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |   |                       |
|         |                 |               |                                  |                    |                          |           |   |                       |

Table 53 - Anticipated Resources

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

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

**Discussion**



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

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

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|--------------------|-------------------------|------|------------------------|
|                    |                         |      |                        |

Table 54 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

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

| Homelessness Prevention Services        | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| <b>Homelessness Prevention Services</b> |                            |                      |                             |
| Counseling/Advocacy                     |                            |                      |                             |
| Legal Assistance                        |                            |                      |                             |
| Mortgage Assistance                     |                            |                      |                             |
| Rental Assistance                       |                            |                      |                             |
| Utilities Assistance                    |                            |                      |                             |
| <b>Street Outreach Services</b>         |                            |                      |                             |
| Law Enforcement                         |                            |                      |                             |
| Mobile Clinics                          |                            |                      |                             |
| Other Street Outreach Services          |                            |                      |                             |
| <b>Supportive Services</b>              |                            |                      |                             |
| Alcohol & Drug Abuse                    |                            |                      |                             |
| Child Care                              |                            |                      |                             |
| Education                               |                            |                      |                             |
| Employment and Employment Training      |                            |                      |                             |
| Healthcare                              |                            |                      |                             |
| HIV/AIDS                                |                            |                      |                             |
| Life Skills                             |                            |                      |                             |
| Mental Health Counseling                |                            |                      |                             |
| Transportation                          |                            |                      |                             |
| <b>Other</b>                            |                            |                      |                             |
| Other                                   |                            |                      |                             |

Table 55 - Homeless Prevention Services Summary

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

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

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

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

**Goals Summary Information**

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-----------|------------|----------|----------|-----------------|-----------------|---------|------------------------|
|            |           |            |          |          |                 |                 |         |                        |

Table 56 – Goals Summary

**Goal Descriptions**

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

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

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

**Activities to Increase Resident Involvements**

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

**Plan to remove the ‘troubled’ designation**

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

### **Barriers to Affordable Housing**

The City of Kannapolis has continued to maintain a pro-development approach to housing. Because of this, the City has a wide range of price points for housing. As mentioned in other areas of the Housing Market Assessment, housing costs in Kannapolis are lower than nearby communities. The sections below discuss specific issues that affect development costs and may affect affordability.

#### Tax Policies

Local governments in North Carolina assess property tax according to value (ad Valorem) on land and improvements. Properties are assigned a value for tax purposes by the County Tax Assessor based upon the appraised “fair market” value. Values must be reassessed at least every eight years.

The tax rate in Kannapolis is \$0.63 per \$100 of taxable value for land and improvements. The rate for Cabarrus County is \$0.74 per \$100 valuation and Rowan County’s rate is \$0.6575 per \$100 valuation. Low income elderly homeowners are eligible to apply for the Homestead exemption for a reduction in property taxes.

#### Zoning Ordinance

There are eight zoning districts in Kannapolis that allow single-family detached housing as a use permitted by right and three that allow it as a conditional use. Also, three zoning districts allow multi-family as a use permitted by right and four allow it as a conditional use. There are two manufactured housing overlay districts. The wide range of choices available for development under the zoning ordinance allows the ability to develop affordable housing in Kannapolis. The City is in the process of re-writing its Unified Development Ordinance to update it and make it easier to understand and implement.

#### Land Development Regulations and Impact Fees

The City of Kannapolis typically requires the developer to pay 100% of the cost of providing streets and water and sewer services to the lots being created by development.

Developments on existing streets with water and sewer service are required to pay a tap fee to receive water and/or sewer service. On top of the tap fees, the Water and Sewer Authority of Cabarrus County charges impact fees to offset water and sewer capacity demands. All development fees, charges and requirements by the City are considered to be the cost necessary to provide basic property services. While they add to the overall cost of residential development, fees in Kannapolis are still considered lower than many neighboring communities. The long-term health and safety benefits provided by proper construction and connection to the existing infrastructure outweigh the costs involved.

### Building Codes And Minimum Housing Code

The City of Kannapolis is required to adopt and enforce the North Carolina Building Code. This code is considered to be the minimum necessary for the public health, safety and general welfare for any kind of housing. The City has not adopted any local amendment to the State Building Code.

The City adopted and enforces a Minimum Housing Code which permits the City to remedy situations where dwellings have become dilapidated. Enforcing the Minimum Housing Code may cost a property owner to fix problems but it is necessary to ensure the safety of the dwelling unit.

### Development Density

The City has adopted and enforces a State-mandated Water Supply Watershed Ordinance which limits the density of development in about 39% of the City's Zoning Jurisdiction that lies in a water supply watershed. In response to the watershed requirements the City re-examined its development codes to verify that the requirements were the minimum necessary for the public health, safety and general welfare and several adjustments were made.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

## **SP-60 Homelessness Strategy – 91.215(d)**

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

**Addressing the emergency and transitional housing needs of homeless persons**

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

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

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

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

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

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



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

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

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

### **SP-80 Monitoring – 91.230**

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

## Expected Resources

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

#### Introduction

#### Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 |                    |                          |           | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|-----------------|---------------|----------------------------------|--------------------|--------------------------|-----------|---|-----------------------|
|         |                 |               | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$ |   |                       |
|         |                 |               |                                  |                    |                          |           |   |                       |

Table 57 - Expected Resources – Priority Table

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

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

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-----------|------------|----------|----------|-----------------|-----------------|---------|------------------------|
|            |           |            |          |          |                 |                 |         |                        |

Table 58 – Goals Summary

#### Goal Descriptions

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

### Projects

| # | Project Name |
|---|--------------|
|   |              |

Table 59 – Project Information

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

**AP-38 Project Summary**  
**Project Summary Information**

## **AP-50 Geographic Distribution – 91.220(f)**

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

### **Geographic Distribution**

| <b>Target Area</b> | <b>Percentage of Funds</b> |
|--------------------|----------------------------|
|                    |                            |

**Table 60 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

### **Discussion**



## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

| <b>One Year Goals for the Number of Households to be Supported</b> |
|--|
| Homeless   |
| Non-Homeless   |
| Special-Needs  |
| Total  |

**Table 61 - One Year Goals for Affordable Housing by Support Requirement**

| <b>One Year Goals for the Number of Households Supported Through</b> |
|--|
| Rental Assistance  |
| The Production of New Units  |
| Rehab of Existing Units  |
| Acquisition of Existing Units  |
| Total  |

**Table 62 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

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

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

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

### **Discussion**

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

### **Introduction**

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

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

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

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

### **Discussion**

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

### **Introduction:**

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

### **Discussion:**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

**Actions planned to address obstacles to meeting underserved needs**

**Actions planned to foster and maintain affordable housing**

**Actions planned to reduce lead-based paint hazards**

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

**Actions planned to develop institutional structure**

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

### **Discussion:**

## **Program Specific Requirements**

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

#### **Introduction:**

#### **Community Development Block Grant Program (CDBG)**

#### **Reference 24 CFR 91.220(I)(1)**

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
3. The amount of surplus funds from urban renewal settlements
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
5. The amount of income from float-funded activities

Total Program Income

#### **Other CDBG Requirements**

1. The amount of urgent need activities

## **Appendix - Alternate/Local Data Sources**