



STEDMAN BOARD OF COMMISSIONERS MEETING

PROPOSED AGENDA

APRIL 2, 2026 @ 7:00 P.M.

REGULAR MEETING

STEDMAN TOWN HALL

5110 Front Street, Stedman, NC

1. CALL TO ORDER

2. INVOCATION & PLEDGE OF ALLEGIANCE

3. ADOPTION OF AGENDA –*Addition or Deletion*

(All additions, add to New Business, requires majority vote of Board to consider)

POTENTIAL ACTION: Motion to adopt the agenda

4. CONSENT AGENDA-

Items on the consent agenda are considered routine or have been thoroughly discussed previously. A member of the Board of Commissioners may request that an item be removed from the consent agenda for further discussion under New Business or at a later time.

- a.) Approval of March 5, 2026 – Regular Meeting Minutes
- b.) Approval of Budget Amendment BA2026-05
- c.) Approval of Resolution 2026-7 CIP Financial Means
- d.) Approval of Resolution 2026-8 Water Sewer CIP Plan 2026-2036

POTENTIAL ACTION: Motion to adopt the Consent Agenda as presented or as amended

5. PRESENTATIONS – Cumberland County Community Development 2026 Annual Action Plan

POTENTIAL ACTION: None

6. PUBLIC HEARING – None

7. PUBLIC COMMENT

Each speaker is asked to limit comments to 3 minutes and the total comment period will be 15 minutes or less. Anyone desiring to speak must sign up with the Town Clerk by 6:55 p.m. The Board will not take action on an item that is presented during the Public Forum.

8. OLD BUSINESS –

- a.) Review 3 Quotes for Building Extension

POTENTIAL ACTION: Motion to approve vendor quote for the boardroom extension.

b.) Update on Satellite Annexation Ordinance (Attorney Hudson)

9. NEW BUSINESS –

a.) Voluntary Non-Contiguous Annexation (Satellite) Application for Autry Road property. PIN#1405081491000

POTENTIAL ACTION: Motion to approve satellite annexation, PIN#1405081491000.

b.) Discuss Stedman Volunteer Fire Department Rate for the 2026-2027 FY

POTENTIAL ACTION:

c.) 2023 Invoice for PIN # 0476-93-4944 (property next to 5846 Clinton Road) Charges Owed for Water Tap Installation, \$1677.03

POTENTIAL ACTION: Motion to approve potential lien on property to collect under Attorney Hudson's advisement.

d.) 5150 Jefferson Street Upkeep Expenses Incurred by the Town of \$509

POTENTIAL ACTION: Motion to approve Attorney Hudson to place a lien on 5150 Jefferson St. to recoup expenses.

12. STAFF REPORTS/BOARD OF COMMISSIONERS

- a. Town Clerk Report
- b. Chief of Police Report
- c. Stedman Fire Department-
- d. Code Enforcement Report-see report
- e. Planners Report
- f. Mayor & Board of Commissioners

13. CLOSED SESSION- NONE

14. ADJOURNMENT

MINUTES OF THE TOWN OF STEDMAN BOARD OF COMMISSIONERS

April 2, 2026 — 7:00PM

REGULAR MEETING

MEMBERS PRESENT

Mayor Martin L. Jones, Jr., Commissioner Wood, Commissioner Vogt, Commissioner Horne and Commissioner Cain

STAFF PRESENT

Connie Veeder/Town Clerk, Whitney Barlow, Police Chief, and Attorney Donald Hudson

INVOCATION AND PLEDGE OF ALLEGIANCE

Mayor Jones led the invocation and Pledge of Allegiance.

ADOPTION OF AGENDA

Commissioner Vogt made a motion to amend the agenda to move Items 8B and 9B to closed session. Commissioner Cain seconded the motion. The motion passed unanimously.

CONSENT AGENDA

- a.) Approval of March 5, 2026 – Regular Meeting Minutes
- b.) Approval of March 5, 2026 – Closed Session Minutes
- c.) Approval of Budget Amendment BA2026-05
- d.) Approval of Resolution 2026-7 -CIP Financial Means
- e.) Approval of Resolution 2026-8 – Water/Sewer CIP Plan 2026-2036

Commissioner Wood made a motion to adopt the Consent Agenda as presented above and Commissioner Vogt seconded the motion. Motion passed unanimously by the board.

PRESENTATIONS-

- a.) Cumberland County Community Development Annual Action Plan
 - Rayshonia Manuel of the Cumberland County Community Development Club presented the 2026 Annual Action Plan, which includes funding opportunities for eligible residents, such as housing rehabilitation programs and assistance with home purchases.

PUBLIC HEARING- none

PUBLIC COMMENT- none

OLD BUSINESS-

- a.) Review 3 Quotes for Building Extension
 - Commissioner Wood made a motion to approve the quote with Spell Construction in the amount of \$ 259,068.00. Commissioner Cain seconded the motion. Motion passed unanimously by the board.

NEW BUSINESS-

- a.) Voluntary Non- Contiguous Annexation (Satellite) Application for Autry Rd. property.
PIN # 1405081491000
 - Commissioner Cain made a motion for the Town Clerk to move forward on investigation of the property. Commissioner Vogt seconded the motion. The Motion passed unanimously.
- b.) 2023 Invoice for Pin # 0476-93-4944 (property next to 5846 Clinton Rd.) Charges owed for water tap installation, \$1677.03
 - Commissioner Vogt made a motion to send a certified letter to property owner explaining the charges. Commissioner Wood seconded the motion. The motion passed unanimously.
- c.) 5150 Jefferson Street upkeep expenses incurred by the Town, \$509.00
 - Commissioner Wood made a motion to update current lien on 5150 Jefferson St to recoup expenses. Commissioner Vogt seconded the motion. The motion passed unanimously.

STAFF REPORTS/BOARD OF COMMISSIONERS

- a.) Town Clerk's Report-
 - The clerk reported that the Town Hall will be closed Friday, April 3, 2026 in observance of Good Friday.
 - Budget meetings are set for April 20th & 21st at 6 p.m.
 - Should have an answer regarding the Viable Utility funding by June
 - Viable utility training will take place April 8th. Connie, Jeremy, Mayor Jones and Commissioner Wood will be attending.
 - Chief of Police Report –
Chief Jackson was in attendance and gave the following report: There was a total of 13 total calls, 31 citations, 4 felony arrests, 7 misdemeanors and 6 seized weapons.
- c.) Stedman Fire Department-
 - Kevin Carroll was in attendance and provided the following report:
He reported a total of 61 calls total, 20 in Town calls, 15 out of town calls and 26 mutual aid. A total of 520 plates were sold at the plate sale on March 28th.
- d.) Code Enforcement Report- none
- e.) Planners Report- None
- f.) Mayor & Board of Commissioners Report –
 - Mayor Jones reported that he attended a Cumberland County Economic Development meeting last week and noted that growth is anticipated in the area, emphasizing the need for the Town to ensure infrastructure is prepared.

Mayor Jones also stated that Cumberland County held a meeting at Stedman Elementary School on March 31 regarding the proposed East Central Water District.

He further reported that the Town has begun the interview process for the Utility Billing Specialist/Deputy Clerk position.

CLOSED SESSION- pursuant N.C.G.S 132-1 and 143 to discuss legal matter with attorney

- Commissioner Vogt made a motion to enter closed session at 7:28 p.m. pursuant to N.C.G.S. §§132-1.1 and 143 and to consult with the Town Attorney regarding a legal matter. Commissioner Wood seconded the motion. The motion passed unanimously.
- Commissioner Wood made a motion to return to open session at 8:05 p.m. Commissioner Cain seconded the motion. The motion passed unanimously.

ADJOURNMENT

A motion was made by Commissioner Horne and seconded by Commissioner Lee to adjourn the April 2, 2026 meeting at 8:07 p.m.

Cumberland County
Community Development

ANNUAL ACTION PLAN

Program Year 2026

June 1, 2026 - July 30, 2027



DRAFT

3/20/2026

Executive Summary

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

1. Introduction

Cumberland County's Community Development Department acts as the grant administrator for entitlement funds awarded by the United States Department of Housing and Urban Development (HUD). In compliance with HUD regulations, the County must prepare an Annual Action Plan detailing proposed projects for the Program Year (PY)/Fiscal Year (FY). This plan is a necessary component of the 2025-2029 Consolidated Plan (5-Year Strategic Plan), outlining priority needs, goals, and objectives that Cumberland County plans to accomplish to meet the needs of the community over the five-year period. This Annual Action Plan covers the PY2026 grant cycle, marking the second year towards the goals set in the Consolidated Plan. The grant cycle will run from July 1, 2026, to June 30, 2027.

Cumberland County receives two HUD entitlement grants outlined in the Action Plan:

- **Community Development Block Grant (CDBG):** The CDBG program aims to enhance urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities. Projects funded under CDBG must meet one of three National Objectives: benefit low- and moderate-income individuals, aid in the prevention or elimination of slums or blight or address urgent community development needs where other financial resources are not available.
- **Home Investment Partnerships Program (HOME):** The HOME program aims to increase the supply of decent, safe, sanitary, and affordable housing for low-income individuals.

For the PY 2026 grant cycle, Cumberland County expects to receive approximately \$864,383 in CDBG funds and \$371,533 in HOME funds. Allocations are pending and could change. Any increase or decrease in funding will be applied to Housing Rehabilitation projects. Additionally, HUD has allocated an extra \$1,436,673 in HOME funds through the American Rescue Plan (ARP) Act of 2021. Supplemental funding from HUD, including Coronavirus Aid, Relief and Economic Securities (CARES) Act, and the American Rescue Plan (ARP) Act, further supports the goals of the Consolidated Plan.

Cumberland County also secures funding from other sources to address community needs. This includes competitive grants such as the Continuum of Care Program grant, supporting housing programs and the local Continuum of Care (CoC). The County also allocates general funds to aid the homeless population. The Community Development Department oversees these programs, providing direct assistance to residents and partnering with various private and public entities, including for-profits, nonprofits, local governments, and agencies like the local housing authority, to fulfill these initiatives.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Cumberland County identified the following priority needs, goals, and objectives as part of its 2025-2029 Consolidated Plan:

1. Housing: Improve, preserve, and expand the inventory of affordable housing for low- and moderate- income persons and families living in Cumberland County.
2. Homeless: Improve living conditions and support services and increase the availability of housing for homeless people and families in Cumberland County and eliminate unfair housing practices that may lead to homelessness.
3. Special Needs: Improve, preserve, and expand opportunities and services for persons with special needs and the disabled in Cumberland County.
4. Community Development: Improve, preserve, and create new public and community facilities, infrastructure, and public services to ensure the quality of life for all residents of Cumberland County.
5. Economic Development: Increase and promote job creation, job retention, self-sufficiency, education, job training, technical assistance, and economic empowerment of low- and moderate-income residents of Cumberland County. To achieve this goal, Cumberland County will support job creation / retention, workforce development, employment, and job training services; support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans; and encourage new economic development through local, state, and Federal tax incentives and programs.
6. Administration, Planning, and Management: Provide sound and professional planning, administration, oversight and management of Federal, state, and local funded programs.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Affordable Housing Needs:

- \$900,000 in HOME funds are projected to construct five single-family homes in the Spring Lake area.
- \$682,444 anticipated for housing rehabilitation assistance to 19 homeowners.
- Approximately \$177,281 for project delivery costs supported housing-related activities.

- Homeless Needs:

- Assisted approximately 3,222 low to moderate-income persons through the coordinated entry referral system.
- Expended approximately \$250,000 in American Rescue Plan Freed Up Capacity funding through the Homeless Prevention and Stabilization Voucher Pilot Program
- Used \$73,310 from City and County general funds to support Data and Evaluation analyst position, Homeless Management Information System, and housing and supportive services.
- Utilized approximately \$125,115 of Continuum of Care Program funds to support transitional housing and a permanent supportive housing program, assisting 42 persons.
- \$18,527 in CDBG funds as a match towards additional support for the transitional housing program.
- Through a partnership with a local nonprofit, the Projects for Assistance in Transition from Homelessness (PATH) program provided outreach to 243 persons and enrolled 54 persons in the program as of May 2025

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Copies of the Annual Action Plan were placed at the Town Halls for each of the eight (8) municipalities within Cumberland County (excluding Fayetteville) as well as on the County's website for public review and comment. A series of public meetings were held starting April-May 2026

A copy was also available at the Cumberland County Community Development Department's office located at 707 Executive Place, Fayetteville. A public hearing will be scheduled with the Board of County Commissioners. April 27, 2026, at 6:45 pm at the Judge E. Maurice Braswell Cumberland County Courthouse, 117 Dick Street, Fayetteville, 28301. Room 118

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

To Be Determined

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

To Be Determined

7. Summary

Cumberland County will continue to utilize its entitlement funding to advance the priorities and goals outlined in the 2025–2029 Consolidated Plan. During this Program Year, the County will continue refining its CDBG and HOME program policies and procedures to ensure programs

remain flexible, responsive, and accessible to residents in need, while minimizing unnecessary barriers to assistance.

The County will also continue to strengthen public-private partnerships to expand affordable housing opportunities, rehabilitate and construct public facilities and infrastructure, support small business development, enhance public service programs, and address homelessness within the community. Through these coordinated efforts, Cumberland County aims to improve housing stability, strengthen neighborhoods, and expand economic opportunities for low- and moderate-income residents.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	Cumberland County	Community Development Department
HOME Administrator	Cumberland County	Community Development Department

Table 1 – Responsible Agencies

Narrative (optional)

Cumberland County’s Community Development Department administers the CDBG and HOME programs. The Community Development Department is responsible for preparing the Consolidated Plan, Annual Action Plans, and the Consolidated Annual and Performance Evaluation Report (CAPER). The Department is also responsible for monitoring and oversight of the programs funded through the CDBG and HOME programs.

Consolidated Plan Public Contact Information

Ms. Rayshonia Manuel, Director
Cumberland County Department of Community Development
707 Executive Place, Fayetteville, NC 28305
Phone: (910) 323-6112
Email: cccdinfo@cumberlandcountync.gov
Website: https://www.cumberlandcountync.gov/departments/community-development-group/community_development

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

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(l))

Cumberland County will continue to build new partnerships and strengthen existing collaborations with local agencies and organizations to identify community needs and address gaps in the service delivery system. Key community partners include local nonprofit organizations, the Fayetteville Metropolitan Housing Authority, housing providers, social service agencies, community and economic development organizations, members of the faith-based community, the Fayetteville/Cumberland County Continuum of Care on Homelessness (CoC), the City of Fayetteville and County departments, as well as local elected officials. Through these partnerships, the County works to coordinate resources, improve access to services, and develop collaborative solutions that address housing, economic development, and community support needs throughout Cumberland County.

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.

Cumberland County continues to work closely with the following agencies to enhance coordination:

- Mental Health and Social Services Agencies – To improve access to services for low- and moderate-income persons.
- Housing Providers – Provides funding to rehabilitate and develop affordable housing and provide housing options for low- and moderate-income households; and
- Community and Economic Development Agencies – Provides funding to improve services to low- and moderate-income persons.

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

Upon receiving the Request for Applications from the NC Department of Health and Human Services, the County's Community Development Department forwards the information to the CoC for dissemination to the listserv. This process ensures that potential applicants are aware of the opportunity and understand the application process. After applications are submitted, CoC's grant review committee convenes to assess and score the proposals, selecting projects for ESG funding and determining the

allocation for each selected project. Selected project applicants are required to demonstrate their capacity and performance record in providing services to homeless individuals or those at risk of homelessness, aligning with eligible activities outlined in the application. To support grant recipients, the Community Development Department and the CoC offer training sessions to clarify documentation and reporting requirements, ensuring providers understand their obligations. The County has employed a Data and Evaluation Analyst, funded through the Homeless Initiative Fund Program, to facilitate access, provide training, and offer technical support to HMIS users. Additionally, the Community Development Department collaborates with the CoC to develop and implement policies and procedures for the operation and administration of HMIS. The Data and Evaluation Analyst works closely with the CoC's HMIS/CE Committee to promote best practices. To sustain the HMIS system, the County, in partnership with the City of Fayetteville, funds the HMIS administrator (currently the Michigan Coalition Against Homelessness) and licenses HMIS users in Cumberland County. This joint effort ensures the continued operation and effectiveness of the HMIS system in tracking and addressing homelessness in the community.

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

The Fayetteville/Cumberland County Continuum of Care (CoC) serves all of Cumberland County, including the City of Fayetteville and the towns of Eastover, Falcon, Godwin, Hope Mills, Linden, Spring Lake, Stedman, and Wade. The Cumberland County Community Development Department serves as the Lead Agency and Collaborative Applicant for the CoC, providing institutional knowledge, administrative leadership, and coordination of Continuum of Care (CoC). The community has implemented a Coordinated Entry System (CES), currently managed by Cumberland HealthNET, to ensure a consistent and fair process for assessing and prioritizing individuals and families experiencing homelessness. The CES follows HUD guidance for intake, assessment, prioritization, and referral. Individuals seeking assistance are assessed using standardized assessment tools and prioritized based on vulnerability and service needs. Through this coordinated approach, individuals and families are referred to appropriate housing and service providers throughout Cumberland County.

Cumberland County continues to experience challenges related to a significant unsheltered homeless population. In response, the CoC prioritizes housing and supportive services for individuals experiencing chronic homelessness, persons with disabilities, and families with children. Due to the County's proximity to Fort Bragg, the community also serves a notable population of veterans experiencing homelessness. Through CES, the CoC collaborates with the U.S. Department of Veterans Affairs and Volunteers of America to connect homeless veterans with housing and supportive services. Unaccompanied youth experiencing homelessness are assessed through the Coordinated Entry System and referred to appropriate housing and service providers. Service providers also coordinate with local school district homeless liaisons to ensure youth experiencing homelessness receive educational support and continuity.

Cumberland County Community Development, in collaboration with CoC partners, organizes and conducts the annual Point-in-Time (PIT) Count of sheltered and unsheltered individuals experiencing

homelessness during the last week of January. The results are published on the County's website to inform the public and guide planning efforts.

The County continues to support the CoC through ongoing collaboration with community partners, including the development of performance standards, identification of training needs, coordination of training opportunities, participation on the CoC Board and committees, and contributions to the operation of the Homeless Management Information System (HMIS) and Coordinated Entry System. These efforts help strengthen the community's coordinated response to homelessness and improve outcomes for individuals and families in need. These consultations build upon the stakeholder engagement conducted during the development of the 2025–2029 Consolidated Plan.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
Fayetteville/Cumberland County Continuum of Care	Housing Services - Housing Services- Children Services- Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services- Employment Service-Fair Housing Services - Victims	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless - Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs	Cumberland County is the Lead Agency and Collaborative Applicant for the CoC and has ongoing consultation with the CoC through Executive, Board, Member, and Committee meetings.

City of Fayetteville Community and Economic Development Department	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Needs – Homeless Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non- Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti- poverty Strategy Lead-based Paint Strategy	The County and City have regular communication and collaboration, developed the 2025-2029 Consolidated Plan together through a consultant, and anticipate doing the same for the upcoming cycle. The City and County have an Interlocal Agreement that combines Homeless Initiative Funds for homeless services and are members of the Homeless Advisory Committee.	The County and City have regular communication and collaboration, developed the 2025-2029 Consolidated Plan together through a consultant, and anticipate doing the same for the upcoming cycle. The City and County have an Interlocal Agreement that combines Homeless Initiative Funds for homeless services and are members of the Homeless Advisory Committee.
Fayetteville Cumberland County Human Relations Department	Other government - Local	Fair Housing	Cumberland County maintains regular communication with the FCC Human Relations Department and will continue to fund a staff member to assist with Fair Housing support.
Fayetteville Metropolitan Housing Authority	PHA	Public Housing Needs	Regular communication regarding partnerships. Cumberland County and FMHA will continue to explore ways to partner and support the community.

Cumberland County Community Development	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Other government - County Regional organization Planning organization Correction Facilities Grantee Department	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy	Cumberland County is the lead entity in the Fayetteville-Cumberland County Continuum of Care. The County reviewed the CoC's program and funded activities that met the goals and objectives as outlined in the County's Five Year Consolidated Plan to address these housing needs.
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Table 2 – Agencies, groups, organizations who participated

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	Fayetteville/Cumberland County Continuum of Care on Homelessness	The goals of both plans seek to develop more housing options for homeless and low-income populations, as well as increase coordinated support services.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The Cumberland County Community Development Department maintains ongoing consultation and collaboration with community partners to identify needs, coordinate services, and strengthen the local service delivery system. These consultations include agencies and organizations that participate in the Continuum of Care (CoC), as well as other service providers working to support low- and moderate-income residents.

- **Fayetteville Metropolitan Housing Authority** – Collaborates with the County to support improvements to public housing communities and to connect individuals and families experiencing homelessness with public housing and Housing Choice Voucher (Section 8) opportunities.
- **Mental Health and Social Service Agencies** (Department of Social Services, Salvation Army, Action Pathways, Endeavors, Fayetteville Urban Ministry, Cumberland HealthNET, Communicare, Alliance Health, etc.) – Work collaboratively to improve access to services for low- and moderate-income individuals and families, including those experiencing or at risk of homelessness.
- **Housing Providers** (Endeavors, Kingdom CDC, and other local housing partners) – Assist with the rehabilitation and development of affordable housing and help expand housing options for low- and moderate-income households.

- **Community and Economic Development Organizations** (Kingdom CDC, City of Fayetteville) – Partner with the County to support neighborhood revitalization, economic development initiatives, and programs that improve opportunities for low- and moderate-income residents.

AP-12 Participation – 91.105, 91.200(c)

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

Cumberland County engaged in a robust process of including citizen participation within the planning process. A series of public meetings were held in conjunction with town council meetings within the jurisdiction. Residents were notified of the meetings through public service announcements and media notices. A Housing and Community Needs Survey was distributed through press releases, social media, and the County's website. The County provided the public the opportunity to review and comment on the proposed action plan through its display at 10 public locations, including government offices.

Citizen Participation Outreach

DRAFT

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper	Non-targeted/broad community	N/A	None	N/A	
2	Public Meeting	Non-targeted/broad community	Stedman Town Hall, 5110 Front St., Stedman, NC, April 2, 2026, 7:00 pm. Town Board members and residents attended the meeting. Board members asked questions related to the Community Development programs. Residents are informed of the community survey and told to contact the Department for input on Annual Action Plan programs. Approximately ____ people in attendance	To Be Determined	N/A	

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)
3	Public Meeting	Non-targeted/broad community	Hope Mills Town Hall, 5770 Rockfish Rd; Hope Mills, NC; April 20, 2026, 7:00 pm. Town Board members and residents attended the meeting. Board members asked questions related to the Community Development programs. Residents are informed of the community survey and told to contact the Department for input on Annual Action Plan programs. Approximately _____ people in attendance.	To Be Determined	N/A	

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)
4	Public Meeting	Non-targeted/broad community	Wade Town Hall, 7128 Main St., Wade, NC, April 14 ,2026, 7:00 pm. Town Board members and residents attended the meeting. Board members asked questions related to the Community Development programs. Residents are informed of the community survey and told to contact the Department for input on Annual Action Plan programs. Approximately _____ people in attendance.	To Be Determined	N/A	

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)
5	Public Meeting	Non-targeted/broad community	Linden Town Hall, 9456 Academy St, Linden, NC, April 21, 2026 at 7:30 pm. Board members and residents attended the meeting. Board members asked questions related to the Community Development programs. Residents are informed of the community survey and told to contact the Department for input on Annual Action Plan programs. Approximately ___ people in attendance.	To Be Determined	N/A	

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)
6	Public Meeting	Non targeted/broad community	Falcon Town Hall, 7156 West St., Falcon, NC, April 20, 2026 at 7pm. Board members and residents attended the meeting. Board members asked questions related to the Community Development programs. Residents are informed of the community survey and told to contact the Department for input on Annual Action Plan programs. Approximately _____ people in attendance.	To Be Determined	N/A	

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)
7	Public Meeting	Non targeted/broad community	Spring Lake Town Hall; 300 Ruth St; Spring Lake, NC; April 13, 2026 at 6 pm. Board members asked questions related to the Community Development programs. Residents are informed of the community survey and told to contact the Department for input on Annual Action Plan programs. Approximately _____ people in attendance.	To Be Determined	N/A	

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)
8	Public Meeting	Non targeted/Broad community	Eastover Town Hall, 4008 School St., Eastover, NC 28312, April 14, 2026 at 7 pm. Board members asked questions related to the Community Development programs. Residents are informed of the community survey and told to contact the Department for input on Annual Action Plan programs. Approximately ____ people in attendance	To Be Determined	N/A	
9	Public Meeting	Non targeted/Broad community	Godwin Town Hall To Be Determined	To Be Determined	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Cumberland County is receiving \$864,383 in CDBG entitlement funds and \$371,533 in HOME entitlement funds for FY 2027. The County will receive approximately \$250,000 in CDBG program income and approximately \$175,000 in HOME Program income. The program year goes from July 1, 2026, through June 30, 2027. These funds will be used to address the following priority needs:

- Housing
- Community Development
- Public Services
- Economic Development
- Planning & Administration

The accomplishments of these projects/activities will be reported in the FY 2026 Consolidated Annual Performance and Evaluation Report (CAPER). These are the anticipated resources expected for the PY2026 program year, the numbers will be updated when the PY26 entitlement allocations are released from the US Department of Housing and Urban Development.

Anticipated Resources

Table 5 - Expected Resources – Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	864,383	250,000	1,635,252	2,749,635	2,749,635	Funds will be used for eligible activities including housing, public services, public facilities and improvements, homelessness assistance, and economic development. Funding levels are based on current available resources, including program income and prior year funds. Prior year resources have not been fully allocated at the time of this submission and will be assigned to eligible activities as projects are finalized. Actual allocations may be adjusted based on project readiness, funding availability, and HUD entitlement notifications

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	371,533	175,000.00	2,556,305	3,102,838	3,102,838	HOME funds will be used to support eligible affordable housing activities, including homeowner rehabilitation, homebuyer assistance, and the development of affordable rental and ownership housing. Activities will primarily benefit low- and moderate-income households in accordance with HOME program requirements. Funding levels are based on current available resources, including program income and prior year funds. Prior year resources have not been fully allocated at the time of this submission and will be assigned to eligible activities as projects are finalized. Actual allocations may be adjusted based on project readiness, funding availability, and HUD entitlement notifications

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: \$		
HOME ARP	Public-federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,436,673	0	0	1,436,673	1,436,673	HOME-ARP funds are allocated separately from HOME entitlement funds and will be used exclusively to serve qualifying populations as defined by HUD, including individuals and families experiencing homelessness, those at risk of homelessness, and other vulnerable populations. Activities may include the development of supportive housing, tenant-based rental assistance, supportive services, and non-congregate shelter, in accordance with the County's approved HOME-ARP Allocation Plan.

Funding levels are based on current available resources, including program income and prior year funds. Prior year resources have not been fully allocated at the time of this submission and will be assigned to eligible activities as projects are finalized. Actual allocations may be adjusted based on project readiness, funding availability, and HUD entitlement notifications.

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

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

Private and non-Federal resources that may be available to Cumberland County in FY 2027 to address needs identified in the FY 2025-2029 Five Year Consolidated Plan are listed below.

- **Cumberland Community Foundation, Inc.** – The Cumberland Community Foundation provides grants from its endowment in six areas considered to be of great need: growing philanthropy and local giving; growing sustainable support for local nonprofit organizations; increasing college access and affordability; improving education outcomes; improving quality of life for all; and strengthening local nonprofit organizations.
- **Golden LEAF Funding** – This North Carolina grant supports workforce development and disaster recovery in areas of the state of North Carolina that were once dependent on agriculture and tobacco farming.
- **Low-Income Housing Tax Credits** – The North Carolina Housing and Finance Agency administer this program for the State. The program provides Federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation of affordable housing.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** – Congress has mandated that ten (10%) of the Federal Home Loan Bank's profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible.

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

Cumberland County has begun acquiring parcels of privately-owned land in Fayetteville to support the development of a Homeless Support Center. While there are currently no financial contributions from outside organizations toward the project, the County plans to actively engage local non-profit and community-based organizations to provide on-site wrap-around services. These services may include case management, housing navigation, behavioral health support, and employment assistance. The Support Center will serve as a central access point for individuals and families experiencing homelessness, directly addressing priority needs identified in the Five-Year Consolidated Plan related to housing stability, service coordination, and access to essential resources.

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

Discussion

DRAFT

DRAFT

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Table 6 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HSS-2 Housing Construction	2025	2029	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$115,000.00 HOME: \$52,796.00	Rental units constructed: 7 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit
2	HSS-3 Housing Rehabilitation	2025	2029	Affordable Housing	Countywide-Other	Housing	CDBG: \$292,175.00 HOME: \$299,180.57	Rental units rehabilitated: 2 Household Housing Unit Homeowner Housing Rehabilitated: 22 Household Housing Unit Other: 0 Other
3	HSS-6 Housing Purchase	2025	2029	Affordable Housing	Low- and Moderate-Income Areas Countywide-Other	Housing	CDBG: \$25,000.00 HOME: \$.00	Direct Financial Assistance to Homebuyers: 5 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	HOM-2 Operations/Support	2025	2029	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless Priority	CDBG: \$27,040.00	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
5	HOM-3 Homeless Prevention	2025	2029	Homeless	Low- and Moderate-Income Areas Countywide-Other	Homeless Priority	CDBG: \$109,442.00	Tenant-based rental assistance / Rapid Rehousing: 150 Households Assisted Homelessness Prevention: 200 Persons Assisted
6	CDS-2 Community Facilities	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Community Development Priority	CDBG: \$85,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
7	CDS-5 Clearance	2025	2029	Non-Housing Community Development	Countywide-Other	Community Development Priority	CDBG: \$15,000.00	Other: 1 Other
8	EDS-2 Financial Assistance	2025	2029	Non-Housing Community Development	Low- and Moderate-Income Areas Countywide-Other	Economic Development Priority	CDBG: \$25,000.00 HOME: \$.00	Jobs created/retained: 5 Jobs Businesses assisted: 5 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	APM-1 Management	2025	2029	Administration	Low- and Moderate-Income Areas Countywide-Other	Administration, Planning, and Management Priority	CDBG: \$81,975.00 HOME: \$31,608.00	Other: 11 Other
10	APM-2 Planning	2025	2029	Administration	Low- and Moderate-Income Areas	Administration, Planning, and Management Priority	CDBG: \$100,000.00 HOME: \$25,000.00	Other: 1 Other

Goal Descriptions

1	Goal Name	HSS-2 Housing Construction
	Goal Description	Promote and assist in the development of new affordable housing inventory for both rental and sales housing.
2	Goal Name	HSS-3 Housing Rehabilitation
	Goal Description	Promote and assist in the preservation of existing owners and renters occupied housing inventory in Cumberland County.
3	Goal Name	HSS-6 Housing Purchase
	Goal Description	Provide funds for downpayment assistance and acquisition for rehabilitation to make housing affordable to low- and moderate-income people and families.

4	Goal Name	HOM-2 Operations/Support
	Goal Description	Promote and assist in program support services for the homeless.
5	Goal Name	HOM-3 Homeless Prevention
	Goal Description	Promote and assist in anti-eviction and prevent unfair housing practices which may contribute to homelessness.
6	Goal Name	CDS-2 Community Facilities
	Goal Description	Improve the County's parks, recreational centers, and public and community facilities through rehabilitation, preservation, and new construction.
7	Goal Name	CDS-5 Clearance
	Goal Description	Facilitate the demolition and clearance of qualifying debris and structures to mitigate blight.
8	Goal Name	EDS-2 Financial Assistance
	Goal Description	Support business retention and commercial growth through expansion and new development with technical assistance and low interest loan programs including Section 108 loans.
9	Goal Name	APM-1 Management
	Goal Description	Continue to provide sound and professional planning, program management and oversight for the successful administration of Federal programs.
10	Goal Name	APM-2 Planning
	Goal Description	Continue to develop and plan for special studies, environmental clearance, fair housing, Section 108 Loan Application, NRSA Plans, and compliance with all Federal, state, and local laws and regulations.

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

#	Project Name
1	HOUSING REHABILITATION
2	AFFORDABLE HOUSING DEVELOPMENT
3	HOUSING PROJECT DELIVERY
4	PUBLIC SERVICES
5	HOMELESS SERVICES
6	PUBLIC FACILITIES / INFRASTRUCTURE
7	ECONOMIC DEVELOPMENT
8	GENERAL ADMINISTRATION / PLANNING
9	DEMOLITION CLEARANCE
10	HOUSING PURCHASE

Table 7 - Project Information

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

- The infrastructure improvement activities are either located in a low- and moderate- income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- The Public Facilities activities are either located in a low- and moderate-income census area or have a low- and moderate-income service area benefit or clientele.

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

households with low- and moderate-incomes:

- C.T. 001400 B.G. 1
- C.T. 001603 B.G. 1
- C.T. 001604 B.G. 2
- C.T. 001700 B.G. 1
- C.T. 001700 B.G. 3
- C.T. 000200 B.G. 3
- C.T. 002401 B.G. 1
- C.T. 002402 B.G. 1
- C.T. 002504 B.G. 1
- C.T. 003500 B.G. 1
- C.T. 003500 B.G. 2
- C.T. 003500 B.G. 3
- C.T. 003500 B.G. 2
- C.T. 003600 B.G. 3

Additionally, Cumberland County is designated as an “exception” community by HUD. Any Block Groups below the County’s designated “exception” level of 50.76% low- and moderate-income is also eligible for the use of CDBG funds. The following Census Tracts and Block Groups are eligible based on exception criteria:

- C.T. 001100 B.G. 1
- C.T. 001700 B.G. 2
- C.T. 003104 B.G. 3

AP-38 Project Summary

Project Summary

1	Project Name	HOUSING REHABILITATION
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	HSS-3 Housing Rehabilitation
	Needs Addressed	Housing
	Funding	CDBG: \$366,298.00 HOME: \$818,493.00
	Description	Funds provided for housing repairs through the following programs: Owner-occupied rehabilitation; Investor-owner (rental) rehabilitation); and Purchase/Rehab/Resale. All programs must benefit homeowners or renters with incomes 80% or below the median income for Cumberland County. Housing Rehabilitation program was expanded to address disaster housing repairs to eligible homeowners in Cumberland County's jurisdiction.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	22 households
	Location Description	Scattered sites
2	Planned Activities	Funds will be used for housing repairs through the following programs: Owner-occupied rehabilitation; Investor-owner (rental) rehabilitation; and Purchase/Rehab/Resale. All programs must benefit homeowners or renters with incomes 80% or below the median income for Cumberland County.
	Project Name	AFFORDABLE HOUSING DEVELOPMENT
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	HSS-2 Housing Construction
	Needs Addressed	Housing

	Funding	CDBG: \$0.00 HOME: \$1,469,855
	Description	Funds will be used to assist CHDOs, CBDOs, and developers with the development of affordable housing for low and moderate-income residents of Cumberland County. HOME Funds provided under this activity represent at least 15% of the HOME entitlement mandated for affordable housing development by CHDOs. In addition, funds will be used to provide housing education/counseling to potential homebuyers, renters, and landlords.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	20 households
	Location Description	Elizabeth Street and West Cumberland
	Planned Activities	Funds will be used to assist CHDOs, CBDOs, and developers with the development of affordable housing for low and moderate-income residents of Cumberland County. HOME Funds provided under this activity represent at least 15% of the HOME entitlement mandated for affordable housing development by CHDOs. In addition, funds will be used to provide housing education/counseling to potential homebuyers, renters, and landlords.
3	Project Name	HOUSING PROJECT DELIVERY
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	HSS-3 Housing Rehabilitation
	Needs Addressed	Housing
	Funding	CDBG: \$283,702
	Description	Staff and overhead costs directly related to carrying out housing projects, such as work specification preparation, loan process, inspections, and other housing-related services.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	5 individuals
	Location Description	707 Executive Place
	Planned Activities	Staff and overhead costs directly related to carrying out housing projects, such as work specification preparation, loan process, inspections, and other housing-related services.
4	Project Name	PUBLIC SERVICES
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	HOM-3 Homeless Prevention
	Needs Addressed	Housing Community Development Priority
	Funding	CDBG: \$129,657.00
	Description	Partner with agencies in providing social services programs. Staff and overhead costs are directly related to carrying out public services activities.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	500 persons
	Location Description	707 Executive Place
5	Planned Activities	The national objective is Low/Mod-Income Clientele The Matrix Codes are: 13A Housing Counseling, under 25 CFR 5.100, for Homeownership Assistance (13B); 05Z Other Public Services Not Listed in 03T and 05A-05Y.
	Project Name	HOMELESS SERVICES
	Target Area	Countywide-Other
	Goals Supported	HOM-2 Operations/Support HOM-3 Homeless Prevention

	Needs Addressed	Homeless Priority
	Funding	CDBG \$129,657
	Description	Activities to benefit homeless persons to help prevent homelessness and to reduce homelessness. This activity will also be leveraged with local government funds of as a part of the joint city/county homeless initiative program. A portion of the local government funds will also be used to support the local HMIS and Data and Evaluation Analyst position.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	150 households and 200 persons
	Location Description	TBD
	Planned Activities	The national objective is Low/Mod-Income Clientele (LMC). The Matrix Codes are: 03T Homeless/AIDS Patients Programs; 05S Rental Housing Subsidies.
6	Project Name	PUBLIC FACILITIES / INFRASTRUCTURE
	Target Area	Low- and Moderate-Income Areas
	Goals Supported	CDS-2 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$100,000.00
	Description	Funding provided to make public facilities/infrastructure available for low- to moderate- income citizens of Cumberland County.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	25 persons
	Location Description	TBD

	Planned Activities	The national objective is Low/Mod-Income Area Benefit (LMA). The Matrix Codes are: 03E Neighborhood Facilities; 03J Water/Sewer Improvements; 03K Street Improvements.
7	Project Name	ECONOMIC DEVELOPMENT
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	EDS-2 Financial Assistance
	Needs Addressed	Economic Development Priority
	Funding	CDBG: \$25,000.00
	Description	CDBG funding will be provided to increase the number of new private sector jobs and expand job training opportunities to low- and moderate-income residents of Cumberland County
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	5 businesses
	Location Description	707 Executive Place
	Planned Activities	The national objective is Low/Mod-Income Clientele (LMC). The Matrix Code is 18A Economic Development Direct Financial Assistance to For-Profit Businesses.
8	Project Name	GENERAL ADMINISTRATION / PLANNING
	Target Area	Countywide-Other
	Goals Supported	APM-1 Management APM-2 Planning
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$556,690.00 HOME: \$41,721.00
	Description	CDBG and HOME funding will be provided to support administrative and planning costs associated with carrying out the 2025 Action Plan Goals and Priority needs. Local government funds will also be used to help support this activity.

	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	12 individuals
	Location Description	707 Executive Place
	Planned Activities	The Matrix Code is 21A General Program Administration.
9	Project Name	DEMOLITION CLEARANCE
	Target Area	Countywide-Other
	Goals Supported	CDS-5 Clearance
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$36,849
	Description	Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned structures throughout the County. Promote and assist in the stabilization of residential neighborhoods by removing slums and blight, assembling sites for new housing, rehabilitation of existing housing, code enforcement, and designation of an NRSA project area.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1 other
	Location Description	TBD
	Planned Activities	04-Clearance and Demolition
10	Project Name	HOUSING PURCHASE
	Target Area	Low- and Moderate-Income Areas Countywide-Other
	Goals Supported	HSS-6 Housing Purchase
	Needs Addressed	Housing
	Funding	CDBG: \$50,000

	Description	Provide funds for down payment assistance and acquisition for rehabilitation to make housing affordable to low- and moderate-income persons and families.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	5 families who meet income limit requirements and qualify for a conventional mortgage.
	Location Description	Cumberland County (outside of the City of Fayetteville's city-limits)
	Planned Activities	First-time homebuyers down payment assistance.

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

Population Overview

According to the 2019–2023 American Community Survey (ACS) 5-Year Estimates, Cumberland County, North Carolina has an estimated population of 336,749 residents. This reflects modest growth since the 2010 Census population of 319,431, representing an increase of approximately 5.4 percent over the past decade. The 2020 Census recorded a population of 334,728, confirming steady population growth within the County.

Age Distribution

Cumberland County continues to maintain a relatively young population profile due in part to the presence of military installations and a high number of working-age adults.

- Median Age: 32.6 years
- Under 15 years 21.19%
- Ages 15-29 years: 26.08%
- Ages 30 to 64: 40.71%
- Ages 65 to 84: 10.72%
- Age 85 and over: 1.29%

The presence of older adults within Cumberland County’s population highlights the importance of planning for age-friendly housing, accessible homes, supportive services, and long-term care options that allow residents to age safely in their communities.

Race and Ethnicity

According to the most recent U.S. Census Bureau American Community Survey estimates, the population of Cumberland County, North Carolina reflects a diverse racial and ethnic composition. The

County's demographic profile is approximately:

- White (non-Hispanic): 47.8%
- Black or African American (Non-Hispanic): 40.6%%
- American Indian or Alaska Native: 2.0%
- Asian: 2.9%
- Native Hawaiian or Other Pacific Islander: 0.4%
- Other Race (Non-Hispanic): 2.4%
- Two or More Races: 5.5%
- Hispanic or Latino (of any race): 13.5%

These demographic characteristics help inform housing and community development planning efforts in Cumberland County and support the administration of programs in accordance with federal fair housing and equal access requirements.

Income and Poverty

The median household income in Cumberland County, North Carolina is approximately \$58,702, which remains below the statewide median household income of approximately \$67,481.

- Households with Social Security income: 28.6%
- Households receiving public assistance (e.g., TANF): 2.1%
- Households with retirement income: 23.9%
- Female-headed households with children under 18 below poverty line: 41.6%
- Children under 18 living in poverty: 23.9%

According to HUD Low- and Moderate-Income Summary Data (LMISD) derived from the 2016–2020 American Community Survey, approximately 37.53% of Cumberland County residents are classified as low- or moderate-income. In addition, 51 census block groups within Cumberland County meet or exceed the 51 percent low- and moderate-income threshold, making these areas eligible for Community Development Block Grant (CDBG) activities under the Low- and Moderate-Income Area Benefit national objective.

Economic Profile

The County's economy reflects a balance of military, service, and government sectors, along with expanding opportunities in education, health care, and small business.

Employment by Industry (Civilian employed population age 16+):

- Educational Services, Health Care & Social Assistance: 25.7%
- Retail Trade: 13.0%

- Arts, Entertainment, Recreation, Accommodation & Food Services: 11.2%
- Professional, Scientific, Administrative & Waste Management Services: 9.1%

Employment by Class of Worker:

- Private Wage and Salary Workers: 70.8%
- Government Workers: 23.7%
- Self-Employed (not incorporated): 5.5%

Use of HUD Funds

Cumberland County will prioritize the use of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funding to support activities that benefit low- and moderate-income residents and communities. Strategic investment areas include:

- Affordable housing production and rehabilitation
- Infrastructure and neighborhood revitalization
- Supportive services and homelessness prevention

Workforce development and economic mobility

Geographic Distribution

Target Area	Percentage of Funds
Low- and Moderate-Income Area	50%
Countywide-Other	43%

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Areas with multiple housing problems are concentrated in block groups **where** 51 percent or more of households are considered low- and moderate-income (LMI). The following census tracts and block groups meet or exceed the 51 percent LMI threshold:

- Census Tract 2.00 – Block Group 3
- Census Tract 14.00 – Block Group 1
- Census Tract 16.03 – Block Group 1
- Census Tract 16.04 – Block Group 2
- Census Tract 17.00 – Block Group 1
- Census Tract 17.00 – Block Group 3
- Census Tract 24.01 – Block Group 1
- Census Tract 24.02 – Block Group 1
- Census Tract 25.04 – Block Group 1

- Census Tract 35.00 – Block Group 1
- Census Tract 35.00 – Block Group 2
- Census Tract 35.00 – Block Group 3
- Census Tract 36.00 – Block Group 3

Cumberland County is designated by the U.S. Department of Housing and Urban Development (HUD) as an “exception grantee.” As a result, the County may use a lower Low- and Moderate-Income (LMI) threshold than the standard 51% required for most jurisdictions. The County’s current exception threshold is 50.76 percent, based on HUD Low- and Moderate-Income Summary Data (LMISD) derived from the 2016–2020 American Community Survey.

Block groups that meet or exceed the County’s exception threshold are considered eligible for Community Development Block Grant (CDBG) area benefit activities.

The following census tracts and block groups qualify for CDBG eligibility based on the exception criteria:

- Census Tract 11.00 – Block Group 1
- Census Tract 17.00 – Block Group 2
- Census Tract 31.04 – Block Group 3

These areas fall slightly below the standard 51 percent threshold but meet the County’s HUD-approved exception level and are therefore eligible for CDBG-funded activities that benefit low- and moderate-income residents.

<https://www.hudexchange.info/programs/acs-low-mod-summary-data>

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The County intends to accomplish the following affordable housing goals in FY 2027:

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

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	20
Rehab of Existing Units	22
Acquisition of Existing Units	0
Total	42

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

During this program year the County is funding the following affordable housing projects/activities with CDBG and HOME funds:

- **HOUSING REHABILITATION** – 22 housing units
- **AFFORDABLE HOUSING DEVELOPMENT** – 20 housing units
- **HOMELESS SERVICES** – 250 persons
- **PUBLIC FACILITIES / INFRASTRUCTURE** – 25 households

Additionally, the County is funding two programs that assist with low- and moderate-income homeownership, which are not included in the above chart:

- **PUBLIC SERVICES** – 500 persons

AP-60 Public Housing – 91.220(h)

Introduction

The Fayetteville Metropolitan Housing Authority (FMHA) continues to fulfill its mission of providing decent, safe, and affordable housing to low- and moderate-income residents throughout the Fayetteville area. FMHA promotes self-sufficiency, personal growth, and neighborhood revitalization by maximizing available resources while maintaining strong fiscal stewardship. The Housing Authority recognizes that stable housing is a fundamental component of long-term stability and opportunity. FMHA staff remain committed to serving the Fayetteville community with professionalism, compassion, and accountability. Due to Fayetteville's proximity to Fort Bragg and the frequent relocation associated with military service, FMHA receives housing inquiries and applications from across the United States. This continued demand, combined with limited unit availability, results in significant pressure on housing resources. As a result, the Housing Authority's waitlists for both public housing and the Housing Choice Voucher (Section 8) program are often closed or restricted to specific populations.

FMHA is currently designated a "High Performer" by the U.S. Department of Housing and Urban Development (HUD) and maintains strong performance ratings across its housing programs.

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

In the upcoming year, the Fayetteville Metropolitan Housing Authority (FMHA) will continue advancing its strategic goals to preserve, improve, and expand its public housing portfolio through rehabilitation, repositioning, and development

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

The Fayetteville Metropolitan Housing Authority (FMHA) continues to encourage public housing residents to participate in management decisions and pursue opportunities that support long-term self-sufficiency, including pathways toward homeownership.

Key actions anticipated for the upcoming year include:

Resident Advisory Board (RAB) Engagement:

FMHA maintains a Resident Advisory Board that provides input into the Housing Authority's Annual and Five-Year Plans, Capital Fund Program priorities, and policy updates. The RAB helps ensure that resident perspectives are considered in planning and decision-making processes affecting FMHA-managed communities.

Resident Engagement and Councils:

FMHA supports resident engagement through resident councils and other communication

channels that allow residents to share concerns, identify community needs, and participate in activities that strengthen their communities. These efforts are supported by FMHA staff and resident services personnel.

Family Self-Sufficiency (FSS) Program:

FMHA administers the HUD-funded Family Self-Sufficiency (FSS) program for eligible Housing Choice Voucher and public housing participants. The program offers case management, goal planning, and financial education designed to help participants increase earned income, reduce reliance on public assistance, and work toward greater housing stability. Participants may also build escrow savings as their income increases, which can be used for approved purposes such as education, transportation, or future housing goals.

Homeownership Education and Resources:

While FMHA does not currently operate a dedicated public housing homeownership program, the Housing Authority encourages residents interested in homeownership to explore available resources and educational opportunities. Participants may be referred to community partners that provide credit counseling, financial literacy education, and first-time homebuyer training.

Resident Services and Supportive Activities:

FMHA supports resident stability and economic mobility by connecting residents with workforce readiness resources, financial capability training, community events, and supportive services. These activities may be coordinated through the Resident Opportunity and Self-Sufficiency (ROSS) program, FMHA resident services staff, and partnerships with community organizations.

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

The Fayetteville Metropolitan Housing Authority is not designated as a troubled housing authority.

Discussion

The Fayetteville Metropolitan Housing Authority is continuing to meet its goals by securing funding through RAD conversion, development of Section 8 Project-Based Voucher Developments, and revitalization of its existing units.

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

Introduction

The Five-Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for Cumberland County, NC. The following goals and objectives for Cumberland County's Homeless Strategy have been identified for the five-year period of FY 2025 through FY 2029.

- **HOM-1 Housing** - Promote and assist in developing housing opportunities for people and families experiencing homelessness, and those who are at risk of becoming homeless.
- **HOM-2 Operations/Support** - Promote and assist in program support services for the homeless.
- **HOM-3 Homeless Prevention** - Promote and assist in anti-eviction and prevent unfair housing practices which may contribute to homelessness.
- **HOM-4 Permanent Supportive Housing** - Promote and assist in the development of permanent supportive housing and services.
- **HOM-5 Shelter Housing** - Support and assist in the development and operations of shelters for people who are homeless or victims of domestic violence.

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

Continuum of Care and Coordinated Entry

The County supports outreach services by partnering with our nonprofit and faith-based homelessness assistance providers. Cumberland County Community Development (CCCD) serves as the Lead Agency for the Fayetteville/Cumberland County Continuum of Care (CoC) on Homelessness. The County is also using the Planning Grant for a consultant to assist the CoC with developing its Strategic Plan.

The County will continue to work closely with the CoC to facilitate the coordination of the community's human services agencies, including the operation of our Coordinated Entry System, which is administered by Cumberland HealthNET. Through Coordinated Entry, our community supports a Housing First model, and uses standardized assessment, prioritization, and referral strategies at multiple access points to connect our homeless population with housing and services.

Homeless Initiative Fund

The County and City of Fayetteville have collaborated in a joint venture project, the Homeless Initiative Fund Program, whereby each local government contributes an agreed-upon amount from their General Funds to address any gaps in services for homeless individuals that may not qualify for federally funded programs. Through this initiative, the County will continue to serve homeless or at-risk persons who are at or below 80% of the area median income by providing direct financial assistance and support services, including rent and utility payments and deposits.

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

The 2025 Point-in-Time (PIT) Count for Cumberland County identified 383 homeless persons and 291 homeless households. Of these, 219 individuals (57%) were unsheltered, while 47 were in emergency shelters and 64 in transitional housing. The number of families with children was recorded as 22 households, totaling approximately 70 persons. There were no unaccompanied youth recorded in the 2025 count.

Of the 383 individuals experiencing homelessness, the majority reported disabling conditions and/or experiences of domestic violence. Available data suggests that Available data indicate that African Americans are represented at higher rates within the homeless population. These figures highlight a continued need for proactive outreach and assessment, especially for chronically unsheltered individuals and special populations.

The lead agency for the Fayetteville-Cumberland County Continuum of Care (CoC) is Cumberland County. Membership is open to any stakeholder in the community, with governance provided by the CoC Board. The Board oversees strategic planning, prioritization, and workgroups focused on housing stability. The CoC holds public meetings quarterly and strongly encourages individuals with lived experience of homelessness to participate.

The CoC has fully implemented Coordinated Entry, administered by Cumberland HealthNet, and continues to prioritize written standards to ensure full compliance with U.S. Department of Housing and Urban Development (HUD) regulations governing housing and service delivery.

Addressing the emergency shelter and transitional housing needs of homeless persons

According to the 2025 PIT Count, Cumberland County had 47 individuals in emergency shelters and 64 in transitional housing, while 219 individuals remained unsheltered. Shelters designed specifically for men and women help fill critical service gaps in low- and moderate-income areas. Targeted services for veterans continue to be provided by Veteran Services of the Carolinas and Volunteers of America. Weather-related and disaster-response sheltering, such as the White Flag program coordinated by Cornerstone Christian Empowerment Center remain active during periods of extreme cold or displacement caused by natural disasters.

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

The Continuum of Care (CoC) is actively undertaking a formal revision of its written standards to ensure full compliance with U.S. Department of Housing and Urban Development (HUD) regulations governing housing and service delivery. This process includes the adoption and implementation of all applicable HUD-mandated requirements. CoC-funded and participating providers are incorporating these standards

into established policies and procedures to ensure consistent application, regulatory compliance, and adherence to best practices across the system.

The CoC continues to facilitate a coordinated, system-wide approach to service delivery, including workforce development, access to mainstream healthcare resources, behavioral health services, and comprehensive case management. These efforts are designed to strengthen service integration, improve client outcomes, and support long-term housing stability and economic self-sufficiency.

The County maintains an ongoing partnership with the Fayetteville Metropolitan Housing Authority, which administers 223 HUD-VASH vouchers designated for veterans experiencing homelessness. While this resource represents a critical component of the community's housing strategy, recent performance data indicate that voucher utilization remains below full capacity. Identified barriers include administrative and operational constraints, and efforts are ongoing to address these challenges and improve utilization rates.

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.

Hospitals and healthcare providers in Cumberland County have discharge planning protocols in place to evaluate a patient's post-discharge capacity and environment. While the goal is to prevent discharge into literal homelessness, limitations in shelter availability mean that some individuals may not have a safe housing option upon release.

Cumberland County shelters such as The Salvation Army frequently receive individuals exiting hospitals or incarceration, although these shelters are not contractually obligated to accept such referrals and often lack capacity to plan for them in advance.

The Cumberland County Department of Social Services (DSS) provides critical assistance to extremely low-income individuals through rental assistance, mental health and addiction treatment referrals, transportation support, and other stabilization services. DSS also works closely with foster care system to reduce risk of homelessness among youth aging out of care.

Youth exiting foster care or the juvenile justice system remain particularly vulnerable, though DSS continues to support these populations through extended care services and coordination with community-based organizations.

Discussion

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

Introduction:

The City of Fayetteville's and Cumberland County's 2020 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments to further fair housing in the City and County that can be found in the full Analysis of Impediments. Cumberland County also created and released a survey soliciting feedback from residents concerning fair housing practices and education. The survey was completed by 363 individuals.(Con Plan Surveys)

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

- **Impediment 1: Fair Housing Education and Outreach** - There is a continuing need to educate persons about their rights under the Fair Housing Act and to raise community awareness to further fair housing choice, especially for low-income residents, minorities, and the disabled population.
- **Impediment 2: Quality of Rental Housing vs. Affordability** - The City of Fayetteville and Cumberland County have a large supply of rental housing that does not meet the minimum property standards and 35.9% of all households are cost overburdened and spend 30% or more of their monthly income on housing.
- **Impediment 3: Lack of Quality Affordable Homeowner Housing** - There is a lack of housing resources for low- and moderate-income households to purchase a home. Many houses that are available for purchase are in need of substantial rehabilitation work.
- **Impediment 4: Continuing Need for Accessible Housing Units** - As an older built-up environment, there is a lack of accessible housing units in the City of Fayetteville and Cumberland County. 21.9% of the County's housing units (including the City of Fayetteville) were built over 60 years ago and do not have accessibility features, while 16.6% of the County's population is classified as disabled.
- **Impediment 5: Economic Issues Affecting Housing Choice** - There is a lack of economic opportunities in the City of Fayetteville and Cumberland County which prevents low-income households from increasing their financial resources to be able to choose to live outside areas of concentrated poverty.
- **Impediment 6: Impacted Areas of Concentration** - There are specific high-poverty areas throughout the City of Fayetteville and Cumberland County where there is a concentration of low-income households and minority populations. These areas often experience limited access

to economic opportunities, quality housing, and community resources.

Discussion:

A full list of the Impediments to Fair Housing Choice and related strategies to overcome these impediments is attached in the Appendix section of the Five-Year Consolidated Plan.

AP-85 Other Actions – 91.220(k)

Introduction:

Cumberland County has developed the following actions planned to: address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based hazards, reduce the number of poverty-level families, develop institutional structures, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

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

- Lack of decent, safe, sound, and affordable owner and renter housing.
- The transition of owner-occupied housing into renter-occupied housing.
- Aging in place population who need accessibility improvements.
- Need major rehabilitation of the County's aging housing stock.
- The increasing number of vacant and abandoned properties.
- Low wages in the service and retail sector job market.
- Vacant and abandoned buildings in major commercial corridors.

Actions planned to foster and maintain affordable housing

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

- **HSS-2 Housing Construction** - Promote and assist in the development of new affordable housing inventory for both rental and sales housing.
- **HSS-3 Housing Rehabilitation** - Promote and assist in the preservation of existing owner and renter occupied housing inventory in Cumberland County.
- **HSS-6 Housing Purchase** - Provide funds for downpayment assistance and acquisition for rehabilitation to make housing affordable to low- and moderate-income persons and families.

Cumberland County intends to reprogram previous year's CDBG and HOME funds into housing construction and housing rehabilitation to meet the need for affordable housing. Targeting resources for infrastructure development in this area, followed by housing development and rehabilitation.

Cumberland County will continue to work with the Fayetteville-Cumberland County Human Relations Commission during this program year to again provide education and outreach.

Actions planned to reduce lead-based paint hazards

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

For any housing rehabilitation program using Federal funds, Cumberland County will ensure that:

- A pre-test is conducted for rehabilitation activities in housing units built before 1978 with occupants with children.
- A post-test is conducted for rehabilitation activities in housing units built before 1978 without children.
- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determine whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- The contractor handbook includes guidelines prohibiting the use of lead-based paints in new construction and citing safety regulation 40 CFR Part 745 for housing rehabilitation.
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

Actions planned to reduce the number of poverty-level families

According to the 2019–2023 American Community Survey 5-Year Estimates, approximately 16.9% of Cumberland County residents live in poverty, which is slightly higher than the State of North Carolina's poverty rate of 14.7%. Female-headed households with children continue to experience disproportionately high poverty levels, with an estimated 41.6% living below the poverty line. Youth poverty remains a critical concern, with 24.2% of individuals under the age of 18 living in poverty across

the county.

The County's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development, including job-training services for low-income residents. The County allocates a large portion of CDBG funding to economic development activities to provide programs that lift families out of poverty and support small business development. In addition, the County is going to continue to partner with local social service organizations that target low-income residents.

Planned economic development and anti-poverty programs include:

- Job-training services through NCWorks.
- Partnerships for job training with Fayetteville Technical Community College.
- Homeless prevention services.
- Employment training for homeless persons and special needs populations, including veterans.
- Promotion of new job opportunities.

Actions planned to develop institutional structure

Cumberland County works with the following agencies to enhance coordination:

- **Cumberland County Department of Community Development** - oversees the CDBG and HOME programs and oversees the Continuum of Care for Fayetteville-Cumberland County.
- **Fayetteville Metropolitan Housing Authority** - oversees the improvements to public housing communities and the Section 8 Housing Choice Voucher Program.
- **United Management II** - oversees development of affordable housing through Low-Income Housing Tax Credits (LIHTC).
- **Social Services Agencies** - the County provides funds to address the needs of low- and moderate-income persons.
- **Housing Providers** - the County provides funds to rehabilitate and develop affordable housing for low- and moderate-income families and individuals.
- **Cumberland County Department of Social Services** - provides mainstream social services to individuals and families in Cumberland County and the City of Fayetteville.

As part of the CDBG and HOME application planning process, local agencies and organization are invited to submit proposals for CDBG and HOME funds for eligible activities. These groups participate in the planning process by attending the public hearings, informational meetings, and completing survey forms.

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

Public Institutions: The County will act as a clearinghouse and facilitator for many of the activities described in the annual action plan. As the local unit of government, the County is empowered to apply for and administer certain types of grants. Support from the County, expressed as a certification of

consistency or some other instrument, may be all that is required for some activities. Other activities will involve the more direct participation of the County for funding, acquisition of land or buildings, or in convening meetings of various agencies to coordinate strategies on how to seize opportunities. The County will continue to administer the CDBG and HOME programs.

The Fayetteville Metropolitan Housing Authority administers public housing and Section 8 Housing Choice Voucher programs throughout the County. This Authority is responsible for the management and maintenance of public housing units. The Housing Authority will continue in its efforts to modernize these public housing units in order to provide decent, affordable housing in the County.

Cumberland County is the lead entity for the Fayetteville-Cumberland County CoC, and coordinates strategies to reduce homelessness and provide services for those that are homeless in the County. Efforts are made to coordinate with developers to create permanent supportive housing units, and with shelters and care providers to transition the homeless population into the housing that meets their specific needs. Cumberland County holds monthly CoC meetings with members to discuss strategies to assist the homeless population in the County.

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

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

Private Industry: The County partners with agencies and organizations that coordinate economic development activities. The County partners with the City of Fayetteville's Department of Economic & Community Development, which has multiple programs to assist in job development and retention that are targeted toward private businesses. Small business consulting, loans, and grants are designed to assist entrepreneurs in areas with high low- and moderate-income populations. Additionally, larger financial incentive programs are implemented by the County to recruit businesses that provide jobs that

pay decent wages for residents of the County.

Discussion:

Cumberland County allocates CDBG and HOME funds annually to implement actions designed to accomplish goals and objectives that meet community needs identified in its Consolidated Plan. Consequently, the County is responsible for ensuring that funding recipients (i.e., subrecipients and CHDOs) comply with applicable regulations and requirements governing their administrative, financial and programmatic operations. In accordance with 24 CFR 91.230, the County utilizes a local monitoring and compliance plan that describes the standards and procedures that will be used to monitor activities carried out in each One-Year Action Plan and will be used to ensure long-term compliance with requirements of the programs involved; the plan also includes a schedule of projected monitoring visits for the program year.

The County's monitoring and compliance plan is designed to accomplish the following objectives:

Pre-disbursement / pre-monitoring conferences are conducted to ensure that sub grantees understand the rules and requirements of the programs. During each conference, specific contract requirements, documentation and filing procedures, reporting requirements, and reimbursement procedures were explained to the sub grantee.

Desk reviews are conducted periodically as requests for reimbursements are submitted by the sub grantees on a monthly basis to ensure timely expenditure of funds. The County disburses its funds via a reimbursement process. The County reimburses sub grantees only when a request for reimbursement was accompanied by supporting documentation such as copies of invoices, cancelled checks, receipts, time sheets, etc. Sub-grantees were also required to submit budget summary reports so that these reports can be compared for accuracy. Activity summary reports are required to be submitted on a regular basis to monitor the subgrantee's progress towards meeting their goals.

Onsite monitoring visits are performed during the program year on selected sub-grantees. Some of the areas reviewed most often during onsite visits include:

- Compliance with participant eligibility, income certification requirements, and documentation guidelines; and reporting.
- Confidentiality procedures.
- Progress towards meeting projected goals and timely use of funds;
- Compliance with specific contractual requirements; and
- Review of audit report.

Program Specific Requirements

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

Introduction:

Cumberland County receives an annual allocation of CDBG funds. Since the County receives this federal allocation, the questions below have been completed, as they are applicable.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed TBD
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. N/A
3. The amount of surplus funds from urban renewal settlements N/A
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. \$98,800.00
5. The amount of income from float-funded activities
Total Program Income \$0.00

Other CDBG Requirements

1. The amount of urgent need activities n/A
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Cumberland County does not intend to use any other forms of investment other than those described in 24 CFR 92.205(b).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

In applying the resale provisions to affordable housing development for homeownership, the County will designate a unit as an affordable unit. When a unit is designated affordable and it is sold during the affordability period, the sale must meet the following criteria:

The new purchaser must be low-income, meeting the HOME Program definition, and occupy the property as the family's principal residence.

The sales price must be "affordable" to the new purchaser. Cumberland County Community Development defines affordability as the homebuyer paying no more than 30% of their annual gross income toward principal, interest, taxes, and insurance (PITI).

The County will ensure that the housing will remain affordable to a reasonable range of low-income homebuyers whose incomes fall within the range of 60% to 80% of the area median income.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

Cumberland County's resale recapture guidelines for units acquired with HOME funds break down in the following manner:

<u>HOME amount per unit</u>	<u>Minimum Period of Affordability</u>
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

Cumberland County does not intend to refinance any existing debt for multifamily housing that will be rehabilitated with HOME Funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for people with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not Applicable

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not Applicable

**WATER AND SEWER FUND
2026-2036 CAPITAL IMPROVEMENTS PLAN**

WHEREAS, the Town of Stedman, North Carolina continues to adhere to a high standard of professional financial management to ensure adequate public infrastructure, economic development, and services for its citizens; and

WHEREAS, the Town of Stedman has developed a water and sewer system in and around the Town of Stedman; and

WHEREAS, said municipal water and sewer system is operated and maintained by the Town of Stedman; and

WHEREAS, the Town of Stedman recognizes the need for, and advantage of, maintaining adequate short-term and long-term planning for capital improvements and asset management for the water and sewer systems.

NOW, THEREFORE, BE IT RESOLVED by the Town Board of Commissioners of the Town of Stedman that the *FY2026-FY2036 Capital Improvements Plan* is hereby adopted and approved for implementation; and

BE IT FURTHER RESOLVED that the Town Board authorizes staff to update the plan as new information becomes available.

Adopted this 2nd day of April 2026.

✓

Martin L. Jones, Mayor

ATTEST:

✓

Connie P. Veeder, Town Adminsitrator/Town Clerk

Spell Construction, Inc.

PO Box 668
Stedman, NC 28391
(910) 323-4256



STEDMAN TOWN HALL REMODEL

ADDRESS
5110 FRONT ST, STEDMAN, NC 28391

DATE 2/4/2026

SUMMARY

PHASE I		
CONFERENCE ROOM ADDITION		215,920
CONFERENCE ROOM BATHROOMS		28,270
	Subtotal	244,190
PHASE II		
HALLWAY		18,283
	Subtotal	18,283
PHASE III		
BATHROOM TO OFFICE		14,550
ADMIN OFFICE		14,214
	Subtotal	28,764
Contingency Allowance/ Site Work Requirements		45,000
Architectural Sealed Plans for Permitting		40,000
Rental Equipment/Dumpster/Port-O-Lets		50,520
General Conditions/ Administrative Costs		29,710
Supervision		25,000
Profit		58,620

TOTAL \$ 540,086.67

Bid Proposal

30' x 40' x 10' Wood-Frame Building

With 24" x 12" Continuous Concrete Footings & 4" Slab

Contractor Information

Company Name: Tom-Cor Builders

Contact Person: Tommy Jackson

Phone: 910-850-4859

Email: N/A

Address: 1205 John McMillan Road Hope Mills, NC 28348

Client Information

Client Name: Stedman Community Center

Project Address: 5110 Front Street Stedman, NC 28391

Date: 3-16-26

Cost Summary

Base Project Cost (Tripled)

\$298,716.00

General Conditions

\$10,000.00

Supervision

\$12,000.00

OH & P %

12%

Grand Total

\$359,201.92

PLEASE NOTE DUE TO OUR SCHEDULE WE COULD NOT COMMENCE UNTIL LATE JULY / EARLY AUGUST 2026

Contractor Bid Proposal – 34' x 40' Wood Frame Building

Contractor: TOM-COR BUILDERS
 Contact: Tommy Jackson
 Phone/Email: N/A
 Project Name: 34' x 40' Wood Frame Building with Brick Veneer & Two ADA Restrooms
 Project Address: 5110 Front Street Stedman, NC 28391
 Proposal Date:

3/16/2026

Division	Item	Qty	Unit	Description	Unit Cost	Line Total	Notes
01 General	General Conditions		LS	Mobilization, temp facilities, permitting allowance	\$0.00	\$0.00	
03 Concrete	Slab on Grade		SF	4" SOG, vapor barrier, WWF; thickened edges	\$0.00	\$0.00	
05 Framing	Exterior Wall Framing		LF	2x4 studs @16" o.c., dbl top plate, PT sill	\$0.00	\$0.00	
06 Framing	Prefab Wood Trusses		EA	Gable, 4:12 pitch, @24" o.c. (assumed)	\$0.00	\$0.00	
07 Roofing	Architectural Shingles		SF	Architectural shingles incl. flashing & ridge	\$0.00	\$0.00	
04 Masonry	Brick Veneer		SF	Modular brick, mortar, ties, weeps, flashing	\$0.00	\$0.00	
08 Openings	Exterior Doors (Insulated Steel)		EA	3x7 w/ frames, thresholds, hardware; painted	\$0.00	\$0.00	
	Windows (Insulated)		EA	Nominal 3x4 low-E (verify sizes)	\$0.00	\$0.00	
09 Interiors	Interior Partitions		LS	Restroom/chase walls; blocking for accessories	\$0.00	\$0.00	
09 Interiors	Drywall – Walls		SF	1/2" GWB; moisture-resistant in restrooms	\$0.00	\$0.00	
09 Interiors	ACT Ceiling Grid & Tiles		SF	2x2 mineral fiber ACT, 15/16" grid	\$0.00	\$0.00	
09 Interiors	Chair Rail		LF	Installed at ~36" AFF; profile per selection	\$0.00	\$0.00	
09 Flooring	LVT Flooring		SF	Commercial LVT incl. adhesive, transitions	\$0.00	\$0.00	
09 Paint	Paint – Interior Walls & Ceilings		SF	Prime + 2 coats, low-VOC	\$0.00	\$0.00	
22 Plumbing	Restroom Plumbing		EA	Floor-mounted; flush per design	\$0.00	\$0.00	
10 Specialties	Restroom Accessories		EA	ADA-compliant mounting height	\$0.00	\$0.00	
23 HVAC	HVAC System (Complete)		LS	Packaged/split per load calc; ductwork; controls	\$0.00	\$0.00	
26 Electrical	Electrical Service & Panel		LS	Main service, panelboard, grounding, feeders	\$0.00	\$0.00	
	Exterior Masonry		LS	Brick exterior building			
					Subtotal	\$298,716.00	
					Sales Tax (%)	0	
					Sales Tax (\$)	\$0.00	
					Overhead (%)	3.00%	
					Profit (%)	12.00%	
					Overhead (\$)	\$8,961.48	
					Profit (\$)	\$35,845.92	
					Bond (if requir	\$0.00	
					Total Bid	\$359,201.92	

Lowery's Construction

ESTIMATE

EST 57

SUB 1 3107.026

FROM

Lowery's Construction
Checks Made Payable To Tracy Lowery
~~(910) 222-6888~~
whitney.lowery@icloud.com
10652 US HWY 501 Maxton NC 28364

BILL TO

Stedman Community Bldg
5110 Front Street
Stedman, NC 28391

Description	QTY	Price, USD	Amount, USD
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Concrete, Framing, set Trusses install windows and Doors, LVT flooring, painting, Restrooms, Electrical and HVAC			
--	--	--	--

Total		\$ 334,855.31	
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