



2025-2029 CONSOLIDATED PLAN & 2025 ANNUAL ACTION PLAN

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Executive Summary

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

1. Introduction

Every five years, the City of Gastonia must prepare a strategic plan (known as the Consolidated Plan), which governs the use of federal housing and community development grant funds that it receives from the United States Department of Housing and Urban Development (HUD). It is the City's primary tool for identifying and prioritizing community development needs and strategies that serve as the framework for the use of these funds. It includes the community's economic profile, housing needs assessment, community and economic development needs, and the development of a long-range strategies to meet those needs. The planning process is designed to help entitlement communities to make data-driven, place-based investment decisions in order to support HUD's goals for low- and moderate-income residents. The City receives Community Development Block Grant (CDBG) funds and HOME Investment Partnership Program (HOME) funds on an annual basis to help address the needs. The Consolidated Plan is submitted to HUD for approval following its development according to the regulations in 24 CFR Part 91, which includes consultation with community stakeholders and input from the public.

The City must also submit to HUD separate Annual Action Plans for each of the five years during the Consolidated Plan period. The Annual Action Plan serves as the City's yearly application to HUD and is required for the City to receive the annual allocation from the grant program. This grant from HUD is known as an Entitlement Grant Program because communities receive the funds every year if they meet program requirements and criteria associated with the grant. The CDBG program operates within the Gastonia city limits, while the Consortium's HOME program operates throughout Gaston County, excluding Spencer Mountain and High Shoals and including Kings Mountain.

Federal funds from the Community Development Block Grant (CDBG) entitlement program are primarily used to assist low- and moderate-income (LMI) households. These households have incomes at or below 80 percent of the area median family income (AMI), as defined by HUD, with adjustments for family size.

HUD defines LMI households in three income categories:

- Extremely low income: Incomes at or below 30 percent of the AMI
- Very low income: Incomes at or below 50 percent of the AMI
- Low and moderate income: Incomes at or below 80 percent of the AMI

These categories determine eligibility for program assistance.

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

Grantees must assess the needs in their jurisdictions as a key part of the Consolidated Plan process. To inform development of priorities and goals over the next five years, the Consolidated Plan's Needs Assessment discusses housing, community development, and economic development needs in Gastonia. The Needs Assessment relies on data from the US Census, 2019-2023 American Community Survey (ACS) five-year estimates, and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) (2016-2020) that estimates the number of households with

one or more housing needs. While HUD uses the 2016-2020 ACS to match with the most recently released CHAS data, in sections focused on housing affordability the planning team includes updated ACS data and other updated housing data to more accurately reflect current housing market conditions. Local data regarding homelessness and assisted living is included. Finally, public input gathered through interviews, focus groups, meetings, and the community survey are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in Gastonia.

Priorities identified during the development of the City of Gastonia's 2025-2029 Five-Year Consolidated Plan include:

Develop, Acquire, or Preserve Affordable Housing

- Support development or rehabilitation/preservation of rental housing affordable to low- and moderate-income households, including projects in high opportunity and/or low poverty areas of the city and county.
- Support development of for-sale housing units affordable to low- and moderate-income households, including projects in high opportunity and/or low poverty areas of the city and county.
- Preserve the existing affordable housing stock by assisting income-eligible homeowners with housing rehabilitation and repairs.

Homebuyer Assistance

- Provide homebuyer preparation and financial management classes to increase the number of low- and moderate-income households positioned to purchase homes.
- Increase the number of first-time home buyers through down payment and closing cost assistance.

Rental Assistance

- Working with community partners, assist income-eligible renter households with tenant-based rental assistance.
- Collaborate with agencies in the Continuum of Care (CoC) and others to assist households at-risk of homelessness with short-term rental payments, utility assistance, rapid rehousing, or other assistance.

Housing and Supportive Services for People Experiencing Homelessness

- Collaborate with agencies in the CoC and others to assist people who are homeless through provision of and access to emergency, transitional, and permanent housing to enable them to move to appropriate housing and achieve greater stability.
- Collaborate with agencies in the CoC and others to provide access to coordinated support services and case management for people experiencing homelessness.

Public Improvements and Neighborhood Revitalization

- Fund infrastructure improvements and public facilities such as sidewalks, street lighting, pedestrian facilities, ADA improvements, recreation centers, and parks in income-eligible areas.

- Assist community service organizations in improving their physical structures to meet goals for serving low- and moderate-income households, people who are homeless, and other special needs populations.
- Clear, demolish, or remediate structures to prevent blight in low- and moderate-income areas.

Public Services

- Fund community services such as youth education enrichment; childcare and transportation assistance; adult education, job training or job search assistance; health, mental health, and substance abuse services; senior programming; and others.

Fair Housing Education and Enforcement

- Conduct fair housing education efforts targeted to members of the public, including those most vulnerable to housing discrimination, and housing professionals, specifically including independent landlords.
- Continue the City of Gastonia's fair housing hotline and raise awareness about the City of Gastonia Fair Housing Officer.
- Consider fair housing testing targeted toward identifying rental market discrimination.

Program Administration

- Program administration costs related to planning and execution of community development, housing, and homelessness activities funded through the CDBG and HOME programs.

3. Evaluation of past performance

During the most recently completed program year (2023-2024 CAPER), the City of Gastonia met its one-year goals in the following programs:

- Fair housing- public service activities other than low/moderate income housing benefit (1-year goal: 400 persons assisted; actual: 700 persons assisted)
- Homeless assistance and services- public service activities other than low/moderate income housing benefit (1-year goal: 400 persons assisted; actual: 5,924 persons assisted)
- Homeless assistance and services- homeless person overnight shelter (1-year goal: 0 persons assisted; actual: 185 persons assisted)
- Public improvements- Public facility or infrastructure activities other than low/moderate income housing benefit (1-year goal: 0 persons assisted; actual: 3,832 persons assisted)
- Safe and decent affordable housing- Tenant-based rental assistance/ Rapid Rehousing (1-year goal: 5 persons assisted; actual: 5 persons assisted)

The City did not meet its one-year goals in the following programs:

- Homelessness- Homelessness prevention (1-year goal: 242 persons assisted; actual: 0 persons assisted)
- Program administration- Other (1-year goal: 400; actual: 0)
- Fair housing- Public service activities other than low/moderate income housing benefit (1-year goal: 0 persons assisted; actual: 0 persons assisted)
- Safe and decent affordable housing- Homeowner housing added (1-year goal: 5 housing units; actual: 2 housing units)

- Safe and decent affordable housing- Homeowner housing rehabilitated (1-year goal: 9 housing units; actual: 5 housing units)
- Safe and decent affordable housing- Direct financial assistance to homebuyers (1-year goal: 20 households assisted; actual: 2 households assisted)
- Safe and decent affordable housing- Homelessness prevention (1-year goal: 25 persons assisted; actual: 0 persons assisted)
- Safe and decent affordable housing- Other (1-year goal: 400; actual: 0)

4. Summary of citizen participation process and consultation process

An important component of the research process for this Consolidated Plan involved gathering input from residents and stakeholders regarding housing and community development conditions, needs, and opportunities in Gastonia. The project team used a variety of approaches to achieve meaningful community engagement with residents and other stakeholders, including community workshops, stakeholder interviews, resident focus groups, and a community-wide survey.

Community Meetings

The City of Gastonia hosted two community workshops (one in-person and one virtual) to understand housing and community development needs and opportunities in the city. Each workshop began with a brief presentation that provided an overview of the Consolidated Plan, the community engagement process, the project website and survey, the project timeline, and the types of analysis to be included in the study. The presentations were followed by interactive discussions of housing and community development assets, needs, and opportunities. A total of 12 participants joined a community workshop.

Stakeholder Interviews

The planning team also engaged with stakeholders representing a variety of perspectives through in-depth individual and small group interviews. Discussion topics included housing and community development needs and opportunities, fair housing, housing discrimination, access to opportunity, and fair housing resources. A total of 19 community stakeholders participated in a stakeholder interview, representing a range of viewpoints, including fair housing, affordable housing, community and economic development, education, public health, health services, food access, other public services, homelessness, housing and services for people with disabilities, other special needs housing, small businesses, public safety, real estate, substance abuse services, local government, domestic violence services, and others.

Focus Groups

In addition to stakeholder interviews, the planning team engaged with residents through focus groups facilitated through the City of Gastonia's Alliance for Community Enrichment (A.C.E.) Recognized Communities Program. Focus groups included an interactive discussion of housing and community development needs and opportunities. Eighteen residents participated in a focus group.

Community Survey

The fourth method for obtaining community input was a 13-question survey available to the general public, including people living or working in the city and other stakeholders. Survey questions focused on housing and community development needs and opportunities. The survey was available

online on at the project website and in hard copy at the Housing and Community Engagement Department from October 2024 through January 2025. A total of 83 survey responses were received.

Publicity for Community Engagement Activities

Advertisement for the community workshops and survey targeted the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. Public notice of community input opportunities was given to residents through announcements on the City's website and social media, newspaper articles, and e-mails to community stakeholders. Stakeholder interview invitations were sent to more than 70 contacts representing a variety of viewpoints including elected officials and staff, housing developers, nonprofit organizations, homeless housing and service providers, mental health service providers, organizations serving people with disabilities, family and senior services, workforce development organizations, and others. Meeting advertisements noted that accommodations (including translation, interpretation, or accessibility needs) were available if needed; no requests for accommodations were received.

5. Summary of public comments

The City of Gastonia held a 30-day public comment period to receive comments on the draft Consolidated Plan from Thursday, April 17, 2025 through Sunday, May 18, 2025. During that time, copies of the draft plan were available for public review on the on the project website (gastoniaconplan2025.com), in addition to City's website at City of Gastonia website <https://gastonianc.gov/community-development.html> or via email request to Zsuzsi E. Kadar, Affordable Housing and Unsheltered Population Coordinator at zsuzsi.kadar@gastonianc.gov. Information about the 30-day public comment period and upcoming public hearings were posted in the local newspaper called, Gaston Gazette on Wednesday, April 16, 2025 and May 1, 2025.

There were physical copies of the Plan available at:

- Housing and Community Engagement Department office at 150 S. York Street, Gastonia, NC 28052, Gaston Public Library - 1555 E. Garrison Boulevard, Gastonia, NC 28054
- Erwin Center - 913 N. Pryor Street, Gastonia, NC 28052
- Phillips Center - 1031 Echo Lane, Gastonia, NC 28052
- T Jeffers Center - 213 N. Hartman Street, Gastonia, NC 28052

Residents and stakeholders could provide written comments via mail or deliver written comments to the Housing and Community Engagement Department at 150 S. York Street, Gastonia, NC 28052, or e-mail comments to Zsuzsi E. Kadar, Affordable Housing and Unsheltered Population Coordinator at zsuzsi.kadar@gastonianc.gov. The City received **xx** comments on the draft plan. The City of Gastonia conducted two public hearings to solicit public comments and input. Any comments received was considered, and interested parties were encouraged to participate. Public hearings were held in-person and included a virtual attendance option as well.

- Public Hearing #1 was combined with the Citizens Advisory Board Meeting and was held on Monday April 28, 2025, 6:00 p.m., in the Bobbin Conference Room located at the Garland Municipal Business Center, 150 S York Street, Gastonia, NC 28052.
- Public Hearing #2 was held on Monday, May 12, 2025, 6:00 p.m. in the Spindle Conference Room located at the Garland Municipal Business Center, 150 S York Street, Gastonia, NC 28052.

A summary of community engagement results is provided in the following section. Complete survey results and evidence of outreach materials are found in the appendix.

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

All public comments were accepted and taken into consideration in preparing the Consolidated Plan.

7. Summary

During the development of the Consolidated Plan, the City identified a set of priority needs through community engagement and analysis of housing and community development data. These priorities include affordable housing, homebuyer assistance, rental assistance, homelessness housing and services, public improvements and neighborhood revitalization, public services, fair housing education and enforcement, and administration. The Consolidated Plan also contains goals, measurable objectives, and implementation actions for each of the plan's elements.

The Process

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

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

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

TABLE 1 – RESPONSIBLE AGENCIES

Agency Role	Name	Department/Agency
CDBG Administrator	Gastonia	Community Development Division
HOME Administrator	Gastonia	Community Development Division

Narrative

The City's Housing and Community Engagement Department is responsible for preparing the Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance and Evaluation Reports (CAPERs). This 2025-2029 Five-Year Consolidated Plan covers the period from July 1, 2025 through June 30, 2030. The plan identifies priority community development and housing needs in Gastonia and describes the City's strategy to address them. The Annual Action Plan included with this Plan discusses specific projects to be funded during the 2025 program year, which begins July 1, 2025 and ends June 30, 2026.

The Housing and Community Engagement Department administers the CDBG and HOME grants and works with sub recipient organizations to ensure compliance with program requirements. The City Council has the responsibility of approving the Consolidated Plan, Annual Action Plans and CAPERs.

Consolidated Plan Public Contact Information

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

1. Introduction

During the consolidated planning process, the City of Gastonia conducted public outreach to gather input from residents and key stakeholders in city staff, government agencies, nonprofit agencies, affordable housing developers, and local service providers. Prior to working on the 2025-2029 Consolidated Plan and 2025 Annual Action Plan, the City also developed its Analysis of Impediments to Fair Housing Choice (AI) in 2024. Public consultation and engagement efforts held during these planning processes helped the City identify housing and community development priorities, which were subsequently incorporated into each plan.

These outreach efforts included public meetings, stakeholder interviews, focus groups, and a community-wide survey. Publicity for the meetings and survey targeted the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. Public notice of community input opportunities was given to residents through announcements on the project website (gastoniaconplan2025.com), the City's website and social media, newspaper articles, and e-mails to community stakeholders. Stakeholder interview invitations were sent to more than 10 contacts representing a variety of viewpoints including housing developers, nonprofit organizations, housing and service providers, workforce development organizations, and others. Meeting advertisements noted that accommodations (including translation, interpretation, or accessibility needs) were available if needed, though no requests for accommodations were received. A total of 12 people joined a public meeting, 19 participated in a stakeholder interview, 18 were part of a resident focus group, and 83 responded to the community survey.

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

The City of Gastonia works closely with public and private sector providers to ensure delivery of services to residents and to promote interagency communication and planning. The City has representatives on many non-profit boards and/or advisory committees, including the Gastonia Housing Authority, Gastonia Affordable Housing Advisory Board, and Gastonia Community Development Citizen Advisory Board. The Housing and Community Engagement Department also works with a variety of housing, community development, and service agencies to gather data and identify gaps in services.

In allocating CDBG and HOME funding, the City of Gastonia considers activities that will enhance linkages between housing and services. For example, Gastonia leveraged HOME funds to support the development of Glenwood Gardens, a low-income multifamily senior housing project that also used Low Income Housing Tax Credits (LIHTCs).

In developing this Consolidated Plan, the City strove to include input from housing providers, non-profits, community/economic development organizations, and other service agencies. In addition to gathering input from the Gastonia Housing Authority, the City held focus groups with A.C.E. Recognized Communities, a program where community representatives are partnered with a City staff member, who serves as the Community Liaison and is the main point of contact between the

City and the community. These liaisons will regularly attend community meetings to provide information and assist residents in identifying solutions to concerns.

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

The City of Gastonia falls within the Gaston-Lincoln-Cleveland Continuum of Care (G-L-C CoC). The G-L-C CoC is a coalition that promotes a regional commitment to ending homelessness, funding to quickly house and provide programs for homeless households, champions affordable housing, and supports self-sufficiency among individuals and families experiencing homelessness. While the City of Gastonia does not receive ESG funding, the G-L-C CoC is the lead agency for several HUD and NC ESG grants. For this Consolidated Plan, the City engaged with several organizations that serve residents who are homeless or at-risk residents to better understand the needs of the clients they serve.

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

As stated above, the City of Gastonia is part of the Gaston-Lincoln-Cleveland Continuum of Care (G-L-C CoC). As such, the City is represented in the decision making for ESG and the Notice of Funding Availability (NOFA) for the G-L-C CoC. The agency also helps to oversee the management of those funds, including monitoring, evaluating outcomes, administering HMIS, and conducting the Point in Time (PIT) count.

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

TABLE – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED

Agency/Group/Organization	Type	What section of the Plan was addressed?	Method of Consultation
Catherine's House	Services - Victims of Domestic Violence	<ul style="list-style-type: none"> • Housing Need Assessment • Homeless Needs - Families with Children • Non-Homeless Special Needs 	Interview
Center Baptist Church	Other	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Market Analysis • Non-Homeless Special Needs 	Community workshop
City of Gastonia A.C.E. Recognized Communities	Other government - Local	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Market Analysis • Non-Homeless Special Needs 	Focus groups
Community Development Citizens Advisory Board	Other government - Local	<ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis 	Community workshop
Disability Rights and Resources	Other government - Local	<ul style="list-style-type: none"> • Housing Need Assessment • Non-Homeless Special Needs 	Interview
HELP Carolina	Non-profit organization	<ul style="list-style-type: none"> • Housing Need Assessment • Homelessness Strategy • Market Analysis • Non-Homeless Special Needs 	Written comment

Agency/Group/Organization	Type	What section of the Plan was addressed?	Method of Consultation
Gaston Association of Realtors	Other - Realtors	<ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis 	Focus Group
Gaston County Office of Emergency Management	Hazard Mitigation	<ul style="list-style-type: none"> • Housing Need Assessment • Non-Housing Community Development 	Written contact
Gaston-Lincoln-Cleveland Continuum of Care	Continuum of Care Services - Homeless	<ul style="list-style-type: none"> • Homeless Needs • Homelessness Strategy 	Community workshop
Gaston-Cleveland-Lincoln Metropolitan Planning Organization	Planning Organization	<ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis • Economic Development 	Interview
Gastonia City Council	Other government - Local	<ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis • Economic Development 	Interview
Gastonia City Management	Other government - Local	<ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis • Economic Development 	Interview
Gastonia City Police Department	Other government - Local	<ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis • Economic Development 	Interview
Gastonia Community Development Department	Other government - Local	<ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis • Economic Development • Anti-Poverty Strategy 	Interview
Gastonia Housing Authority	PHA	<ul style="list-style-type: none"> • Public Housing Needs 	Interview

Agency/Group/Organization	Type	What section of the Plan was addressed?	Method of Consultation
Goodwill Industries of the Southern Piedmont	Services - Employment	<ul style="list-style-type: none"> • Economic Development • Non-Homeless Special Needs • Anti-Poverty Strategy 	Interview
HUD Greensboro Field Office	Other government - Federal	<ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis • Economic Development • Anti-Poverty Strategy 	Written Comment
Kintegra Health	Services - Health	<ul style="list-style-type: none"> • Non-Homeless Special Needs 	Interview
North Carolina Human Relations Commission	Other government - State	<ul style="list-style-type: none"> • Housing Need Assessment 	Community workshop
Open Broadband	Other-Broadband	<ul style="list-style-type: none"> • Non-Housing Community Development Strategy 	Written contact
Our Neighbors, Inc.	Housing	<ul style="list-style-type: none"> • Housing Need Assessment 	Interview
Partners Health Management	Health Agency	<ul style="list-style-type: none"> • Non-Homeless Special Needs 	Interview
Phoenix Counseling Center	Services – Mental Health	<ul style="list-style-type: none"> • Non-Homeless Special Needs 	Community workshop
Special Needs Community Initiative	Housing Services - Persons with Disabilities	<ul style="list-style-type: none"> • Housing Need Assessment • Non-Homeless Special Needs 	Community workshop
United Way of Gaston County	Services - Health Services - Education	<ul style="list-style-type: none"> • Economic Development • Non-Homeless Special Needs 	Interview
Webb Custom Kitchen	Business	<ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis 	Interview

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

Efforts were made to consult as broad a group of community stakeholders as possible. No agency types were excluded from participation. In addition to focus groups and interviews, all community members were invited to join a public meeting to share input for the Consolidated Plan.

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

TABLE 2 – OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Strategic Plan 2024-2026	Gaston-Lincoln-Cleveland Continuum of Care (CoC)	Addressing homeless needs and capacity building between agencies
2025 Comprehensive Plan	City of Gastonia	Development and growth vision, including increased affordable housing, economic development, public infrastructure and facilities, and community services
Unified Development Ordinance	City of Gastonia	Guides land use and zoning of properties, development of buildings, parking, etc.
City of Gastonia Affordable Housing Plan	City of Gastonia	Provides strategies to increase housing affordability in the city
2024-2028 Analysis of Impediments to Fair Housing Choice	City of Gastonia and Gaston County	Utilize HOME and CDBG funds to support affordable housing, including homebuyer education and assistance

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

In implementing the Five-Year Consolidated Plan, the City of Gastonia will coordinate with a variety of other public entities to make the most efficient use of limited funds. The City has a strong history of collaboration with the Gastonia Housing Authority and will continue to cooperate with the housing authority in future program years. Cooperation between the City of Gastonia and other regional jurisdictions, including Gaston, Lincoln, and Mecklenburg counties, is outlined in *Chapter 9: Regional Planning & Inter jurisdictional Coordination* of the City's 2025 Regional Plan. It includes cross jurisdiction collaboration in environmental protection, education and workforce development, land use and development, transportation, and more.

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

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

An important component of the research process for this Consolidated Plan involved gathering input from residents and stakeholders regarding housing and community development conditions, needs, and opportunities in Gastonia. The project team used a variety of approaches to achieve meaningful community engagement with residents and other stakeholders, including community workshops, stakeholder interviews, resident focus groups, and a community-wide survey.

Community Meetings

The City of Gastonia hosted two community workshops (one in-person and one virtual) to understand housing and community development needs and opportunities in the city. Each workshop began with a brief presentation that provided an overview of the Consolidated Plan, the community engagement process, the project website and survey, the project timeline, and the types of analysis to be included in the study. The presentations were followed by interactive discussions of housing and community development assets, needs, and opportunities. A total of 12 participants joined the community workshops.

Stakeholder Interviews

The planning team also engaged with stakeholders representing a variety of perspectives through in-depth individual and small group interviews. Discussion topics included barriers to housing and community development needs and opportunities, fair housing, housing discrimination, access to opportunity, and fair housing resources. A total of 19 community stakeholders participated in stakeholder interviews, representing a range of viewpoints, including fair housing, affordable housing, community and economic development, education, public health, health services, food access, other public services, homelessness, housing and services for people with disabilities, other special needs housing, small businesses, public safety, real estate, substance abuse services, local government, domestic violence services, and others.

Focus Groups

In addition to stakeholder interviews, the planning team engaged with residents through focus groups facilitated through the City of Gastonia's Alliance for Community Enrichment (A.C.E.) Recognized Communities Program. Focus groups included an interactive discussion of housing and community development needs and opportunities. Eighteen residents participated in the focus groups.

Community Survey

The fourth method for obtaining community input was a 13-question survey available to the general public, including people living or working in the city and other stakeholders. Survey questions focused on housing and community development needs and opportunities. The survey was available online on at the project website at GastoniaConPlan2025.com and in hard copy at the Housing and

Community Engagement Department from October 2024 through January 2025. A total of 83 survey responses were received.

Public Comment Period and Hearing

The City of Gastonia held a 30-day public comment period to receive comments on the draft Consolidated Plan from Thursday, April 17, 2025 through Sunday, May 18, 2025. During that time, copies of the draft plan were available for public review on the on the project website (gastoniaconplan2025.com), in addition to the City's website at City of Gastonia website <https://gastonianc.gov/community-development.html> or via email request to Zsuzsi E. Kadar, Affordable Housing and Unsheltered Population Coordinator at zsuzsi.kadar@gastonianc.gov. Information about the 30-day public comment period and upcoming public hearings were posted in the local newspaper called, Gaston Gazette on Wednesday, April 16, 2025 and on Thursday, May 1, 2025.

There were be physical copies of the Plan available at:

- Housing and Community Engagement Department office at 150 S. York Street, Gastonia, NC 28052, Gaston Public Library - 1555 E. Garrison Boulevard, Gastonia, NC 28054
- Erwin Center - 913 N. Pryor Street, Gastonia, NC 28052
- Phillips Center - 1031 Echo Lane, Gastonia, NC 28052
- T Jeffers Center - 213 N. Hartman Street, Gastonia, NC 28052

Residents and stakeholders could provide written comments via mail or deliver written comments to the Housing and Community Engagement Department at 150 S. York Street, Gastonia, NC 28052, or e-mail comments to Zsuzsi E. Kadar, Affordable Housing and Unsheltered Population Coordinator at zsuzsi.kadar@gastonianc.gov. The City received **xx** comments on the draft plan. The City of Gastonia conducted two public hearings to solicit public comments and input. Any comments received was considered, and interested parties were encouraged to participate. Public hearings were held in-person and included a virtual attendance option as well.

- Public Hearing #1 was combined with the Citizens Advisory Board Meeting and was held on Monday April 28, 2025, 6:00 p.m., in the Bobbin Conference Room located at the Garland Municipal Business Center, 150 S York Street, Gastonia, NC 28052.
- Public Hearing #2 was held on Monday, May 12, 2025, 6:00 p.m. in the Spindle Conference Room located at the Garland Municipal Business Center, 150 S York Street, Gastonia, NC 28052.

A summary of community engagement results is provided in the following section. Complete survey results and evidence of outreach materials are found in the appendix.

Publicity for Community Engagement Activities

Advertisement for the community workshops and survey targeted the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. Public notice of community input opportunities was given to residents through announcements on the City's website and social media, newspaper articles, and e-mails to community stakeholders. Stakeholder interview invitations were sent to more than 70 contacts representing a variety of viewpoints including elected officials and staff, housing developers, nonprofit organizations, homeless housing and service providers, mental health service providers, organizations serving people with disabilities, family and senior services, workforce development organizations, and others. Meeting advertisements noted that accommodations

(including translation, interpretation, or accessibility needs) were available if needed; no requests for accommodations were received.

Citizen Participation Outreach

TABLE 3 – CITIZEN PARTICIPATION OUTREACH

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received
1	Community meetings	Broad community	12 participants	<p>Housing Needs and Opportunities</p> <ul style="list-style-type: none"> • Workforce and missing middle housing • The average income is about \$50,000 and a 1,300 square foot home is \$300,000. People working for nonprofits, police, CNAs, and teachers can't afford housing because childcare costs are so high. • There is a population that isn't eligible for Section 8 but can't afford a home. It is difficult to qualify to rent or buy a home. There is a need for programs like down payment assistance and assistance with improving eligibility, credit scores, finances, etc. for these people. Partnerships can help support residents in becoming homeowners, such as with NACA, which advocates for homeowners against predatory lenders. • There is a growing population of seniors. Need for senior/ multigenerational housing; rehab/repair programs to support seniors in staying in their homes • Rentals that are in not just apartments but condos or townhomes; smaller homes to minimize yardwork • More landlords accepting Section 8 housing choice vouchers • Expand home building through Habitat for Humanity in designated neighborhoods in which Habitat could build homes on an entire block. • More federal funding • Programs to get residents ready for homeownership, improve credit scores • Housing affordable to residents making \$10 or \$15 per hour • Housing with wraparound services, case management, and housing counseling • Housing first approach • Increased funds and advocacy for more funding • Caps in the numbers of short term rentals • More accessory dwelling units • There is resentment about how people experiencing homelessness have been pushed out, especially for the baseball stadium. Benches have spikes in them to

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received
				<p>discourage sleeping. There should be resources and more compassion to address homelessness.</p> <ul style="list-style-type: none"> • There is a need to build a shelter. Salvation Army closed down. The City recently started a warming station at the farmer's market. Funds go to Gaston County and not the City of Gastonia. Need to improve awareness of available resources. • Tiny homes and halfway houses where formerly incarcerated residents can transition from halfway house to transitional housing once they secure regular employment. Then residents can transition to apartments or single-family homes. • More places like Ric Management apartments for residents recently released from prison. • Also a need to assist formerly incarcerated residents in accessing housing • Investments in tiny homes for residents transitioning from homelessness, combined with education on maintaining a home and life skills <p>Community Development Needs and Opportunities</p> <ul style="list-style-type: none"> • Need for living wage jobs and investment in downtown to encourage residents to shop on Main Street. • Need for a place for children to go in their neighborhood with their friends to keep busy. • Sidewalks- outside of the central city is less walkable. By Rankin Lake there aren't sidewalks to walk to the park. • Many communities don't have parks to walk to. There is a need for parks on the west and east sides of the city. • There is a need for tennis and pickle ball outside of the downtown area. There are pickle ball courts on the west side, but the community wasn't involved in the decision. People in the community don't play. They should have basketball or tennis. The City needs to involve all of the neighborhoods. • Very little has been developed on the west side in recent years. The City has tried to get a medical center and grocery store on the west side. The community takes their money and shops elsewhere. • The Carolina Thread Trail Project is about connecting greenways. It would be great to connect it to the city with a paved nature pathway.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received
				<ul style="list-style-type: none"> • Intervals between clean ups of neighborhoods are too long. There is a lack of upkeep of property, and code enforcement is reactive- people have to call in to report issues. • Neighborhood partnerships with the police to deter crime. • There is a need to get resources to organizations doing the work, such as Displaced Roses, Bountiful Blessings, Habitat for Humanity, and Off the Streets program. • The ACE program has been well received. • Need a report on how well change from bus system to on-demand van service is working • On-demand riders may have to worry about timing and accessibility of vehicles • Need to work with employers so that when a person has a felony on their record they can be employed • Need later release time for residents using Salvation Army shelter/ warming center facilities so they are not released at the coldest time of day • Need to expand food programs- soup kitchens, community meals, etc. • Need for increased partnership with the County, having enough people come together to make an impact as opposed to groups fighting for resources. It is difficult to get in touch with county commissioners.
2	Stakeholder interviews	Housing and community development service providers/ practitioners	19 participants	<p>Housing Needs</p> <ul style="list-style-type: none"> • Affordable housing for singles • Affordable starter homes for families • There's a population that gets bumped out of different housing opportunities because of their criminal records. Gaston County does a good job with these residents on parole. They are able to secure employment during parole, but where do they go afterwards? • People may not be able to go to a homeless shelter depending on their criminal record • Rent has increased since the COVID pandemic • Senior population is growing because people are living longer on a fixed income and the cost of housing is outpacing their fixed income. Affordable housing for 65 and older is a need.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received
				<ul style="list-style-type: none"> • Gastonia also needs support for the unhoused. The city doesn't have a mass shelter. There is a need a shelter for the temporarily housing. • People who are employed need housing that is affordable. United Way provides rent and utility assistance to people who are on the verge of being homeless and can't meet increased costs. • Salvation Army closed in August so we don't have a temporary shelter. Not aware that any groups are working on this. • Support for development of affordable housing • Implementation of City of Gastonia Affordable Housing Plan recommendations • Diverse housing options and the zoning to support them • City support for development of smaller, more affordable housing types • Education on the importance of affordable housing and building community support • Rehab/ repair programs • Access to affordable housing with supportive services for residents with disabilities • Access to affordable housing with supportive services for people with mental health/ substance abuse issues • Assistance in accessing housing and resources • Gap funding for affordable housing development • Publicly supported housing for residents of all ages • Shared housing opportunities for families • Housing and services for people experiencing homelessness; community-wide education on homeless needs • Homelessness prevention • Voucher acceptance • Financial education • Eviction/ legal assistance • Addressing investors purchasing large numbers of properties • Addressing monopoly of large apartment companies • Increased focus on limiting gentrification and addressing its impacts • Expansion of fair housing resources/ services and increased awareness of available programs

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received
				<p>Community Development Needs and Opportunities</p> <ul style="list-style-type: none"> • The City has done a great job at parks and rec, and there are some organizations offering health services to the uninsured. • There are job opportunities, but there is a need for more job training for what those employers need. Training is needed across the board, but this community is a large manufacturing community. • Addressing homelessness since Salvation Army was closed in August • Vouchers were given for 3 months but that's running out • Expanded living wage job opportunities/ economic development to support residents in accessing housing • Accessible transit and social services/ resources • Mental health services • Low wages in Gaston County do not support family stability
3	Focus groups	Alliance for Community Enrichment (A.C.E.) Recognized Communities	18 participants	<p>Housing Needs and Opportunities</p> <ul style="list-style-type: none"> • Affordable housing • Many apartments are going up, but not many small single-family homes • Assistance for first-time homebuyers • Senior housing • Single-person housing units • Housing with mixed retail to allow for more community- coffee shops, bodegas • Workforce housing affordable for teachers and other professions • Homelessness prevention • Need to have a neighborhood approach to rehab/ repair programs to improve entire areas • Mix of income levels in downtown • Need to discourage investors from holding properties that are decaying • Education for first-time homebuyers- maintaining a home, being a part of the community, landscaping, etc. • Turning motels into housing for people experiencing homelessness • Programs to improve Highland and Mountainview areas • Turning apartments into townhomes to allow for homeownership

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received
				<ul style="list-style-type: none"> • People receiving assistance can sometimes get into housing but cannot stay there because they don't make enough money • Even some people working two jobs can't get enough assistance to get into an apartment • There are some situations where people are living two or even three families in one apartment • The section 8 waitlist is very long – some people go from the waitlist to homelessness • There needs to be some kind of assistance for people waiting, and not just housing – holistic assistance for employment, financial planning, etc. • People with vouchers also only have one month to find housing with their voucher • Affordable housing planning should be integrated into downtown revitalization • There is a need to streamline and connect services, especially for people exiting homelessness – lots of existing services like first time homebuyers programs are disconnected from other services and it makes it hard for people to know what all assistance is available • There is a need for assistance for people who don't qualify for things like Section 8 – there is a group of people who work multiple jobs and make too much money for Section 8 and still can't afford an apartment • There should be more of a focus on rehabbing existing units instead of building new expensive luxury units in order to provide more missing middle housing • Possibility for rent control/caps or city owned units? <p>Community Development Needs and Opportunities</p> <ul style="list-style-type: none"> • Social activities for young adults; places for young people to be social and safe, especially downtown • More child-friendly activities • Salvation Army closed down, but there is still a need for homeless housing and services • More of a plan around addressing homelessness; partnering with existing organizations • Job training

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received
				<ul style="list-style-type: none"> • Programs to improve the appearance of businesses in downtown • There need to be more youth resources, especially for things like career/employment planning/life skills but also general mentoring and recreational activities • There are some random gaps in sidewalks – there should be a requirement for new development to connect sidewalks • A bigger picture mentality for infrastructure – for example, new roads also need to come with sidewalks, tree clearance, etc. • Homelessness diversion for people who graduate high school and/or exit foster care without direction or many marketable skills • Multi-step transitional supportive programs for people exiting or diverted from homelessness • There are lots of spaces downtown that would be good for revitalization that could serve as city service centers • A general lack of support causes people to develop mental health issues which just contributes to the cycle of homelessness • One-stop-shop resource center for people in need of assistance • Dog parks • More shopping and communal areas; places that allow people to interact with each other and are safe
4	Community survey	Broad community	83 participants	<p>Housing Needs</p> <ul style="list-style-type: none"> • Elderly/ senior housing • Rehabilitation of affordable rental housing/ apartments • Help buying a home/ down payment assistance • Housing for people with disabilities <p>Public Facilities Needs</p> <ul style="list-style-type: none"> • Homeless centers • Child care centers • Community centers

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received
				<p>Public Infrastructure Needs</p> <ul style="list-style-type: none"> • Street/road improvements • Water/sewer improvements • Sidewalk improvement or expansion <p>Public Services Needs</p> <ul style="list-style-type: none"> • Substance abuse/ crime prevention • Health and mental health services • Abused and neglected children services • Job training • Youth services/ programs <p>Homelessness Needs</p> <ul style="list-style-type: none"> • Homelessness prevention • Access to homeless shelters • Transitional/ permanent supportive housing programs
5	Public comment period	Broad community	TBD	
6	Public hearing	Broad community	TBD	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

To inform development of priorities and goals over the next five years, this section of the Consolidated Plan discusses housing, community development, and economic development needs in Gastonia. It relies on data from the U.S. Census, the 5-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homelessness and assisted housing is included.

To optimize the efficient and effective utilization of resources, it is essential for the City of Gastonia to conduct a comprehensive assessment of the community's needs. This section thoroughly analyzes various demographic and economic indicators to establish a strong foundation for grant management initiatives. By utilizing data obtained from state, local, and federal sources, the City is able to identify community needs informed by overarching trends in population, income, and household demographics.

Primary data sources, including the U.S. Census Bureau, the Bureau of Labor Statistics, and the Department of Housing and Urban Development (HUD), are integral to this analysis. Public input gathered through interviews, focus groups, meetings, and the community survey are coupled with data analysis as well to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in Gastonia. The data is examined to reveal the interconnections among family and household dynamics, racial diversity, and housing challenges. A principal objective of this Needs Assessment is to accurately identify the nature and extent of housing issues that residents of Gastonia are experiencing, thereby facilitating informed decision-making and targeted interventions.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

According to the 2019-2023 5-year American Community Survey estimates, the Gastonia-Gaston HOME Consortium is home to approximately 231,485 residents and 92,287 households covering Gaston County. The Gastonia-Gaston HOME Consortium grew by about 10% in population since 2015, adding 21,678 residents. The number of households grew by 17% (13,121 households) over the same time period.

In comparison, according to the 2019-2023 ACS 5-year estimates, the City of Gastonia had a total population of 81,632 residents and 31,707 households, representing a 12% increase in residents, adding 8,421 residents; and 18% increase in households, adding 4,936 households since the 2015 ACS 5-year estimated data. The 2015 data set was used for the previous 2020-2024 Consolidated Plan, and is being used as the base line for determining growth in these areas. The median household income in the Gastonia-Gaston HOME Consortium is estimated at \$65,472, having grown by about 55% since 2015. (*TABLE 4 - HOUSING NEEDS ASSESSMENT DEMOGRAPHICS*).

Table 5 segments households by income and household type, including small families (2-4 members), large families (5 or more members), households with seniors, and households with young children. As shown, 46,040 households in the Gastonia Consortium have low or moderate incomes (under 80% of Area Median Income (AMI)), which combined comprise 54% of households in the Gastonia-Gaston HOME Consortium. Similarly, 56.3% of households in the City of Gastonia have low or moderate incomes.

For many low- and moderate-income households in Gastonia, finding and maintaining suitable housing at an affordable cost is a challenge. Tables 6 through 11 identify housing needs by tenure based on Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data is a special tabulation of the U.S. Census Bureau's American Community Survey (ACS) that is largely not available through standard Census products. This special dataset provides counts of the number of households that fit certain combinations of HUD-specified housing needs, HUD-defined income limits (primarily 30%, 50%, and 80% of AMI), and household types of particular interest to planners and policy makers.

To assess affordability and other types of housing needs, HUD defines four housing problems:

- Cost burden: A household has a cost burden if its monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
- Overcrowding: A household is overcrowded if there is more than 1 person per room, not including kitchens and bathrooms.
- Lack of complete kitchen facilities: A household lacks complete kitchen facilities if it lacks one or more of the following: cooking facilities, refrigerator, or a sink with piped water.
- Lack of complete plumbing facilities: A household lacks complete plumbing facilities if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly household income is spent on housing costs), severe overcrowding (more than 1.5 people

per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (as described above).

Overall, the most common housing problem in both the Gastonia-Gaston HOME Consortium and the City of Gastonia is cost burden, which impacts over half (53%) of renter households and over one-third (36%) of owner households with incomes below 80% AMI in the Gastonia-Gaston HOME Consortium. Compared to the figures presented in the 2020-2024 Con Plan, the shares of renter and owner households in the Consortium experiencing cost burdens have decreased (-7 and -6 percentage points, respectively). Rates of cost burden are higher in the city of Gastonia, where 60.4% of renters and 46.4% of owners with incomes under 80% AMI experience a housing cost burden.

Approximately 16% of renter households and 17% of owner households with incomes under 80% AMI in the Consortium experience severe cost burdens. Compared to the figures presented in the 2020-2024 Con Plan, the shares of renter and owner households experiencing severe cost burdens have also decreased (-15 and -2 percentage points, respectively). In this city of Gastonia, rates of severe cost burdens are slightly higher, with 19.5% of renter households and 24.6% of owner households experiencing severe cost burdens.

While the primary housing issue facing low- and moderate-income residents is affordability, there are other housing needs in the city, including substandard housing as a lack of complete plumbing and/or kitchen facilities (affecting 488 households in the Gastonia-Gaston HOME Consortium); overcrowding with more than 1 person per room (1,229 households); lead-based paint hazards (12,042 households with risk factors); and homelessness (466 total homeless households counted in the 2024 PIT count). The remainder of this section characterizes local housing needs in more detail. The Market Analysis component of the Consolidated Plan identifies resources available to respond to these needs (public housing, tax credit and other subsidized properties, housing and services for the homeless, and others).

TABLE 4 - HOUSING NEEDS ASSESSMENT DEMOGRAPHICS

Demographics	Base Year: 2015	Most Recent Year: 2023	% Change
Gastonia-Gaston HOME Consortium			
Population	209,807	231,485	10%
Households	79,166	92,287	17%
Median Income	\$42,429	\$65,472	54%
CITY OF GASTONIA			
Population	73,211	81,632	12%
Households	26,771	31,707	18%
Median Income	\$40,432	\$60,554	50%
<i>Data Source: 2011-2015 ACS (Base Year), 2019-2023 ACS (Most Recent Year)</i>			

Number of Households Table**TABLE 5 - TOTAL HOUSEHOLDS TABLE**

	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	>100% AMI
Total Households	14,965	13,995	17,080	9,624	29,230
Small Family Households	4,254	4,580	7,050	4,713	17,000
Large Family Households	550	794	1,212	748	2,340
Household contains at least one person 62-74 years of age	4,162	4,162	4,165	2,289	6,748
Household contains at least one person age 75 or older	2,794	2,554	1,956	801	1,710
Households with one or more children 6 years old or younger	2,097	2,063	2,988	1,506	3,488
<i>Data Source: 2016-2020 CHAS</i>					

Housing Needs Summary Tables

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

TABLE 6 – HOUSING PROBLEMS TABLE

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	119	149	75	4	347	65	8	28	40	141
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	35	90	30	155	10	15	35	0	60
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	299	189	170	20	678	69	53	119	95	336
Housing cost burden greater than 50% of income (and none of the above problems)	4,749	732	29	4	5,514	3,050	989	344	59	4,442
Housing cost burden greater than 30% of income (and none of the above problems)	1,393	2,999	1,149	70	5,611	963	1,885	1,468	639	4,955
Zero/negative Income (and none of the	553	0	0	0	553	507	0	0	0	507

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
above problems)										
Data Source: 2016-2020 CHAS										

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

TABLE 7 – HOUSING PROBLEMS 2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,169	1,101	359	58	6,687	3,190	1,064	524	195	4,973
Having none of four housing problems	3,193	5,290	6,504	2,279	17,266	3,389	6,515	9,695	7,084	26,683
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0
<i>Data Source: 2016-2020 CHAS</i>										

3. Cost Burden > 30%

TABLE 8 – COST BURDEN > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,818	1,352	302	4,472	730	891	628	2,249
Large Related	267	193	30	490	67	124	148	339
Elderly	1,630	801	142	2,573	2,378	1,469	692	4,539
Other	1,758	1,496	705	3,959	924	386	343	1,653
Total need by income	6,473	3,842	1,179	11,494	4,099	2,870	1,811	8,780
<i>Data Source: 2016-2020 CHAS</i>								

4. Cost Burden > 50%

TABLE 9 – COST BURDEN > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	124	124	624	358	0	982
Large Related	0	0	44	44	49	20	44	113
Elderly	1,225	124	4	1,353	1,768	435	184	2,387
Other	0	1,420	472	1,892	696	0	0	696
Total need by income	1,225	1,544	644	3,413	3,137	813	228	4,178
<i>Data Source: 2016-2020 CHAS</i>								

5. Crowding (More than one person per room)

TABLE 10 – CROWDING INFORMATION - 1/2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	303	174	145	50	672	14	54	108	70	246
Multiple, unrelated family households	0	34	89	0	123	65	18	45	25	153
Other, non-family households	0	10	25	0	35	0	0	0	0	0
Total need by income	303	218	259	50	830	79	72	153	95	399
<i>Data Source: 2016-2020 CHAS</i>										

TABLE 11 – CROWDING INFORMATION – 2/2

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

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

Estimates of the number of non-elderly single persons in the Gastonia-Gaston HOME Consortium in need of housing assistance are included in the “other, non-family” category of Table 10. This category also includes multi-person households whose members are unrelated (e.g., roommates, unmarried partners, etc.). There are an estimated 5,612 single-person or multi-person unrelated households with incomes under 80% AMI in the Gastonia-Gaston HOME Consortium who spend more than 30% of their income on housing. Single-person and multi-person unrelated households comprise 30% of all households with cost burdens. The majority (71%) are renters and the remaining 29% are homeowners.

Severe cost burdens impact 2,588 “other, non-family” households with incomes under 80% AMI in the Gastonia-Gaston HOME Consortium, 73% of whom are renters and 27% of whom are homeowners. Single-person and multi-person unrelated households comprise 34% of all households with severe cost burdens.

Table 10 provides data for “other” household types which indicate that these households are significantly less likely to experience overcrowding than single-family households or multiple, unrelated family households. All recorded cases of overcrowding for this group were in renter households.

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

People with Disabilities

According to 2019-2023 ACS estimates, there are approximately 33,192 people with a disability in Gaston County, comprising approximately 14.3% of the county’s total population, and approximately 11,468 people with a disability in the City of Gastonia, comprising of 14% of the city’s population. 2016-2020 CHAS data provides estimates of housing need for Gastonia households in which one or more residents have a disability. Housing needs by disability type for households with incomes under 80% AMI are outlined below:

- Hearing or vision impairment: There are an estimated 1,330 low- or moderate-income households with one or more housing problems (cost burden, overcrowding, lack of complete kitchen or plumbing facilities) where a household member has a hearing or vision impairment. This population makes up approximately 27% of all those living with a hearing or vision impairment in Gastonia.
- Ambulatory limitation: There are an estimated 2,320 low-or moderate-income households with housing problems where a household member has an ambulatory limitation. This

population makes up approximately 37% of all those living with an ambulatory limitation in Gastonia.

- Cognitive limitation: An estimated 1,160 low- or moderate-income households have a housing need and a household member with a cognitive limitation. This population makes up approximately 34% of all those living with a cognitive limitation in Gastonia.
- Self-care or independent living limitation: An estimated 1,535 low- or moderate-income households with a member who has a self-care or independent living limitation have a housing problem. This population makes up approximately 27% of all those living with a self-care or independent living limitation in Gastonia.

All Gastonia households in which one or more residents have a disability and experience housing problems are renters.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

While reliable data estimating the prevalence of domestic violence is not available at the local level, the Centers for Disease Control and Prevention estimates that about 54.9% of women and 40.4% of men in North Carolina have experienced intimate partner physical violence, sexual violence, and/or stalking in their lifetimes, according to state-level analyses performed using National Intimate Partner and Sexual Violence Survey (NISVS) data. These rates translate to approximately 21,693 women and 14,086 men living in Gastonia who have experienced domestic violence. Data from the North Carolina Department for Administration indicates that 67,847 clients received domestic violence related services and 11,094 clients received sexual assault related services in 2020-21.

What are the most common housing problems?

CHAS data indicates that the most common housing problem in Gastonia regardless of tenure is unaffordable housing costs. Approximately 88% of low- and moderate-income households (incomes under 80% AMI) in Gastonia experience cost burdens, and for half of these cost burdened households, this cost burden is considered severe (spending more than 50% or more of income on housing costs). Renter households are generally more likely to experience cost burdens than owners.

While the most common housing problem is affordability, about 7% of all households with incomes under 80% AMI experience substandard housing (i.e., lack of complete plumbing or kitchen facilities) or overcrowding. Together, these issues impact 1,126 renter households and 420 owner households within Gastonia.

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

Renter households are disproportionately affected by housing problems compared to owner households. Generally, lower income households are also more likely to experience one of the housing problems tracked by HUD. Table 7 indicates that renters with incomes less than 80% AMI comprise 57% of all households experiencing one or more housing problems. The severest need occurs among extremely low-income households earning under 30% AMI, of whom 72% have one or more housing problems. In comparison, 51% of very low-income households earning 30% to 50% AMI, and 21% of low-income households earning 50% to 80% AMI have one or more housing problems.

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

homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Individuals with an imminent risk of residing in shelters or becoming unsheltered typically have a combination of financial factors present in their lives: lack of living wage jobs, rents that are more than 30 or 50% of their incomes, and unaffordable childcare, medical, or transportation costs. In addition to these factors, individuals at risk of homelessness may have additional issues present such as family conflicts, domestic violence, housing with code or safety violations, household members with a disability, criminal histories, histories of mental health issues or substance abuse, difficulty navigating systems to access public benefits or community services, temporary housing situations (couch surfing or doubling up), and prior experiences with homelessness.

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

Neither the City of Gastonia nor the Gaston-Lincoln-Cleveland CoC provides estimates of at-risk populations. However, 2021 data from the Early Years organization indicates that nearly half of all children under 6 in North Carolina live in households that are at risk of becoming homeless.¹ This is based off a definition of at-risk that includes a large number of homelessness risk factors, some of which did not have available data to analyze. Some of the factors included were poverty, unintended pregnancy, single mother households, mobility, evictions, overcrowding/ “doubled up” families, and unemployment.

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

The most fundamental risk factor for homelessness is extreme poverty, leading to unaffordable rents or homeowner costs. Renters with incomes under 30% AMI and housing cost burdens over 50% are most at risk of homelessness, especially if they experience a destabilizing event such as a job loss, reduction in work hours, or medical emergency/condition. Such factors may also put low-income homeowners at risk of foreclosure and subsequent homelessness.

¹ Early Years, “A Data Snapshot Of: Young Children at Risk of Homelessness in North Carolina”. November 2021. <https://www.earlyyearsnc.org/wp-content/uploads/CCSA-Risk-of-Homelessness-Data-Snapshot.pdf>

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

This section assesses the housing needs of racial and ethnic groups at various income levels in comparison to overall need by income level to identify any disproportionately greater needs. According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Table 13 through Table 16 identify the number of households in the Gastonia-Gaston HOME Consortium experiencing one or more of the four housing problems by household race, ethnicity, and income level. The four housing problems include: (1) cost burdens (paying more than 30% of income for housing costs); (2) overcrowding (more than 1 person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

Income classifications based on the FY2024 Income Limits Summary published by HUD include:

- Extremely low income – up to 30% of area median income (AMI) or \$31,800 for a family of four;
- Very low income – 30% to 50% AMI or \$31,801 to \$53,000 for a family of four;
- Low income – 50% to 80% AMI or \$53,001 to \$84,800 for a family of four; and
- Non-Low income – 80% to 100% AMI or \$84,801 to \$106,000 for a family of four. This category is not eligible for CDBG and HOME funds.

0%-30% of Area Median Income

TABLE 12 - DISPROPORTIONALLY GREATER NEED 0 - 30% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,638	4,209	0
White	6,659	3,425	0
Black / African American	3,037	527	0
Asian	65	0	0
American Indian, Alaska Native	100	10	0
Pacific Islander	0	0	0
Hispanic	683	165	0

Data Source: 2016-2020 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

TABLE 13 - DISPROPORTIONALLY GREATER NEED 30 - 50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,024	6,863	0
White	4,478	5,367	0
Black / African American	1,843	1,035	0
Asian	105	43	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	504	388	0

Data Source: 2016-2020 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

TABLE 14 - DISPROPORTIONALLY GREATER NEED 50 - 80% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,502	13,544	0
White	2,394	10,134	0
Black / African American	566	2,139	0
Asian	19	139	0
American Indian, Alaska Native	0	61	0
Pacific Islander	35	0	0
Hispanic	384	682	0

Data Source: 2016-2020 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

TABLE 15 - DISPROPORTIONALLY GREATER NEED 80 - 100% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	948	8,583	0
White	658	6,767	0
Black / African American	260	1,221	0
Asian	0	139	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	10	277	0

Data Source: 2016-2020 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Housing needs are most likely to impact the lowest income households. For households with extremely low incomes under 30% of Area Median Income (AMI) in the Gastonia-Gaston HOME Consortium, 72% of households have a housing problem. Just over one half (51%) of low income households (30% to 50% AMI) have a housing problem. Slightly less than one-in-four moderate income households earning 50% to 80% AMI have a housing problem (21%). For non-low/moderate income households (80% to 100% AMI), 10% of households have a housing problem. Disproportionate needs impact several racial and ethnic groups, as described below.

Extremely Low Incomes (Under 30% AMI)

Overall, 72% of extremely low income households in the Gastonia-Gaston HOME Consortium have a housing problem. Three (3) racial/ethnic groups exhibit disproportionate need at this income level:

- Eighty-five percent (85%) of 3,037 Black or African American households have a housing problem;
- One hundred percent (100%) of 65 Asian households have a housing problem; and
- Ninety-one percent (91%) of 100 Native American households have a housing problem

Additionally, 81% of Hispanic/Latino households have a housing problem, a 9-percentage point gap that falls just below HUD's definition of disproportionate need (10 percentage point difference or more).

In the City of Gastonia, the share of extremely low income households with housing problems is higher at 81.5%. Asian and Native American households at these income level experience housing problems at disproportionate rates (100% of 50 households, and 100% of 10 households, respectively).

Low Incomes (30% to 50% AMI)

Just over one-half (51%) of low income households in the Gastonia-Gaston HOME Consortium have a housing problem. Again, Black, Asian, and Native American households exhibit disproportionately high rates of housing problems (64%, 71%, and 100%, respectively).

The share of low-income households with housing problems is higher in the city of Gastonia, at 65.3%. No racial or ethnic groups at this income level experience disproportionate levels of housing problems.

Moderate Incomes 50% to 80%

Slightly less than one in four (21%) moderate income households in the Gastonia-Gaston HOME Consortium have a housing problem. At this income level, Pacific Islander households and Hispanic households exhibit disproportionate need (100% and 36%, respectively).

The share of moderate-income households with housing problems is slightly higher in the City of Gastonia, at 26.3%. Hispanic households at this income level experience housing problem at disproportionate levels (43.8% of 599 households).

Non-Low/Moderate Incomes (80% to 100% AMI)

Overall, 10% of non-low/moderate-income households in the Gastonia-Gaston HOME Consortium have a housing problem. No racial or ethnic groups exhibited disproportionate need at this income level.

The share of non-low/moderate-income households with housing problems is slightly higher in the city of Gastonia, at 12.1%. No racial or ethnic groups at this income level experience disproportionate levels of housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

This section assesses the severe housing needs of racial and ethnic groups at various income levels in comparison to overall severe need by income level to identify any disproportionately greater needs. According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Table 17 through Table 20 identify the number of households experiencing one or more of the severe four housing problems by household race, ethnicity, and income level. The four severe housing problems include: (1) severe cost burdens (paying more than 50% of income for housing costs); (2) severe overcrowding (more than 1.5 people per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

Income classifications include:

- Extremely low income – up to 30% of area median income (AMI) or \$31,800 for a family of four;
- Low income – 30% to 50% AMI or \$31,801 to \$53,000 for a family of four;
- Moderate income – 50% to 80% AMI or \$53,001 to \$84,800 for a family of four; and
- Non-Low/Moderate income – 80% to 100% AMI or \$84,801 to \$106,000 for a family of four.

0%-30% of Area Median Income

TABLE 16 – SEVERE HOUSING PROBLEMS 0 - 30% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,304	6,547	0
White	5,135	4,957	0
Black / African American	2,476	1,091	0
Asian	50	15	0
American Indian, Alaska Native	80	30	0
Pacific Islander	0	0	0
Hispanic	512	340	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

TABLE 17 – SEVERE HOUSING PROBLEMS 30 - 50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,155	11,720	0
White	1,426	8,399	0
Black / African American	487	2,399	0
Asian	49	102	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	164	728	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

TABLE 18 – SEVERE HOUSING PROBLEMS 50 - 80% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	883	16,154	0
White	602	11,944	0
Black / African American	140	2,566	0
Asian	0	154	0
American Indian, Alaska Native	0	61	0
Pacific Islander	0	35	0
Hispanic	95	978	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

TABLE 19 – SEVERE HOUSING PROBLEMS 80 - 100% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	253	9,283	0
White	219	7,207	0
Black / African American	20	1,456	0
Asian	0	139	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	10	277	0

Data Source: 2016-2020 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Severe housing needs are most likely to impact the lowest income households. For extremely low income households earning under 30% (AMI), over half (56%) of households have a housing problem. The rate of severe housing problems reduces dramatically for income categories above this, with 16% of low income, 5% of moderate income, and 3% of non-low/moderate income households exhibiting severe housing need. Disproportionate needs impact several racial and ethnic groups, as described below.

Extremely Low Incomes (Under 30% AMI)

Overall, 56% of extremely low income households in the Gastonia-Gaston HOME Consortium have a severe housing problem. Three (3) racial/ethnic groups exhibit disproportionate need at this income level:

- Sixty-nine percent (69%) of 2,476 Black or African American households have a severe housing problem;
- Seventy-seven percent (77%) of 50 Asian households have a severe housing problem; and
- Seventy-three percent (73%) of 80 Native American households have a severe housing problem

In the city of Gastonia, the share of extremely low income households with severe housing problems is higher at 67.2%. Hispanic households with extremely low incomes experience severe housing problems at disproportionate rates (78.0% of 455 households).

Very Low Incomes (30% to 50% AMI)

Sixteen percent (16%) of low income households in the Gastonia-Gaston HOME Consortium have a severe housing problem. Asian and Native American households exhibit disproportionately high rates of severe housing need (32% of 49 and 100% of 20, respectively).

In the city of Gastonia, the share of low income households with severe housing problems is slightly higher at 18.8%. Asian households with low incomes experience severe housing problems at disproportionate rates (67.1% of 73 households).

At moderate and non-low/moderate incomes (50% to 100% AMI), no racial or ethnic groups in the Gastonia-Gaston HOME Consortium or the city were found to have disproportionately greater rates of severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

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

Introduction

This section assesses the need for any racial or ethnic group that has disproportionately greater levels of cost burdens or severe cost burdens in comparison to levels within the Gastonia-Gaston HOME Consortium overall. While the preceding sections assessed all housing and severe housing problems, Table 21 focuses only on the share of their income households spend on housing. Data is broken down into groups spending less than 30% of their income on housing costs, those paying between 30% and 50% (i.e., with a cost burden), and those paying over 50% (i.e., with a severe cost burden). The final column, “no/negative income,” identifies households without an income, from whom housing as a share of income cannot be calculated. No racial or ethnic group has more than 3% of households with no or negative income.

Housing Cost Burden

TABLE 20 – GREATER NEED: HOUSING COST BURDENS AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	61,858	11,180	10,294	1,105
White	49,599	7,303	6,604	840
Black / African American	7,704	2,692	2,857	167
Asian	828	99	95	0
American Indian, Alaska Native	130	20	95	0
Pacific Islander	0	35	0	0
Hispanic	2,532	859	561	90

Data Source: 2016-2020 CHAS

Discussion

Table 20 shows that one in four (25%) households in Gaston County are considered cost burdened or severely cost burdened, spending 30% or more of their income on housing costs. Black or African American, Native American, Pacific Islander, and Hispanic households are disproportionately likely to be considered cost burdened in comparison to the jurisdiction as a whole (41%, 47%, 100%, and 35% of these households are cost burdened, respectively.)

Looking at severe cost burdens (i.e., households spending more than 50% of income on housing), 12 of all households in Gaston County are impacted. Native American households have severe cost burdens at a disproportionate rate of 39%. Approximately 21% Black or African American households have severe cost burdens, just one percentage point difference of HUD's definition of disproportionate need.

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

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

In the Gastonia-Gaston HOME Consortium, there are several income categories in which a racial or ethnic group has a disproportionately greater need than the needs of the income category, summarized below.

Extremely Low Incomes (Under 30% AMI)

- At extremely low incomes, 72% of households have a housing problem and 56% have a severe housing problem.
- Black or African American, Asian, Native American households have disproportionately high rates of housing problems and severe housing problems.
- Note that the sample sizes for total numbers of Asian and Native American households at this income level are relatively small (65 and 110, respectively).

Low Incomes (30% to 50% AMI)

- At low incomes, slightly more than one half (51%) of households have a housing problem and 16% have a severe housing problem.
- Black, Asian, and Native American households exhibit disproportionately high rates of housing problems (64%, 71%, and 100%, respectively).
- Asian and Native American households exhibit disproportionately high rates of severe housing need, though total numbers are low (32% of 49 and 100% of 20, respectively).

Moderate Incomes (50% to 80% AMI)

- Slightly less than one in four (21%) low income households have a housing problem and 5% have a severe housing problem.
- At this income level, Pacific Islander households and Hispanic households have disproportionately high rates of housing problems (100% of 35 and 36% of 1,066,

respectively). However, regarding severe housing problems, no racial/ethnic groups exhibit disproportionate need.

Non-Low/Moderate Incomes (80% to 100% AMI)

- At non-low/moderate incomes, 10% of all households have a housing problem and 3% have a severe housing problem. No racial/ethnic groups exhibit disproportionate needs at this income level.

In the City of Gastonia, there are several income categories in which a racial or ethnic group has a disproportionately greater need than the needs of the income category, summarized below.

Extremely Low Incomes (Under 30% AMI)

- Asian and Native American households at extremely low incomes experience housing problems at disproportionate rates (100% of 50 households, and 100% of 10 households, respectively).
- Hispanic households with extremely low incomes experience severe housing problems at disproportionate rates (78.0% of 455 households).

Low Incomes (30% to 50% AMI)

- Asian households with very low incomes experience severe housing problems at disproportionate rates (67.1% of 73 households).

Moderate Incomes (50% to 80% AMI)

- Hispanic households at this income level experience housing problem at disproportionate levels (43.8% of 599 households).

Non-Low/Moderate Incomes (80% to 100% AMI)

- No racial or ethnic groups at this income level experience disproportionate levels of housing problems.

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

The *2024 Analysis of Impediments to Fair Housing Choice* completed by the City of Gastonia indicates that there are also racial disparities in access to homeownership. Owner-occupied households make up 54% of all households in the city. Homeownership rates are highest among white and Asian households and lowest among Black, Hispanic, Native American, and Pacific Islander households, and households identifying as ‘some other race.’

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

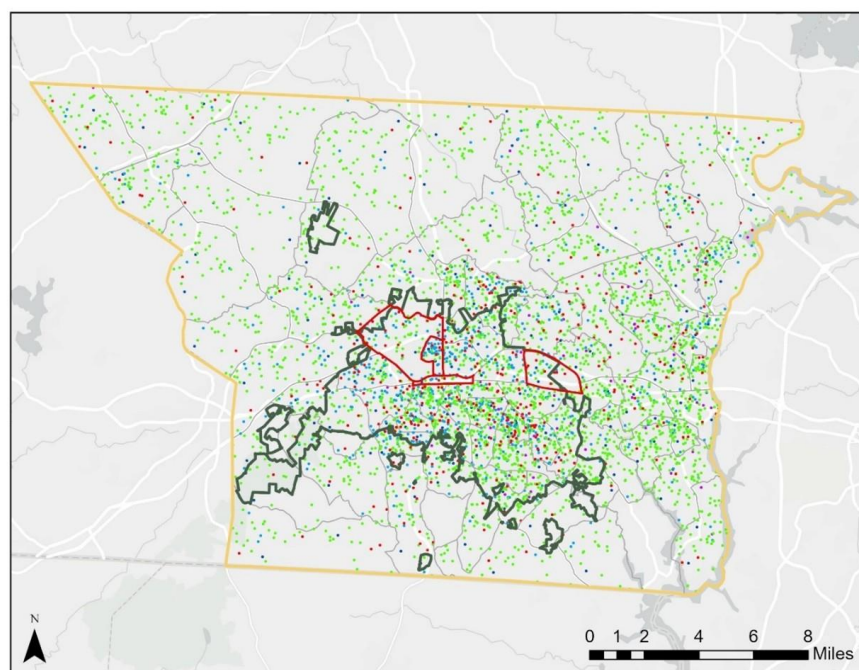
According to 2018-2022 ACS data presented in the City’s *2024 Analysis of Impediments to Fair Housing Choice*, white residents are the predominant racial or ethnic group in Gastonia, comprising just over half of all residents. Black residents make up just over 30% of the city’s population, and Hispanic residents make up about 13%. Other racial and ethnic groups are significantly less represented, with Asian and Pacific Islander residents accounting for just 1.7% of all residents and

Native American residents accounting for 0.3%. Residents of two or more races make up 3.9% of the population, while residents of other races make up 0.4%.

Some racial and ethnic clustering exists within the city. While most areas of the city have some diversity, white residents are spread most evenly throughout the region. Black residents are more clustered in the northern, central, and western portions of the city, while Hispanic residents are spread through most of the city with the exception of the southeastern corner, which is almost exclusively populated by white residents. Residents of other races or ethnicities are not present at high enough numbers to demonstrate notable clustering.

In 2020, there were four (4) census tracts in Gastonia that met HUD's definition of a Racially/Ethnically Concentrated Areas of Poverty (R/ECAP), see Figure 1. All four tracts are located in the northern part of the city, with three tracts clustered in the northwest corner and one tract in the northeast corner. The predominant racial and ethnic groups within the tracts are Black and Hispanic residents. Notably, these tracts contain an overall lower residential density than most other parts of the city. Residents of other races or ethnicities are not present at high enough numbers to demonstrate notable clustering.

FIGURE 1. POPULATION BY RACE AND ETHNICITY IN GASTONIA AND GASTON COUNTY, 2020



2020 Race & Ethnicity

1 Dot = 50 people

- White
- Black/African American
- Hispanic or Latino
- Native American
- Asian/Pacific Islander
- Some Other Race
- Two or More Races

Gastonia Gaston County R/ECAPs

Source: 2020 U.S. Census

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

The Gastonia Housing Authority (GHA) serves residents of the city and manages the Housing Choice Voucher (HCV) program, which includes 1,786 vouchers according to GHA's 2023 Public Housing Authority (PHA) Annual Plan. The most recent Low Income Housing Tax Credit (LIHTC) data indicates that there are approximately 1,321 low-income LIHTC units in service as of 2022. Other privately owned developments provide additional affordable housing in the city.

Totals in Use

TABLE 21 - PUBLIC HOUSING BY PROGRAM TYPE

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	485	1,153	52	1,025	0	0	72

Data Source: PIC (PIH Information Center)

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

Characteristics of Residents

TABLE 22 – CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	133	209	39	167	0	0
# of Disabled Families	0	0	60	279	13	195	0	0
# of Families requesting accessibility features	0	0	485	1,153	52	1,025	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0
<i>Data Source: PIC (PIH Information Center)</i>								

Race of Residents

TABLE 23 – RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	125	302	32	237	0	0	33
Black/African American	0	0	352	848	20	786	0	0	38
Asian	0	0	6	2	0	1	0	0	1
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	1	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
<i>Data Source: PIC (PIH Information Center)</i> <i>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</i>									

Ethnicity of Residents

TABLE 24 – ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	13	0	11	0	0	2
Not Hispanic	0	0	481	1,140	52	1,014	0	0	70
<i>Data Source: PIC (PIH Information Center)</i> <i>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</i>									

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

With limited incomes, publicly supported housing is often a key source of accessible and affordable housing for people with disabilities. Data from HUD's 2024 A Picture of Subsidized Households (APSH) indicates that just under one quarter (24%) of voucher holders have a disability in Gastonia. Additionally, there are an estimated 90 people with a disability living in housing with Project-Based Section 8 assistance (23% of all project-based Section 8 residents). These higher shares of households with disabilities in comparison to the city's overall disability rate (14.8%) support the demand for more affordable accessible units in the region.

For applicants on waiting lists, the wait for a unit can be long. The APSH data mentioned above also shows that the average voucher holder in Gastonia waited about 26 months before receiving assistance. According to the GHA's 2023 Annual PHA Plan, there were approximately 7,323 applicants on the waiting list, 78% of whom were extremely low income, 36% of whom were families with disabilities, and 25% of whom were elderly families. The waiting list for all programs except for the Mainstream Voucher program were open at the time of the plan.

One of the impediments identified in the City's *2024 Analysis of Impediments to Fair Housing Choice* indicates a general need for more accessible housing options for people with disabilities. Stakeholders noted that GHA and LIHTC properties are likely to be the only options for units that are both accessible and affordable. As the AI states, "it is highly likely that people with disabilities who are unable to work and rely on Supplemental Security Income (SSI) as their sole source of income face substantial cost burdens and difficulty locating affordable housing."

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Gaston Housing Authority (GHA) identifies quality, affordable housing that is safe, sanitary, in good repair, and free from drugs and violent crime as a primary need for housing choice voucher holders. To meet that need, GHA strives to provide housing in diverse, mixed-income, livable communities that offer residents opportunities for self-sufficiency. In addition to affordable housing, stakeholders discussed other needs faced by low-income households in Gastonia, including transportation, childcare, workforce development/job training, housing counseling, fresh food access, and youth/senior services or programming.

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

Needs of voucher holders and public housing residents are different from those of overall low- and moderate-income households in that housing authority residents are housed in stable and decent housing. With this need met, residents can work toward meeting other needs that families typically face in addition to housing insecurity, such as employment, childcare, healthcare, transportation, food, and other essential needs.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

Homelessness presents a significant challenge that impacts communities across the nation, including the City of Gastonia, and Gaston County. This complex issue arises from various interrelated factors leading to individuals or families experiencing homelessness. Key economic contributors include unemployment, poverty, and the lack of affordable housing. Health issues, such as mental health disorders, physical disabilities, substance use disorders, and chronic conditions like HIV/AIDS, further complicate the situation. Social factors, including domestic violence, limited educational opportunities, and systemic inequalities, also play a vital role.

These interconnected factors require a collaborative approach to effectively assist the homeless population.

The Stewart B. McKinney Homeless Assistance Act defines a "homeless individual" as someone lacking a fixed, regular, and adequate nighttime residence, including those living in:

- Supervised shelters or temporary accommodations, such as welfare hotels or transitional housing;
- Institutions providing temporary housing for individuals awaiting institutionalization;
- Public or private spaces not designed for regular sleeping arrangements.

This section discusses the size and characteristics of the population experiencing homelessness in the City of Gastonia. Each year, the Gaston-Lincoln-Cleveland Continuum of Care conducts an annual Point-in-Time (PIT) count of people experiencing homelessness in the counties during the last ten days of January each year. The 2024 Point-in-Time count for Gaston, Lincoln, and Cleveland counties was held in January 2024. It counted 332 households with 466 people experiencing homelessness in total. These estimates are slightly higher than the 2023 count, which counted 326 homeless households (1.8% increase) and 388 total homeless individuals (20.1% increase). The 2025 PIT data has not been finalized at this time.

GASTON/LINCOLN COUNTY 2024 POINT-IN-TIME HOMELESS COUNT

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total number of households	102	14	216	332
Total number of persons	227	23	216	466
Number of children (under age 18)	75	8	0	83
Number of persons age 18 to 24	18	3	23	44

Number of persons over age 24	134	12	193	339
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Data Source: Gaston-Lincoln-Cleveland CoC 2024 Point-In-Time Count

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

Of the 466 people experiencing homelessness counted in the Point-in-Time count, 112 people were counted as chronically homeless (24.0% of total people experiencing homelessness). Of the 112 people who were chronically homeless, 47 were sheltered in emergency shelter (41.9%), none were in transitional housing, and 65 were unsheltered (58.0%).

The 2024 Point-in-Time counted 121 people in families with children (25.9% of people experiencing homelessness), 13 veterans (2.8%), and 36 people in unaccompanied and parenting youth households (7.7%). These estimates are slightly higher than the 2023 count, in which only 95 people in families with children were homeless (27.4% increase) and 31 unaccompanied and parenting youth households were homeless (16.1% increase). However, more homeless veterans were counted in 2023, with a total of 25.

The 121 people in families with children included 42 households with 73 children under the age of 18. All of the 121 persons in these households were sheltered, with 107 people (88.4%) in emergency shelters and 14 (11.6%) in transitional housing.

Of the 13 veterans experiencing homelessness, 3 were in an emergency shelter (23.1%), none were in transitional housing, and 10 were unsheltered (76.9%).

Unaccompanied youth households included 34 unaccompanied youth, one parenting youth, and one child of parenting youth. Of the 34 unaccompanied youth, 10 were in emergency shelters (28.6%), 1 was in transitional housing (2.8%), and 23 were unsheltered (65.7%). The parenting youth and child of parenting youth were both in an emergency shelter.

Note that these figures do not represent the entire homeless population in the county but rather the number of homeless that were sheltered and unsheltered during the 2024 Point-in-Time count. As the inventory of homeless facilities in the area shows, a considerably higher number of people who are homeless are assisted within the counties than the Point-in-Time count reflects.

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

The 2024 Point-in-Time count identified 42 households experiencing homelessness with at least one adult and one child, which included a total of 121 people, 73 of whom were under the age of 18 (60.3%). All of the 121 people in households with at least one adult and one child were sheltered in emergency shelter (107 people, or 88.4% of people in households with at least one adult and one child) or transitional housing (14 people, or 11.6%), and none were unsheltered. Of the 13 veterans

counted during the Point-in-Time count, 3 were in an emergency shelter (23.1%), none were in transitional housing, and 10 were unsheltered (76.9%).

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

The Point-in-Time count categorized the number of sheltered and unsheltered individuals who were homeless in Gaston/Lincoln County by race and ethnicity. The count found that 274 of the 466 sheltered and unsheltered individuals were white (58.8% of total), 155 were African American (33.3%). Asian, American Indian or Alaska Native, Middle Eastern or North African, and Native Hawaiian or Pacific Islander individuals each made up about 1% or fewer of sheltered and unsheltered homeless individuals in Gaston/Lincoln County. Regarding ethnicity, the count found that 22 of the 466 total sheltered and unsheltered homeless population in the county were Hispanic/Latino (4.7%), and 444 were non-Hispanic/Latino (95.3%).

SHELTERED AND UNSHELTERED HOMELESS POPULATION BY RACE/ ETHNICITY

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Homeless Persons by Race				
White	107	6	161	274
Black or African American	103	13	39	155
Asian	1	1	0	2
American Indian or Alaska Native	0	0	6	6
Middle Eastern or North African	1	0	0	1
Native Hawaiian or Pacific Islander	1	0	1	2
Multiple Races	1	3	0	4
Homeless Persons by Ethnicity				
Non-Hispanic/Non-Latino	214	23	207	444
Hispanic/Latino	13	0	9	22

Data Source: Gastonia/Cleveland, Gaston, Lincoln Counties CoC 2024 Point-In-Time Count

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2024 Point-in-Time count counted a total of 466 homeless persons, including 250 sheltered (53.6%) and 216 unsheltered persons (46.4%). Of the 250 sheltered individuals, 227 (90.8%) were in emergency shelters, and 23 (9.3%) were in transitional housing.

However, stakeholders who participated in this planning process noted that people experiencing homelessness may be doubling up, 'couch surfing,' or living in vehicles. In this way, many people experiencing homelessness may not be included in the Point-in-Time count.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

This section discusses the characteristics and needs of people in various subpopulation in the City of Gastonia who may require supportive services, including people with HIV/AIDS, seniors, people with disabilities (mental, physical, or developmental), people with alcohol or drug addiction, and survivors of domestic violence.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

According to 2019-2023 American Community Survey estimates, about 15.1% of Gastonia's population is elderly (age 65 and over) and about 6.2% of the population is considered frail elderly (age 75 and over). About 34.9% of individuals aged 65 and over and 45.5% of individuals aged 75 and over have one or more disabilities (from ACS tables S0101 and S1810).

People with Disabilities

Gastonia is home to an estimated 11,468 residents with disabilities, representing approximately 14.3% of the population. The broader geography of Gaston County is similar, with a disabled population of approximately 14.5%. These percentages are slightly higher than the overall disability rate in the state of North Carolina, which is 13.4%.

Regardless of the housing type, the provision of ongoing support services is essential and must be meticulously tailored to address the unique abilities and needs of each individual. These services may include assistance with daily living activities, such as personal care, meal preparation, and housekeeping. Furthermore, access to reliable transportation is critical, facilitating individuals' engagement with their community and ensuring they can attend important appointments. Additionally, medical care, encompassing both routine check-ups and specialized treatments, is fundamental to maintaining individuals' health and well-being.

The existence of these comprehensive support systems is vital for enabling individuals with disabilities to establish a stable and accommodating living environment. Such environments not only foster a sense of independence but also significantly enhance the overall quality of life, allowing these individuals to flourish and actively participate in society.

People with HIV/AIDS and Their Families

According to AIDSVu, an interactive mapping tool from Emory University's Rollins School of Public Health, an estimated 400 out of every 100,000 people in Gaston County were living with HIV as of 2022. According to CDC NCHHSTP 2012 Atlas data, there are 489 people with HIV in Gaston County.

However, data from the 2019 North Carolina HIV Surveillance Report estimated 744 cases of HIV in Gaston County².

Persons with Alcohol or Drug Addiction

The availability of city-level and county-level data on substance use is limited. According to Gaston County's 2021 Community Health Assessment (CHA), Gaston Emergency Medical Services saw a 172% increase in drug-related medical emergencies between 2019-2021³. The report emphasized that substance use and misuse have become significant problems in Gaston County, with a sharp increase in overdose deaths and opioid use continuing to rise.

Survivors of Domestic Violence

The National Coalition Against Domestic Violence estimates that about 35.2% of women and 30.3% of men in North Carolina have experienced any contact sexual violence, physical violence, or stalking by an intimate partner in their lifetimes, according to its 2021 report⁴. Applying these figures to the Gastonia population results in an estimate that about 14,785 women and 11,620 men in Gastonia have experienced any intimate partner violence in their lifetimes. According to the 2023 Report on Domestic Violence Related Homicides, Gaston County had 5 domestic violence related homicides, the highest count the County has had in the last five years⁵. At the state level, North Carolina saw a rapid increase in domestic violence related homicides between 2019 and 2021 (37.0% increase), with 2020 reaching the highest count the state has had with 148 domestic related homicides. While there were fewer cases reported in 2022 (115 homicides or a decrease of -22.3%), domestic violence related homicides increased again in 2023, with a total of 135 (17.4% increase).

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

The primary housing and supportive service needs of these subpopulations (the elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, survivors of domestic violence, and reentry populations) were determined by input from housing and service providers and the public through public meetings and stakeholder interviews, as well as through a review of research on housing and service needs of specific populations.

Housing that is Affordable, Accessible, Safe, and Low-Barrier

Residents with special needs often live at or below the federal poverty level. High housing costs make it difficult for these populations to afford housing. Low incomes force many residents to live in congregate care, have roommates, or live with family. HUD's fair market rent documentation for FY 2024 estimates fair market rent for a two-bedroom unit in Gastonia at \$1,554⁶ per month, and for a three-bedroom unit at \$1,936 per month; however, many participants in the community feedback

² 2019 North Carolina HIV Surveillance Report. Retrieved from:
https://epi.dph.ncdhhs.gov/cd/stds/figures/hiv19rpt_11302020.pdf

³ <https://www.gastongov.com/1172/Substance-Use-Misuse>

⁴ National Coalition Against Domestic Violence. (2021). *Domestic violence in North Carolina*.
https://assets.speakcdn.com/assets/2497/north_carolina-2021101912193466.pdf

⁵ 2019 North Carolina HIV Surveillance Report. Retrieved from:
https://epi.dph.ncdhhs.gov/cd/stds/figures/hiv19rpt_11302020.pdf

⁶ https://www.huduser.gov/portal/datasets/home-datasets/files/HOME_RentLimits_State_NC_2024.pdf

process expressed that they do not believe fair market rents would be affordable for the typical household in Gastonia.

There is a need to increase the availability of affordable housing for populations with special needs. This could include options such as smaller housing units; multifamily ‘missing middle’ housing, including duplexes, triplexes, quadraplexes, and other small multifamily units; accessory dwelling units; cohousing with shared services; and other housing types that support increased levels of affordability.

Housing may be inaccessible to populations with special needs for a variety of reasons. Persons with disabilities may find that their housing options are not ADA compliant or are outside the service range for public transportation. People living with HIV/AIDS, immigrants and refugees, people with criminal histories, and other populations with special needs are often discriminated against in housing application processes. People living with HIV/AIDS have a particular need for low-barrier housing that is free from requirements surrounding drug testing, sobriety, criminal background, and medical appointments. For these reasons, there is a need to ensure that accessible, low-barrier housing is available and to take actions to reduce discrimination, such as providing fair housing services.

The elderly, people with disabilities, and others who may not have access to vehicles often need housing that is accessible to transportation, recreation, and employment. These populations need housing options that are integrated into the community to provide access to needed services and to reduce social isolation. Like other populations with special needs, people living with HIV/AIDS also need housing that provides easy access to health services, resources, and employment. Housing that is safe and clean is another need for people with special needs. Units that are not clean or have other unhealthy conditions can worsen health issues for people who are already vulnerable.

Transportation

Access to transportation is an important concern for people with special needs. People with disabilities and others who may not have access to vehicles need housing close to transportation services to access employment, health services, and recreation opportunities. Persons with HIV/AIDS need housing nearby transportation services to access health services and other resources. If transit is not within walking distance, special needs populations require accessible, reliable transportation services to provide access to everyday needs. Stakeholders noted a need for improved transit reliability and better facilities at transit stops (i.e., benches or bus shelters). Additionally, Gastonia’s bus system was shut down as of July 2024 and replaced with GoGastonia Microtransit rideshare services, which community members raised concerns over a limited frequency and availability of public transit services in the city⁷

Specialized Housing and Services

Specialized housing addresses the needs of specific populations. People with physical, intellectual, or developmental disabilities; people living with HIV/AIDS; and people with alcohol or drug addiction have specific housing needs that may be addressed through housing with wraparound services, such as case management, life skills programming, and health services. The Housing First model emphasizes that supportive services should not be required for people to access housing. Case management was a key need identified by stakeholders related to reducing or preventing homelessness for many subpopulations. 69.5% of community members surveyed in Gastonia noted

⁷ City of Gastonia, GoGastonia Microtransit. Retrieved from: <https://www.gastonianc.gov/gogastonia.html>

that there is a high level of need for transitional and permanent supportive housing programs in the city.

Workforce Development and Employment Services

Special needs populations may also need workforce development and employment services. These programs may include employment navigation, job training, education, transportation services, and case management focused on employment, among others.

Physical and Mental Healthcare Access

Access to healthcare is a need for special needs populations, as they are more likely to experience barriers such as economic disadvantage; medical issues and disability; language and literacy gaps and cultural, geographic, or social isolation. To increase access to healthcare, it is important for local governments and stakeholders to take steps to define, locate, and reach at-risk populations.

Education and Combating Stigmas

Combating stigmas is an important concern for people with special needs. For adults with criminal histories and people living with HIV/AIDS, discrimination may make accessing adequate housing difficult. Further, a lack of understanding regarding the transmission of HIV may cause people to lose housing or employment, thus increasing the risk of homelessness.

Outreach

Outreach to special needs populations to ensure they are aware of available services is another need. Clarity in marketing and in public buildings about what services are available is important in supporting awareness of available services among vulnerable populations. Outreach also includes the development of relationships and trust so that people feel comfortable seeking out needed services.

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

According to AIDSVu, an interactive mapping tool from Emory University's Rollins School of Public Health, an estimated 400 out of every 100,000 people in Gaston County were living with HIV as of 2022. The 2019 North Carolina HIV Surveillance Report estimates 744 cases of HIV in Gaston County⁸.

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

Not applicable. Gastonia will not establish a preference for persons with a specific category of disabilities related to HOME TBRA.

⁸ 2019 North Carolina HIV Surveillance Report. Retrieved from:
https://epi.dph.ncdhhs.gov/cd/stds/figures/hiv19rpt_11302020.pdf

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

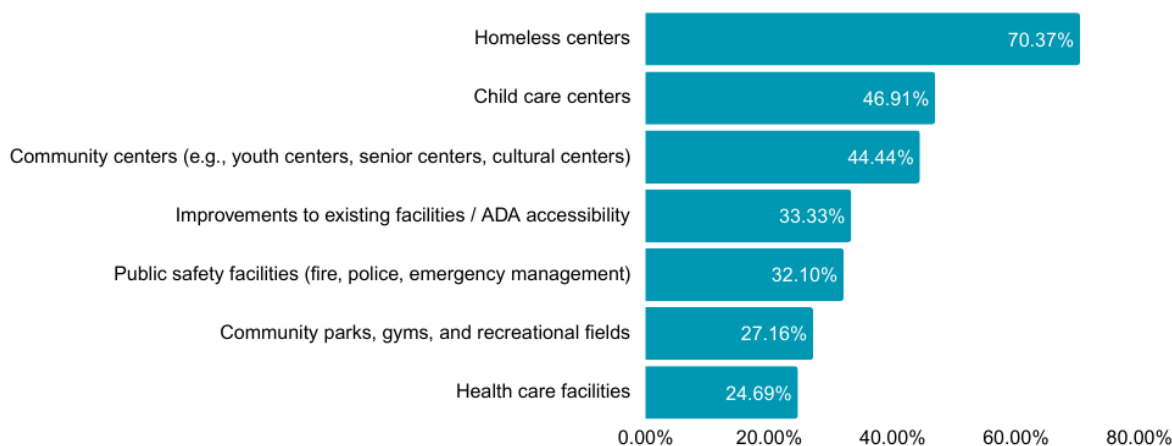
Buildings open to the general public or for use by target special needs populations, whether owned by the government or by nonprofit organizations, may be considered public facilities under the CDBG program. Community survey participants were asked to identify what their top 3 most important public facility needs in Gastonia were with the following top three responses: (1) homeless centers (2) child care centers; and (3) community centers (e.g., youth centers, senior centers, cultural centers). These facilities were each selected as a high need by more than half of survey takers (see Figure 1).

Input from stakeholder meetings and the community survey supported survey findings. Common needs identified by stakeholders included:

- Homeless centers with wraparound services
- Community centers, particularly for seniors or youth
- Transitional/supportive housing programs, particularly permanent supportive housing

FIGURE 2. PUBLIC FACILITY NEEDS IDENTIFIED IN THE COMMUNITY SURVEY

What are the most important public facility needs in Gastonia?



How were these needs determined?

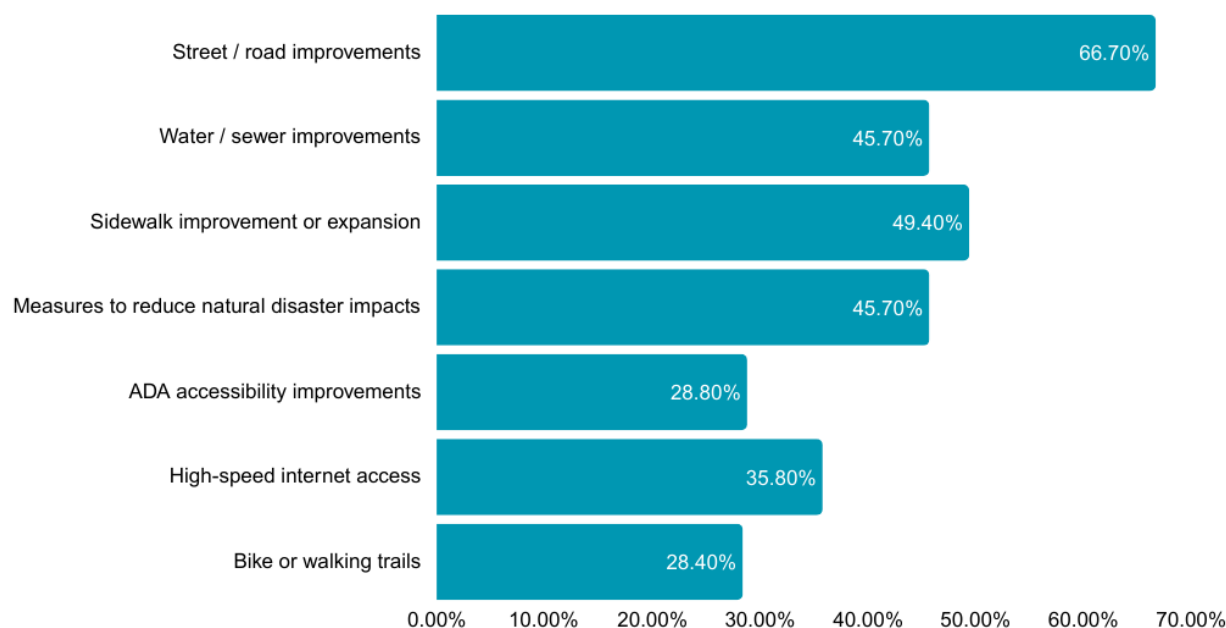
Gastonia's public facility needs were determined based on local input obtained through the community survey and stakeholder meetings, strategic planning documents, and federal funding priorities. More than 100 residents and stakeholders participated in community engagement activities for the Consolidated Plan. Needs were also determined through a review of other local plans and studies, including the City of Gastonia's 2025 Comprehensive Plan. The Annual Action Plan presents a detailed framework for targeted investments in infrastructure and public spaces. This plan is underpinned by various funding sources, including the Community Development Block Grant

(CDBG), which provides essential financial support for these initiatives. Such investments are crucial for enhancing community development and improving the quality of life for residents.

Describe the jurisdiction's need for Public Improvements:

Survey respondents were also asked to rank public improvement needs in Gastonia. The top three responses were (1) street/road improvements (2) water/sewer improvements, and (3) sidewalk improvement or expansion. Community meeting, focus group attendees, and interview participants also identified ADA accessibility improvements and improved intersection and crossings as needs, and emphasized the need for sidewalk improvements, particularly in neighborhoods outside of the city's downtown, as priority infrastructure needs.

FIGURE 3. PUBLIC IMPROVEMENT NEEDS IDENTIFIED IN THE COMMUNITY SURVEY
What are the most important public improvement needs in Gastonia?



How were these needs determined?

Gastonia's public improvements needs were determined based on ongoing municipal planning efforts, local input obtained through the community survey and stakeholder meetings and tracking of infrastructure deficiencies. More than 100 residents and stakeholders participated in community engagement activities for the Consolidated Plan. Needs were also determined through a review of other local plans and studies, including the City of Gastonia's 2025 Comprehensive Plan.

Describe the jurisdiction's need for Public Services:

Gastonia is currently grappling with a significant and increasing demand for public services that address pressing social challenges. Among these, homelessness has emerged as a particularly urgent issue, highlighting the necessity for a substantial expansion of emergency housing assistance

programs. These programs are essential not only for providing immediate shelter but also for offering vital wrap-around services that can help individuals and families navigate the complexities of their situations and regain financial stability.

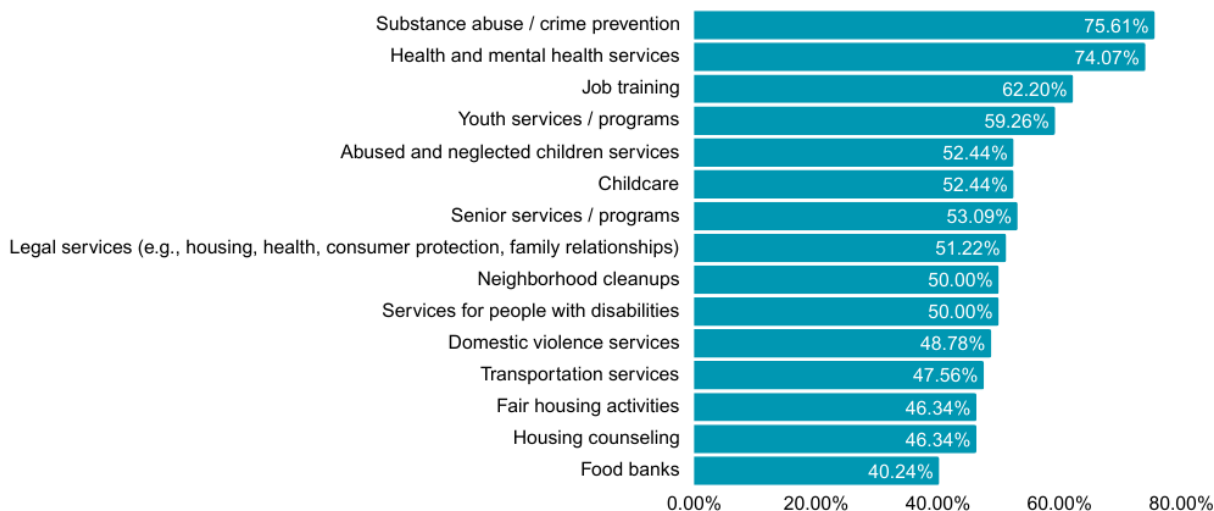
In addition to addressing homelessness, the city recognizes the indispensable role of comprehensive job training and workforce development initiatives. These programs are designed to equip residents with a diverse range of skills and qualifications tailored to meet the evolving needs of the local economy. By facilitating access to quality education and training, they aim to empower individuals, particularly those from underserved populations, who often encounter significant barriers to economic mobility, such as limited access to resources and opportunities.

Through these strategically implemented efforts, Gastonia aspires to cultivate a more resilient and inclusive community, where every resident has the opportunity to achieve long-term financial stability and an enhanced quality of life. Such initiatives not only benefit individuals but also contribute to the overall prosperity and vibrancy of the city as a whole.

The top three public service needs selected by respondents to the Community Survey include: (1) substance abuse/crime prevention (2) health and mental health services, and (3) job training (see Figure 4). Other needs that were identified during community engagement events included continued need for assistance for people in crisis (including food banks and electric/utility assistance), job training, senior services/programs, and youth services/programs.

FIGURE 4. PUBLIC SERVICES NEEDS IDENTIFIED IN THE COMMUNITY SURVEY

What are the most important public service needs in Gastonia?



How were these needs determined?

Gastonia's public service needs were determined based on local input obtained through the community survey and stakeholder meetings, local economic data, G-L-C CoC reports, and feedback from local service providers. More than 100 residents and stakeholders participated in community engagement activities for the Consolidated Plan. Needs were also determined through a review of other local plans and studies, including the City of Gastonia's 2025 Comprehensive Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing market in Gaston County and the City of Gastonia has transformed significantly in recent years due to regional growth, increased demand for housing near Charlotte, and shifting economic dynamics. Historically more affordable than Charlotte, Gastonia is now attracting first-time homebuyers, families, and investors seeking lower-cost options within commuting distance.

While new housing developments—both single-family and multi-family—are emerging, they have not kept up with demand. This has led to a tightening housing supply, rising home prices, and increased competition for moderately priced homes, causing affordability concerns for long-time residents.

Rental demand has also increased, with many individuals priced out of homeownership seeking flexibility. However, quality affordable rental units are limited, resulting in higher costs for renters.

In the more rural areas of Gaston County, some communities are experiencing growth, while others prefer to maintain their small-town feel. Overall, the housing landscape is evolving, highlighting the need to balance growth and affordability to serve the diverse population.

While housing choices can be fundamentally limited by household income and purchasing power, the lack of affordable housing can be a significant hardship for low- and moderate-income households, preventing them from meeting other basic needs. Stakeholders and residents reported that affordable housing for families and individuals is a severe issue in Gastonia, with housing prices increasing significantly over the last several years.

In addition to reviewing the current housing market conditions, this section analyzes the availability of assisted and public housing and facilities to serve homeless individuals and families. It also analyzes local economic conditions and summarizes existing economic development resources and programs that may be used to address community and economic development needs identified in the Needs Assessment.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

The 2019-2023 Five-Year American Community Survey estimated that there are 34,721 residential housing units in the City of Gastonia (Table 25). Single-family detached structures make up the majority of housing types in the county at slightly over two-thirds (68%). Multifamily developments of 5-19 units make up the second largest share of housing types at 14%, followed by duplexes, triplexes, and quadraplexes (9%).

In the Gastonia-Gaston HOME Consortium, there are approximately 104,587 housing units. A larger percentage of these properties are single-family detached structures than in the city (73% to 68%, respectively). Additionally, in the Gastonia-Gaston HOME Consortium, the shares of mobile homes, boats, RVs, vans, etc. are also higher than in the city (8% to 2%, respectively).

As Table 26 shows, about 60% of households in the Gastonia-Gaston HOME Consortium own their homes and 31% rent. The majority of all owned housing in the Gastonia-Gaston HOME Consortium has at least three bedrooms (82%). Rental units tend to be smaller: the most common rental unit contains two bedrooms (47%), while units of three or more bedrooms make up slightly more than a third (35%). One bedroom or studio units make up the remaining 17% of rental units, compared to 1% of owner units.

All residential properties by number of units

TABLE 25 – RESIDENTIAL PROPERTIES BY UNIT NUMBER

Property Type	Number	%
Gastonia-Gaston HOME Consortium		
1-unit detached structure	76,153	73%
1-unit, attached structure	2,969	3%
2-4 units	6,328	6%
5-19 units	7,709	7%
20 or more units	2,649	3%
Mobile Home, boat, RV, van, etc	8,779	8%
Total	104,587	100%
CITY OF GASTONIA		
1-unit detached structure	23,505	68%
1-unit, attached structure	1,113	3%
2-4 units	3,148	9%
5-19 units	4,765	14%
20 or more units	1,351	4%

Property Type	Number	%
Mobile Home, boat, RV, van, etc	839	2%
Total	34,721	100%

Data Source: 2019-2023 ACS

Unit Size by Tenure

TABLE 26 – UNIT SIZE BY TENURE

	Owners		Renters	
	Number	%	Number	%
No bedroom	85	0%	582	2%
1 bedroom	613	1%	4,344	15%
2 bedrooms	9,414	17%	13,669	47%
3 or more bedrooms	45,915	82%	10,225	35%
Total	56,027	100%	28,820	99%

Data Source: 2016-2020 CHAS

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

The Gastonia Housing Authority (GHA) serves residents of the city and manages the Housing Choice Voucher (HCV) program, which includes 1,786 vouchers according to GHA's 2023 Public Housing Authority (PHA) Annual Plan. The most recent Low Income Housing Tax Credit (LIHTC) data indicates that there are approximately 1,321 low-income LIHTC units in service as of 2022. Other privately owned developments provide additional affordable housing in the city.

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

The Housing and Neighborhoods chapter of the City's Comprehensive Plan notes several trends that, absent policies focused on preserving the city's existing affordable housing stock and developing diverse new affordable housing options, indicate that Gastonia will continue to experience a loss of affordable housing inventory. Trends include housing costs that are rising more quickly than household incomes, a high percentage of cost-burdened households in the city, and a continued need for a more diverse and affordable housing stock.

Federal law requires any LIHTC properties awarded credits after 1989 to maintain affordability for 30 years, although after the first 15 years, owners can leave the program through a relief process. After 30 years (or 15 years if owners are granted regulatory relief), properties can be converted to market-rate units. During the 2025-2029 Five-Year Consolidated Plan, 1 LIHTC property in Gastonia will age out of the 30-year affordability period and 2 properties will reach the 15-year mark. Together, these properties provide approximately 155 income-restricted units.

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

Cost burden data shows that affordability needs are particularly severe for households with incomes under 30% AMI, affecting more than 10,000 households in Gastonia. Input collected from engagement opportunities strongly suggests that a scarcity of quality affordable rental units combined with low incomes makes housing increasingly unaffordable to Gastonia residents.

On the ownership side, income and home value data indicate that starter home prices in the city are out of reach for many moderate- and middle- income households. Affordability data in the Needs Assessment supports this, with cost burdens impacting considerable shares of households up to 80% AMI. Focus group attendees echoed concerns regarding home prices that are out of reach for low- and moderate-income Gastonia residents. Furthermore, homes priced at affordable levels may have issues that would require rehab to make them livable.

Describe the need for specific types of housing:

Data discussed in the Housing Need Assessment and in this section indicate the need for rental housing for very low-income households. The greatest need is for affordable rental housing units, particularly units that are affordable to households with incomes at or below 30% AMI. Stakeholders that participated in the development of the Consolidated Plan also emphasized the following housing needs:

- Need for more diverse housing typologies, particularly one-bedroom units for single person households, smaller single-family starter homes, mixed-use properties with housing above retail space and other amenities
- Homebuyer education opportunities – both financial and home maintenance
- Assistance for repairs and rehabilitation of existing homes

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

This section reviews housing costs and affordability in the City of Gastonia. The median home value in the city is estimated at \$250,000 according to 2019-2023 ACS data, up approximately 9% from the 2016-2020 ACS estimate of \$162,900 and up 101% from the 2005-2009 ACS estimate of \$124,500 (see Table 27). Median contract rent is estimated at \$917, up 29% from the 2016-2020 estimates of \$715 and up 74% from the 2005-2009 figure of \$528. 2016-2020 CHAS data also shows that 61% of the city's rental units have rents between \$500 and \$999 per month, and 27% rent for under \$500 per month. Rental rates are \$1,000 or more for about 10% of units.

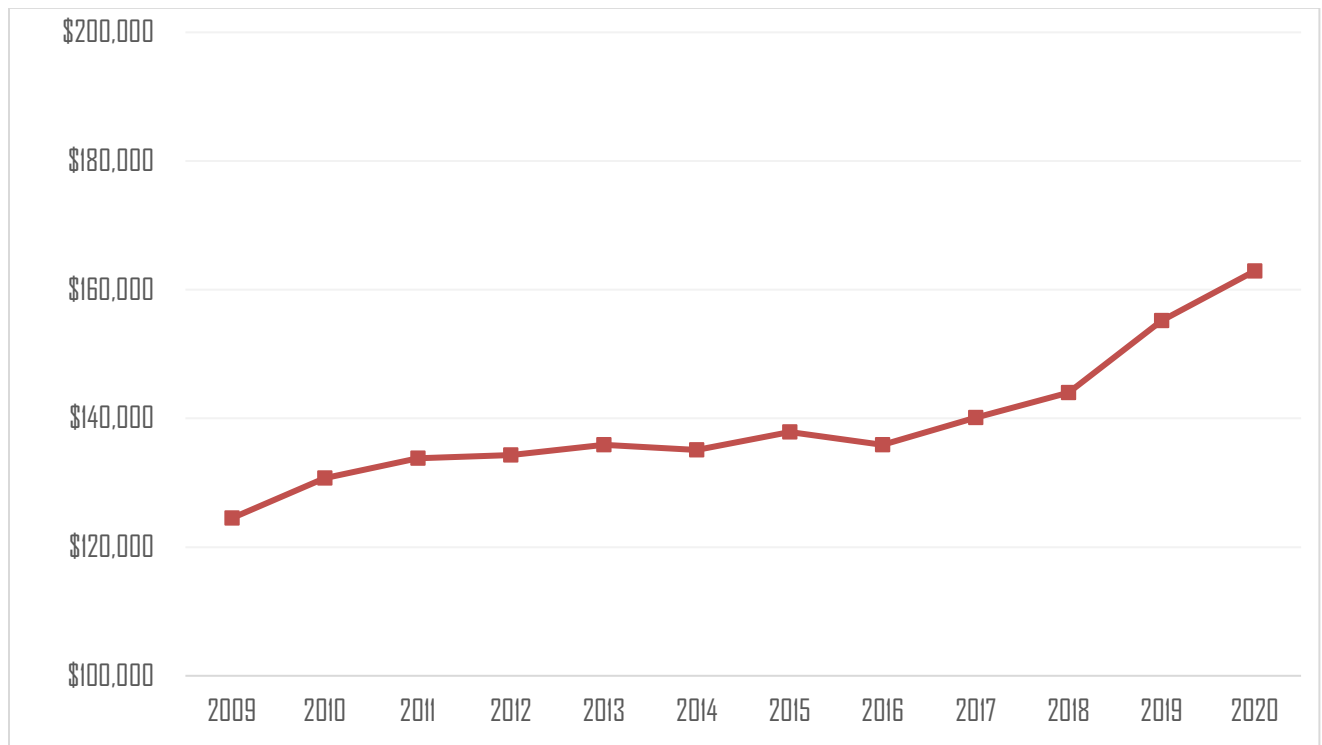
It is worth noting that from a regional perspective, data from December 2024 Zillow's Observed Rent Index (ZORI)⁹, which measures the typical market rate rent across a region, indicates that current rental prices in the Charlotte-Concord-Gastonia, NC-SC MSA are around \$1,758.61, a figure notably higher than city or the Gastonia-Gaston HOME Consortium numbers.

Affordable housing improvement or construction, particularly for households with incomes under 30% AMI, is one of the most commonly identified issues in Gastonia. Housing affordability is an especially acute issue for people who are homeless, people with disabilities, people living with

⁹ Zillow Observed Rent Index (ZORI). <https://www.zillow.com/research/data/>

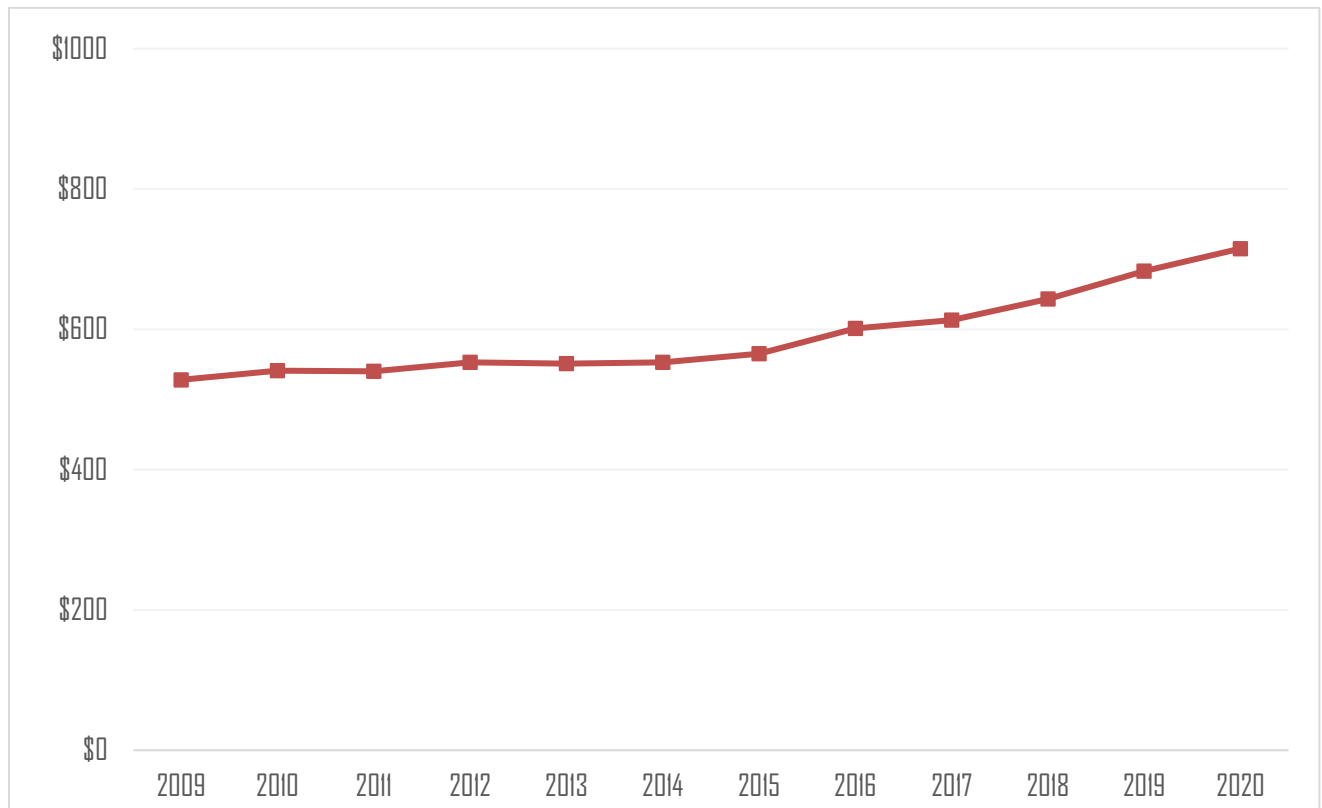
HIV/AIDS, seniors, and people re-entering the community from long-term care facilities or other institutions.

FIGURE 5. MEDIAN HOME VALUE IN GASTONIA, 2009 TO 2020



Data Source: 2009 through 2020 ACS 5-Year Estimates, Table B25077

FIGURE 6. MEDIAN CONTRACT RENT IN GASTONIA, 2009 TO 2020



Data Source: 2009 through 2020 ACS 5-Year Estimates

Cost of Housing

TABLE 27 – COST OF HOUSING

	Base Year: 2009	Most Recent Year: 2023	% Change
Gastonia-Gaston HOME Consortium			
Median Home Value	\$115,300	\$235,000	104%
Median Contract Rent	\$506	\$858	70%
CITY OF GASTONIA			
Median Home Value	\$124,500	\$250,000	101%
Median Contract Rent	\$528	\$917	74%

Data Source: 2005-2009 ACS (Base Year), 2019-2023 ACS (Most Recent Year)

TABLE 28 - RENT PAID

Rent Paid	Number	%
Less than \$500	7,817	27.1%
\$500-999	17,702	61.4%
\$1,000-1,499	2,888	10.0%
\$1,500-1,999	159	0.6%
\$2,000 or more	204	0.7%
Total	28,770	99.8%

Data Source: 2016-2020 CHAS

Housing Affordability

TABLE 29 – HOUSING AFFORDABILITY

Number of Units affordable to Households earning	Renter	Owner
30% AMI	3,518	No Data
50% AMI	13,714	10,291
80% AMI	22,867	22,150
100% AMI	No Data	30,211
Total	40,099	62,652

Data Source: 2016-2020 CHAS

Monthly Rent

TABLE 30 – MONTHLY RENT

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,347	1,384	1,554	1,936	2,481
High HOME Rent	1,186	1,273	1,529	1,758	1,941
Low HOME Rent	927	993	1,192	1,378	1,537

Data Source: 2024 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Table 29 estimates the number of units affordable to renters and owners in the Gastonia-Gaston HOME Consortium at a variety of income levels. This data can be compared to the number of households at each income level, as provided in Table 6 of the Needs Assessment.

According to CHAS estimates, there are 8,362 renter households with incomes under 30% AMI in the city, but only 3,178 rental units affordable at that income level (see Table 29). Thus, there is insufficient rental housing for households with extremely low incomes. There appears to be a sufficient number of renter units affordable to renter households at the other income levels. However, these figures do not take into account unit condition or size; nor do they reflect the possibility that a unit that would be affordable to a low- or moderate-income household may be unavailable to them because it is occupied by a higher income household.

Turning to owners, there are an estimated 14,158 owner households with incomes 50% AMI and below in the city, but only 10,291 owner-occupied housing units affordable at that income level (see Table 29). At the next income levels there appear to be adequate numbers of affordable units. As with rental housing, these figures do not take into account housing size or condition, or the possibility that higher income households will choose to occupy lower cost units.

The National Low Income Housing Coalition's Out of Reach data examines rental housing rates relative to income levels for counties and metro areas throughout the U.S. using HUD Fair Market Rents. Fair Market Rent (FMR) is a standard set by HUD at the county or regional level for use in administering its Section 8 rental voucher program. FMRs are typically the 40th percentile gross rent (i.e., rent plus utility costs) for typical, non-substandard rental units in the local housing market. To afford a two-bedroom rental unit at the Gaston County FMR of \$1,554 without being cost-burdened would require an annual wage of \$62,160. This amount translates to a 40-hour work week at an hourly wage of \$29.88, a 165-hour work week at minimum wage, or a 72-hour work week at the county's mean renter wage of \$16.52. To afford a three-bedroom unit at the FMR of \$1,936 would require an annual wage of \$77,440.

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

Table 27 shows that the median home value in the city is estimated at \$250,000 according to 2019-2023 ACS data. This is a 9% increase from the 2016-2020 ACS estimate of \$162,900 and 101% increase from the 2005-2009 ACS estimate of \$124,500. Median contract rent is estimated at \$917, up 29% from the 2016-2020 estimates of \$715 and up 74% from the 2005-2009 figure of \$528. Affordability has, in turn, decreased. A tight rental market, a lack of affordable, decent for-sale housing, and slow wage growth all indicate that housing affordability is likely to continue as an issue.

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

Table 30 above shows HUD Fair Market Rents and HOME rents for Gaston County (as part of the Charlotte-Concord-Gastonia metropolitan statistical area (MSA)). The city's median contract rent of \$715 is below the FMR and HOME rents for all unit sizes. As of 2016-2020 ACS data, the large majority of rental units in Gastonia had rents under \$1,500, which falls under the FMR and HOME rents for one, two, three, and four-bedroom units. These figures suggest that low-to-moderate income households would be able to access a variety of units, given the share of housing renting for less than FMRs. However, market rents have increased since the 2016-2020 ACS, as mentioned in the introduction. The Zillow Observed Rental Index (ZORI) score for the City of Gastonia identified a

market rate rent of approximately \$1,600 at the end of 2024, a rent notably higher than ACS estimates. Additionally, many lower-income families with children may require larger, more expensive units. Stakeholder input indicates that landlord refusal to accept vouchers, poor credit histories, and past evictions can also be barriers. Note that this data does not reflect housing conditions, which is an important consideration. While the rent may be affordable, substandard housing conditions may make a unit unsafe or lead to exceptionally high utility costs, negating any savings in rent as compared to a more expensive unit.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

This section examines the condition of housing in the Gastonia-Gaston HOME Consortium, including the presence of selected housing conditions: (1) lack of complete plumbing facilities, (2) lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. This section also examines the age of housing stock, vacancy rate and suitability of vacant housing for rehabilitation, and the risk of lead-based paint hazards.

Renters in the Gastonia-Gaston HOME Consortium are more likely than owners to experience one or more of the selected housing conditions. About 44% of renter-occupied units and 19% of owner-occupied units have at least one of the conditions described above (see Table 37). CHAS data discussed in the Needs Assessment indicates that cost burdens are by far the most common housing condition. About 19% of owner-occupied units in the city have one selected condition (10,640 units), and only 0.3% have two or more selected conditions (366 units). In comparison, 41% of renter-occupied units have one condition (11,960 units), and 2% have two or more conditions (613 units). These figures indicate that rental units are more likely to be physically substandard (i.e., lack a complete kitchen or plumbing). Less than 1% of both renter- and owner-occupied units have three or more conditions (39 renter-occupied units and 0 owner-occupied units).

Age of housing reflects periods of development in the Gastonia-Gaston HOME Consortium. The area contains a significant supply of housing built prior to 1980, of which 25,873 units are owner-occupied (46% of owner-occupied units) and 16,154 are rental units (56% of rental units) (see Table 37). One-half (54%) of owner-occupied units and 44% of rental units were built in 1980 or later. Renters are more likely than owners to occupy housing built between 1950 and 1979 (42% of renters and 35% of owners), while owners are more likely to occupy the newest housing, built in 2000 or later (26% of owners and 15% of renters). While some older units may be well-maintained, the considerable share of housing built prior to 1980 indicates a potential need for rehabilitation assistance.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

For the purpose of this Consolidated Plan, the City of Gastonia defines units to be in "standard condition" if they meet HUD Section 8 housing quality standards. A unit is defined as "substandard" if it lacks complete plumbing, a complete kitchen, or heating fuel (or uses heating fuel that is wood, kerosene, or coal). A unit is "substandard but suitable for rehabilitation" if it lacks complete plumbing, a complete kitchen or a reliable and safe heating system but has some limited infrastructure that can be improved upon. These units are likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and

inadequate insulation. They may not be part of public water or sewer systems but have sufficient systems to allow for clean water and adequate waste disposal.

Condition of Units

TABLE 31 - CONDITION OF UNITS

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	10,640	19%	11,960	41%
With two selected Conditions	164	0%	574	2%
With three selected Conditions	0	0%	39	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	45,245	81%	16,240	56%
Total	56,049	100%	28,813	99%
<i>Data Source: 2016-2020 CHAS</i>				

Year Unit Built

TABLE 32 – YEAR UNIT BUILT

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	14,719	26%	4,263	15%
1980-1999	15,462	28%	8,402	29%
1950-1979	19,342	35%	12,252	42%
Before 1950	6,531	12%	3,902	14%
Total	56,054	101%	28,819	100%
<i>Data Source: 2016-2020 CHAS</i>				

Risk of Lead-Based Paint Hazard

TABLE 33 – RISK OF LEAD-BASED PAINT

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	25,873	46%	16,154	56%
Housing Units build before 1980 with children present	7,299	13%	4,743	16%

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

Vacant Units

TABLE 34 - VACANT UNITS

Vacancy Status	Number of Units
For rent	1,115
Rented, not occupied	34
For sale only	110
Sold, not occupied	216
For seasonal, recreational, or occasional use	134
For migrant workers	0
Other vacant	1,405
TOTAL VACANT	3,014

Data Source: 2019-2023 American Community Survey Five-Year Estimates

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Community input from stakeholders and residents indicates a continued need for rehabilitation of both rental and owner-occupied housing. Specific rehabilitation needs identified through the engagement process included home rehabilitation and emergency repair for low- and moderate-income homeowners, accessibility improvements for seniors, rehabilitation assistance for affordable rental properties, and redevelopment of aging hotels or motels into affordable housing and/or housing for persons experiencing homelessness.

Data regarding housing conditions indicates that 574 rental units in the Gastonia-Gaston HOME Consortium have at least two housing conditions, which are likely to include cost burdens and one other condition (overcrowding, lack of complete kitchen, or lack of complete plumbing). CHAS data from the Needs Assessment indicates that there are 343 renter households with incomes below the

area median who lack complete kitchens or plumbing. Additionally, 3,902 rental units were built before 1950, indicating the highest risk for deferred maintenance and rehabilitation need. About one-quarter of rental housing (1,895 units) was built between 1950 and 1980, and as this housing ages, maintenance needs will grow.

Owners are less likely to lack complete kitchens or plumbing and therefore are less likely to live in substandard housing, as defined in Table 7. However, housing age indicates that some owner-occupied units are at risk of deferred maintenance and may currently or in the near future be in need of rehabilitation, given that about 46% of all owner units (25,873 units) were built prior to 1980. Additionally, seniors living on Social Security or retirement income may have paid off their mortgages but are now unable to afford necessary repairs and maintenance as their homes age.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Housing conditions can significantly affect public health, and exposure to lead may cause a range of health problems for adults and children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings, including residential properties built before 1978 that contain lead-based paint.

Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. However, risk factors for exposure to lead include housing old enough to have been initially painted with lead-based paint (i.e., pre-1978), households that include young children, and households in poverty. Table 32 and table 33 identify the total number of housing units built before 1980, and the total number of renter and owner units built before 1980 that house children. As shown, this includes 7,299 owner-occupied units (or 13% of total owner-occupied housing) and 4,743 renter-occupied units (or 16% of total renter-occupied housing) with at least two risk factors for exposure to lead-based paint.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

The Gastonia Housing Authority (GHA) serves residents of the city and manages its voucher program, which includes a total of 1,786 vouchers according to GHA's 2023 Public Housing Authority (PHA) Annual Plan. These consist of 1,667 HCVs, 82 Mainstream Vouchers, and 37 Emergency Housing Vouchers. The most recent Low Income Housing Tax Credit (LIHTC) data indicates that there are approximately 1,321 low-income LIHTC units in service as of 2022. Other privately owned developments provide additional affordable housing in the city.

Totals Number of Units

TABLE 35 – TOTAL NUMBER OF UNITS BY PROGRAM TYPE

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available			496	1,255			0	0	250
# of accessible units									

Data Source: PIC (PIH Information Center)

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

Describe the supply of public housing developments:

There are no public housing developments in the City of Gastonia. However, there are two in the greater region, as mentioned below.

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

Though there are no public housing units in the City of Gastonia, there are two in the greater region, with one operated by the Belmont Housing Authority and one operated by the Statesville Housing Authority. Their average inspection scores, out of a scale from 0-100, from the HUD Real Estate Assessment Center (REAC) are provided in the table below.

Public Housing Condition

TABLE 36 - PUBLIC HOUSING CONDITION

Public Housing Development	Average Inspection Score
Flowers Court Apartments – Belmont Housing Authority	48
Holly Hills Apartments – Statesville Housing Authority	87

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

As identified under GHA’s most recent 2020-2024 PHA 5-Year Plan, goals for restoring and revitalizing their properties included:

- Make public housing more livable through modernization by use of the Capital Fund;
- Perform an Energy Audit;
- Replace the water and sewer infrastructure at Weldon Heights and Mountain View; and
- Implement and promote a Maintenance and Preventative Plan study.

It is worth noting that in 2017, the GHA converted its entire public housing portfolio through HUD’s Rental Assistance Demonstration (RAD) Project Based Voucher (PBV) program, which converted these units from public housing to project based voucher assistance. This process involved extensive rehabilitation of these properties, but the GHA did not maintain any management or operational functions over these properties once converted.

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

In its most recent 2023 Annual PHA Plan, the GHA stated that it inspected at least 98% of all units for new admissions to the program and at least 98% of all existing units. Additionally, the GHA will continue to provide fair housing counseling to program participants and increase the number of affordable units both within the PHA’s portfolio and support the development of additional affordable units through the Low-Income Housing Tax Credit (LIHTC) program.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

The City of Gastonia is a key participant in the Gaston-Lincoln-Cleveland Continuum of Care (G-L-C CoC), a collaborative coalition comprised of various private and public-sector service providers. This coalition is dedicated to the prevention and resolution of homelessness within the City of Gastonia and the broader Gaston County area.

The G-L-C CoC adopts a strategic approach by promptly connecting individuals and families who are experiencing homelessness to appropriate housing solutions and vital supportive services. These services are structured to be low-barrier, thereby facilitating access for those in need. By offering a comprehensive range of resources, including case management, mental health support, employment training, and financial counseling, the G-L-C CoC strives to promote long-term stability and empower individuals to rebuild their lives and reintegrate effectively into their communities. This section summarizes homeless facilities and services. It was completed with data from the Gaston-Lincoln-Cleveland Continuum of Care, including the 2024 Housing Inventory Count.

Facilities Targeted to Homeless Persons

Based on a review of emergency, transitional, and permanent supportive housing that serves people experiencing homelessness in Gaston, Lincoln, and Cleveland counties, there are an estimated 236 year-round emergency shelter beds, 47.5% of which are adult-only beds (112 beds) and 41.9% of which are family beds (99 beds). The G-L-C CoC's homeless facilities also include 25 transitional housing beds, 72% of which serve households with adults and children, and 99 permanent housing beds, all of which are permanent supportive housing beds. About 45.5% of permanent supportive housing beds serve households with only adults (45 beds of 99 total beds), while 31.3% serve unaccompanied youth (31 beds), and 23.2% serve households with adults and children (23 beds). The facilities located in Gaston County include the following:

- With Friends Youth Shelter, Gastonia (Emergency Shelter): 7 total beds
- Catherine's House, Belmont, Gaston County (Transitional Housing): 25 beds
- Partners, Gaston County (Permanent Supportive Housing): 99 total beds
- Local faith based organizations and churches have opened to their doors to the most vulnerable population providing Cold-Weather Shelters on cold winter nights.

TABLE 37 - FACILITIES TARGETED TO HOMELESS PERSONS

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Total	236	3	25	99	N/A
Households with Adult(s) and Child(ren)	99	N/A	18	23	N/A
Households with Only Adults	112	N/A	7	45	N/A
Chronically Homeless Households	N/A	N/A	N/A	0	N/A
Veterans	5	N/A	0	0	N/A
Unaccompanied Youth	47	N/A	0	31	N/A

Source: HUD Exchange, 2024 Housing Inventory Count (NC-509), Gastonia/Cleveland, Gaston, Lincoln Counties CoC.

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

There are a variety of mainstream services that are used to complement targeted services for people experiencing homelessness. The Continuum of Care focuses on supporting coordination and collaboration among these systems so that people experiencing homelessness can access mainstream resources to assist them in transitioning to and remaining stable in permanent housing. Examples of health, mental health, employment, and other services that complement services targeted to people experiencing homelessness include:

- The Gaston County Workforce Development Board assists individuals and businesses within the service area by providing services for employers and employees including training opportunities, education services, as well as connecting dislocated workers to regain employment or helping youth enter the workforce.
- Gaston College offers career-focused education programs and career services.
- Local health clinics, such as Kintegra Health, Gaston Family Medical Center, Highland Health Center, Kintegra Pediatric Dentistry, and CaroMont Family Medicine offer acute medical care, dental, orthopedic, rehabilitation, vision, and other health services.
- Other local organizations and clinic such as HealthNet Gaston, the Cramerton Ministerial Relief Fund, and Belmont Community Organization provide access to healthcare for people with financial constraints or individuals and families who do not have insurance.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Services and facilities that meet the needs of persons experiencing homelessness include:

- Gastonia has several organizations that provide essential services for individuals or families experiencing homelessness such as: Bountiful Blessings Food Pantry, Crisis Assistance

Ministry, Gastonia Street Ministry, Greater Gaston Baptist Association, City Set on a Hill, Rice n Beans, and Displaced Roses, among other faith based organizations and local churches. These services include showers/laundry, hot meals, identification replacement, community resource services, access to technology and cellphones, and more.

- A limited number of organizations provide services to support people experiencing homelessness in transitioning¹⁰ to permanent housing, including permanent supportive housing and rapid rehousing services.
- Partners Health Management provides 99 permanent supportive housing beds, including 45 adult-only beds, 31 child-only beds, and 23 family beds.
- Oxford House (Jirah) in Gastonia is a male transitional house with a total occupancy of 8 individuals focused on recovery from drug and alcohol addiction.
- Flynn Fellowship Home of Gastonia INC is a halfway house that provides long-term residential treatment for more than 30 days, including substance abuse treatment services.
- Oxford House Faith/Paramount/Stonehaven/Woodsman/ is a self-run, self-supported concept and operates recovery houses for individuals recovering from alcohol or drug addiction and has a maximum capacity of eight residents per house.
- Beacon of Light/York Chester Men's Recovery House (Vanderburgh Sober Living) is a men's sober living home located in downtown Gastonia.

Other organizations provide additional housing support and services including:

- HELP Carolina provides non-congregate shelter to unsheltered households and assists in moving households into permanent, affordable housing, and other services and resources aimed at improving clients' housing stability and sustainability.
- Catherine's House, INC. offers a three-month accommodation program for single women and women with children.
- Hesed House of Hope is currently the only homeless shelter in Lincoln County and has been operating as a year-round shelter since 2017 and aims to provide temporary housing for individuals until they secure housing or employment.
- Habitat for Humanity of the Charlotte Region Partners with low-moderate income families in search of purchasing a new home or in need of affordable mortgages or home repairs.

¹⁰ <https://www.transitionalhousing.org/ci/nc-gastonia>

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

This section discusses the characteristics and needs of people in various subpopulation in Gastonia who may require supportive services, including people with HIV/AIDS, seniors, people with disabilities (mental, physical, or developmental), people with alcohol or drug addiction, and survivors of domestic violence.

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

Elderly and Frail Elderly

The elderly and frail elderly often need housing that allows them to age comfortably in place. This may require accessibility modifications that include ground floor entry, wheelchair ramps, and bathtub/shower modifications. The location of supportive housing for elderly populations should consider the site's access to vital resources and health services. Due to limited mobility, seniors may require access to transit or transportation services in order to reach everyday necessities and services. Other supportive service needs for the elderly include healthcare services, independent living support, assistive technologies, and educational assistance.¹¹ Senior housing should also integrate programming meant to facilitate social interactions and community, as isolation poses a large issue for this population. Stakeholders in our community engagement process noted that more affordable housing is needed in locations that are accessible for seniors in the region.

People with Substance Use Disorders

People with substance use disorders may need services including screening, diagnosis, assessment, and treatment. People recovering from these disorders may need recovery supportive services, including clinical case management, housing and transportation assistance, mental health services, family engagement, behavioral therapy, education, childcare, financial, and health services.¹²

People Living with HIV/AIDS

Low-barrier housing free from requirements such as those surrounding drug testing, sobriety, criminal background, and medical appointments is a primary need for people living with HIV/AIDS. A 'Housing First' model, in which housing is provided without these kinds of barriers, increases access to housing and reduces the risk of homelessness for people living with HIV/AIDS. Like other special needs populations, people living with HIV/AIDS need housing that provides easy access to health services, resources, and employment. This population may need case management services; however, the Housing First model emphasizes that supportive services should not be required for people living with HIV/AIDS to access housing. In addition to low-barrier housing, people living with HIV/AIDS may need a variety of services, including access to core medical services, as well as

¹¹ Centers for Disease Control and Prevention. (n.d.) Disability and health information for people with disabilities. Retrieved from: <https://www.cdc.gov/ncbddd/disabilityandhealth/people.html>

¹² Rural Health Information Hub. (n.d.) Treatment and Recovery Support Services. Retrieved from: <https://www.ruralhealthinfo.org/toolkits/substance-abuse/1/support-services>

supportive services, including childcare services, medical transportation, and non-medical case management, among others.

Public Housing Residents

Public housing residents often need supportive services such as case management and long term follow-up; employment services, including transitional jobs, job-search assistance, sector-based job training, work-related childcare support, and continuing technical and professional education; programs that teach financial literacy; and housing counseling.

Some public housing residents need more intensive case-management and may benefit from integrated supportive housing, in which small numbers of permanent family-supportive housing units are incorporated into mixed-income developments and case management and services are provided on-site. Vouchers with wraparound services provide an alternative model in which case managers support voucher-holders with the same services delivered in permanent supportive housing. Incentives models may also support families in moving toward self-sufficiency by providing rewards for achievements, such as paying rent on time, getting their children to school, applying for a job, and volunteering.

Finally, some public housing residents- particularly those with serious physical and mental health disabilities- may have greater supportive service needs, such as assisted living (meals, housekeeping, health care, case management, grocery store access) and on-site services, including parenting support, childcare, and after-school services for those with children.¹³

Survivors of Domestic Violence

Often, the greatest need for survivors of domestic violence is quick access to safe and affordable housing. Transitional housing options may also provide supportive services such as counseling, childcare, transportation, life skills, education, and job training for up to 24 months, providing survivors time and services to obtain safety and stability.¹⁴ Difficulties finding affordable housing are common among the general population, but survivors of DV face additional challenges in finding affordable housing that is located near public transit, as well as finding affordable housing that can accommodate families with children.

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

People with mental health and substance abuse disorders often require supportive housing following discharge from inpatient treatment to reduce the risk of homelessness. People returning from these institutions need access to affordable housing and health services and may also require supportive services such as case management and transportation assistance. Permanent supportive housing should be affordable, close to needed health services, and accessible to transportation options. A review of the City of Gastonia's 2023 HOME-ARP Allocation Plan revealed that there is a critical need for permanent, affordable housing and support services, specifically financial assistance and case

¹³ Theodos, B., Popkin, S. J., Parilla, J., & Getsinger, L. (2012). The challenge of targeting services: a typology of public-housing residents. *Social Service Review*, 86(3), 517-544.

¹⁴ Rogers, L. (2019). Transitional housing programs and empowering survivors of domestic violence. Retrieved from: <https://www.justice.gov/ovw/blog/transitional-housing-programs-and-empowering-survivors-domestic-violence>

management¹⁵. Community members and partners noted there was a limited availability of permanent affordable housing options for people experiencing homelessness, at-risk of homelessness, domestic violence victims and other vulnerable populations.

McLEOD Centers for Wellbeing offers a residential treatment program for individuals struggling with substance use. Treatment includes evaluation, medication management, and discharge planning to ensure that patients are linked to ongoing treatment and continue to receive appropriate care. Freedom Detox and Recovery Center also offers residential services with a customized medical plan based on each client's needs.

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

In accordance with the stipulations set forth in 24 CFR § 91.315(e), the City of Gastonia has formulated a comprehensive 2025 Annual Action Plan. This plan delineates a series of strategic initiatives designed to address the housing and supportive service needs of non-homeless individuals with special needs.

The outlined initiatives aim to significantly enhance the quality of life for low- and moderate-income residents, with particular emphasis on vulnerable groups such as the elderly and individuals with disabilities. The City intends to establish affordable and accessible housing options while also creating robust support networks that provide essential services, including healthcare access, vocational training, and possibly transportation assistance.

To address identified housing needs, the City will continue administering programs that include down payment assistance to support homeownership among income-eligible households, housing rehabilitation to preserve safe and accessible housing for aging residents and persons with disabilities, rental assistance to alleviate housing cost burdens, and the development of affordable rental housing to expand long-term options for those with special needs.

Through the implementation of these initiatives, the City of Gastonia aspires to cultivate a more equitable and inclusive community, ensuring that all residents have the opportunity to access the resources necessary for leading fulfilling and productive lives.

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

In accordance with 24 CFR §91.215(e) and §91.220(2), the City of Gastonia and the Gastonia-Gaston HOME Consortium will implement several targeted activities over the 2025 program year to meet the housing and supportive service needs of non-homeless individuals with special needs, including the elderly, persons with disabilities, and other vulnerable populations.

¹⁵ https://www.gastonianc.gov/images/files/housing_neighborhoods/Gastonia-HOME_ARP-Allocation_Plan-FINAL.pdf

Planned activities include the provision of down payment and closing cost assistance to income-eligible first-time homebuyers, with a particular emphasis on those who may face additional barriers due to age or disability. The City will also continue its housing rehabilitation program, enabling low- and moderate-income homeowners—many of whom are elderly or living with disabilities—to maintain safe and accessible housing. Additionally, tenant-based rental assistance (TBRA) will be provided through HOME funds, supporting households who require stable, affordable housing options in the private market.

To further expand access to suitable housing, the Consortium will support the development of new affordable rental units, with a focus on projects led by Community Housing Development Organizations (CHDOs) that prioritize special needs populations. Rental assistance and supportive services will also be coordinated through partnerships with local nonprofit agencies, including referrals and case management for individuals exiting institutional care or facing challenges related to mental health or physical limitations.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

The City of Gastonia's 2024 Analysis of Impediments to Fair Housing Choice (AI) identifies challenges related to limited supply of affordable housing for low- and moderate-income households and a lack of housing and services to address homelessness as two of the city's barriers to fair housing choice. The AI also includes a review of the City's existing zoning code and identifies policies that may limit the development of affordable housing in the city and county.

Housing in Gastonia, Gaston County, and the Charlotte-Concord-Gastonia MSA is predominantly made up of single-family detached structures (about 67% to 73% of units). Lack of diversity in housing types decreases the availability of housing affordable for low- to moderate-income households who are unable to afford single-family homes. Apartments and smaller, more affordable units are also essential for many seniors and residents with disabilities.

Although zoning ordinances and land use codes play an important role in regulating the health and safety of the built environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. While the zoning ordinance of the City of Gastonia was not found to be facially exclusionary, there are opportunities for the City to modify the ordinance to further remove barriers to the development of affordable housing across all residential zones. For example, to encourage more infill development in the traditionally low-density neighborhoods, minimum lot sizes could be further reduced, conversion of established dwellings to multifamily dwellings permitted, and height restrictions relaxed to allow for more density on the same footprint. This would potentially allow for more supply of housing, which helps put downward pressure on rental prices, so that low- and moderate-income families have access to those neighborhoods and all the benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural and public amenities.

Moreover, the City's land use regulations could go beyond just meeting the minimum FHA standards and affirmatively further and incentivize the development of affordable housing with inclusionary zoning policies. One tool the City has codified to help protect existing affordable housing stock is found in Chap. 16, Minimum Housing Standards, of the Code of Ordinances, which provides that whenever the housing inspector determines that a dilapidated building must be vacated or demolished, notice must be given to registered affordable housing organizations to allow opportunity for the organization to negotiate to make repairs, lease, or purchase the property for the purpose of providing or preserving affordable housing. (See Code of Ordinances Sec. 16-132(b)(6).) But otherwise, Gastonia has not adopted specific development incentives like density bonuses, reduced parking, or design waivers, variances, or expedited permitting for the development of affordable or low-income housing or housing for protected classes.

In addition to these public-sector barriers, the private market can also create barriers. Some landlords may refuse to rent units to households using housing choice vouchers. Known as source of income discrimination, this practice reduces the affordability of existing units in the private housing stock and creates barriers to obtaining affordable housing. The poor quality of some rental housing

units also makes them unsuitable for occupancy, thus removing further units for the city's rental housing inventory.

A similar impediment was identified in the City of Gastonia's 2020-2024 Analysis of Impediments to Fair Housing Choice, and the City has made efforts to address this issue through development of strategies in the City of Gastonia Affordable Housing Plan, participation in Gaston County's Homelessness Prevention Committee and development of the Intergovernmental & Interagency Task Force on Homelessness in Gaston County Report, planning for HOME-ARP funding to address homelessness and support affordable housing development, and continuation of programs such as the City's Homebuyer Assistance Program. However, this challenge remains and is directly tied to impediments related to homelessness and a lack of housing options for residents with disabilities. Efforts to implement strategies to increase housing affordability, such as those contained in the recently approved Affordable Housing Plan and the Intergovernmental & Interagency Task Force on Homelessness in Gaston County Report, will be vital to increasing housing affordability in the city and county. The City's Analysis of Impediments to Fair Housing Choice draws on recommendations from these plans in recommending strategies to increase housing affordability and reduce homelessness in the city and county.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

This section outlines the employment, labor force, and educational attainment data that informs the Consolidated Plan's priorities and goals.

Economic Development Market Analysis

Business Activity

TABLE 38 - BUSINESS ACTIVITY

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	99	15	0	0	0
Arts, Entertainment, Accommodations	4,705	5,533	14	14	0
Construction	1,876	1,603	5	4	-1
Education and Health Care Services	4,891	10,713	14	27	13
Finance, Insurance, and Real Estate	1,852	1,310	5	3	-2
Information	619	441	2	1	-1
Manufacturing	5,750	6,569	17	17	0
Other Services	933	898	3	2	-1
Professional, Scientific, Management Services	2,309	1,438	7	4	-3
Public Administration	0	0	0	0	0
Retail Trade	4,644	6,583	14	17	3
Transportation and Warehousing	1,693	433	5	1	-4
Wholesale Trade	1,732	654	5	2	-3
Total	31,103	36,190	--	--	--

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

Labor Force

TABLE 39 - LABOR FORCE

Total Population in the Civilian Labor Force	38,531
Civilian Employed Population 16 years and over	36,075
Unemployment Rate	6.36
Unemployment Rate for Ages 16-24	17.21
Unemployment Rate for Ages 25-65	4.33

Data Source: 2016-2020 CHAS

TABLE 40 – OCCUPATIONS BY SECTOR

Occupations by Sector	Number of People
Management, business and financial	7,490
Farming, fisheries and forestry occupations	1,243
Service	3,835
Sales and office	7,525
Construction, extraction, maintenance and repair	2,895
Production, transportation and material moving	3,345

Data Source: 2016-2020 ACS

Travel Time

TABLE 41 - TRAVEL TIME

Travel Time	Number	Percentage
< 30 Minutes	20,585	60%
30-59 Minutes	11,216	33%
60 or More Minutes	2,542	7%
Total	34,343	100%

Data Source: 2016-2020 CHAS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

TABLE 42 - EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,670	394	2,105
High school graduate (includes equivalency)	7,225	635	2,700
Some college or Associate's degree	10,470	550	2,115
Bachelor's degree or higher	9,335	130	1,035

Data Source: 2016-2020 CHAS

Educational Attainment by Age

TABLE 43 - EDUCATIONAL ATTAINMENT BY AGE

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	95	305	275	769	869
9th to 12th grade, no diploma	960	849	620	2,340	1,160
High school graduate, GED, or alternative	2,255	2,700	2,280	5,565	3,493
Some college, no degree	1,983	2,430	2,365	4,025	2,855
Associate's degree	369	1,199	1,235	1,884	1,044
Bachelor's degree	384	2,255	2,155	2,749	1,684
Graduate or professional degree	40	620	1,170	1,580	959

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

TABLE 44 – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	81,783
High school graduate (includes equivalency)	157,286
Some college or Associate's degree	144,994
Bachelor's degree	208,746
Graduate or professional degree	200,636

Data Source: 2016-2020 CHAS

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

The employment sectors in Gastonia with the largest numbers of jobs are education and health care services (10,713 jobs or 27% of all jobs); retail trade (6,583 jobs or 17%); manufacturing (6,569 jobs or 17%); and arts, entertainment, and accommodations (5,533 jobs or 14%).

The jobs in which the most city residents are employed reflect these major employment sectors. The largest numbers of Gastonia residents are employed in manufacturing (5,750 workers or 17% of all workers); education and health care services (4,891 workers or 14%); retail trade (4,644 workers or 14%); and arts, entertainment, and accommodations (4,705 workers or 14%).

The largest mismatch between the share of workers (i.e., employed residents) and the share of jobs by sector is in education and health care services (13 percentage point difference in the share of workers and the share of jobs), as education and health care workers make up a much smaller proportion of workers living in the city of Gastonia than do education and health care jobs of city's jobs. This difference indicates that a large proportion of jobs in the education and health care sector in Gastonia are filled by workers commuting into the city from other locations. Differences between the share of workers and share of jobs by sector are 4 percentage points or less in all other sectors.

Describe the workforce and infrastructure needs of the business community:

Gastonia and Gaston County are fundamental components of the Greater Charlotte Region, which is characterized by significant economic development and a pronounced increase in population. As part of the Centralina Economic Development District, the county encounters a combination of opportunities and challenges in addressing the evolving needs of its business community.

A key resource in this endeavor is the Greater Charlotte Region Comprehensive Economic Development Strategy (CEDS) for 2023–2028. This strategic document thoroughly outlines the pressing requirements pertaining to workforce development and business infrastructure throughout the region, including the city of Gastonia and Gaston County. It emphasizes the importance of developing a skilled labor force through targeted education and training initiatives, as well as improving business infrastructure, such as transportation and communication networks. By adhering to the guidelines established in the CEDS, Gastonia and Gaston County aspire to foster a

robust economic environment that supports sustainable growth and enhances the overall quality of life for residents. Workforce development and infrastructure goals identified in the CEDS include:

Workforce Development Goals and Recommended Actions

- Goal #1: Expanding Economic Opportunity for All
 - Improve cross-regional coordination to align regional workforce and economic development systems
 - Boost the talent pipeline through collaborative, innovative and person-centered approaches
 - Expand local access to high-quality and affordable childcare and early childhood education region wide
 - Increase the regional availability and connectivity of entrepreneurship and small business supports
 - Increase engagement of the region's anchor institutions as key implementers in an inclusive economic growth strategy
- Goal #2: Building Community Supportive Infrastructure
 - Support implementation of completed regional mobility initiatives CONNECT Beyond and the Greater Charlotte Regional Freight Mobility Plan
 - Increase coordination between transportation planning organizations
 - Identify regional infrastructure and utility gaps impacting major employment sites and develop innovative, resilient solutions
 - Support local government land use planning and development decision making to align with the region's growth framework
 - Expand broadband and digital infrastructure across the region and within communities
- Goal #3: Strengthening Economic Resilience and Global Competitiveness
 - Develop a refined regional cluster strategy that builds on cross linkages and responds to emerging growth opportunities
 - Build economic resilience in the advanced manufacturing cluster to address talent, R&D and regional collaboration needs
 - Strengthen internal knowledge sharing and external promotion of the region
 - Enhance the research and development capacity within the region through proactive support and engagement of universities and industry
 - Strengthen the region's global engagement approach

Community stakeholders also noted the need for workforce training and job creation. Sixty-two percent (62%) of survey respondents described job training as a high need, and 51% rated incentives for creating jobs as a high need.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth

opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Centralina Economic Development District's Greater Charlotte Region CEDS for 2023-2028 identifies potential threats to mitigate in achieving the outlined goals. These included:

- Continued automation of standard jobs, creating a gap between those available to work, jobs that pay living wages and a robust local economy
- High degree of automation/AI risk in industry clusters present in the region, especially advanced manufacturing
- Silver Tsunami of retirements and aging workforce, especially in manufacturing
- Support 21st century workforce desires for remote and hybrid work options
- Highly competitive environment for federal infrastructure funding despite availability
- Cost control and budgeting for long-term infrastructure projects due to inflation
- Supply chain and labor availability for infrastructure projects
- Supply chain uncertainties
- Federal and state research dollars may diminish and not come to the region versus established research locations

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

The Centralina Economic Development District's Greater Charlotte Region CEDS for 2023-2028 emphasizes the following strengths and weaknesses of the region's workforce and education systems.

Strengths

- Range of robust local, county initiatives to improve workforce outcomes and improve educational attainment
- Density of community colleges, colleges and universities in the region creating a network of small business support centers at community colleges and universities
- Regional plans for growth, mobility and freight are in place and implementation is ongoing
- Strengthen the diverse, open and international brand of the greater Charlotte region while maintaining small town charm throughout region and promoting rural renaissance opportunities
- High stakeholder confidence in the growth of health/healthcare services and cybersecurity niche sectors (CEDS survey)
- High stakeholder confidence in future growth of the life sciences, healthcare and information technology industry target clusters
- Diverse population and international migration to the region

Weaknesses

- Educational Attainment Gaps: There are disparities in educational achievement within the county, with some communities experiencing lower levels of high school and post-secondary completion. This can limit access to higher-paying jobs and impede overall economic growth.
- Skills Mismatch: A misalignment exists between the skills possessed by the current workforce and the evolving needs of local industries. Addressing this gap is crucial to meet employer demands and to provide residents with viable career opportunities.

As detailed in the business activity table, a significant gap exists with regard to the number and proportion of jobs available in education and healthcare in Gastonia and the number and proportion

of the city's residents employed in that sector, indicating potential gaps in residents' skills and/or education to fill available positions. The CEDS lists 'health' as a targeted industry cluster, among others including advanced manufacturing, financial services, logistics and distribution, and information technology. Workforce development programs should target skills and connections to positions in these targeted sectors, which were selected based on employment growth in the region and the U.S., existing presence in the region, suitability to the region's assets, and alignment with the region's goals and values.

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

The Gaston County Workforce Development Board funds education and training to ensure individuals have skills necessary to find jobs with family-sustaining wages and meet the workforce needs of regional employers. NC Works Career Centers in Gaston County provide resume preparation, career development and specific skills training, job fairs, connections to employers, interview sites, and skills training. Gaston County Schools provides career and technical education and connects students with internships. Local colleges and universities, including Gaston College and other educational institutions provide a variety of types of education and training to increase the skills of the region's workforce, including Associate degree programs, continuing education, and online learning. Programs offered by the Gaston County Workforce Development Board and other workforce development stakeholders closely align with workforce development needs identified in the Consolidated Plan, including providing targeted job skills training and increasing educational quality and attainment.

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

Yes. Gaston County is included in the Centralina Economic Development District's Greater Charlotte Region CEDS for 2023-2028 discussed above.

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

Activities the City anticipates undertaking over the next five years will support several of the strategies listed in the CEDS, including assessing current and future housing availability and its alignment with future growth and employment patterns and assess housing affordability near employment centers and existing infrastructure. The City will also continue efforts with the Gaston County Workforce Development Board to provide job training and employment readiness education.

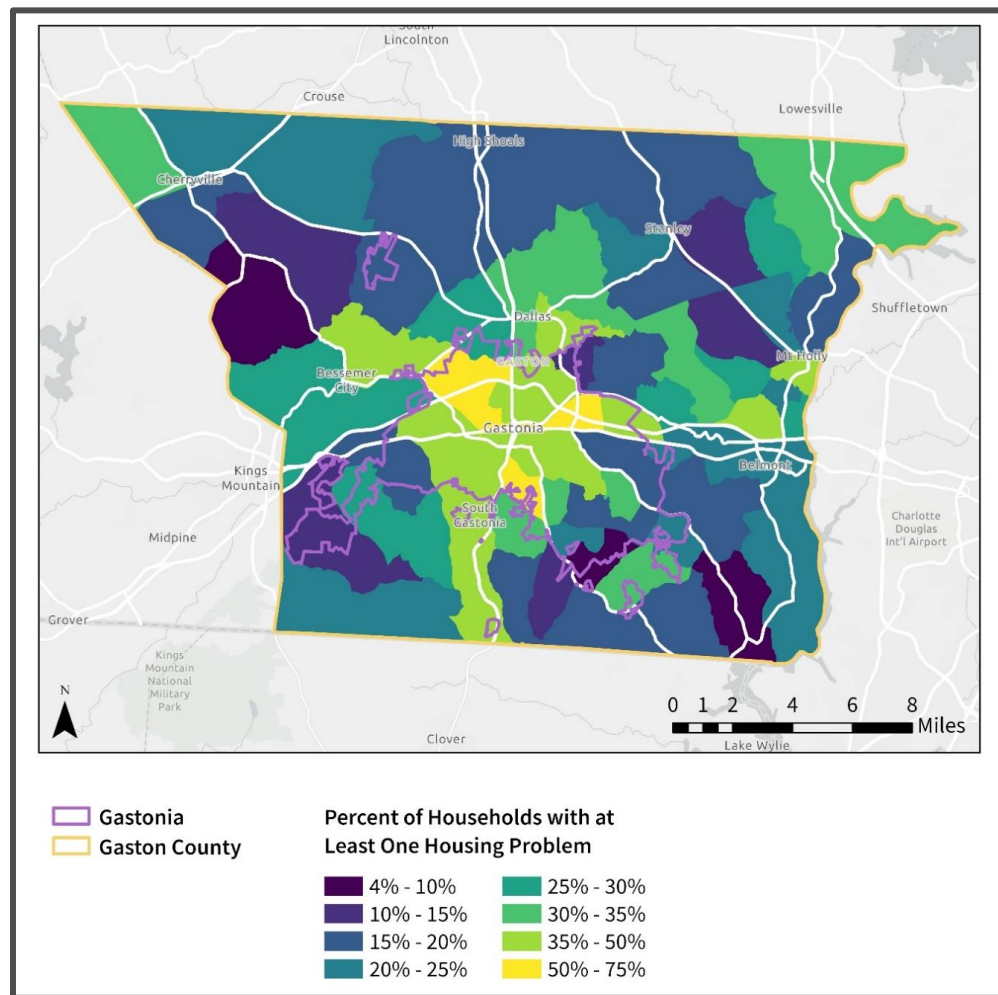
MA-50 Needs and Market Analysis Discussion

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

HUD defines four types of housing problems: (1) cost burden of more than 30%, (2) more than 1 person per room, (3) lack of complete kitchen facilities, and (4) lack of complete plumbing facilities. The HUD-provided map on the following page shows the share of households within each census tract that have least one of these housing problems.

A concentration of households with housing needs is defined as a census tract where more than 40% of households have at least one housing need. Using this definition, there are several census tracts with a concentration of housing problems clustered in the central areas of Gastonia (Figure 2). Rates of housing burden are greatest in parts of central, northwest, northeast, and south Gastonia, where in four census tracts, 50% to 75% of households experience at least one housing problem (most commonly housing cost burden or severe housing cost burden). In eight additional census tracts in south Gastonia and Gaston County and east Gaston County around Belmont and Mount Holly, 40% to 50% of households experience at least one housing problem.

FIGURE 7. HOUSING PROBLEMS IN GASTONIA AND GASTON COUNTY



Source: CHAS, 2016-2020, Table 1

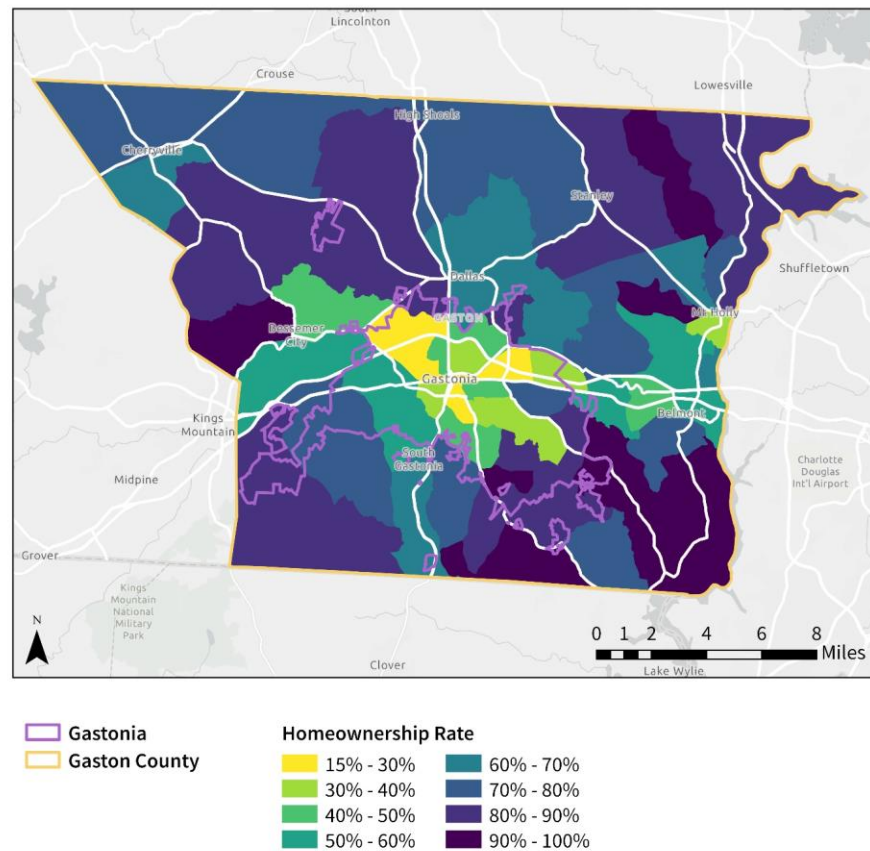
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Using HUD's definition of a Racially/Ethnically Concentrated Areas of Poverty (R/ECAP) as tracts that have an individual poverty rate of 40% or more (or an individual poverty rate that is at least three times that of the tract average for the metropolitan area, whichever is lower) and a non-white population of 50% or more, there were four (4) census tracts in Gastonia in 2020 that met this definition (see Figure 1 in Section NA-30). All four tracts are located in the northern part of the city, with three tracts clustered in the northwest corner and one tract in the northeast corner. The predominant racial and ethnic groups within the tracts are Black and Hispanic residents.

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

These R/ECAP tracts tend to have lower rates of homeownership and higher rates of renting compared to the surrounding region, see Figure 3.

FIGURE 8. HOMEOWNERSHIP RATE, GASTONIA AND GASTON COUNTY, 2017-2021



Are there any community assets in these areas/neighborhoods?

The northern and central region of Gastonia offers many retail, restaurant, and public facility amenities, including Rankin Lake Park, Flyer Park, the Erwin Community Center, and the Schiele Museum of Natural History & Planetarium.

Are there other strategic opportunities in any of these areas?

Numerous studies and plans have been developed to identify strategic opportunities for specific areas in these designated census tracts. The Franklin Boulevard Corridor was included in the city's 2025 Comprehensive Plan to accommodate future growth and development in the region. The goal is to integrate the land use, transportation, and urban design elements along the corridor in a manner that fosters redevelopment and improved personal mobility. For the downtown Gastonia area, the study envisions a variety of public improvement and infrastructure goals, including:

- Achieve a better balance between regional mobility and local multi-modal accessibility along Franklin Boulevard
- Provide incentives and a regulatory framework to guide redevelopment along Franklin Boulevard in a manner that promotes economic growth, enhances the quality of the pedestrian environment and improves the physical appearance of downtown and its adjacent transition areas

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

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

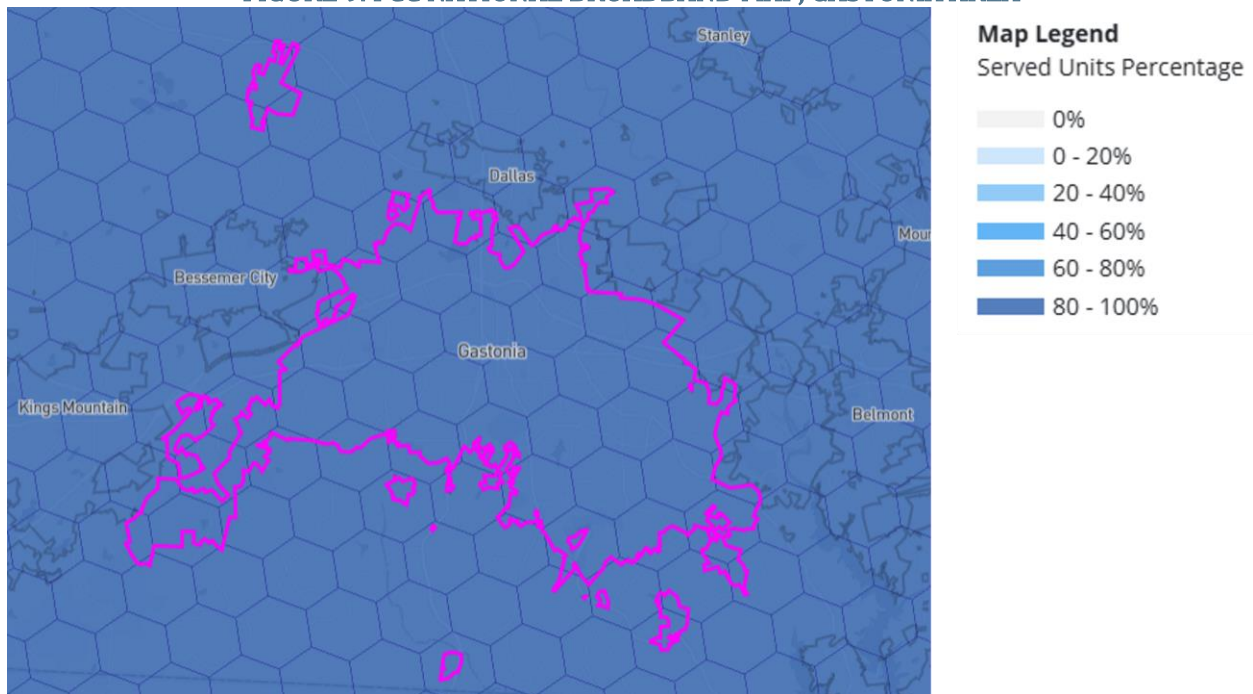
Broadband connectivity is a vital community resource that offers citizens access to employment, education, and other personal enrichment opportunities found through the internet. Disparities in broadband access – particularly for low-to-moderate income households - can create a “digital divide” that limits personal and professional opportunities. In 2015, the FCC defined broadband as internet access with download speeds of 25 Megabits per second (Mbps) and upload speeds of 3 Mbps (otherwise notated as 25/3). With broadband access, internet users can partake in file downloading, video streaming, email and other critical features that are necessary for modern communications.

Gastonia’s most recent coverage is captured in the Federal Communications Commission’s collection of self-reported data from internet service providers. The FCC Form 477 provider reports data on broadband service at a census block level, and all facilities-based providers are required to file data with the FCC twice a year. This data indicates where providers offer internet access service at speeds over 200 kbps in at least one direction. Providers also report the deployment of a particular technology and bandwidth in a census block; however, this does not indicate that service is available everywhere in the same block. Many sources have criticized this FCC data, noting that any census block with at least one residential or business broadband consumer is identified as a census block that is being “served”.

The map for Broadband Planning aimed at identifying underserved areas across North Carolina shows that all of Gastonia receives service speeds over 100/20, or 100 Mbps download speed with 20 Mbps upload speed, which is considered sufficient for supporting online activity such as streaming, online gaming, web browsing, and downloading music. As of March 2024, the FCC increased the broadband speed standard from 25/3, or 25 Mbps in download speed and 3 Mbps in upload speed, to 100/20¹⁶.

¹⁶ <https://www.allconnect.com/blog/internet-speed-classifications-what-is-fast-internet>

FIGURE 9. FCC NATIONAL BROADBAND MAP, GASTONIA AREA



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

Limited internet technologies are available in Gastonia at broadband speeds including fiber, cable, DSL, and fixed wireless¹⁷. Fiber is offered by AT&T. Cable is also offered through Spectrum. T-Mobile Home Internet, and AT&T Internet provide fixed wireless. DSL is available through AT&T, however at lower availability. As fiber delivers data at faster speeds than DSL and cable, having more fiber providers in Gastonia will increase the availability of fiber for residents and ensure there is equitable access throughout the city. Currently, AT&T is the most widely available internet provider in the region, though other limited alternative options exist throughout all of the city.

¹⁷ <https://broadbandnow.com/research/national-broadband-map>

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

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

Cleveland, Gaston, and Lincoln counties and the municipal governments within the counties conduct hazard mitigation planning in the region that includes Gaston County and the city of Gastonia. The Region's Hazard Mitigation Plan,¹⁸ approved in 2020, identifies and assesses the potential impact of eight natural hazards, including floods, droughts, wildfires, tornadoes, thunderstorms/lightning, winter storms, hail, and dam failure. The plan profiles these hazards based on severity of impact, frequency of occurrence, seasonal patterns, warning time, cascading potential, and existing warning systems. It also ranks the hazards based on absolute economic losses and probability of occurrence. The following hazard risks were ranked in order of priority from high risk to low risk:

- Severe Winter Weather
- Tornadoes/Thunderstorms
- Flooding
- Hurricanes and Coastal Storms
- Drought
- Wildfires
- Excessive Heat
- Dam Failure
- Earthquakes

In the region, tornadoes/thunderstorms, drought, severe winter weather, and flooding are all rated as 'highly likely', while dam failures are considered 'unlikely'. Of the likely hazards, the plan rates flooding, drought, and winter storms as major vulnerabilities in Gastonia.

Flooding

Flooding in the region and Gaston County takes the form of flash floods caused by thunderstorms and heavy rain, riverine flooding (overflow of rivers and streams), urban flooding caused by increased runoff in urban areas, and flooding related to hurricanes and tropical storm events in the region. The following map depicts Special Flood Hazard Areas,¹⁹ which create the potential for flooding-related damage to property and loss of life. These areas are clustered around and within Gastonia's city limits. These areas are clustered around and within Gastonia's city limits. Most recently, Gaston County experienced flooding and power outages during Hurricane Helene, leaving over 8% of the county without power and eight road closures²⁰.

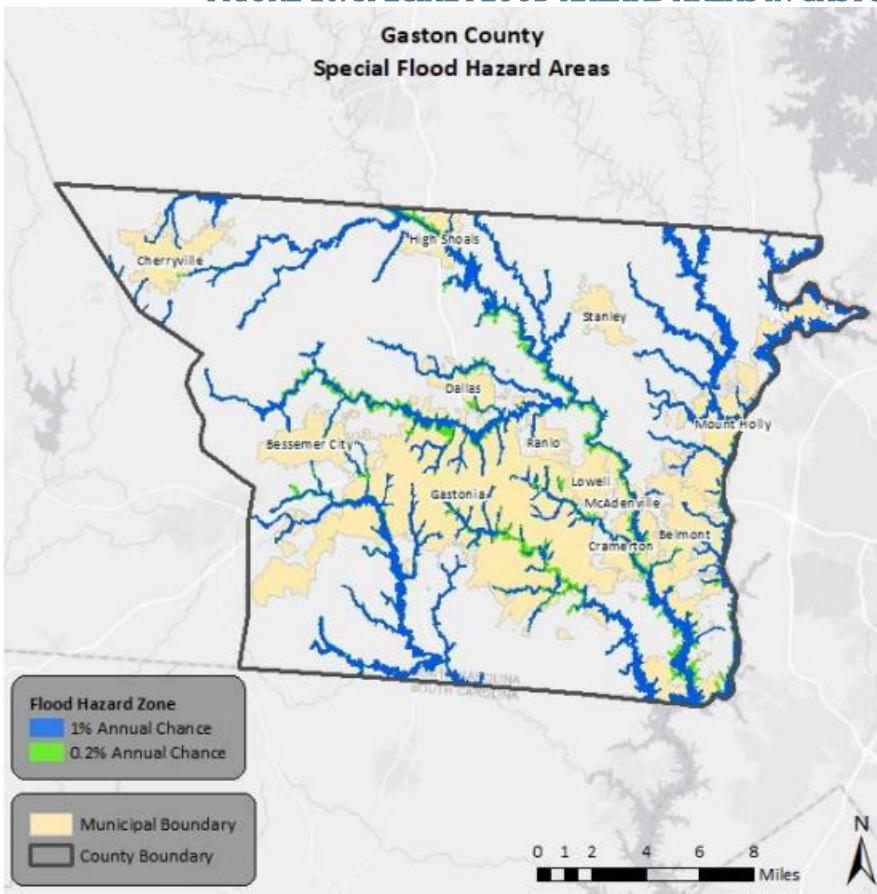
¹⁸ Cleveland Gaston Lincoln Region Hazard. Mitigation Plan. Retrieved from:

<https://www.gastongov.com/233/Hazard-Mitigation-Plan>

¹⁹ FEMA. (2020). Special Flood Hazard Areas. Retrieved from: <https://www.fema.gov/glossary/special-flood-hazard-area-sfha>

²⁰ Gaston Gazette, "Gaston County sees flooding, widespread power outages during Helene". Retrieved from: <https://www.gastongazette.com/story/news/local/2024/09/30/gaston-county-sees-flooding-widespread-power-outages-during-helene/75429373007/>

FIGURE 10. SPECIAL FLOOD HAZARD AREAS IN GASTON COUNTY



The Hazard Mitigation Plan details several actions to mitigate flooding hazard, including actions specific to the City of Gastonia:

- Revise and update the regulatory floodplain maps.
- Inspect flood damaged structures and assess portions of wall, floors, ceilings, that have been exposed to water and ensure structures are inspected for certificate of compliance.
- Continue implementation of the Flood Plain Management Plan
- Continue to identify areas within the flood zone, and/or who have had repetitive damage due to flooding and develop mitigation strategies on a case-by-case basis.

Drought

A drought is a prolonged period without substantial rainfall. Droughts can have damaging effects on crops, municipal water supplies, recreational uses, and wildlife. The Region's Hazard Mitigation plan notes that the Western North Carolina has a relatively low risk for drought hazard and the Cleveland Gaston Lincoln Region would be uniformly exposed to drought. Additionally, the plan notes that

drought conditions typical do not cause significant damage to the built environment. However, the probability of a drought occurring in the Cleveland Gaston Lincoln Region is likely with minor impact.

The Hazard Mitigation Plan details actions specific to the City of Gastonia to mitigate drought, including:

- Continuing membership of the Catawba-Wateree Drought Management Group which coordinates drought response among municipalities.
- Encourage fire suppression systems.

Winter Storms

The Cleveland Gaston Lincoln Region often receives severe winter weather conditions during the winter months and tends to have uniform exposure. The annual probability for the region is, therefore, highly likely. Between 1993 and 2018, Gaston County has dealt with \$26,640,549 in property damage, exceeding both Lincoln County and Cleveland County.

The Hazard Mitigation Plan details actions specific to the City of Gastonia to mitigate winter storms, including:

- Build a dual Discourage the planting of canopy trees where they may grow into power lines; Implement project “Evergreen” encouraging plantings of under lower story trees.
- Install SCADA System in City Electric Department for power outage response coordination
- Pursue standard connections throughout City Departments for emergency generators.
- Encourage buried utilities where technologically and economically feasible

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

In its September 2021 report “Climate Change and Social Vulnerability in the United States²¹,” the US EPA identifies low-income earners, minorities, elderly adults, and persons with less than a high school diploma as ‘socially vulnerable.’ Socially vulnerable persons are described as having a reduced capacity to cope with and recover from climate change impacts, and socially vulnerable groups are described as more likely to live in poorer neighborhoods with lower elevations and poorly maintained infrastructure. An estimated 14.3% of Gastonia’s total population, or about 11,381 people, are living below poverty level, as of the 2019-2023 American Community Survey 5-year estimates. Mobile home residents may be especially vulnerable to climate related hazards. There are an estimated 823 mobile homes in Gastonia, according to the 2019-2023 American Community Survey 5-year estimates.

²¹ U.S. EPA. (September 2021) “Climate Change and Social Vulnerability in the United States.” https://www.epa.gov/system/files/documents/2021-09/climate-vulnerability_september-2021_508.pdf

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This strategic plan will guide the allocation of Gastonia’s CDBG and HOME funding during the 2025-2029 planning period. Goals for the 2025-2029 period focus on high priority needs identified through data analysis, community input, consultation with City of Gastonia staff and partner agencies, and a review of relevant recently completed plans and studies. The priority and goal sections of this strategic plan describe anticipated activities within each of several broader areas to which the City of Gastonia will allocate funding. The City will rely on partnerships with local agencies and internal City departments to achieve its Consolidated Plan goals and address priority needs.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

CDBG funds are available for use throughout Gastonia, both in areas where the majority of residents have low- or moderate-incomes, or to serve low- or moderate-income residents living in any area of the city. HOME funding is allocated to the Gastonia-Gaston HOME Consortium and administered by the City of Gastonia for use throughout Gaston County, excluding Spencer Mountain and High Shoals and including all of Kings Mountain.

TABLE 45 - GEOGRAPHIC PRIORITY AREAS

Area Name	Area Description
Central Gastonia	Gastonia city limits, where the City’s CDBG funds will be used
Gastonia-Gaston HOME Consortium	Gaston County, excluding Spencer Mountain and High Shoals and including all of Kings Mountain
Marietta Street Corridor NRSA	Downtown Gastonia

General Allocation Priorities

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

The City will administer CDBG and HOME funds according to HUD regulations, which stipulate that CDBG funding be spent within the city and HOME funds be spent within the Gastonia-Gaston HOME

Consortium (i.e., Gaston County excluding Spenser Mountain and High Shoals but including all of Kings Mountain).

The City's 2024 Analysis of Impediments to Fair Housing Choice identified the need to use CDBG funds to improve physical resources and provide public services in areas of Gastonia with high levels of poverty. Physical improvements may include sidewalks expansion, addressing unsafe properties, or public facility improvements. Targeted services may include employment readiness/workforce development and youth educational enrichment activities.

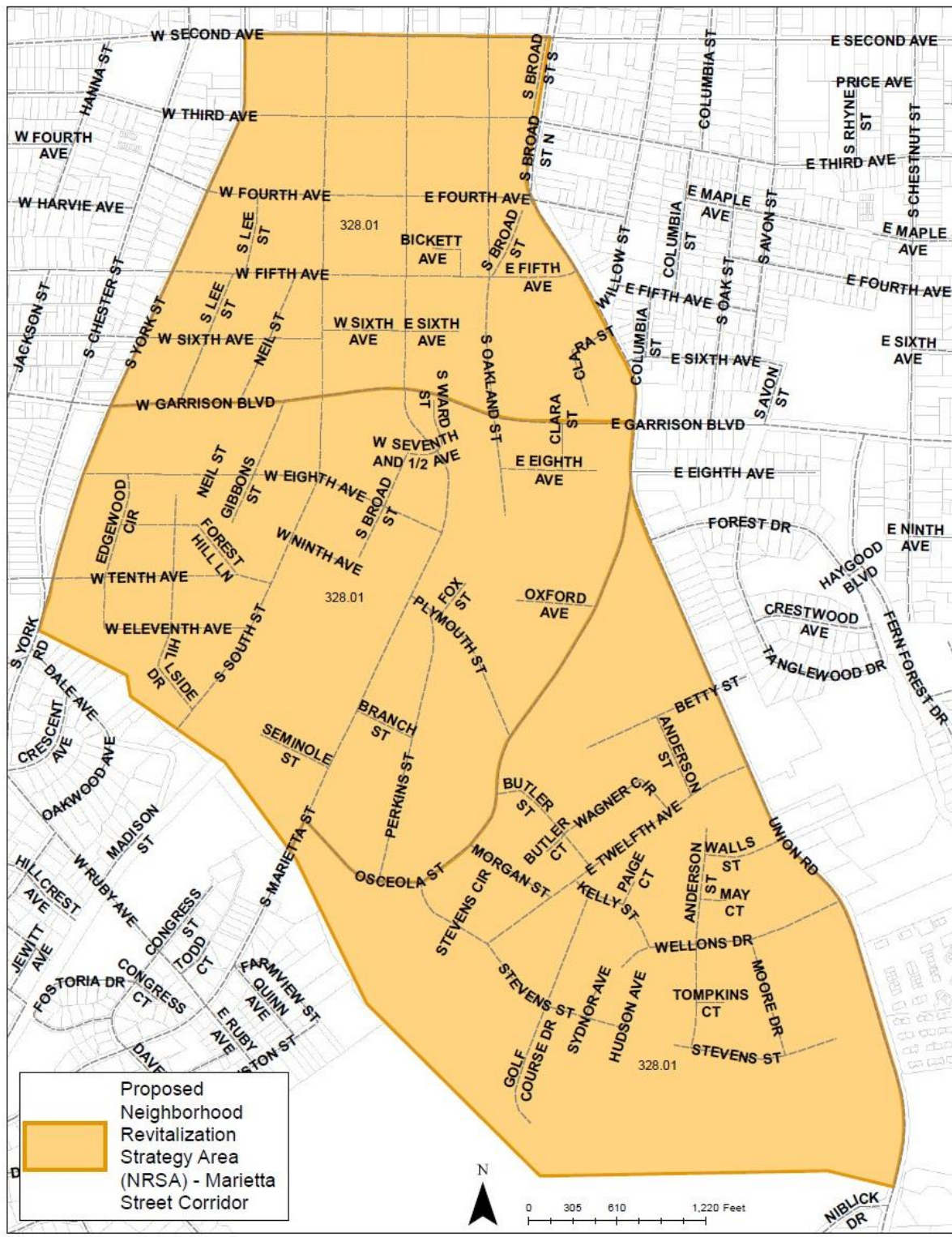
In each year covered by this Consolidated Plan, the City will determine CDBG and HOME projects and activities based on a variety of factors including priority needs, eligibility, availability of funds, and readiness to proceed. Emphasis, however, will be placed on improving neighborhood conditions and access to opportunity in high poverty areas and increasing the number of affordable housing units throughout the Gastonia-Gaston HOME Consortium.

The Marietta Street Corridor Neighborhood Revitalization Strategy Area (NRSA) is located southeast of downtown Gastonia, south of 2nd Avenue (see Figure 11). The City is working with a consultant on preparing the NRSA study for HUD approval by the end of year 2025. The NRSA area overlaps with census tract 328.01. The census tract was home to an estimated 2,509 residents as of the 2019-2023 American Community Survey, of whom 64.9% were white, 22.1% were Black, and 10% identified with two or more races. An estimated 17.1% of residents in the census tract were living below the poverty level as of the 2019-2023 American Community Survey. The homeownership rate in the census tract was estimated at 24.8%.

Recent investments in the Marietta Street Corridor NRSA area include:

- 2020 Lofts at Union Crossing (Senior MFH LIHTC Development) LIHTC Investment/HOME Funds Investment (HOME/\$250,000)
- 2021 Manor at Union Crossing (Senior MFH LIHTC Development) LIHTC/HOME Funds Investment (HOME/\$375,000)
- 2024 Catawba Creek Greenway Extension (Marietta St) (GO Bonds/\$324,470)
- 2024 Walker E. Reid Park (CDBG/ \$550,000; GF/ \$250,000)
- 2025 Three-way Controlled Intersection Marietta and Plymouth Streets; Marietta and Osceola Streets (GO Bonds)

FIGURE 11. MARIETTA STREET CORRIDOR NRSA



SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

TABLE 46 – PRIORITY NEEDS SUMMARY

	Priority need	Develop, Acquire, or Preserve Affordable Housing
1	Priority level	High
	Population(s) served	Extremely low income Low income Moderate income Large family Families with children Elderly/frail elderly Public housing residents People with disabilities
	Geographic area(s) affected	Central Gastonia Gastonia-Gaston HOME Consortium
	Associated goal(s)	Safe and Decent Affordable Housing
	Description	Potential activities related to this priority may include: <ul style="list-style-type: none"> • Support development or rehabilitation/preservation of rental housing affordable to low- and moderate-income households, including projects in high opportunity and/or low poverty areas of the City and County. • Support development of for-sale housing units affordable to low- and moderate-income households, including projects in high opportunity and/or low poverty areas of the City and County. • Preserve the existing affordable housing stock by assisting income eligible homeowners with housing rehabilitation and repairs.
	Basis for priority	CHAS data analyzed for this Plan indicates that housing affordability is the most widespread need in the city. Through the survey, community members emphasized the need for elderly or senior housing, rehabilitation of affordable rental housing/apartments.
2	Priority need	Homebuyer Assistance

	Priority level	High
	Population(s) served	Low income Moderate income Large families Families with children People with disabilities Public housing residents
	Geographic area(s) affected	Central Gastonia Gastonia Gaston HOME Consortium
	Associated goal(s)	Safe and Decent Affordable Housing
	Description	<ul style="list-style-type: none"> • Provide homebuyer preparation and financial management classes to increase the number of low- and moderate-income households positioned to purchase homes. • Increase the number of first-time home buyers through down payment and closing cost assistance.
	Basis for priority	Stakeholders noted that the City's Homebuyer's Assistance Program is successful and should be continued. The AI found a gap in homeownership rates and mortgage loan approval rates by race and ethnicity in Gaston County. Homebuyers' assistance (and affirmative marketing of this assistance) is one approach to addressing this gap.
3	Priority need	Rental Assistance
	Priority level	High
	Population(s) served	Extremely low income Low income Large families Families with children Elderly / frail elderly Homeless individuals, families, and veterans People with disabilities Victims of domestic violence
	Geographic area(s) affected	Central Gastonia Gastonia-Gaston HOME Consortium
	Associated goal(s)	Safe and Decent Affordable Housing
	Description	<ul style="list-style-type: none"> • Working with community partners, assist income-eligible renter households with tenant-based rental assistance. • Collaborate with agencies in the CoC and others to assist households at-risk of homelessness with short-term rental payments, utility assistance, rapid rehousing, or other assistance.

	Basis for priority	Homelessness prevention was the number one homelessness priority identified by community members who participated in the survey, identified as a high priority by more than 80% of respondents. Residents and stakeholders noted that rental assistance and assistance finding housing for extremely low- and low-income households were priorities for preventing and/or shortening homelessness. CHAS data notes the difficulty many renters in the Gastonia-Gaston HOME Consortium have affording housing.
4	Priority need	Housing and Supportive Services for People Experiencing Homelessness
	Priority level	High
	Population(s) served	Chronic homelessness Individuals Families with children Mentally ill Chronic substance abuse Veterans Persons with HIV/AIDS Victims of domestic violence Unaccompanied youth
	Geographic area(s) affected	Central Gastonia
	Associated goal(s)	Homeless Assistance and Services
	Description	<ul style="list-style-type: none"> Collaborate with agencies in the CoC and others to assist people who are homeless through provision of and access to emergency, transitional, and permanent housing to enable them to move to appropriate housing and achieve greater stability. Collaborate with agencies in the CoC and others to provide access to coordinated support services and case management for people experiencing homelessness.
	Basis for priority	Residents and stakeholders identified housing and services for people who are homeless as a key need in Gastonia. All types of homeless needs (prevention, emergency shelter, transitional housing, outreach, case management, meals and nutrition) were identified as high-level needs by 58% to 82% of survey participants.
5	Priority need	Public Improvements and Neighborhood Revitalization
	Priority level	High
	Population(s) served	Non-housing community development

	Geographic area(s) affected	Central Gastonia
	Associated goal(s)	Public Improvements Demolition and Clearance
	Description	<ul style="list-style-type: none"> • Fund infrastructure improvements and public facilities such as sidewalks, street lighting, pedestrian facilities, ADA improvements, recreation centers, and parks in income-eligible areas. • Assist community service organizations in improving their physical structures to meet goals for serving low- and moderate-income households, people who are homeless, and other special needs populations. • Clear, demolish, or remediate structures to prevent blight in low- and moderate-income areas.
	Basis for priority	Survey respondents identified street/road improvements, sidewalk improvement/expansion, and redevelopment or demolition of blighted properties as high needs in Gastonia. Stakeholders noted the need for continued efforts to improve public facilities and infrastructure in income-eligible areas, and physical improvements in high-poverty areas was a goal of the 2024 AI.
6	Priority need	Public Services
	Priority level	High
	Population(s) served	Extremely low income Low income Moderate income Large families Families with children Elderly / frail elderly People with disabilities
	Geographic area(s) affected	Central Gastonia
	Associated goal(s)	Public Services
	Description	Fund community services such as youth education enrichment; childcare and transportation assistance; adult education, job training or job search assistance; health, mental health, and substance abuse services; senior programming; and others.
	Basis for priority	Community members identified the need for a variety of services for income-eligible and special needs residents. The 2024 AI identified public services such as educational enrichment, adult education, and job training/job search assistance as goals for high-poverty areas in the city.
	7	
	Priority need	Fair Housing Education and Enforcement

	Priority level	High
	Population(s) served	All
	Geographic area(s) affected	Central Gastonia Gastonia-Gaston HOME Consortium
	Associated goal(s)	Fair Housing
	Description	<ul style="list-style-type: none"> • Conduct fair housing education efforts targeted to members of the public, including those most vulnerable to housing discrimination, and housing professionals, specifically including independent landlords. • Continue the City of Gastonia's fair housing hotline and raise awareness about the City of Gastonia Fair Housing Officer. • Consider fair housing testing targeted toward identifying rental market discrimination.
	Basis for priority	The 2024 Analysis of Impediments to Fair Housing Choice identified the need for continued and expanded fair housing education activities for the general public and housing industry professionals, including independent landlords.
8	Priority need	Program Administration
	Priority level	High
	Population(s) served	All
	Geographic area(s) affected	Central Gastonia Gastonia-Gaston HOME Consortium
	Associated goal(s)	Planning and Administration
	Description	Program administration costs related to planning and execution of community development, housing, and homelessness activities funded through the CDBG and HOME programs.
	Basis for priority	Program administration costs associated with the coordination and delivery of services to Gastonia and the Gastonia-Gaston HOME Consortium residents.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

TABLE 47 – INFLUENCE OF MARKET CONDITIONS

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	High levels of cost burden among low-income households; waiting lists for assisted housing units; and need for short-term rental assistance for homeless individuals and families transitioning to permanent housing. Currently, TBRA is provided through HUD's Section 8 Housing Choice Voucher program administered through local housing authorities. According to HUD's 2023 A Picture of Subsidized Housing data, the Gastonia Housing Authority currently provides 1,749 tenant-based housing choice vouchers (for more information, see Section NA-35). The City has also funded TBRA programs through funding to subrecipient organizations. The City plans to incorporate the use of the 24-month TBRA and the security deposit TBRA programs.
TBRA for Non-Homeless Special Needs	High level of cost burdens among low-income households, including non-homeless special needs populations; waiting lists for assisted housing units for seniors and people with disabilities. The City intends to continue using HUD funds for short-term (up to 24 months) TBRA over the next five years, which may include assistance for special needs groups.
New Unit Production	Age and condition of housing; waiting lists at existing assisted housing developments; high occupancy rates and rental rates; sales prices unaffordable to low/moderate income households. The City intends to use HUD grant funding to support new affordable housing development over the next five years.
Rehabilitation	Age and condition of housing; issues related to substandard housing, especially for low-income renters; need for home repairs for seniors and other homeowners, including lead-based paint remediation. The City may use HUD grant funds for rehabilitation and/or preservation of affordable housing over the next five years
Acquisition, including preservation	Subsidized housing developments anticipated to age out of their affordability period; age, condition, and availability of multifamily properties suitable for acquisition/rehabilitation; vacant/hazardous buildings identified through code enforcement. The City may use HUD grant funds for acquisition and/or preservation of affordable housing over the next five years.

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Gastonia receives federal entitlement funding through two HUD CPD formula grants: the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME). Combined, the City will receive an anticipated \$1,269,553.75 in HUD grant funds for the 2025-2026 program year (PY 2025), which runs from July 1, 2025, through June 30, 2026. The table below outlines anticipated funding levels by program and estimates additional grant funds to be received in the remaining four program years covered by the City's 2025-2029 Five-Year Consolidated Plan. Funding amounts are estimated based on PY 2024 funding levels and will be updated based on HUD's PY 2025 allocation amounts.

Anticipated Resources

TABLE 48 - ANTICIPATED RESOURCES

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Acquisition Admin and planning Economic development Housing Public improvements Public services	\$561,053	\$18,299	\$395,559	\$579,352	\$2,224,212	The expected amount of CDBG funds available for the remainder of the Con Plan is estimated at four times the City's PY 2025 annual allocation.
HOME	Public-Federal	Acquisition Homebuyer assistance	\$708,501	\$19,400	\$648,904.20	\$727,901	\$2,834,003	The expected amount of CDBG

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: \$		
		Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA						funds available for the remainder of the Con Plan is estimated at four times the City's PY 2025 annual allocation.

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

The City of Gastonia will leverage resources through partnerships with local agencies, including nonprofit organizations and for-profit companies, that contribute additional funding and staff time to the projects funded through CDBG and HOME grant money. Over the next five years, Gastonia anticipates satisfying match requirements through a variety of means, such as:

- City of Gastonia funding and other support for Our Neighbors, Inc.;
- Local funding provided by the United Way of Gaston County;
- Local funding provided by Continuum of Care member agencies;
- In kind services for new construction and rehabilitation by Habitat for Humanity;
- Waived fees provided by local banks participating in the City's Homebuyers Assistance Program; and
- Grant match funds for public facility and infrastructure projects.

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

CDBG funding may be used to develop public facilities or infrastructure on publicly-owned land to benefit low- and moderate-income people or households. Additionally, publicly-owned residential lots may be used to support affordable housing/ homeownership opportunities for low- and moderate-income households. If CDBG or HOME grant funds are ever used to acquire property for public purpose, the City will follow acquisition requirements to determine fair market value.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

The City of Gastonia will partner with the following entities listed to carry out the goals of the 2025-2029 Consolidated Plan.

TABLE 49 - INSTITUTIONAL DELIVERY STRUCTURE

Responsible Entity	Responsible Entity Type	Role	Geography Served
City of Gastonia	Government	Planning & Admin	Jurisdiction
Gastonia Housing Authority	Housing Authority	Public Housing	Jurisdiction
Gaston Lincoln Cleveland Continuum of Care	Continuum of Care	Homelessness	Region
Our Neighbors, Inc.	Nonprofit	Public Services	Jurisdiction
HealthNet Gastonia	Nonprofit	Public Services	Jurisdiction
First United Methodist Church	Nonprofit	Homelessness	Jurisdiction
United Way	Nonprofit	Public Services	Jurisdiction
Gaston County	Government	Planning & Admin	Jurisdiction

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Gastonia provides a variety of programs focused on increasing housing affordability and homeownership, providing public services, and improving public facilities and infrastructure. The City has developed strong partnerships with the Gaston Lincoln Cleveland Continuum of Care and non-profit service providers.

Based on interviews with key stakeholders, focus groups, and a community-wide meeting, gaps in the institutional delivery system include:

- Support around affordable housing development is still lacking in the City of Gastonia. Elected officials are yet to come to the table around affordable housing and homelessness. Even with capable service providers, CDBG funding does not meet homeless needs. Champions (state reps, city or county elected officials, etc.) and partners (county, Gaston College, etc.) are needed.
- Overall, more affordable housing is urgently needed, particularly for individuals, or starter homes for families.
- The City's Affordable Housing Plan has set goals for creating or maintaining affordable housing such as the creation of a Housing Land Trust and a Community Land Trust.
- The City should continue to support the Continuum of Care. It should be more intentional about engaging the Housing Authority, which should be involved in the Continuum of Care.
- Improved collaboration among housing and service providers is a goal. For example, collaboration such that Salvation Army residents are able to secure housing ahead of their last day at the shelter.
- Workforce and employment stability in the region has been challenging since COVID-19 started. Manufacturing is still a heavy industry in Gaston County but there is a disconnect in skills and the existing workforce with a need for maintenance techs and other relevant skills. There is also a need for soft skills for entry level jobs.
- Existing agencies and non-profits, such as the Salvation Army, have closed or reduced their capacity to provide services, leaving a large gap in providing services at the county level.
- Wages in Gaston County are still low and are not providing family stability due to increase in housing costs as well. Rent prices have also increased since COVID-19 started.
- Along with affordability challenges, there's a portion of the population also getting bumped out of different funding opportunities because of their criminal convictions. Gaston County is able to assist some participants with a criminal background while they're on parole by helping them secure employment but finding housing is more difficult.
- New transportation system is needed countywide to help connect employees and employers. The County should continue to explore programs such as the recent pilot program that provided participants with 10 free first rides and held information sessions.

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

TABLE 50 - HOMELESS PREVENTION SERVICES SUMMARY

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

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

The City of Gastonia partners with the Gaston-Lincoln-Cleveland Continuum of Care and a variety of agencies and organizations to provide services to people experiencing homelessness. The City of Gastonia uses CDBG funds to support homelessness services through the Gaston –Lincoln-Cleveland Continuum of Care. Permanent supportive housing and Rapid Re-Housing providers serving the G-L-C CoC counties include HealthNet Gaston. A total of 99 permanent supportive housing beds exist within the Continuum of Care. Additionally, as described in Section MA-30, the Gaston Workforce Development Board, the City of Gastonia, and local nonprofit organizations provide a variety of services to meet the needs of people experiencing homelessness, including workforce development and employment services, mental and physical health services, and financial and homeownership services.

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

The City of Gastonia works with its partners in the community to collaborate on projects to ensure that individuals and families who are chronically homeless are housed and provided necessary supportive services. The collaborating agencies will coordinate funding and resources to make additional permanent housing beds available for the chronically homeless community. Efforts include increasing permanent supportive housing and streamlining the assessment and referral process.

The primary gap in the service delivery system for special needs populations is the lack of funding for additional beds and services, particularly for difficult-to-place special needs clients. The lack of long-term affordable and high-quality rental and for-sale housing in the city presents another gap in the service delivery system. A limited number of nonprofit organizations in the city and county provide housing for special needs population. For example, Holy Angels offers programs and services for children and adults with intellectual developmental disabilities and delicate medical conditions. Due to limited capacity and availability of beds, Holy Angels currently serves 80 children and adults in their residential program while servicing up to 50 adults in their outreach programs. State and federal government assistance is needed to continue to provide these essential services and housing while also helping to close the gap between the cost of care for individuals with varying financial situations²².

Gaps in the service delivery system discussed by community meeting and focus group participants, survey respondents, and stakeholders interviewed as part of this planning process include:

- Need for more of all housing types to address homelessness – emergency shelter, transitional housing, permanent affordable housing (rental and homeownership), and permanent supportive housing.
- Need for redefining affordable housing; many occupations still earn less than \$15 per hour, or as low as \$10.
- Expand public transportation services; many buses were replaced with vehicles for transportation.

²² Holy Angels North Carolina. Retrieved from: <https://www.holyangelsnc.org/fag>

- There is a need for a day center or one-stop shop with resources for people experiencing homelessness. Community members expressed the need for more public facilities, noting that only the YMCA was open.
- There is a need for a warming center; currently police come in early morning and release people from the Salvation Army as early as 6 AM when it's still cold out.
- There is a lack of emergency shelter and other resources for people that don't meet various criteria such as families with small children, having a mental health or substance abuse issue or being a victim of domestic violence.
- There is a need for continued use of a Housing First model, including housing with strong case management and wraparound services to assist people with a variety of challenges, including transportation, school enrollment, and job training.
- Need for more social activities or spaces for young adult population and more kid friendly activities.
- Need for more mixed-use properties with mixed-retail that allow for more community, such as, coffee shops, bodegas, spaces that make a community more attractive and bring in more investment.
- More apartments have been built in the last few years and there is a need for more guidance and oversight on HOAs, particularly for first-time home buyers or for home buyers who have not dealt with HOAs before.
- Substance abuse and mental health issues are related to homelessness and should be addressed in services offered. A mobile lab could help with mental health issues.
- A diversion program for first time offenders could be explored.
- Past evictions are a major factor preventing people from accessing housing. People experiencing homelessness may pay multiple application fees but not be accepted because of eviction history. A "rental readiness" course, help with utility arrearages/deposits, and working with/incentivizing landlords may help people with past evictions, poor credit history, or other potential barriers get into rental housing

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

TABLE 51 – GOALS SUMMARY

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Safe and Decent Affordable Housing	2025	2029	Affordable Housing	Citywide Gastonia-Gaston HOME Consortium	Develop, Acquire, or Preserve Affordable Housing Homebuyer Assistance Rental Assistance	CDBG: \$1,797,055 HOME: \$3,214,470	Homeowner housing rehabilitated: 40 units Rental units constructed: 20 units Direct financial assistance to homebuyers: 60 households assisted Tenant-based rental assistance: 20 households assisted Property Acquisition: 5 units Code enforcement: 200 units CBDO: 2600 individuals based on area benefit CHDO Capacity Building
2	Homeless Assistance and Services	2025	2029	Homeless	Citywide	Housing and Supportive Services for People Experiencing	CDBG: \$408,775	Homelessness prevention: 300 persons assisted Public service activities

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
						Homelessness		other than low/moderate income housing benefit: 10 persons assisted
3	Demolition and Clearance	2025	2029	Housing Community Development	Citywide	Public Improvements and Neighborhood Revitalization	CDBG: \$1,250	Public facility or infrastructure activity - low/mod income housing benefit: 20 persons assisted
4	Public Facilities and Infrastructure Improvements	2025	2029	Non-Housing Community Development	Citywide	Public Improvements and Neighborhood Revitalization	CDBG: \$14,145	Public facility or infrastructure activity other than low/mod income housing benefit: 2600 persons assisted
5	Public Services	2025	2029	Public Services	Citywide	Public Services	CDBG: \$2,500	Public service activities other than low/moderate income housing benefit: 10 persons assisted
6	Fair Housing	2025	2029	Fair Housing	Citywide	Fair Housing Education and Enforcement	CDBG: \$27,500	Public service activities other than low/moderate income housing benefit: 2 persons assisted
7	Planning and Administration	2025	2029	Affordable Housing Homeless Non-Housing Community Development	Citywide	Program Administration	CDBG: \$554,040 HOME: \$328,035 HOME:	N/A

Goal Descriptions

Goal Name	Goal Description
Safe and Decent Affordable Housing	<ul style="list-style-type: none"> • Support development or rehabilitation/preservation of rental housing affordable to low- and moderate-income households, including projects in high opportunity and/or low poverty areas of the City and County. • Support development of for-sale housing units affordable to low- and moderate-income households, including projects in high opportunity and/or low poverty areas of the City and County. • Preserve the existing affordable housing stock by assisting income eligible homeowners with housing rehabilitation and repairs. • Provide homebuyer preparation and financial management classes to increase the number of low- and moderate-income households positioned to purchase homes. • Increase the number of first-time home buyers through down payment and closing cost assistance. • Working with community partners, assist income-eligible renter households with tenant-based rental assistance. • Collaborate with agencies in the CoC and others to assist households at-risk of homelessness with short-term rental payments, utility assistance, rapid rehousing, or other assistance.
Homeless Assistance and Services	<ul style="list-style-type: none"> • Collaborate with agencies in the CoC and others to assist people who are homeless through provision of and access to emergency, transitional, and permanent housing to enable them to move to appropriate housing and achieve greater stability. • Collaborate with agencies in the CoC and others to provide access to coordinated support services and case management for people experiencing homelessness.
Demolition and Clearance	<ul style="list-style-type: none"> • Clear, demolish, or remediate structures to prevent blight in low- and moderate-income areas.
Public Facilities and Infrastructure Improvements	<ul style="list-style-type: none"> • Fund infrastructure improvements and public facilities such as sidewalks, street lighting, pedestrian facilities, ADA improvements, recreation centers, and parks in income-eligible areas. • Assist community service organizations in improving their physical structures to meet goals for serving low- and moderate-income households, people who are homeless, and other special needs populations.

Goal Name	Goal Description
Public Services	<ul style="list-style-type: none"> • Fund community services such as youth education enrichment; childcare and transportation assistance; adult education, job training or job search assistance; health, mental health, and substance abuse services; senior programming; and others.
Fair Housing	<ul style="list-style-type: none"> • Conduct fair housing education efforts targeted to members of the public, including those most vulnerable to housing discrimination, and housing professionals, specifically including independent landlords. • Continue the City of Gastonia's fair housing hotline and raise awareness about the City of Gastonia Fair Housing Officer. • Consider fair housing testing targeted toward identifying rental market discrimination.
Planning and Administration	<ul style="list-style-type: none"> • Program administration costs related to planning and execution of community development, housing, and homelessness activities funded through the CDBG and HOME programs.

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

Using HOME funds, Gastonia anticipates providing affordable housing for about 100 households with incomes at or below 80% AMI over the next five years. This projection includes an estimated 20 low- and moderate-income households assisted through the creation of new affordable rental housing units, 60 low- and moderate-income homebuyers assisted through funds for down payments or closing costs, and 20 extremely low- or low-income households assisted through tenant-based rental assistance. The City also anticipates assisting approximately 40 homeowners with incomes at or below 80% AMI with home rehab using CDBG funds.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

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

N/A

Activities to Increase Resident Involvements

Due to significant regulatory changes within the Family Self-Sufficiency (FSS) Program and staffing challenges, GHA discontinued its Family Self-Sufficiency Program. However, it continues to engage with residents and voucher holders in planning efforts through Resident Advisory Boards (RABs), which are residents that are involved in the preparation of the housing authority's annual and five-year PHA plans.

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

No

Plan to remove the 'troubled' designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

The City of Gastonia's 2024 Analysis of Impediments to Fair Housing Choice (AI) identifies challenges related to limited supply of affordable housing for low- and moderate-income households and a lack of housing and services to address homelessness as two of the city's barriers to fair housing choice. The AI also includes a review of the City's existing zoning code and identifies policies that may limit the development of affordable housing in the city and county.

Housing in Gastonia, Gaston County, and the Charlotte-Concord-Gastonia MSA is predominantly made up of single-family detached structures (about 67% to 73% of units). Lack of diversity in housing types decreases the availability of housing affordable for low- to moderate-income households who are unable to afford single-family homes. Apartments and smaller, more affordable units are also essential for many seniors and residents with disabilities.

Although zoning ordinances and land use codes play an important role in regulating the health and safety of the built environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. While the zoning ordinance of the City of Gastonia was not found to be facially exclusionary, there are opportunities for the City to modify the ordinance to further remove barriers to the development of affordable housing across all residential zones. For example, to encourage more infill development in the traditionally low-density neighborhoods, minimum lot sizes could be further reduced, conversion of established dwellings to multifamily dwellings permitted, and height restrictions relaxed to allow for more density on the same footprint. This would potentially allow for more supply of housing, which helps put downward pressure on rental prices, so that low- and moderate-income families have access to those neighborhoods and all the benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural and public amenities.

Moreover, the City's land use regulations could go beyond just meeting the minimum FHA standards and affirmatively further and incentivize the development of affordable housing with inclusionary zoning policies. One tool the City has codified to help protect existing affordable housing stock is found in Chap. 16, Minimum Housing Standards, of the Code of Ordinances, which provides that whenever the housing inspector determines that a dilapidated building must be vacated or demolished, notice must be given to registered affordable housing organizations to allow opportunity for the organization to negotiate to make repairs, lease, or purchase the property for the purpose of providing or preserving affordable housing. (See Code of Ordinances Sec. 16-132(b)(6).) But otherwise, Gastonia has not adopted specific development incentives like density bonuses, reduced parking, or design waivers, variances, or expedited permitting for the development of affordable or low-income housing or housing for protected classes.

In addition to these public-sector barriers, the private market can also create barriers. Some landlords may refuse to rent units to households using housing choice vouchers. Known as source of income discrimination, this practice reduces the affordability of existing units in the private housing stock and creates barriers to obtaining affordable housing. The poor quality of some rental housing

units also makes them unsuitable for occupancy, thus removing further units for the city's rental housing inventory.

A similar impediment was identified in the City of Gastonia's 2020-2024 Analysis of Impediments to Fair Housing Choice, and the City has made efforts to address this issue through development of strategies in the City of Gastonia Affordable Housing Plan, participation in Gaston County's Homelessness Prevention Committee and development of the Intergovernmental & Interagency Task Force on Homelessness in Gaston County Report, planning for HOME-ARP funding to address homelessness and support affordable housing development, and continuation of programs such as the City's Homebuyer Assistance Program. However, this challenge remains and is directly tied to impediments related to homelessness and a lack of housing options for residents with disabilities. Efforts to implement strategies to increase housing affordability, such as those contained in the recently approved Affordable Housing Plan and the Intergovernmental & Interagency Task Force on Homelessness in Gaston County Report, will be vital to increasing housing affordability in the city and county. The City's Analysis of Impediments to Fair Housing Choice draws on recommendations from these plans in recommending strategies to increase housing affordability and reduce homelessness in the city and county.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Gastonia's 2024 Analysis of Impediments to Fair Housing Choice identified strategies and related implementation steps the City plans to take over the next five years to remove or ameliorate public policy barriers to affordable housing.

To address the limited supply of affordable housing, the City will:

- Implement funding strategies contained in the City of Gastonia Affordable Housing Plan, including develop an Affordable Housing Trust Fund, to support development of affordable housing and programs to increase housing affordability.
- Implement the recommendations contained in the Affordable Housing Plan regarding development of a Community Land Trust (2024).
- Implement the land disposition policy contained in the City of Gastonia Affordable Housing Plan, making affordable housing a priority when disposing of public land and deploying City-owned land in partnership with affordable housing developers and community-based organizations to support affordable housing development (2024).
- Address how zoning regulations limit missing middle and multifamily housing types by considering proactively upzoning lower density areas and acreage to zoning districts that allow parcels to be subdivided and allow a greater diversity of housing types by right, rather than waiting on developers to seek rezoning of specific parcels; implementing jurisdiction-wide upzoning that opens more neighborhoods to townhomes, duplexes, and small apartment buildings by-right; reducing minimum lot sizes; upzoning more acreage to medium and high density multifamily and mixed-use zones; adopting minimum density requirements (especially around transit nodes and commercial and public services); and rezoning underutilized industrial and/or commercial areas for adaptive residential use.

To address the lack of housing and services to address homelessness, the City will:

- Work with partners to implement recommendations in the Intergovernmental & Interagency Task Force on Homelessness in Gaston County Report, including allocating American Rescue Plan Act funding towards non-congregate short-term emergency shelter such as hotels, motels, and dorm rooms; allocating County and municipal funding to fund Homelessness Prevention Coordinator or Housing Navigator; pursuing long-term public-private

partnerships to fund affordable housing development; and establishing a housing trust fund or other funding mechanism to collect and receive dollars from both governments and the general public for the explicit purpose of constructing affordable housing, among other recommendations (Ongoing, 2024).

- Use HOME-ARP and other funding sources to develop emergency, transitional, and permanent housing options with wraparound services for residents experiencing homelessness. Consider co-housing, shared housing, or tiny home models to increase affordability, social interaction, and development of community (Ongoing, 2024).
- Continue to partner with the Gaston County Homelessness Prevention Committee to implement recommendations in the Intergovernmental & Interagency Task Force on Homelessness in Gaston County Report and other strategies developed by subcommittees (Ongoing, 2024).
- Collaborate with Gaston County and municipalities to examine and implement changes in zoning codes and regulations to support development of more affordable housing types, such as missing middle housing, smaller housing options, multifamily development, shared housing, co-housing, and tiny homes; support nonprofit capacity and coordination; and increase access to wraparound services (Ongoing, 2024).

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The City of Gastonia is an active member of the Gaston-Lincoln-Cleveland Continuum of Care and funds technical assistance and capacity building for CoC members, including outreach to homeless persons. One of the City's strategic goals for the 2025-2029 Consolidated Plan is to provide assistance and services for residents experiencing homelessness, including collaborating with agencies in the CoC and others to assist people who are homeless through provision of and access to emergency, transitional, and permanent housing to enable them to move to appropriate housing and achieve greater stability, and collaborating with agencies in the CoC and others to provide access to coordinated support services and case management for people experiencing homelessness.

Addressing the emergency and transitional housing needs of homeless persons

Over the 2025-2029 Consolidated Plan period, the City will continue to fund its cold weather shelter and to provide funding for the Continuum of Care. The City may fund facility improvements or services provided by emergency or transitional housing providers over the next five years under the priority of expanding the availability of homeless services and housing.

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 City of Gastonia and the Gaston-Lincoln-Cleveland Continuum of Care (G-L-C CoC) support a Housing First model that prioritizes permanent housing and offers case management and other support services. Over the next five years, the City will continue to support the G-L-C CoC and homeless service providers that recognize the need to shift focus and resources to long-term, permanent housing in order to end homelessness. The City will also fund organizations that provide rapid rehousing, case management, and housing navigation services to assist homeless individuals and families, including those staying in emergency shelter, make the transition to permanent housing and prevent returns to homelessness. Finally, the City will work to increase the availability of affordable housing in Gastonia by using CDBG funds for home rehabilitation and to support the development of new affordable rental housing.

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

Housing and service providers in Gastonia work together to prevent homelessness in populations who are vulnerable to or at risk of homelessness. These groups include extremely low-income individuals and families, people discharged from institutions, and those receiving assistance from agencies addressing a variety of needs, such as housing, health, social services, education or youth needs. The City anticipates continued funding for homelessness prevention over the next five years, including tenant-based rental assistance and/or utility assistance.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

In Gastonia and throughout Gaston County, the legacy of lead-based paint in older housing poses a significant risk, particularly to young children and low-income families. Effectively addressing this issue necessitates a proactive and coordinated response that encompasses assessment, remediation, outreach, and policy reform, ensuring that all residents have access to safe and healthy housing. The City of Gastonia follows HUD's Lead Safe Housing Rule requirements in all of its federally funded affordable housing development activities. The City also connects individuals with lead safety education and volunteer opportunities for housing rehabilitation and repair.

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

Following the Lead Safe Housing Rule requirements in federally funded housing activities reduces risk of lead poisoning and hazards. The Lead Safe Housing Rule is designed to reduce hazards relating to lead-based paint in housing, which include irreversible health effects, brain and nervous system damage, reduced intelligence, and learning disabilities. Children, pregnant women, and workers are most at risk of experiencing negative health effects resulting from exposure to lead-based paint hazards. An estimated 17,930 housing units (51.6% of total housing units) in Gastonia were built before 1978 and may contain lead-based paint hazards. For these reasons, it is vital that the City of Gastonia reduce lead-based paint hazards in all federally funded housing activities.

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

The City of Gastonia integrates Lead Safe Housing Rule requirements into housing policies and procedures by following HUD's Lead Safe Housing Rule requirements in all of the City's federally funded affordable housing development activities.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

The 2019-2023 5-Year American Community Survey estimates the city of Gastonia's poverty rate at 14.3%, above the statewide poverty rate of 13.2%. The city's poverty rate has decreased since the 2013-2017 5-Year American Community Survey, when it was estimated at 19.1%.

According to Gastonia's most recently updated Comprehensive Plan (2011), Gastonia has had a comparatively higher share of people living below the poverty level in comparison to its surrounding cities and region. This has been attributed to the loss of employment in the textile industry, growing rates of unemployment in other sectors, and overall lower educational attainment and lower average median household income. Several of these trends have been persistent over the past two decades. Gastonia also contains the county jail, which contributes to increased homelessness as arrested unhoused individuals often lack resources to return to their homes.

The City of Gastonia Affordable Housing Plan (2024), Analysis of Impediments to Fair Housing Choice (2024), West Franklin Redevelopment Area Plan (2019), 2025 Gastonia Comprehensive Plan (2011), and other local and regional plans detail goals for reducing poverty in the city of Gastonia and the county, including:

Economic and Workforce Development

- Increase secondary education and workforce training
- Promote child-care-friendly land use policies
- Promote reinvestment, and diversification in downtown and the Center City, to reinforce its importance as the economic, cultural, and civic center of the City
- Encourage new investment in areas that have undergone residential and retail disinvestments
- Promote convenient and concentrated commercial development that serves residents and strengthens both the local and regional market.
- Continue efforts to achieve a more balanced residential and retail growth pattern.
- Promote preservation as a tool for economic development and community revitalization.
- Promote economic growth through public-private partnerships encouraging new private sector investment
- During planning processes, such as the Consolidated Plan, the City should continue to identify place-based strategies focused on improving physical resources and building human capital in specific, defined high poverty areas.
- Address adult education needs in areas such as employment readiness, GED classes, or job training programs designed to serve residents living in high-poverty areas.
- Consider a place-based strategy in the Consolidated Plan to provide business entrepreneurial support to new or expanding businesses that fill a market niche and create jobs for low-income residents.
- Explore potential funding opportunities for limited expansion of transit services past 6:30 pm to better connect workers with jobs.

Housing and Homelessness

- Eliminate conditions that contribute to slum and blight
- Facilitate historic preservation, reuse and rehabilitation
- Identify in-fill opportunities
- Maintain and strengthen the character of the City's various residential areas.
- Improve quality of existing housing through current and/or future rehabilitation and buyer assistance programs
- Continue using HOME and CDBG funds to increase and maintain the availability of affordable rental and for-sale housing in the city and county through new construction and rehabilitation, including by working with CHDOs.
- Monitor rent levels, home prices, and property taxes in Gastonia neighborhoods at risk for gentrification. As redevelopment occurs, consider ways to encourage the development of mixed-income housing or to incentivize the inclusion of affordable housing units.
- Gastonia Housing Authority and private property managers containing Project-Based Section 8 units should review their Affirmative Marketing Plans and consider new and creative marketing techniques to reach applicants of a wide variety of backgrounds.
- Launch a Housing Trust Fund through a variety of fund sources and use toward emergency rental assistance, homeowner rehabilitation/weatherization/repair assistance, first time home buyer down payment assistance, and more.
- Continue to work towards the City implementing a formal policy setting forth appropriate terms and guidelines for deploying City-owned parcels for affordable housing.

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

The affordable housing, workforce development, and homelessness programs detailed in this plan aim to support the achievement of the housing and economic development goals in Gastonia. To combat poverty and reduce the number of poverty-level families, the City has devoted resources to public service programs, including supporting individuals and families in poverty through homeownership and personal finance training, homeownership assistance, electric bill assistance, and housing rehabilitation. The Gaston County Workforce Development Board also provides support in all aspects of employment, including resume preparation, career development, and specific skills training. This plan continues to identify assisting persons living in poverty as a goal for the CDBG program. The City will continue to fund services to assist individuals in obtaining housing, employment, and other needs.

In addition to economic development programs, many homelessness programs and homeless service providers also address expanded employment opportunities as an avenue for combating poverty. Programs aimed at educating youth, young adults, and adults also combat poverty by developing skills that will allow residents to secure better jobs at higher wages. This plan also calls for continued support for case management services that connect individuals with employment opportunities while also supporting them in meeting other needs, such as housing and supportive services.

SP-80 Monitoring - 91.230

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

The City of Gastonia Housing and Community Engagement Department (HCED) has a written Monitoring Policy for the purpose of providing guidelines to self-monitor as well as monitor partners, sub-recipients, and CHDOs. Through administrative funds of the program, the City of Gastonia provides staff trained in program requirements and compliance to monitor and review all proposed and the activities within those projects.

The monitoring process for projects and specific activities is determined by size, duration, type, performance measure and how the project/activity is carried out i.e. internal activity, sub-recipient activity and CHDO activity.

Internal activities are carried out by HCED professionally-trained staff. The activity is reviewed by supervisory staff and/or contractor before, during and after completion of the project/activity. The activity is monitored for compliance before being placed and/or completed in HUD's Integrated Disbursement and Information System (IDIS). Each activity is monitored for (1) National Objective and Outcome; (2) Eligibility & Matrix Code; (3) Financial Feasibility; (4) Compliance; and (5) Accomplishment Data.

Sub-recipient activities are defined through an approved contract with the Housing and Community Engagement Department. Each sub-recipient is monitored annually, bi-annually or quarterly depending upon the subrecipient's experience and compliance history. Monitoring is performed on-site, if possible, by reviewing activity files for requirements such as internal activities, which can encompass: objective and outcome, eligibility, financial feasibility and records, compliance and accomplishment data.

The written policy as of May 2011 of the Division states:

Risk Assessment

The City of Gastonia periodically looks at all subrecipients to ascertain whether or not comprehensive monitoring is required. Generally, those who have been in the program for longer periods of time are less high risk than any new subrecipients who might not yet be thoroughly familiar with program regulations and policies. Sub-recipients are monitored annually unless staff ascertains the need for semi-annual visits. Such high-risk subrecipients might include:

1. Those who are new to CDBG or HOME programs.
2. Those who have experienced turnover of key staff.
3. Those who have past compliance and performance problems.
4. Those who are carrying out high-risk activities such as acquisition, housing, economic development, and/or.
5. Those who are undertaking multiple CDBG or HOME funded activities for the first time.

Monitoring Schedule

As soon as possible after the beginning of a new fiscal year, the annual sub-recipient monitoring schedule will be established. The subrecipients will be given ample notice of any upcoming

monitoring visit, and what they might expect as well as what to have available for the City representative to review.

On-site sub-recipients will be evaluated at the beginning of each fiscal year to determine the need for a

detailed monitoring visit. With daily communication, continued project interaction, financial reimbursement requests and monthly reporting, detailed annual monitoring may not be required.

Preparation for Monitoring Visits

In advance of any monitoring, City representative will prepare for the visit by reviewing the following data:

1. Sub-recipient's application for funding
2. Written agreement
3. Progress reports
4. Any financial information
5. Correspondence
6. Previous monitoring reviews

Conducting On-Site Monitoring

The subrecipient is first notified about the purpose of the visit and to set the date for the visit. A formal notification letter will then be sent to the subrecipient that would include:

1. Confirmation of the date for the review
2. Scope of the monitoring
3. Information needed for review during the visit
4. Sub-recipient staff persons who would be needed for interviews or assistance during review

An entrance conference will be held at the beginning of the visit with the executive director. The purpose and scope of the visit will be explained at this time.

During the actual monitoring procedure, the City will make every effort to keep as clear a record of information reviewed and conversations held as possible. A checklist will be used for reviewing all the necessary documentation.

After the review is complete, the City representative will again meet with the executive director or other key person to present them the preliminary results of the monitoring. At this time, too, the subrecipients will be provided an opportunity to correct any misconceptions or misunderstandings, and to report on any steps they may already be taking.

Follow Up

As a follow-up to the monitoring visit, a formal written notification of the results will be provided to the subrecipient, pointing out any problems and recognizing any successes. This monitoring letter will create a permanent written record for both the City and the subrecipient. The letter will outline concerns and findings as well as deadlines for a written response and corrective actions. The City of Gastonia is responsible for ensuring that all subrecipients correct any problems found as a result of

such monitoring. Proper follow-up and regular contact with subrecipients ensure the following principles:

1. The accountability of sub-recipients to the City.
2. The clarity and consistency of performance standards and corrective actions.
3. The continuous provisions of feedback by the City to the sub-recipient.
4. Timely communications with sub-recipients.

Comprehensive planning requirements are monitored through the Citizens Advisory Board. The Citizens Advisory Board meets quarterly to review the priorities and to monitor the accomplishments of the projects/activities that address those priorities.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City of Gastonia receives federal funding through two HUD CPD formula grants: the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME). Combined, the City will receive an anticipated \$1,269,553.75 in HUD grant funds for the 2025 program year (PY 2025), which runs from July 1, 2025, through June 30, 2026. The table below outlines anticipated funding levels by program and estimates additional grant funds to be received in the remaining four program years covered by the City's 2025-2029 Five-Year Consolidated Plan. Funding amounts are estimated based on PY 2024 funding levels and will be updated based on HUD's PY 2025 allocation amounts.

The proposed FY2025-2026 Annual Action Plan Budget consists of \$579,352 total Community Development Block Grant (CDBG) funds for the 2025 Program Year, \$561,053 is the FY2025-2026 allocation, and approximately \$18,299 in projected CDBG Program Income. Of the \$727,901 total HOME Investment Partnership (HOME) Program Funds, \$708,501 is the FY2025-2026 allocation, and approximately \$19,400 is projected HOME Program Income. In the event HUD changes the budget a/location for the Gastonia jurisdiction for either the CDBG or HOME Programs, the category amounts will be representative of and consistent with the current percentages for the above referenced allocation amounts.

Anticipated Resources

TABLE 52 - 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	\$561,053	\$18,299	\$395,559	\$579,352	\$2,224,212	The expected amount of CDBG funds available for the remainder of the Con Plan is estimated at four times the City's PY 2025 annual allocation.
HOME	Public-Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$708,501	\$19,400	\$648,904	\$727,901	\$2,834,003	The expected amount of CDBG funds available for the remainder of the Con Plan is estimated at four times the City's PY 2025 annual allocation.

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

The City of Gastonia will leverage resources through partnerships with local agencies, including nonprofit organizations and for-profit companies, that contribute additional funding and staff time to the projects funded through CDBG and HOME grant money. Over the next five years, Gastonia anticipates satisfying match requirements through a variety of means, such as:

- City of Gastonia funding and other support for Our Neighbors, Inc.;
- Local funding provided by the United Way of Gaston County;
- Local funding provided by Continuum of Care member agencies;
- Waived fees provided by local banks participating in the City's Homebuyers Assistance Program;
- Grant match funds for public facility and infrastructure projects; and
- Funding provided by Gaston County for the City's cold weather shelter.

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

CDBG funding may be used to develop public facilities or infrastructure on publicly-owned land to benefit low- and moderate-income people or households. Additionally, publicly-owned residential lots may be used to support affordable housing/ homeownership opportunities for low- and moderate-income households. If CDBG or HOME grant funds are ever used to acquire property for public purpose, the City will follow acquisition requirements to determine fair market value.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

TABLE 53 – GOALS SUMMARY

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Safe and Decent Affordable Housing	2025	2029	Affordable Housing	Citywide Gastonia-Gaston HOME Consortium	Develop, Acquire, or Preserve Affordable Housing Homebuyer Assistance Rental Assistance	CDBG: \$359,911 HOME: \$642,894	Homeowner housing rehabilitated: 8 units Rental units constructed: 4 units Direct financial assistance to homebuyers: 12 households assisted Tenant-based rental assistance: 4 households assisted Property Acquisition: 1 unit added Code enforcement: 40 units CBDO: 2600 individuals based on area benefit CHDO Capacity Building

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homeless Assistance and Services	2025	2029	Homeless	Citywide	Housing and Supportive Services for People Experiencing Homelessness	CDBG: \$81,755	Homelessness prevention: 300 persons assisted Public service activities other than low/moderate income housing benefit: 2 persons assisted
3	Demolition and Clearance	2025	2029	Non-Housing Community Development	Citywide	Public Improvements and Neighborhood Revitalization	CDBG: \$250	Public facility or infrastructure activity other than low/mod income housing benefit: 4 persons assisted
4	Public Facilities and Infrastructure Improvements	2025	2029	Non-Housing Community Development	Citywide	Public Improvements and Neighborhood Revitalization	CDBG: \$2,829	Public facility or infrastructure activity other than low/mod income housing benefit: 2600 persons assisted
5	Fair Housing	2025	2029	Fair Housing	Citywide	Fair Housing Education and Enforcement	CDBG: \$5,500	Public service activities other than low/moderate income housing benefit: 2 persons assisted
6	Planning and Administration	2025	2029	Affordable Housing Homeless Non-Housing Community Development Fair Housing	Citywide	Program Administration	CDBG: \$110,808 HOME: \$65,607	N/A

Goal Descriptions

Goal Name	Goal Description
Safe and Decent Affordable Housing	<ul style="list-style-type: none"> • Support development or rehabilitation/preservation of rental housing affordable to low- and moderate-income households, including projects in high opportunity and/or low poverty areas of the City and County. • Support development of for-sale housing units affordable to low- and moderate-income households, including projects in high opportunity and/or low poverty areas of the City and County. • Preserve the existing affordable housing stock by assisting income eligible homeowners with housing rehabilitation and repairs. • Provide homebuyer preparation and financial management classes to increase the number of low- and moderate-income households positioned to purchase homes. • Increase the number of first-time home buyers through down payment and closing cost assistance. • Working with community partners, assist income-eligible renter households with tenant-based rental assistance. • Collaborate with agencies in the CoC and others to assist households at-risk of homelessness with short-term rental payments, utility assistance, rapid rehousing, or other assistance.
Homeless Assistance and Services	<ul style="list-style-type: none"> • Collaborate with agencies in the CoC and others to assist people who are homeless through provision of and access to emergency, transitional, and permanent housing to enable them to move to appropriate housing and achieve greater stability. • Collaborate with agencies in the CoC and others to provide access to coordinated support services and case management for people experiencing homelessness.
Demolition and Clearance	<ul style="list-style-type: none"> • Clear, demolish, or remediate structures to prevent blight in low- and moderate-income areas.
Public Facilities and Infrastructure Improvements	<ul style="list-style-type: none"> • Fund infrastructure improvements and public facilities such as sidewalks, street lighting, pedestrian facilities, ADA improvements, recreation centers, and parks in income-eligible areas. • Assist community service organizations in improving their physical structures to meet goals for serving low- and moderate-income households, people who are homeless, and other special needs populations.
Public Services	<ul style="list-style-type: none"> • Fund community services such as youth education enrichment; childcare and transportation assistance; adult education, job training or job search assistance; health, mental health, and substance abuse services; senior programming; and others.

Goal Name	Goal Description
Fair Housing	<ul style="list-style-type: none"> • Conduct fair housing education efforts targeted to members of the public, including those most vulnerable to housing discrimination, and housing professionals, specifically including independent landlords. • Continue the City of Gastonia's fair housing hotline and raise awareness about the City of Gastonia Fair Housing Officer. • Consider fair housing testing targeted toward identifying rental market discrimination.
Planning and Administration	<ul style="list-style-type: none"> • Program administration costs related to planning and execution of community development, housing, and homelessness activities funded through the CDBG and HOME programs.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Gastonia expects to implement activities under various different projects over the 2025 program year to address priority needs. These projects are identified in the table below, with additional detail provided in AP-38.

The proposed FY2025-2026 Annual Action Plan Budget consists of \$579,352 total Community Development Block Grant (CDBG) funds for the 2025 Program Year, \$561,053 is the FY2025-2026 allocation, and approximately \$18,299 in projected CDBG Program Income. Of the \$727,901 total HOME Investment Partnership (HOME) Program Funds, \$708,501 is the FY2025-2026 allocation, and approximately \$19,400 is projected HOME Program Income. In the event HUD changes the budget a/location for the Gastonia jurisdiction for either the CDBG or HOME Programs, the category amounts will be representative of and consistent with the current percentages for the above referenced a/location amounts.

TABLE 54 – PROJECT INFORMATION

#	Project Name
1	PROJECT CDBG – CDBG General Admin
2	PROJECT CDBG – Project Delivery for Housing Rehabilitation
3	PROJECT CDBG – Fair Housing
4	PROJECT CDBG – Property Disposition / Maintenance
5	PROJECT CDBG – Continuum of Care
6	PROJECT CDBG – COC Non-Profit
7	PROJECT CDBG – Cold Weather Shelter
8	PROJECT CDBG – CBDO
9	PROJECT CDBG – Public Infrastructure
10	PROJECT CDBG – Housing Rehabilitation
11	PROJECT CDBG – CDBG Acquisition
12	PROJECT CDBG – Demolition & Clearance
13	PROJECT CDBG – Code Enforcement
14	PROJECT HOME – HOME General Admin
15	PROJECT HOME – CHDO Set-aside
16	PROJECT HOME – CHDO Operating
17	PROJECT HOME – New Construction
18	PROJECT HOME – Direct Homeowner Assistance
19	PROJECT HOME – Tenant Based Rental Asst. (TBRA)

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

During PY 2025, the City of Gastonia plans to focus on the provision of affordable housing, including improving access to both affordable rental and for-sale housing. A combination of data and community input gathered during development of the 2025-2029 Five-Year Consolidated Plan emphasized the need for additional affordable housing in Gastonia, where more than 60% of households with incomes under 80% AMI have a housing cost burden (i.e., spend more than 30% of their income on housing). Participants in the community survey selected elderly or senior housing, rehabilitation of affordable rental housing/ apartments, help buying a home/down payment assistance, and housing for people with disabilities as the top four affordable housing needs in Gastonia.

During PY 2025, the City anticipates spending a portion its CDBG funds (not including program administration) on housing activities, including homeowner rehabilitation and affordable housing project delivery. PY 2025 HOME-funded activities will include a mix of rental and for-sale housing

activities, including rental and down payment assistance and development/redevelopment of affordable for-sale units.

Community input also emphasized the need for investment in public facilities and infrastructure, particularly in east and west Gastonia. Participants in the community survey selected homeless centers, childcare centers, and community centers as the top three public facilities needs in Gastonia and street/road improvements as the greatest public infrastructure need. In PY 2025, the City anticipates spending a portion of its CDBG funding on public facilities and infrastructure improvements, including xx.

Other priorities for PY 2025 include services for families, children, and people at-risk of or experiencing homelessness. These allocation priorities align with needs expressed by the community during development of the Consolidated Plan. In the community survey, homelessness prevention and access to homeless shelters were selected as high priorities by about 76% to 82% of participants, and all other homelessness activities with the exception of meals and nutrition were selected as high priorities by more than 70% of participants. Additionally, substance abuse/ crime prevention, health and mental health services, and abused and neglected children services, job training, and youth services/ programs were the top five public service needs selected as priorities by survey participants.

During Program Year (PY) 2025, the City of Gastonia will focus on providing affordable housing, enhancing access to both rental and owner-occupied options. Data and community feedback from the development of the 2025-2029 Five-Year Consolidated Plan indicate a strong need for additional affordable housing in Gastonia. Over 60% of households with incomes under 80% of the Area Median Income (AMI) face a housing cost burden, meaning they spend more than 30% of their income on housing. In community surveys, participants identified senior housing, the rehabilitation of affordable rental apartments, assistance for home buying and down payment support, as well as housing for individuals with disabilities as the top four affordable housing needs.

In PY 2025, the City expects to allocate a portion of its Community Development Block Grant (CDBG) funds to housing activities, which will include homeowner rehabilitation and the delivery of affordable housing projects. The HOME-funded activities will encompass a mix of rental and homeownership options, including rental assistance, down payment assistance, and the development or redevelopment of affordable units for sale, along with tenant-based rental assistance.

Community input also highlighted the need for investment in public facilities and infrastructure, particularly in east and west Gastonia. Participants in the community survey identified homeless centers, childcare centers, and community centers as the top three public facility needs, with street and road improvements recognized as the most significant public infrastructure need. The City anticipates dedicating a small portion of its CDBG funding to improvements in public facilities and infrastructure in PY 2025.

Additional priorities for PY 2025 include services for families, children, and individuals at risk of or experiencing homelessness. These priorities align with the needs articulated by the community during the development of the Consolidated Plan. The community survey showed that 76% to 82% of participants rated homelessness prevention and access to homeless shelters as high priorities, while all other homelessness activities, except meals and nutrition, were deemed high priorities by over 70% of respondents. Furthermore, the top five public service needs identified by survey

participants included substance abuse and crime prevention, health and mental health services, services for abused and neglected children, job training, and youth programs.

The City of Gastonia receives a smaller allocation of CDBG and HOME funds compared to other entitlement communities. As a result, the City will actively seek additional partnerships with private and non-profit organizations, while also collaborating closely with Gaston County to identify and secure further solutions.

AP-38 Project Summary

Project Summary Information

1	Project Name	PROJECT CDBG – CDBG General Admin
	Target Area	Central Gastonia
	Goals Supported	Planning and administration
	Needs Addressed	Program administration
	Funding	CDBG: \$110,808 or 19.70% CDBG Program Income: \$3,614 Total: \$114,422or 19.75%
	Description	Funds allocated for salaries, fringe benefits and general expenses.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City-wide (CDBG)
	Planned Activities	General program administration

2	Project Name	PROJECT CDBG - Project Delivery for Housing Activities
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing
	Needs Addressed	Develop, acquire or preserve affordable housing
	Funding	CDBG: \$67,119 or 11.59%
	Description	Funds allocated for salaries, fringe benefits & general expenses in the execution of the rehabilitation of the affordable housing programs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	8 housing units rehabilitated
	Location Description	City-wide (CDBG)
	Planned Activities	Preserving existing housing stock by providing housing rehabilitation activities.
3	Project Name	PROJECT CDBG - Fair Housing
	Target Area	Central Gastonia
	Goals Supported	Fair Housing Assistance

	Needs Addressed	Fair housing education and enforcement
	Funding	CDBG: \$5,500 or 0.95%
	Description	Funds allocated for general expenses for fair housing admin, fair housing activities, fair housing hot line & minority recruitment of contractors.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2 persons will be assisted
	Location Description	City-wide (CDBG)
	Planned Activities	Fair housing admin, fair housing activities, fair housing hot line & minority recruitment of contractors.
4	Project Name	PROJECT CDBG - Property Disposition
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing Demolition and clearance
	Needs Addressed	Public improvements and neighborhood revitalization
	Funding	CDBG: \$24,279 or 4.19%
	Description	Weed cutting, repairs, utilities & gas service for properties owned by Housing and Neighborhoods currently or newly acquired.
	Target Date	06/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	2 housing units
	Location Description	City-wide
	Planned Activities	Maintenance, repairs, and utilities & gas service for currently or newly acquired properties owned by the
5	Project Name	PROJECT CDBG - Continuum of Care
	Target Area	Central Gastonia
	Goals Supported	Public services
	Needs Addressed	Public Services
	Funding	CDBG: \$65,000 or 11.22%
	Description	Funds allocated to provide technical assistance & build capacity for the homeless strategy.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	300 homeless prevention other than low/mod income
	Location Description	City-wide
	Planned Activities	Provide technical assistance & build capacity for the homeless strategy for the local Continuum of Care
6	Project Name	PROJECT CDBG – CoC Non-Profit
	Target Area	Central Gastonia
	Goals Supported	Public services

	Needs Addressed	Public Services
	Funding	CDBG: \$1,500 or 0.26%
	Description	Funds allocated to provide assistance for the homeless strategy.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	150 homeless prevention other than low/mod income
	Location Description	City-wide
	Planned Activities	Funds allocated to provide assistance for the homeless strategy.
7	Project Name	PROJECT CDBG – Cold Weather Shelter
	Target Area	Central Gastonia
	Goals Supported	Public service
	Needs Addressed	Public service
	Funding	CDBG: \$15,255 or 2.63%
	Description	Funds allocated to provide immediate shelter when temperatures are below freezing.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	150 homeless individuals assisted in overnight shelter
	Location Description	City-wide

	Planned Activities	Providing cold weather shelter for homeless individuals for overnight.
8	Project Name	PROJECT CDBG – Community Based Development Organization (CBDO)
	Target Area	Central Gastonia
	Goals Supported	Public services activity
	Needs Addressed	Public services activity
	Funding	CDBG: \$500 or 0.09%
	Description	Carry out activities that improve the physical, economic or social environment of a specific geographic area or neighborhood that address one or more critical problems.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2600 individuals based on area benefit
	Location Description	City-wide
	Planned Activities	Community Based Development Organization to promote neighborhood revitalization and safe decent affordable housing in the City.
9	Project Name	PROJECT CDBG – Public Infrastructure
	Target Area	Central Gastonia
	Goals Supported	Public improvements
	Needs Addressed	Public Facilities and Improvements and Neighborhood Revitalization

	Funding	CDBG: \$2,829 or 0.49%
	Description	Funds allocated for the provision or improvement of various public infrastructure/public facilities to provide the greatest community benefit in low – and moderate- income areas.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2600 individuals based on area benefit
	Location Description	City-wide
	Planned Activities	Provision or improvement of public infrastructure and/or facilities
10	Project Name	PROJECT CDBG - Housing Rehabilitation
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing
	Needs Addressed	Develop, acquire or preserve affordable housing
	Funding	CDBG: \$196,390 CDBG Program Income: \$14,685 Total: \$210,075 or 36.43%
	Description	Program designed to assist low to moderate income families address health & safety issues
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	8 homeowner housing units rehabilitated

	Location Description	City-wide
	Planned Activities	Providing housing rehabilitation to preserve exiting housing stock.
11	Project Name	PROJECT CDBG – CDBG Property Acquisition
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing
	Needs Addressed	Develop, Acquire, or Preserve Affordable Housing
	Funding	CDBG: \$250 or 0.04%
	Description	Funds allocated to acquire affordable housing units for homeownership.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 housing unit
	Location Description	Various locations in Gastonia, TBD during program year.
	Planned Activities	Acquire affordable housing units for homeownership.
12	Project Name	PROJECT CDBG – Demolition and Clearance
	Target Area	Central Gastonia
	Goals Supported	Demolition and Clearance
	Needs Addressed	Public Improvements and Neighborhood Revitalization
	Funding	CDBG: \$250 or 0.04%

	Description	Funds allocated to clear, demolish, or remediate structures to prevent blight in low- and moderate-income areas.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4 persons assisted
	Location Description	Various locations in Gastonia, TBD during program year.
	Planned Activities	Clear, demolish, or remediate structures to prevent blight in low- and moderate-income areas.
	Project Name	PROJECT CDBG – Code Enforcement
13	Target Area	City wide
	Goals Supported	Promote safe decent affordable housing
	Needs Addressed	Code enforcement Code violations Public improvements and neighborhood revitalization
	Funding	CDBG: \$71,373 or 12.32%
	Description	Program designed to address health & safety issues of existing housing stock.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	40 housing code enforcement

	Location Description	City-wide
	Planned Activities	Addressing health & safety issues of existing housing stocks.
14	Project Name	PROJECT HOME - Administration
	Target Area	Central Gastonia
	Goals Supported	Planning and administration
	Needs Addressed	Program administration
	Funding	HOME: \$65,607 HOME Program Income: \$6,000 Total: \$71,607 15 % of the Entitlement allocation only or 14.62 % of total budget
	Description	Funds will be used for program administration.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	County-wide
	Planned Activities	Funds will be used for HOME program administration.
15	Project Name	PROJECT HOME - CHDO Set-aside
	Target Area	Central Gastonia

	Goals Supported	Promote safe decent affordable housing
	Needs Addressed	Develop, Acquire, or Preserve Affordable Housing
	Funding	HOME: \$106,275 15 % of the Entitlement allocation only or 14.62 % of total budget
	Description	Funds will be used to develop affordable housing for low/mod income families and individuals with emphasis on special needs populations
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2 homeowner housing added
	Location Description	County-wide
	Planned Activities	Funds will be used for rehabilitation or construction of low/mod housing units.
16	Project Name	PROJECT HOME - CHDO Operating
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing Homeless Assistance
	Needs Addressed	Develop, Acquire, or Preserve Affordable Housing Homeless Assistance
	Funding	HOME: \$37,000 or 5.08%
	Description	Designated CHDO operating expense
	Target Date	06/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	County-wide
	Planned Activities	Operating expense for the CHDO
17	Project Name	PROJECT HOME - New Construction
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing
	Needs Addressed	Develop, acquire or preserve affordable housing
	Funding	HOME: \$364,629 or 50.09%
	Description	New construction of affordable housing unit
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4 low/mod occupied housing units
	Location Description	County-wide
	Planned Activities	Funds will be used for construction of affordable housing units.
18	Project Name	PROJECT HOME - Direct Homeowner Assistance
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing

	Needs Addressed	Homebuyer assistance
	Funding	HOME: \$17,359 HOME Program Income: \$13,400 Total: \$30,759 or 4.23%
	Description	This program provides down payment & closing cost assistance to qualified low/mod income homebuyers. Up to \$7,500.00 in assistance + soft costs.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	12 households (direct financial assistance for home buyers)
	Location Description	County-wide
	Planned Activities	Providing down payment & closing cost assistance to qualified low/mod income homebuyers
19	Project Name	PROJECT HOME - Tenant Based Rental Assistance
	Target Area	Central Gastonia
	Goals Supported	Promote safe decent affordable housing
	Needs Addressed	Tenant Assistance
	Funding	HOME: \$114,711 or 15.76%
	Description	Program to help individual households acquire permanent housing.
	Target Date	06/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	4 households (tenant based rental assistance)
	Location Description	County-wide
	Planned Activities	Program to help individual households acquire permanent housing.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

CDBG funds are available for use throughout Gastonia, both in areas where the majority of residents have low- or moderate-incomes, or to serve low- or moderate-income residents living in any area of the city. HOME funding is allocated to the Gastonia-Gaston HOME Consortium and administered by the City of Gastonia for use throughout Gaston County, excluding Spencer Mountain and High Shoals and including all of Kings Mountain.

Geographic Distribution

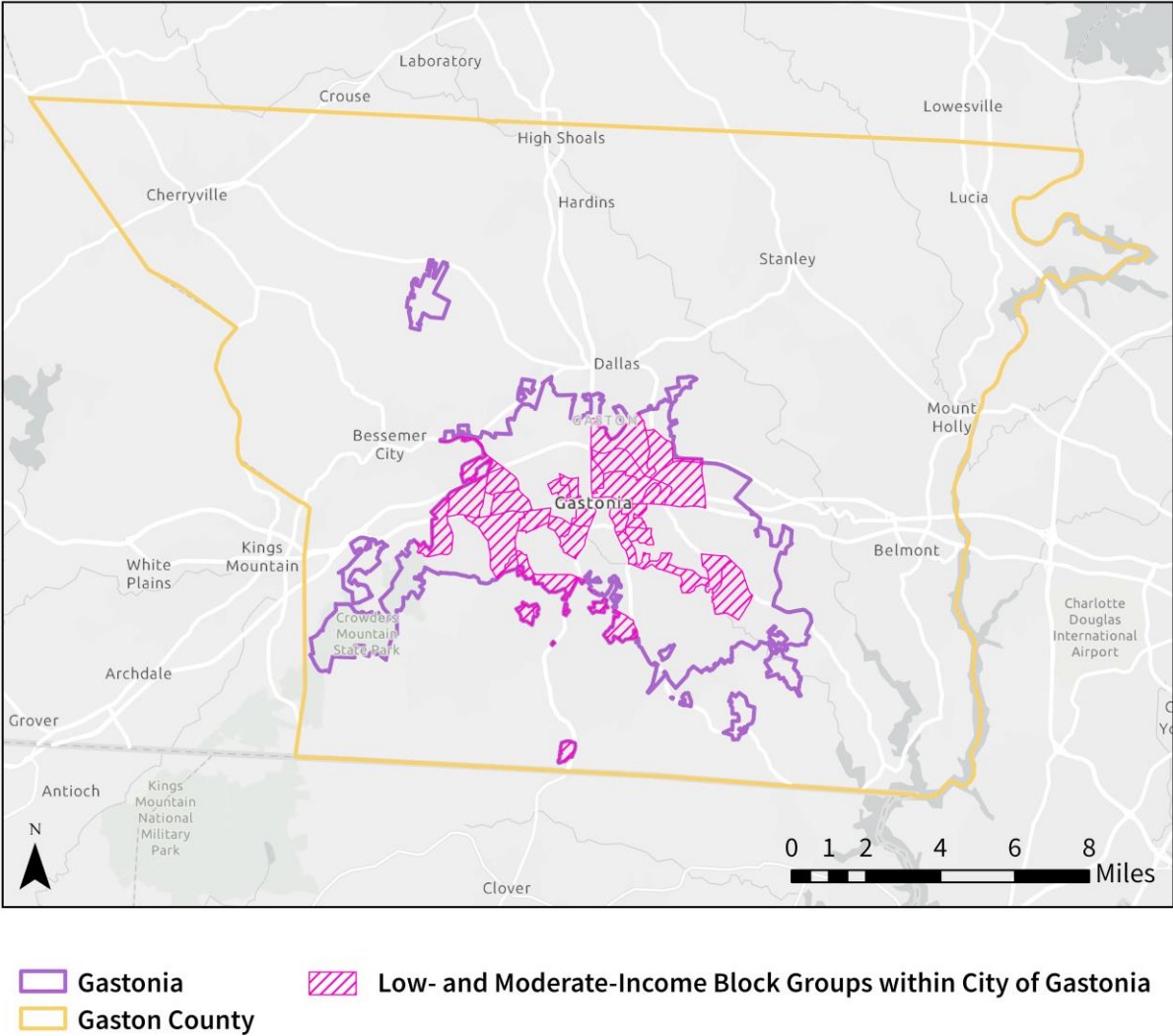
TABLE - GEOGRAPHIC DISTRIBUTION

Target Area	Percentage of Funds
Central Gastonia	100% CDBG Funds
Gastonia-Gaston HOME Consortium	100% HOME Funds

Rationale for the priorities for allocating investments geographically

The City of Gastonia determined its 2025 projects based on priority needs, eligibility, availability of funds, and readiness to proceed, with emphasis on improving neighborhood conditions and access to opportunity in high poverty areas and increasing the number of affordable housing units throughout the Gastonia-Gaston HOME Consortium.

FIGURE 12. LOW- AND MODERATE-INCOME BLOCK GROUPS IN GASTONIA, FY2025



Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

During the 2025 program year, Gastonia will support households in need of affordable housing. The City will utilize Community Development Block Grant (CDBG) funds to carry out housing rehabilitation activities, helping homeowners make necessary repairs and maintain safe living conditions.

Additionally, through the HOME program, the Gastonia-Gaston HOME Consortium will provide tenant-based rental assistance, assist first-time homebuyers with down payment and closing costs, and support the construction of new affordable rental units. This includes units developed by a Community Housing Development Organization (CHDO) that specifically focuses on serving individuals with special needs.

Furthermore, CDBG resources will be used in partnership with the Continuum of Care to deliver homeless prevention services for individuals and families at risk of losing their housing.

TABLE 55 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT

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

TABLE 56 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE

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

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The Gastonia Housing Authority (GHA) serves residents of the city and manages the Housing Choice Voucher (HCV) program, which includes 1,786 vouchers according to GHA's 2023 Public Housing

Authority (PHA) Annual Plan. The most recent Low Income Housing Tax Credit (LIHTC) data indicates that there are approximately 1,321 low-income LIHTC units in service as of 2022. Other privately owned developments provide additional affordable housing in the city.

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

In its most recent 2023 Annual PHA Plan, the GHA stated that it inspected at least 98% of all units for new admissions to the program and at least 98% of all existing units. Additionally, the GHA will continue to provide fair housing counseling to program participants and increase the number of affordable units both within the PHA's portfolio and support the development of additional affordable units through the Low-Income Housing Tax Credit (LIHTC) program.

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

Due to significant regulatory changes within the Family Self-Sufficiency (FSS) Program and staffing challenges, GHA discontinued its Family Self-Sufficiency Program. However, it continues to engage with residents and voucher holders in planning efforts through Resident Advisory Boards (RABs), which are residents that are involved in the preparation of the housing authority's annual and five-year PHA plans.

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

N/A

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The City of Gastonia is covered by the Gaston-Lincoln-Cleveland Continuum of Care, a network of service providers covering Gaston, Lincoln, and Cleveland counties. The Gaston-Lincoln-Cleveland Continuum of Care brings together housing and service providers to meet the needs of individuals and families experiencing homelessness. The City of Gastonia will continue to partner with the G-L-C CoC and local homelessness service providers to achieve the City's homelessness goals.

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

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

Over the next year, members of the Gaston-Lincoln-Cleveland Continuum of Care and other homeless housing and service providers in the city of Gastonia will continue reaching out to homeless persons, including unsheltered persons, through street outreach and emergency shelter services. For the 2025 program year, the City will provide funding to the G-L-C CoC for a variety of activities, including needs assessment and use of HMIS, through the CDBG program.

Addressing the emergency shelter and transitional housing needs of homeless persons

Over the 2025-2029 Consolidated Plan period, the City will continue to fund its cold weather shelter and to provide funding for the Continuum of Care. The City may fund facility improvements or services provided by emergency or transitional housing providers over the next five years under the priority of expanding the availability of homeless services and housing. For the 2025 program year, the City will provide funding for its cold weather shelter.

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 City will also continue to support the Continuum of Care, members of which provide supportive services and housing search assistance for individuals and families consistent with a Housing First approach. Through the CoC, the City will fund organizations that provide case management and housing navigation services to assist individuals and families experiencing homelessness transition to permanent housing and prevent returns to homelessness. Finally, the City will take steps to implement the strategies in its Analysis of Impediments to Fair Housing Choice, which includes strategies to support housing affordability in the city.

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.

Over the next year, housing and service providers in the City of Gastonia will continue to work together to prevent homelessness in populations who are vulnerable to or at risk of homelessness.

In Gastonia, efforts to prevent homelessness among low-income individuals and families—especially those at extreme risk—focus on coordinated strategies that combine housing and supportive services.

To address these challenges, the City of Gastonia is continuing the collaboration with public and private agencies that provide housing assistance, healthcare, mental health services, employment support, educational resources, and youth programs. By enhancing coordination across different sectors, the city aims to facilitate smoother transitions from institutional settings and reduce the risk of homelessness. These efforts include referrals to transitional and permanent supportive housing, case management services, and access to local homelessness prevention programs. Through proactive planning and resource alignment, Gastonia seeks to create a safety net that prevents homelessness before it begins, particularly for those facing systemic barriers to stability.

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

The City of Gastonia's 2024 Analysis of Impediments to Fair Housing Choice (AI) identifies challenges related to limited supply of affordable housing for low- and moderate-income households and a lack of housing and services to address homelessness as two of the city's barriers to fair housing choice. The AI also includes a review of the City's existing zoning code and identifies policies that may limit the development of affordable housing in the region.

Although zoning ordinances and land use codes play an important role in regulating the health and safety of the built environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. While the zoning ordinance of the City of Gastonia was not found to be facially exclusionary, there are opportunities for the City to modify the ordinance to further remove barriers to the development of affordable housing across all residential zones. For example, to encourage more infill development in the traditionally low-density neighborhoods, minimum lot sizes could be further reduced, conversion of established dwellings to multifamily dwellings permitted, and height restrictions relaxed to allow for more density on the same footprint. This would potentially allow for more supply of housing, which helps put downward pressure on rental prices, so that low- and moderate-income families have access to those neighborhoods and all the benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural and public amenities.

In addition to these public-sector barriers, the private market can also create barriers. As discussed in earlier sections, some landlords may refuse to rent units to households receiving other forms of housing assistance. Known as source of income discrimination, this practice reduces the affordability of existing units in the private housing stock and creates barriers to obtaining affordable housing. The poor quality of some rental housing units also makes them unsuitable for occupancy, thus removing further units for the city's rental housing inventory.

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

Gastonia's 2024 Analysis of Impediments to Fair Housing Choice identified strategies and related implementation steps the City plans to take over the next five years to remove or ameliorate public policy barriers to affordable housing.

To address the limited supply of affordable housing, the City will:

- Implement funding strategies contained in the City of Gastonia Affordable Housing Plan, including developing an Affordable Housing Trust Fund, to support development of affordable housing and programs to increase housing affordability.
- Implement the recommendations contained in the Affordable Housing Plan regarding development of a Community Land Trust (2024).
- Implement the land disposition policy contained in the City of Gastonia Affordable Housing Plan, making affordable housing a priority when disposing of public land and deploying City-owned land in partnership with affordable housing developers and community-based organizations to support affordable housing development (2024).
- Address how zoning regulations limit missing middle and multifamily housing types by considering proactively up zoning lower density areas and acreage to zoning districts that allow parcels to be subdivided and allow a greater diversity of housing types by right, rather than waiting on developers to seek rezoning of specific parcels; implementing jurisdiction-wide upzoning that opens more neighborhoods to townhomes, duplexes, and small apartment buildings by-right; reducing minimum lot sizes; up zoning more acreage to

medium and high density multifamily and mixed-use zones; adopting minimum density requirements (especially around transit nodes and commercial and public services); and rezoning underutilized industrial and/or commercial areas for adaptive residential use.

To address the lack of housing and services to address homelessness, the City will:

- Work with partners to implement recommendations in the Intergovernmental & Interagency Task Force on Homelessness in Gaston County Report, including allocating American Rescue Plan Act funding towards non-congregate short-term emergency shelter such as hotels, motels, and dorm rooms; allocating County and municipal funding to fund Homelessness Prevention Coordinator or Housing Navigator; pursuing long-term public-private partnerships to fund affordable housing development; and establishing a housing trust fund or other funding mechanism to collect and receive dollars from both governments and the general public for the explicit purpose of constructing affordable housing, among other recommendations (Ongoing, 2024).
- Use HOME-ARP and other funding sources to develop emergency, transitional, and permanent housing options with wraparound services for residents experiencing homelessness. Consider co-housing, shared housing, or tiny home models to increase affordability, social interaction, and development of community (Ongoing, 2024).
- Continue to partner with the Gaston County Homelessness Prevention Committee to implement recommendations in the Intergovernmental & Interagency Task Force on Homelessness in Gaston County Report and other strategies developed by subcommittees (Ongoing, 2024).
- Collaborate with Gaston County and municipalities to examine and implement changes in zoning codes and regulations to support development of more affordable housing types, such as missing middle housing, smaller housing options, multifamily development, shared housing, co-housing, and tiny homes; support nonprofit capacity and coordination; and increase access to wraparound services (Ongoing, 2024).

Survey respondents and community workshop participants noted a particular need for development of affordable housing. While the zoning ordinance may impact the feasibility of developing affordable housing within some low-density rural districts, such as the RLD, thus creating a barrier to fair housing choice in some neighborhoods, the current housing stock and code provide for lot sizes, design requirements, and densities that could accommodate affordable housing elsewhere within the residential districts. But there are recommendations for how the City could use more permissive and flexible zoning and land use policy to support investment in its affordable housing stock. Further, residential density allowances are still limited and require additional design requirements and permitting and review processes than traditional residential zoning. Permitting or incentivizing conversion of single-family dwellings in high opportunity in town neighborhoods to multifamily dwellings on large lots also is a strategic way to address the need for more density and infill development in established neighborhoods. Multifamily uses are allowed by right in the City's RMF residential district and the mixed-use districts. While multifamily uses are allowed by right in these districts, their relatively small share of land coverage in the City's future land use map limits potential development of multifamily housing in Gastonia.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

This section details the City of Gastonia's actions planned to ensure safe and affordable housing for its residents, along with plans to meet underserved needs, reduce poverty, develop institutional structure, and enhance coordination between public and private sector housing and community development agencies.

Actions planned to address obstacles to meeting underserved needs

Lack of sufficient funding and high costs for new development are two of the biggest obstacles to meeting underserved needs in the City of Gastonia and the Gastonia-Gaston HOME Consortium. In order to develop additional resources to meet affordable housing and homeless housing and service needs in the city and county, the City of Gastonia will continue working to identify and develop partnerships with private agencies with the goal of increasing the supply of affordable housing. These may include LIHTC or other developers considering housing projects in the city or county.

The City will also see possible available funding or grants that can be leveraged to bring new dollars for affordable housing or homelessness into the community.

Additionally, the City will review its zoning code for possible changes that would decrease costs or risk for multifamily developments, including identifying zones where denser multifamily construction may be built as-of-right.

Actions planned to foster and maintain affordable housing

The City of Gastonia is committed to promoting and maintaining affordable housing through a comprehensive approach that addresses both immediate needs and long-term stability. A key strategy is the preservation of existing affordable units, which includes providing rehabilitation assistance to homeowners and landlords. This support helps improve the condition of aging properties and prevents displacement. These efforts are supported by collaborations in code enforcement and programs focused on enhancing energy efficiency and accessibility, ensuring that homes remain safe and livable.

To increase the supply of affordable housing, the City utilizes federal resources, such as HOME funds, to support new construction and homeownership opportunities. This often involves partnerships with nonprofit developers and community housing development organizations (CHDOs). The City also encourages private developers to participate by offering incentives like reduced fees or expedited permitting for projects that include affordable units.

Understanding the importance of housing stability, the City supports eviction prevention and rental assistance programs. These include short-term subsidies and tenant-based rental assistance, primarily funded through HOME funds. Such services are crucial for keeping residents housed during financial emergencies.

Policy reform is another essential tool in Gastonia's strategy. The City is currently reviewing zoning and land use regulations to explore more diverse housing options. Additionally, the City is examining the concepts of an affordable housing trust fund and community land trust models through its newly formed Affordable Housing Advisory Board, aiming to protect affordability over the long term by reclaiming and repurposing vacant or underutilized properties.

To facilitate pathways to homeownership, the City offers homeownership counseling and down payment assistance to provide education and financial guidance to potential homebuyers. These initiatives are rooted in strategic planning outlined in the HUD Consolidated Plan and shaped by community input, with particular emphasis on reaching historically underserved populations. By building partnerships and enhancing the capabilities of local housing organizations, Gastonia is laying the groundwork for a more inclusive and sustainable housing future.

Actions planned to reduce lead-based paint hazards

An important initiative emanating from HUD in the last decade is the reduction of lead-based paint hazards, and many jurisdictions around the country have focused on reaching this goal. The federal Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992) amends the Lead-Based Paint Poisoning Prevention Act of 1971, which is the law covering lead-based paint in federally funded housing. These laws and subsequent regulations issued by the U.S. Department of Housing and Urban Development (24 CFR part 35) protect young children from lead-based paint hazards in housing that is financially assisted or being sold by the federal government.

In property rehabilitation projects involving the City of Gastonia, the City will assess whether lead-based paint might be present and, if so, follow the guidelines set forth in the Residential Lead-Based Paint Hazard Reduction Act of 1992. The City of Gastonia is committed to testing and abating lead in all pre-1978 housing units assisted with federal grant funds in any of the housing programs it implements.

Actions planned to reduce the number of poverty-level families

The City of Gastonia's anti-poverty strategy focuses on helping all low-income households improve their economic status and remain above the poverty level. This may include, but is not limited to housing and employment navigation, substance abuse recovery, healthcare, food and clothing, and transportation. Current programs to reduce poverty through access to education and jobs are provided by the Gaston County Workforce Development Board, as well as through the City's nonprofit grantees. Emergency assistance is also provided by several nonprofit housing and service agencies in the city. Additionally, the City of Gastonia's housing programs and activities that support development of affordable housing inherently address poverty by creating housing opportunities for low-income households. Without these housing opportunities, many low-income households would not be able to afford housing rehabilitation costs or to purchase a home.

Actions planned to develop institutional structure

The unmet needs of housing affordable to low- and moderate-income residents and social services for individuals and families experiencing or at risk of homelessness present an opportunity for the city to connect with organizations, affordable housing developers, and agencies working in these areas in Gastonia and the surrounding region. The City will also continue to work within existing partnerships and coalitions, such as the Gaston Lincoln Cleveland Continuum of Care, to work toward meeting local housing and service needs. The City of Gastonia will continue to work closely with state and local agencies and governments, nonprofit organizations, and other service providers to coordinate delivery of services to Gastonia residents. The Housing and Community Engagement

Department will continue to consult with various housing, homelessness, social service, elderly and disability resource agencies to gather data and identify service gaps.

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

The City of Gastonia will continue to be an active participant in the Gaston Lincoln Cleveland Continuum of Care. The Continuum of Care brings together nonprofit, government, and business leaders to provide a shared approach to goals of ending homelessness. Membership includes emergency, transitional, and permanent housing providers; nonprofit social service organizations; and government agencies.

The City of Gastonia also plans to enhance coordination between public and private housing providers and social service agencies through a comprehensive strategy aimed at improving housing access and support for vulnerable populations. This will involve building partnerships with local nonprofit organizations, service providers, and housing developers to streamline referral systems and connect residents to essential services.

The City also aims to align housing initiatives with health, employment, and behavioral health services by participating in collaborative planning efforts and shared data systems. Regular stakeholder meetings and inter-agency workgroups will be conducted to identify service gaps, minimize duplication, and promote a more integrated approach to housing stability.

Additionally, the City is dedicated to leveraging both federal and local resources to fund programs that combine housing with supportive services, particularly for individuals experiencing homelessness or those at risk of becoming homeless.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

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.

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income	\$0

Other CDBG Requirements

1. The amount of urgent need activities	\$0
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: 2023, 2024, 2025	90%

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:

The City of Gastonia is progressing with various projects that have received funding from a combination of federal, state, and local sources including Low Income Housing Tax Credits, the North Carolina Housing Finance Agency's Workforce Housing Loan Program (WHLP) and Rental Production Program (RPP), the City of Gastonia (federal grant funding), Housing Counseling grants, private lending, and private developer funds.

Other sources of investment in housing activities in Gastonia include funds from the City of Gastonia, United Way, Continuum of Care member agencies, Habitat for Humanity, and HealthNet Gaston.

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:

See Appendix A: City of Gastonia Resale and Recapture Provisions.

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:

See Appendix A: City of Gastonia Resale and Recapture Provisions.

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:

The City has no plans to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

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