

Cumberland County
Community Development

2025 - 2026 **Consolidated Annual Performance & Evaluation Report** *Draft*



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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

During PY2025, Cumberland County continued implementing the priorities established in the 2025–2029 Consolidated Plan and the FY2025 Annual Action Plan. The County’s efforts focused primarily on preserving existing affordable housing, providing public and homeless services, supporting clearance activities, and administering the CDBG and HOME programs.

The County completed 15 homeowner rehabilitation projects during the reporting period, including one HOME-funded rehabilitation supported with \$49,977 in HOME program income. These projects helped preserve existing owner-occupied housing and addressed health, safety, accessibility, and habitability needs for eligible low- and moderate-income households. The County also completed one separate demolition activity to remove a vacant or deteriorated structure.

CDBG public service funding supported Cape Fear Valley Medical Center’s CCMAP program, Catholic Charities, Better Health of Cumberland County, and Myrover-Reese Fellowship Homes. These programs assisted 4,562 persons through healthcare access, emergency assistance, supportive services, food and essential-needs assistance, and recovery-related services. Catholic Charities also served persons experiencing homelessness and housing instability.

Cumberland County additionally supported CommuniCare’s PATH program through local match resources. PATH Street Outreach served 362 persons in 326 households during the program year, including persons experiencing chronic homelessness, veterans, and youth under age 25. PATH services included outreach, engagement, case management, benefits assistance, behavioral health referrals, and housing navigation.

Combined HMIS and program data also reflected services provided through the broader homeless-response system. Homelessness prevention programs served 227 households consisting of 546 persons. Permanent housing programs served 27 households consisting of 81 persons, while shelter housing programs served 181 households consisting of 272 persons. Overall, the reported housing programs served 435 households and 899 persons. These figures are presented by program type and should not be added to the PATH totals unless the populations are confirmed to be unduplicated.

The County continued development activities for future affordable housing investments, including an approximately \$800,000 affordable housing project and a CHDO project budgeted at approximately \$900,000. No expenditures were incurred and no units were completed for those projects during PY2025; therefore, they are not included in the current-year expenditure or accomplishment totals. Overall, the County made progress toward its housing, public service, homelessness, and community development goals. Several planned projects remained in development or had not reached the expenditure or completion stage by the end of the reporting period.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected Strategic Plan	Actual – Strategic Plan	% Complete	Expected – Program Year	Actual – Program Year	Percent Complete
APM-1 Management	Administration	CDBG: \$100,000 / HOME: 39108.66 \$	Other	Other	11	11	100.00%	11	0	0.00%
APM-2 Planning	Administration	CDBG: \$81,975 / HOME: \$	Other	Other	1	1	100.00%	1	0	0.00%
CDS-1 Infrastructure	Non-Housing Community Development	CDBG: \$ / HOME: \$	Other	Other	0	0				
CDS-2 Community Facilities	Non-Housing Community Development	CDBG: \$ / HOME: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	125	0	0.00%	25	0	0.00%
CDS-3 Public Services	Non-Housing Community Development	CDBG: \$ / HOME: \$	Other	Other	0	4562				
CDS-4 Public Transit	Non-Housing Community Development	CDBG: \$ / HOME: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CDS-5 Clearance	Non-Housing Community Development	CDBG: \$ / HOME: \$	Other	Other	5	1	20.00%	1	1	100.00%
CDS-6 Architectural Barriers	Non-Housing Community Development	CDBG: \$ / HOME: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CDS-7 Public Safety	Non-Housing Community Development	CDBG: \$ / HOME: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
EDS-1 Employment	Non-Housing Community Development	CDBG: \$ / HOME: \$	Jobs created/retained	Jobs	0	0				
EDS-2 Financial Assistance	Non-Housing Community Development	CDBG: \$ / HOME: \$	Jobs created/retained	Jobs	25	0	0.00%	5	0	0.00%
EDS-2 Financial Assistance	Non-Housing Community Development	CDBG: \$ / HOME: \$	Businesses assisted	Businesses Assisted	25	0	0.00%	5	0	0.00%
EDS-3 Financial Incentives	Non-Housing Community Development	CDBG: \$ / HOME: \$	Jobs created/retained	Jobs	0	0				
HOM-1 Housing	Homeless	CDBG: \$ / HOME: \$	Other	Other	0	0				

HOM-2 Operations/Support	Homeless	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1000	0	0.00%	200	362	181.00%
HOM-3 Homeless Prevention	Homeless	CDBG: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	750	227	30.27%	150	27	18.00%
HOM-3 Homeless Prevention	Homeless	CDBG: \$	Homelessness Prevention	Persons Assisted	1000	546	54.60%	200	546	273.00%
HOM-4 Permanent Supportive Housing	Homeless	CDBG: \$ / HOME: \$	Housing for Homeless added	Household Housing Unit	0	0				
HOM-5 Shelter Housing	Homeless	CDBG: \$ / HOME: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0				
HSS-1 Homeownership Assistance	Affordable Housing	CDBG: \$ / HOME: \$	Other	Other	0	0				
HSS-2 Housing Construction	Affordable Housing	CDBG: \$ / HOME: \$	Rental units constructed	Household Housing Unit	35	0	0.00%	7	0	0.00%
HSS-2 Housing Construction	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	25	0	0.00%	5	0	0.00%
HSS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$	Rental units rehabilitated	Household Housing Unit	10	15	150.00%	2	0	0.00%
HSS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	110	15	13.64%	22	15	68.18%
HSS-3 Housing Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$	Other	Other	1	0	0.00%			
HSS-4 Fair Housing	Affordable Housing	CDBG: \$ / HOME: \$	Other	Other	0	0				
HSS-5 Housing Education	Affordable Housing	CDBG: \$ / HOME: \$	Other	Other	0	0				
HSS-6 Housing Purchase	Affordable Housing	CDBG: \$ / HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	25	0	0.00%	5	0	0.00%
SNS-1 Housing	Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Other	Other	0	0				
SNS-2 Social Services	Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SNS-3 Accessibility	Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Rental units rehabilitated	Household Housing Unit	0	0				

SNS-3 Accessibility	Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	House hold Housin g Unit	0	0				
SNS-4 Reasonable Accommodat ions	Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Rental units rehabilitated	House hold Housin g Unit	0	0				
SNS-4 Reasonable Accommodat ions	Non-Homeless Special Needs	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	House hold Housin g Unit	0	0				

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

Cumberland County’s use of CDBG funds during PY2025 was consistent with the priorities and objectives established in the 2025–2029 Consolidated Plan. The County directed a significant portion of its resources toward preserving existing affordable housing through homeowner rehabilitation and related activity-delivery costs. Fifteen homeowner rehabilitation projects were completed during the reporting period, addressing health, safety, accessibility, and habitability needs for eligible low- and moderate-income households.

CDBG funds also supported public service activities that expanded access to healthcare, food and essential-needs assistance, recovery services, emergency assistance, and other supportive services. These activities served low- and moderate-income residents, including persons experiencing homelessness or housing instability.

The County also completed one clearance activity to remove a vacant or deteriorated structure. CDBG funds supported program administration, planning, environmental review, financial management, compliance, subrecipient oversight, and reporting necessary to carry out the entitlement program.

Overall, the County’s use of funds emphasized the highest-priority needs identified in the Consolidated Plan: preserving affordable housing, expanding access to essential public services, supporting persons experiencing homelessness or housing instability, and addressing blighting conditions. Several planned public facility, infrastructure, economic development, and affordable housing development activities had not reached the expenditure or completion stage by the end of PY2025 and will continue into future program years.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).
91.520(a)

	CDBG	HOME
White	1,354	0
Black or African American	2,264	1
Asian	36	0
American Indian or American Native	52	0
Native Hawaiian or Other Pacific Islander	0	0
Total	3,706	1
Hispanic	186	0
Not Hispanic	4,319	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

During PY2025, Cumberland County’s CDBG-funded housing and public service activities reached residents across the community. The table reflects the primary race and ethnicity categories reported, while additional beneficiaries were included in multiracial categories not shown separately. Overall, CDBG activities assisted 4,505 beneficiaries during the program year.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	966,617	834,493
HOME	public - federal	1,256,151	69,052

Table 3 - Resources Made Available

Narrative

Cumberland County's PY2025 PR26 reflects \$966,616.71 in CDBG resources made available, consisting of the \$909,877 entitlement allocation and \$56,739.71 in program income recorded in IDIS during the reporting period. County financial records reflect an additional \$19,221.30 in program income received for May and June 2026 that was entered into IDIS after June 30, 2026. This timing difference will be reviewed and addressed during final reconciliation.

Cumberland County received a PY2025 HOME entitlement allocation of \$391,086.57. During the reporting period, the County recorded \$865,064.83 in HOME program income, resulting in \$1,256,151.40 in current-year HOME resources. Actual HOME program income exceeded the \$175,000 estimated in the Annual Action Plan. The County expended \$69,052.28 in HOME funds during the reporting period, based on preliminary MUNIS activity through Period 12. Final HOME expenditure figures will be updated after Period 13 and year-end reconciliation are completed.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Countywide-Other	43	100%	Comprehensive
Low- and Moderate-Income Areas	50		

Table 4 – Identify the geographic distribution and location of investments

Narrative

Cumberland County's CDBG and HOME investments were distributed throughout the County's entitlement jurisdiction, including the participating municipalities and unincorporated areas outside the City of Fayetteville. Countywide investments primarily supported housing rehabilitation, public services, homeless services, and program administration. Activities classified within low- and moderate-income areas included housing rehabilitation, clearance, public facilities, infrastructure, and other eligible community development activities located in or serving qualifying areas. Final actual allocation percentages will be updated following completion of the year-end financial and geographic reconciliation.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Cumberland County did not incur a HOME match liability during the current Federal fiscal year. HUD's PR33 HOME Matching Liability Report reflects a 0.0 percent match requirement for Federal Fiscal Year 2025 and a match liability of \$0.00. Accordingly, the County did not contribute additional HOME match during the current Federal fiscal year. The County carried forward \$577,211 in excess match from the prior Federal fiscal year, which remains available for future HOME match requirements.

During PY2025, Cumberland County received \$865,064.83 in HOME program income through affordable housing, housing rehabilitation, and first-time homebuyer repayments. HOME program income was used to support a homeowner rehabilitation activity totaling \$49,977. The County also continued planning and development efforts for an approximately \$800,000 affordable housing project and provided approximately \$900,000 in funding for a CHDO affordable housing project. Neither project incurred expenditures during the reporting period; therefore, those amounts are not included in PY2025 HOME expenditures.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	577,211
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	577,211
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	577,211

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin- ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
1,383,269	865,065	49,977	0	2,220,834

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	49,977	0	0
Number	0	0	0	1	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	49,977	0	1			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition		
Parcels Acquired	0	0
Businesses Displaced	0	0

Nonprofit Organizations Displaced	0	0
Households Temporarily Relocated, not Displaced	0	0

Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	22	15
Number of Special-Needs households to be provided affordable housing units	0	0
Total	22	15

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	20	0
Number of households supported through Rehab of Existing Units	22	15
Number of households supported through Acquisition of Existing Units	0	0
Total	42	15

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Cumberland County completed 15 homeowner rehabilitation projects against its annual goal of 22. The lower outcome reflects project timing, contractor availability, and the time required to complete eligibility, environmental review, procurement, construction, and final inspections. One additional property was completed as a demolition activity and is reported separately.

Discuss how these outcomes will impact future annual action plans.

The County will continue prioritizing homeowner rehabilitation, strengthening project tracking, and reviewing IDIS accomplishment data before year-end. Marketing and outreach efforts have been expanded through neighborhood canvassing, community events, municipal partnerships, and direct distribution of program information to increase awareness and encourage eligible homeowners to apply.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	15	1
Moderate-income	0	0
Total	15	1

Table 13 – Number of Households Served

Narrative Information

During PY2025, Cumberland County completed 15 homeowner rehabilitation projects and one separate demolition activity. Some rehabilitation projects were funded with prior-year resources but were completed during the current reporting period. The County is reviewing the IDIS accomplishment years to ensure the 15 completed households are reported once and in the correct program year.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

Cumberland County continued to coordinate outreach, assessment, and referrals through the Fayetteville-Cumberland County Continuum of Care and Coordinated Entry system. CommuniCare's PATH Street Outreach program served 362 persons in 326 households during PY2025, including 133 persons experiencing chronic homelessness, 28 veterans, and 16 youth under age 25. Outreach services included engagement, assessment, case management, benefits assistance, behavioral health referrals, and housing navigation. Catholic Charities and other community partners also provided emergency assistance and supportive services to persons experiencing homelessness and housing instability.

Addressing the emergency shelter and transitional housing needs of homeless persons

Cumberland County supported emergency and transitional housing needs through coordination with local shelter providers, Continuum of Care partners, and the County's transitional housing programs. Services included emergency assistance, short-term shelter connections, case management, and housing stabilization support. The County also continued operating and preparing units within the Robin's Meadow Transitional Housing program for families with children. These efforts were intended to reduce shelter stays, support family stability, and help households move toward permanent housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

During PY2025, Cumberland County implemented the Homelessness Prevention and Stabilization Voucher Pilot Program using approximately \$250,000 in American Rescue Plan Freed Up Capacity funding. The pilot provided short-term housing stabilization assistance to eligible households experiencing homelessness or at imminent risk of homelessness. Assistance included rental arrears or short-term rent, security deposits, limited utility assistance, temporary motel stays when shelter was unavailable, and transportation support. Referrals were coordinated through the local homeless response system, and payments were made directly to landlords, utility providers, and other approved vendors. Demand for the pilot was substantial, and the program helped address immediate housing crises while connecting households to longer-term resources.

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

Cumberland County and its Continuum of Care partners continued to assist households in moving from homelessness toward permanent housing through housing navigation, landlord engagement, benefits assistance, case management, transitional housing, and permanent supportive housing services. PATH participants received assistance with behavioral health connections, income and benefit applications, and housing searches. The County also supported coordinated referrals to rapid rehousing, permanent supportive housing, and other community-based housing resources. These efforts focused on reducing the length of time households remained homeless and improving housing stability after placement.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Cumberland County continued to coordinate with the Fayetteville Metropolitan Housing Authority and other housing and social-service partners regarding the needs of extremely low- and very low-income households. As part of the County's transitional housing program, staff encouraged eligible participants to apply for FMHA housing and Housing Choice Voucher opportunities as part of their permanent housing plans. Staff also assisted households with referrals and connections to other affordable housing resources when appropriate.

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

Cumberland County did not directly administer public housing resident-management activities. However, transitional housing participants were encouraged to apply for FMHA housing opportunities and to pursue long-term housing options, including homeownership when appropriate. Case management focused on housing readiness, financial stability, and connection to available community housing resources.

Actions taken to provide assistance to troubled PHAs

Not applicable. The Fayetteville Metropolitan Housing Authority was not designated as a troubled public housing authority during the reporting period.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

Cumberland County addressed affordable housing barriers through homeowner rehabilitation, affordable housing development, partnerships, and Housing First practices. Homebuyer assistance remained available, but no households applied or received assistance during PY2025. The County also coordinated with municipalities and community partners to identify and reduce local housing barriers.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Cumberland County addressed underserved needs through homelessness prevention and stabilization assistance, Coordinated Entry, street outreach, transitional housing, rapid rehousing, housing navigation, and supportive services. The County also partnered with nonprofit and community organizations to provide food assistance, healthcare access, recovery support, rental and utility assistance, and other services that helped vulnerable residents maintain housing stability and access needed resources.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

Cumberland County reduced lead-based paint hazards by applying HUD and EPA requirements to pre-1978 homes, requiring certified contractors to use lead-safe work practices, and incorporating lead compliance into project scopes and inspections. Applicants also received required lead-safety notices and educational materials.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Cumberland County helped reduce poverty through homeowner rehabilitation, homelessness prevention and stabilization, transitional housing, rapid rehousing, rental and utility assistance, healthcare support, food assistance, housing navigation, and referrals. These efforts helped families maintain housing and improve long-term stability.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Cumberland County strengthened its institutional structure through its role as the Continuum of Care Lead Agency, continued grant administration and monitoring, HMIS oversight, Coordinated Entry, staff training, technical assistance, and coordination with municipalities, nonprofit organizations, housing providers, and social service agencies. These efforts supported

improved program coordination, compliance, data management, and service delivery across housing and homelessness programs.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

Cumberland County enhanced coordination through its role as the Continuum of Care Lead Agency, Coordinated Entry, HMIS, community meetings, and partnerships with housing providers, nonprofits, healthcare agencies, municipalities, and social service organizations. These efforts improved referrals, identified service gaps, and connected residents to housing and supportive services.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

Cumberland County addressed fair housing impediments through outreach, education, nondiscrimination requirements, and partnerships with housing and service providers. Fair housing information and complaint resources were shared with applicants and the public. The County also supported rehabilitation, homebuyer assistance, and affordable housing development to expand housing choice.

CR-40 - Monitoring 91.220 and 91.230

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

Cumberland County monitored CDBG- and HOME-funded activities through routine reporting, reimbursement review, desk monitoring, and ongoing communication with subrecipients, contractors, property owners, and program partners. Monitoring was designed to evaluate program performance, financial management, eligibility, procurement, environmental review, recordkeeping, accomplishment reporting, and compliance with applicable federal and local requirements.

Subrecipients were required to submit programmatic and financial reports and supporting documentation before reimbursement. County staff reviewed invoices, expenditure records, beneficiary data, performance reports, and other documentation to confirm that costs were eligible, reasonable, properly supported, and consistent with approved agreements and budgets. Pre-disbursement and technical-assistance meetings were used to explain reporting, documentation, reimbursement, and compliance expectations.

Monitoring activities included desk reviews and on-site reviews when appropriate. Any concerns or deficiencies identified through monitoring were communicated to the responsible organization, and corrective action or additional documentation was requested as necessary. The County also reviewed long-term compliance requirements for HOME-assisted properties, including affordability, tenant eligibility, rents, property standards, affirmative marketing, and record retention.

The County continued minority- and women-owned business outreach by encouraging participation in procurement opportunities, sharing contracting information, and incorporating applicable federal and County procurement requirements into funded activities. Comprehensive planning requirements were addressed through implementation of the Consolidated Plan and Annual Action Plan, review of accomplishments and expenditures, coordination with community partners, and preparation of required HUD performance reports.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Cumberland County will provide citizens with reasonable notice and an opportunity to review and comment on the PY2025 CAPER in accordance with its Citizen Participation Plan. A public notice will identify the availability of the draft report, the public-comment period, locations where the document may be reviewed, and instructions for submitting comments.

The draft CAPER will be made available for public review on the County's website and at designated public locations, including the Community Development office and participating municipal locations. Citizens will be provided with the required public-comment period and may submit comments in writing, by email, by telephone, or in person.

Public hearings will also be conducted before final submission to HUD. Any comments received during the public-review period and public hearings will be summarized in the final CAPER, along with the County's responses.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

Cumberland County did not make any significant changes to its CDBG program objectives during PY2025. The County continued to prioritize homeowner rehabilitation, public services, homelessness-related assistance, clearance activities, and effective program administration in accordance with the 2025–2029 Consolidated Plan and FY2025 Annual Action Plan.

Based on its experience during the program year, the County will continue strengthening project tracking, contractor coordination, subrecipient oversight, and year-end accomplishment reporting. The County will also continue evaluating project readiness and community needs when developing future Annual Action Plans so that resources can be directed toward activities that can be implemented within the applicable program year.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Cumberland County did not complete all scheduled on-site inspections of HOME-assisted rental properties that were due during PY2025. Inspections conducted in July 2025 were associated with the prior monitoring cycle and are not being reported again for the current program year. During PY2025, leadership and staffing transitions within the Department affected the timing of certain monitoring activities. The outstanding inspections will be completed during the current fiscal year, and the County is updating its HOME monitoring schedule and internal tracking procedures to help ensure future inspections are completed within the required timeframes.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

During PY2025, Cumberland County continued to require HOME-assisted housing owners and developers to comply with applicable fair housing and affirmative marketing requirements. These requirements include inclusive outreach, nondiscriminatory tenant-selection practices, and the use of the Equal Housing Opportunity logo or statement in marketing materials.

No newly completed HOME-assisted rental units were available for initial occupancy during the reporting period. The West Cumberland LIHTC project remained in the predevelopment and financial closing phase as of June 30, 2026; therefore, tenant marketing and lease-up activities had not begun. Before initial occupancy, the County will review the project's affirmative marketing procedures, tenant-selection plan, and proposed outreach efforts to ensure compliance with applicable HOME and fair housing requirements.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

During PY2025, Cumberland County received \$865,064.83 in HOME program income. Of this amount, \$49,977 was used to complete one owner-occupied homeowner rehabilitation project. The assisted household met HOME income-eligibility requirements and was a low- or moderate-income homeowner. The rehabilitation addressed eligible health, safety, habitability, and property-condition needs. Because the program income was used for an owner-occupied rehabilitation project, there were no tenant characteristics associated with this expenditure. The remaining program income was retained for future eligible HOME activities.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

During PY2025, Cumberland County continued supporting the development of affordable rental housing through the Low-Income Housing Tax Credit program. The County approved approximately \$800,000 in HOME funding for the West Cumberland LIHTC project. During the reporting period, County staff coordinated with the developer, legal counsel, lenders, and other project partners to review closing documents and address HOME compliance requirements. As of June 30, 2026, the project remained in the predevelopment and financial closing phase. No HOME funds were expended, and no units were completed or placed in service during the reporting period.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

The primary goal of the Section 3 program is to provide economic opportunities to low-income residents and public housing residents. This includes opportunities for job training, employment, and contracting. CCCD will continue to encourage recipients of HUD funding to hire low-income individuals and public housing residents for construction and non-construction jobs created through HUD-assisted projects.

DRAFT