FY 2026-2030
Five-Year Consolidated Plan
and
FY 2026 Annual Action Plan

For Submission to HUD for the
Community Development Block Grant Program

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FY 2026-2030 Five-Year Consolidated Plan and FY 2026 Annual Action Plan

Executive Summary

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

1. Introduction

Union County, North Carolina is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program. The County became an Entitlement Grantee in 2016 and began receiving an annual allocation of Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD) July 1, 2016. As a recipient of CDBG funds, the County is required to prepare a five-year strategic plan that identifies housing and community needs and prioritizes these needs, identifies resources to address needs, and establishes annual goals and objectives to meet the identified needs. This five-year plan is known as the Consolidated Plan.

The purpose of the Consolidated Plan is to outline a strategy for the County to follow for the use of CDBG funding to achieve the goals of the CDBG program over the next five years. CDBG funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include public and community facility improvements, housing rehabilitation and

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preservation, development activities, public services, economic development, planning, and administration.

This is the third Consolidated Plan for Union County and covers the period of July 1, 2026, through June 30, 2030. Preparation and approval of the Consolidated Plan is a prerequisite to the County's use of federal housing and community development funds. The Consolidated Plan was prepared in accordance with Sections 91.100 through 91.230 of HUD's Consolidated Plan Final Rule.

As an entitlement community, Union County will receive an annual share of federal CDBG funds. To receive its CDBG entitlement funding, the County must also submit an Annual Action Plan (AAP) to HUD each year during the five-year consolidated plan period. The Annual Action Plan describes the funding levels and activities to be undertaken during the individual upcoming program year for the CDBG program to address the priority needs and objectives as outlined in the Consolidated Plan. The Federal FY 2026 Annual Action Plan, which corresponds with Union County's Program Year 2026-2027, is the funding application for CDBG funds in the amount of $843,937.00 and includes information on the projects approved by Union County, to be implemented in the 2026 program year.

This Five-Year Consolidated Plan is a collaborative effort of Union County and its constituent municipalities, social service agencies and providers, housing providers, community development agencies, and economic development groups. The planning process was accomplished through a series of public meetings, stakeholder interviews, resident surveys, statistical data, and review of previous community development plans.

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Maps:

The following maps are included which illustrate the demographic characteristics of Union County:

- Population Density by Block Group
- Percent White Population by Census Tract
- Percent Hispanic Population by Census Tract
- Percent Minority Population by Block Group
- Percent Population Age 65+ by Census Tract
- Total Housing Units by Block Group
- Percent Owner-Occupied Housing Units by Census Tract
- Percent Renter-Occupied Housing Units by Census Tract
- Percent Vacant Housing Units by Census Tract
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income w/Minority Percentage by Block Group
- Commercial Hot Spots
- Percent Occupied Housing Units with No Vehicles by Block Group
- Percent of Households with Income Below Poverty Level by Block Group
- Voucher Concentration by Census Tract and Public Housing Developments
- Union County Municipalities and Townships
- Union County CDBG Program Participating Jurisdictions
- Union County Zoning Map

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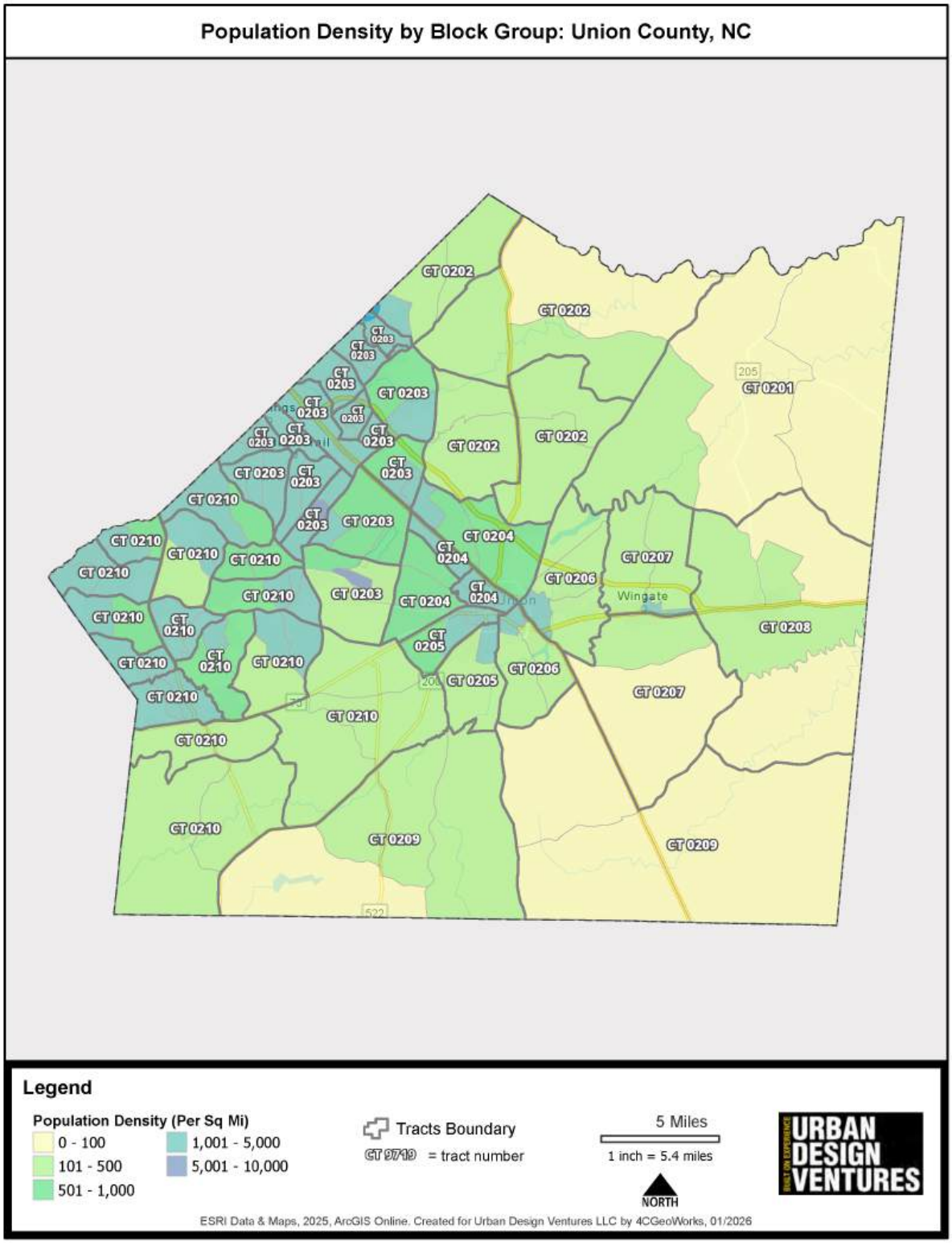
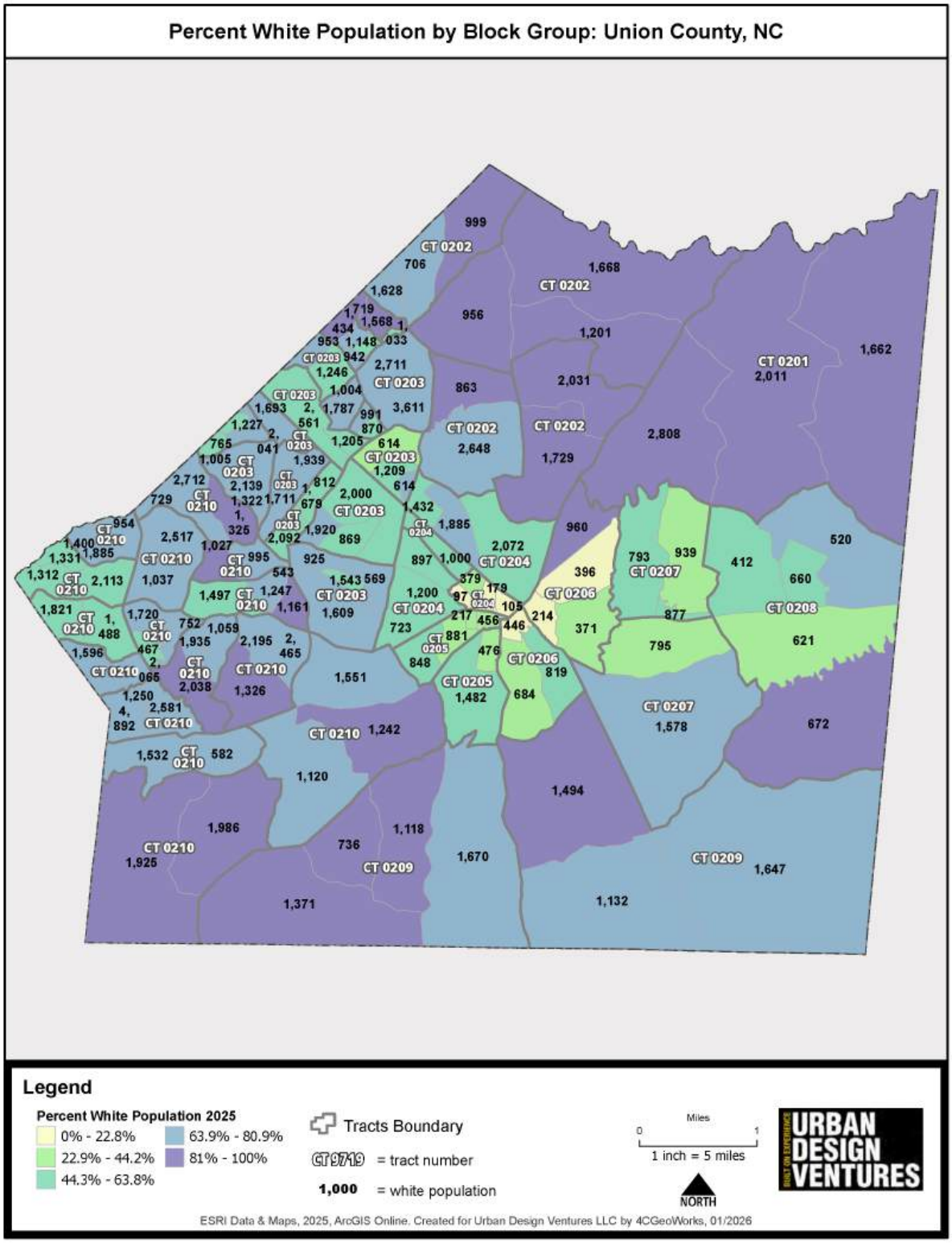
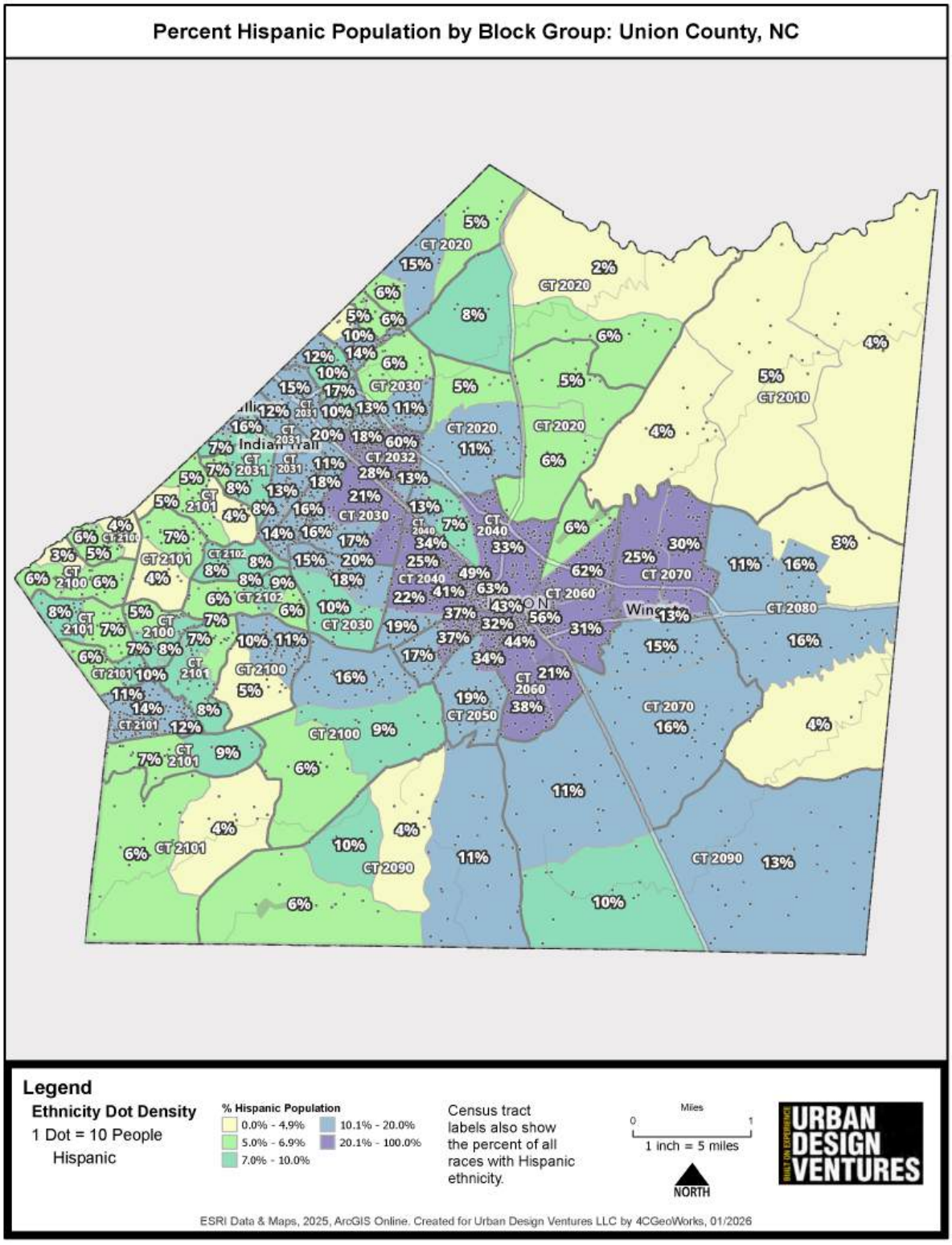


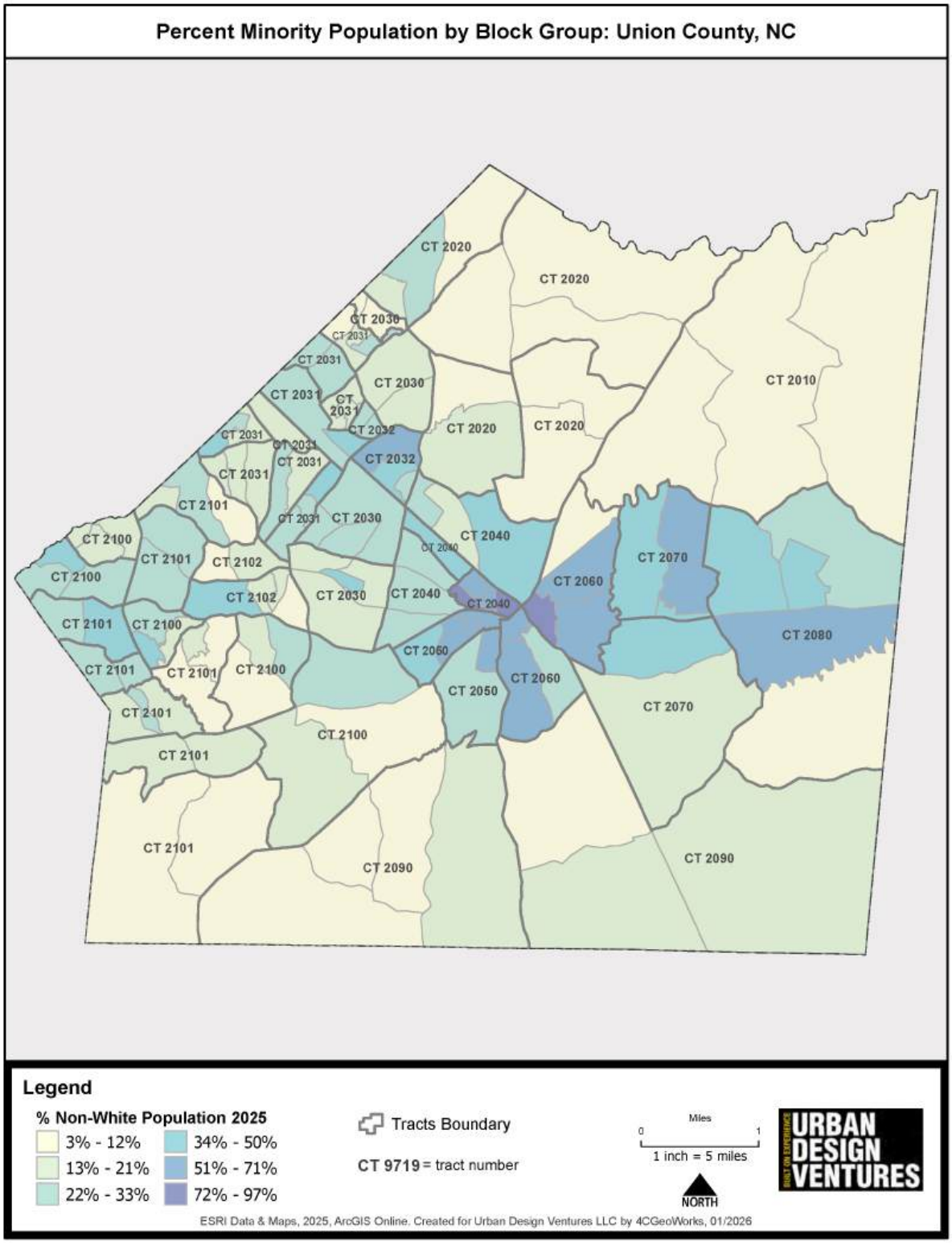
Population Density by Block Group



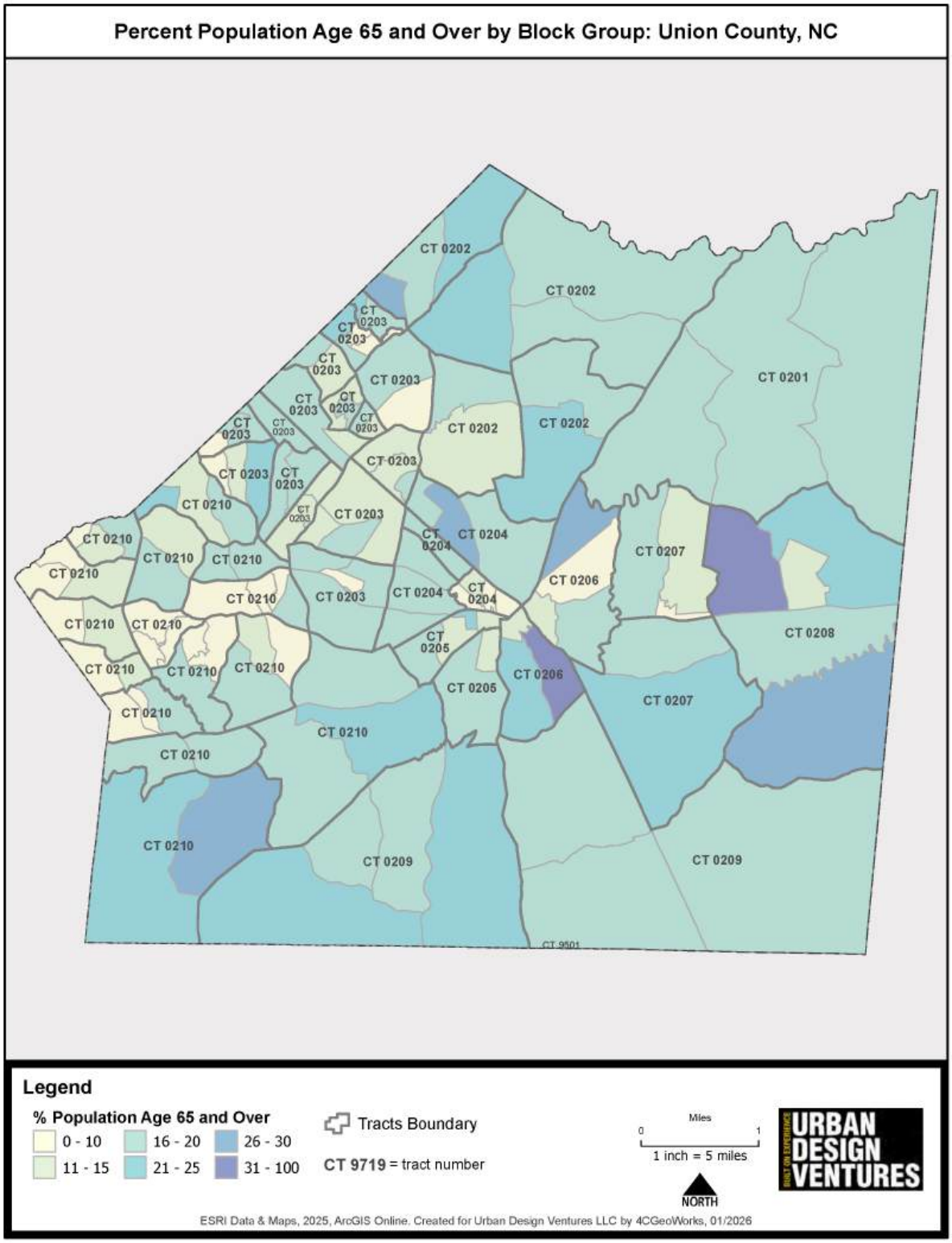
Percent White Population by Block Group



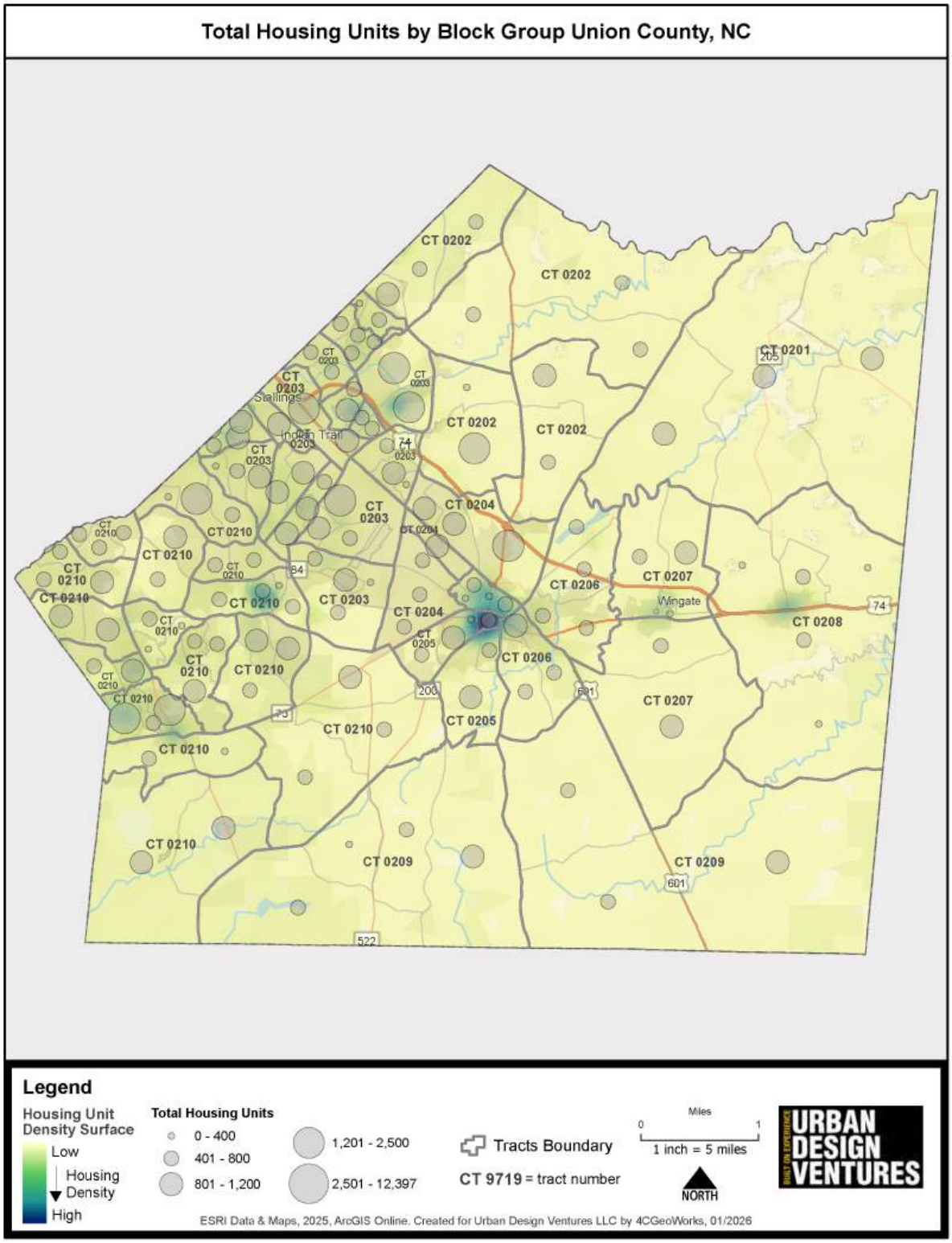
Percent Hispanic Population by Block Group



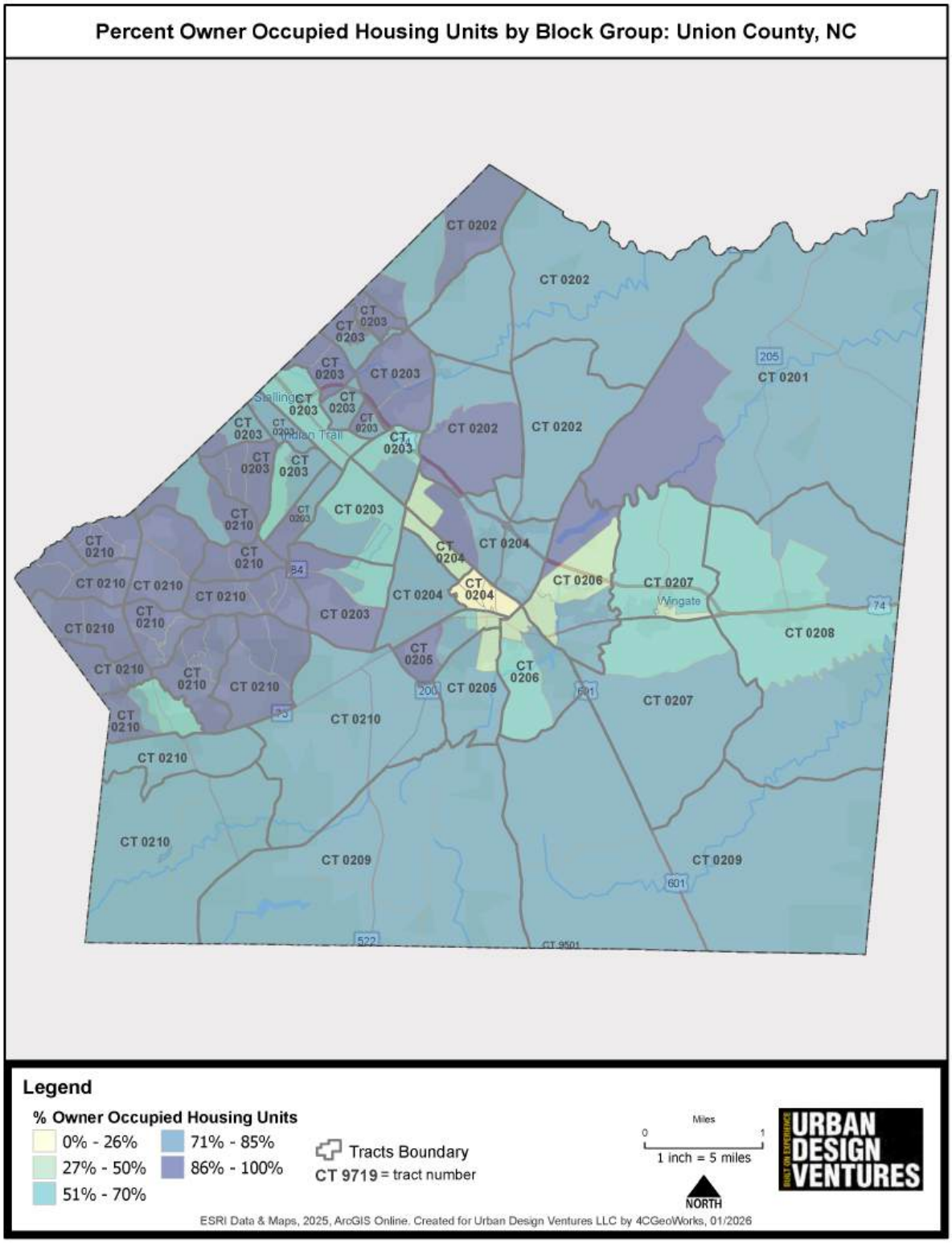
Percent Minority Population by Block Group



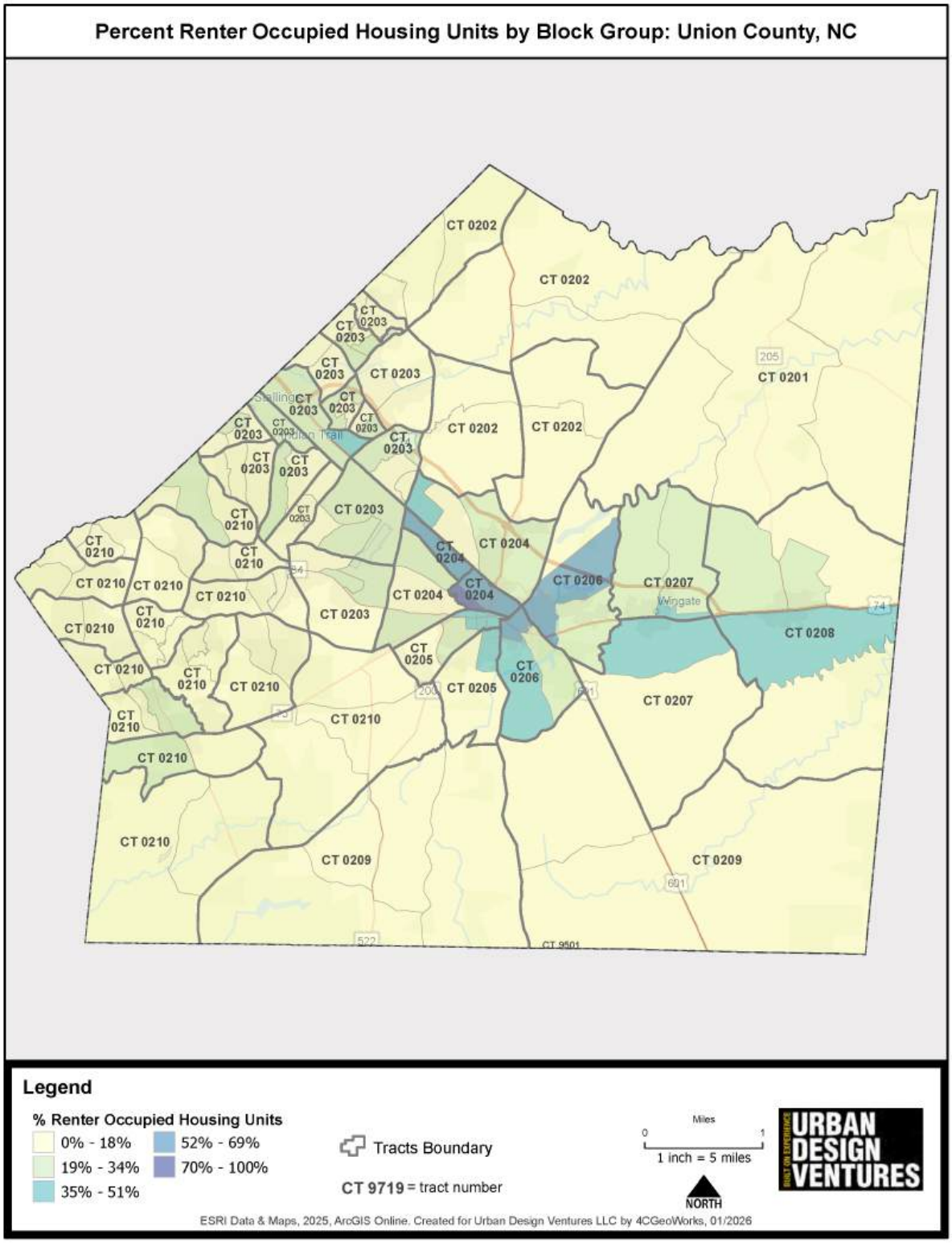
Percent Population 65 and Over by Block Group



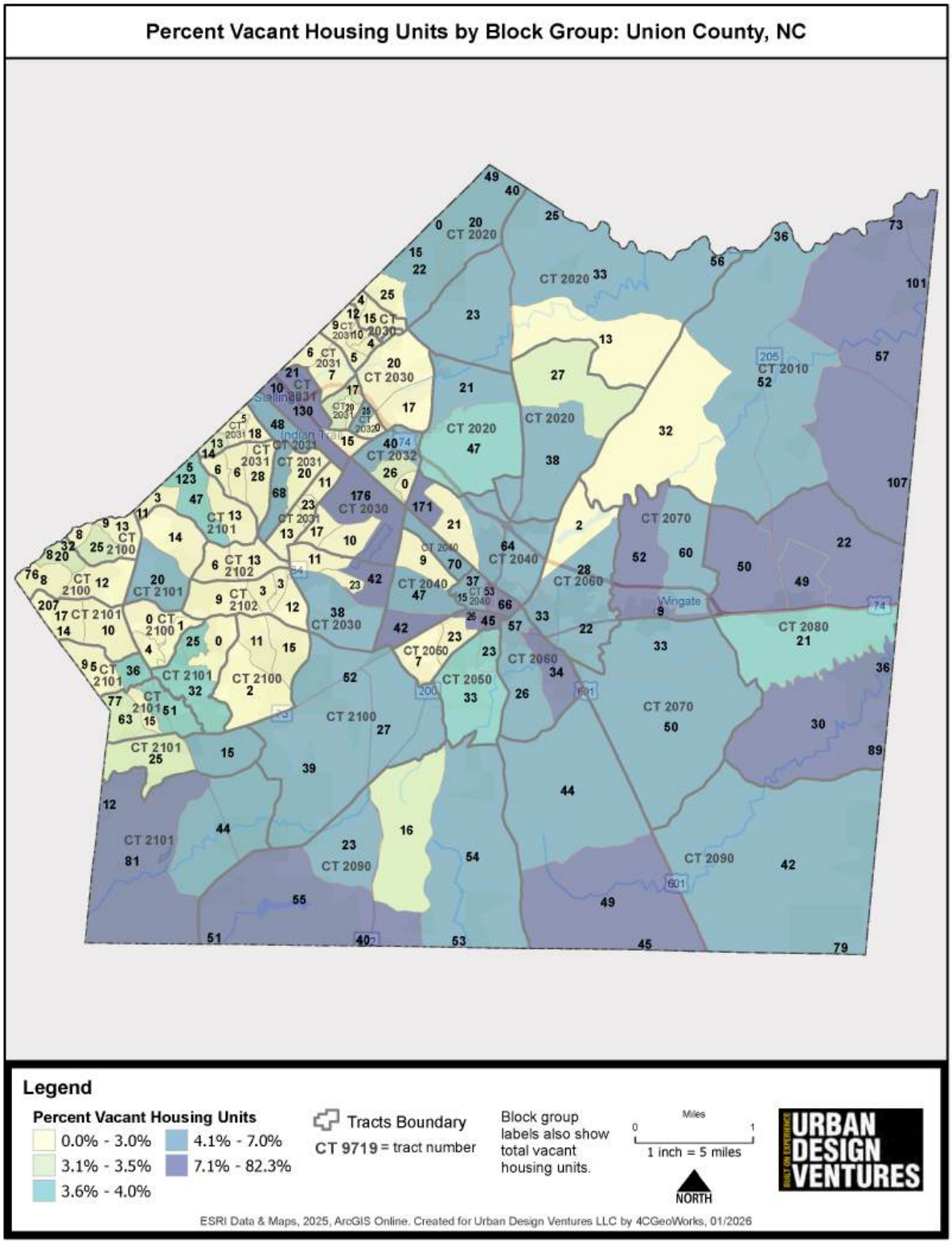
Total Housing Units by Block Group



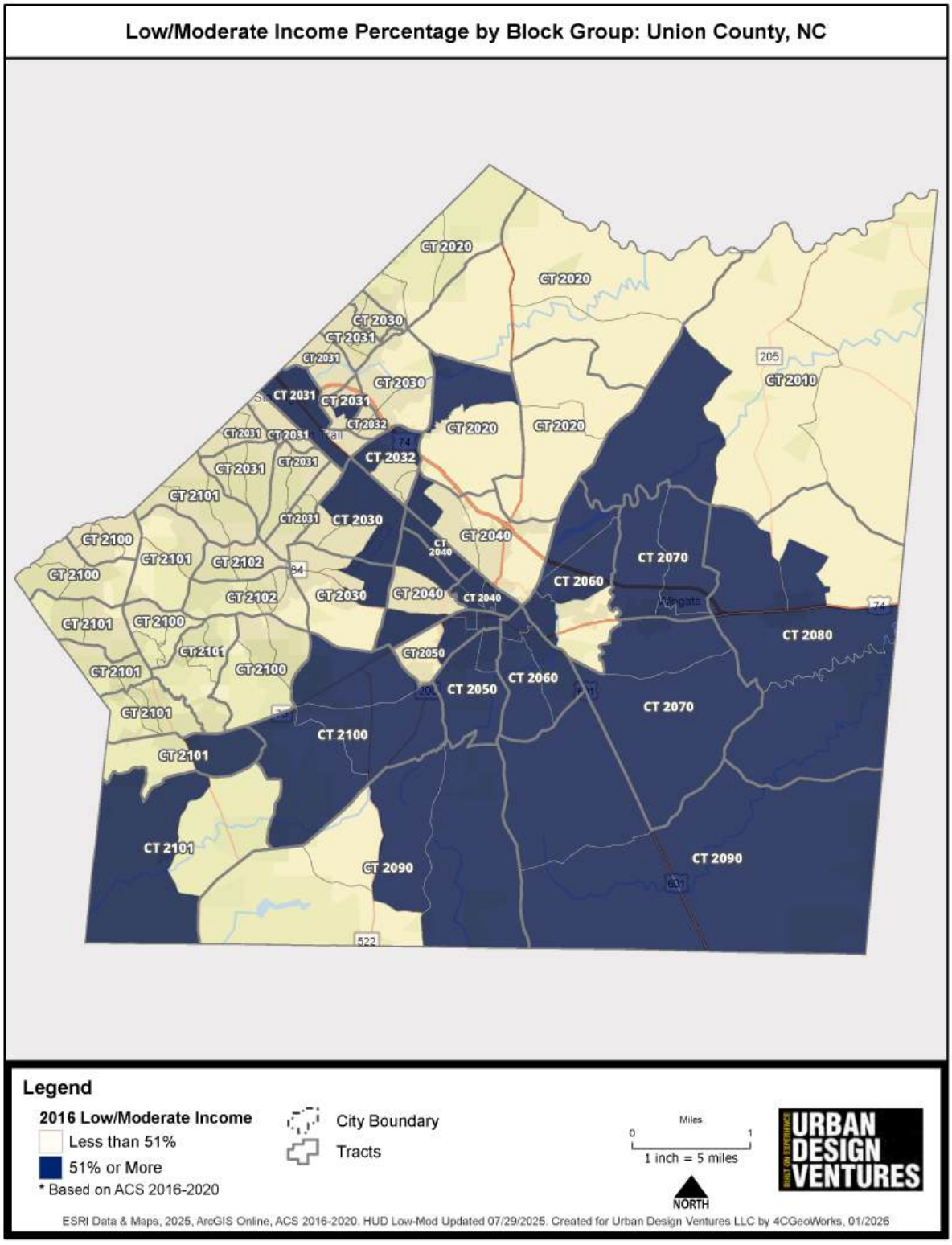
Percent Owner-Occupied Housing Units by Block Group



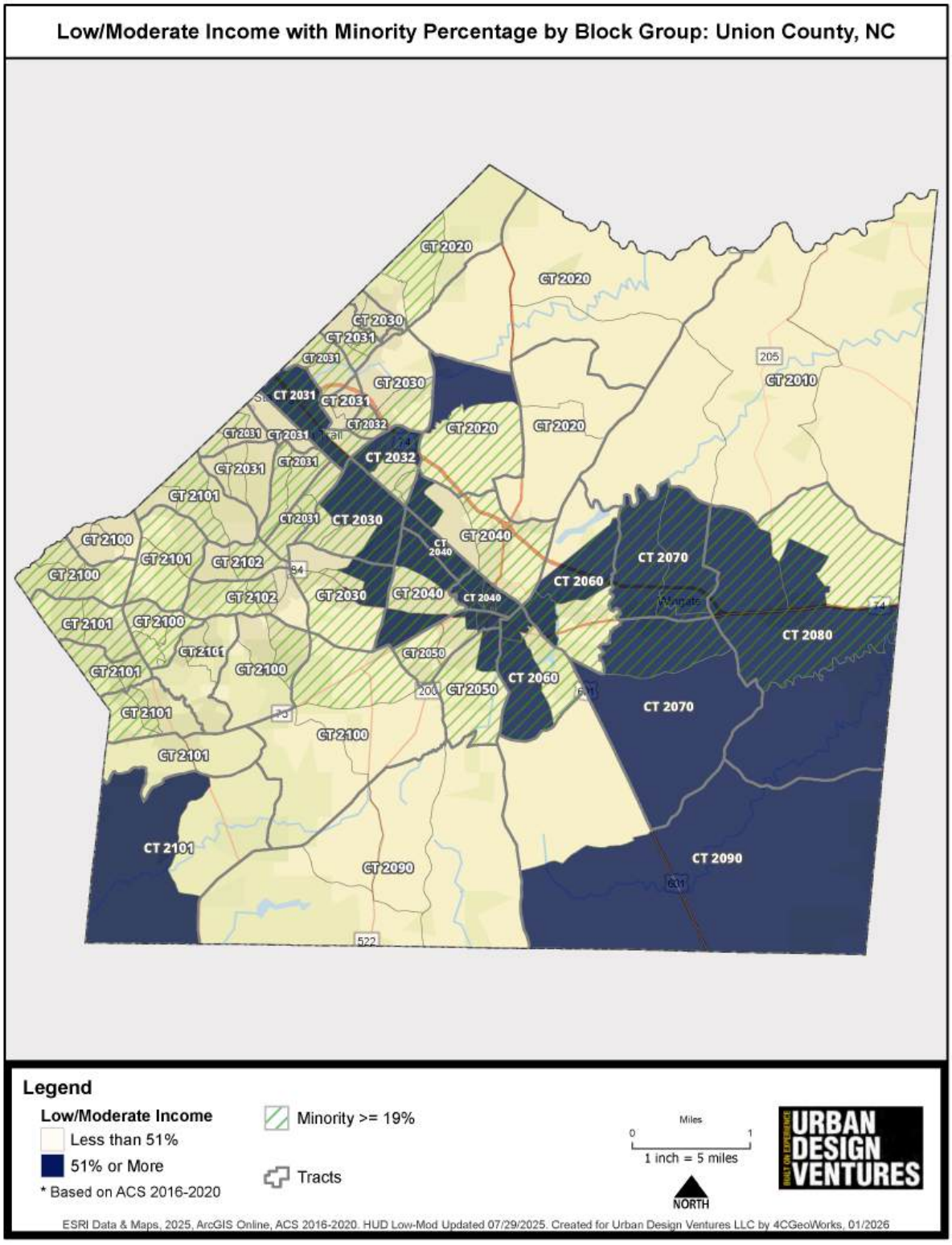
Percent Renter-Occupied Housing Units by Block Group



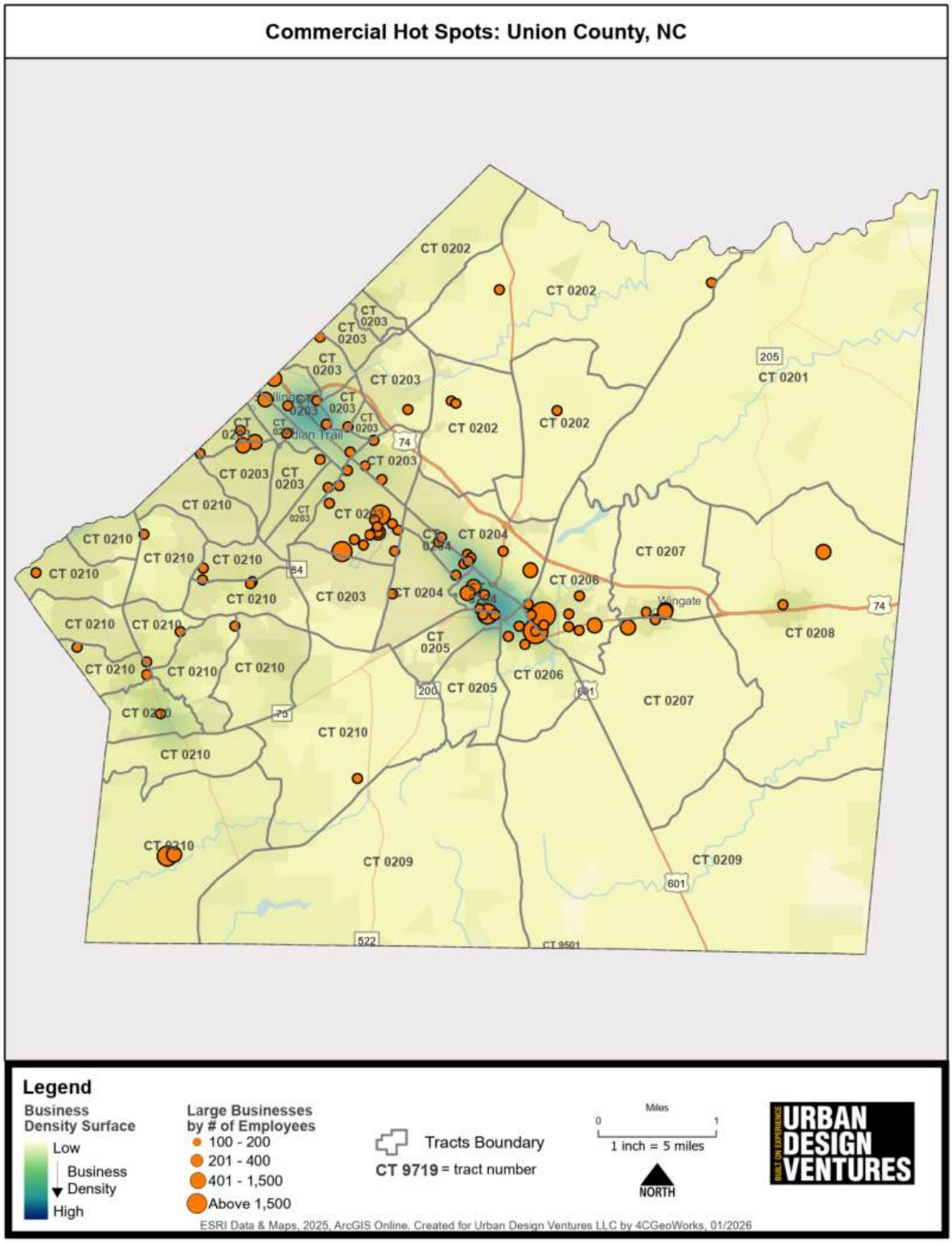
Percent Vacant Housing Units by Block Group



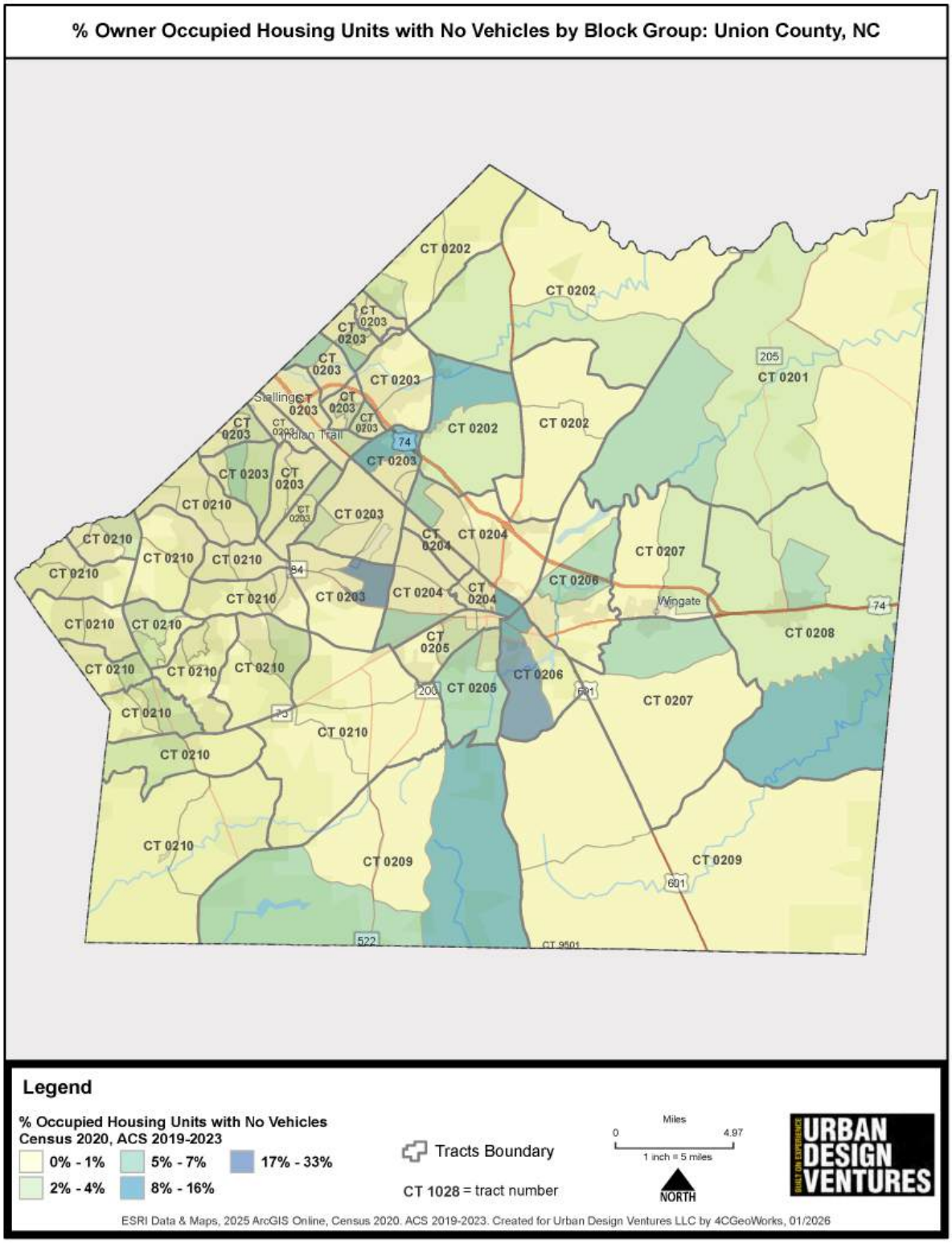
Low-Moderate Income Percentage by Block Group



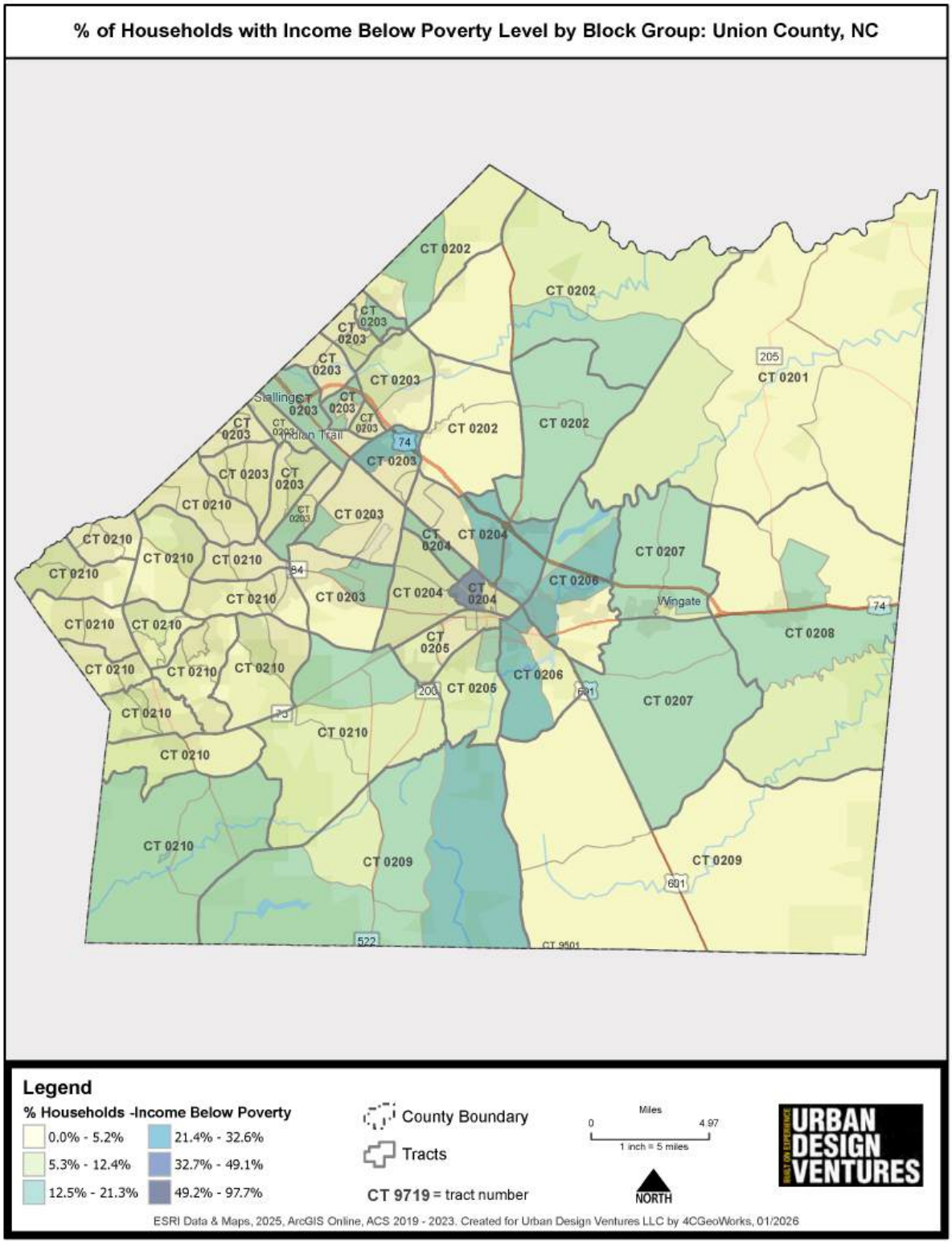
Low/Moderate Income with Minority Percentage by Block Group



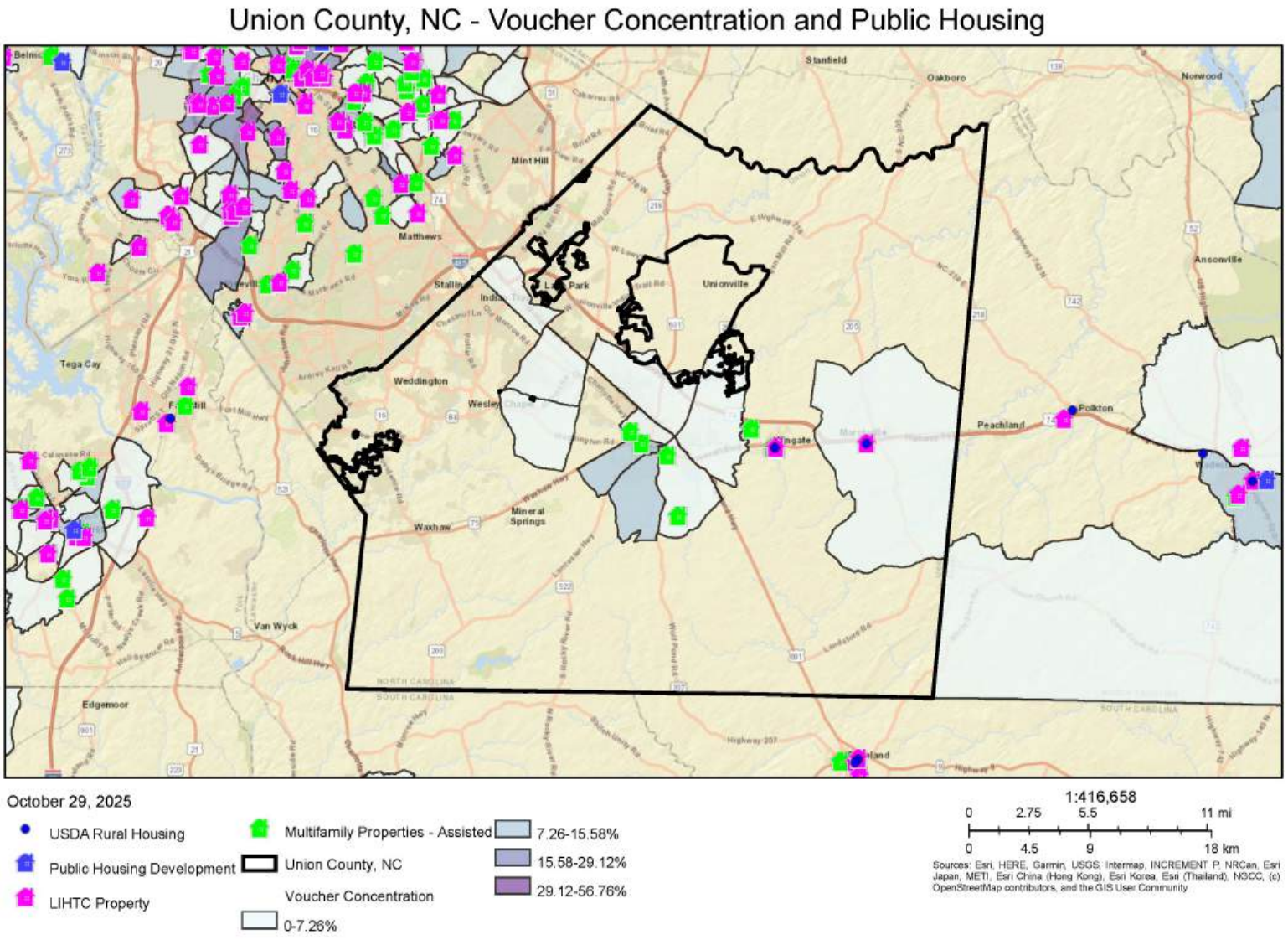
Commercial Hot Spots



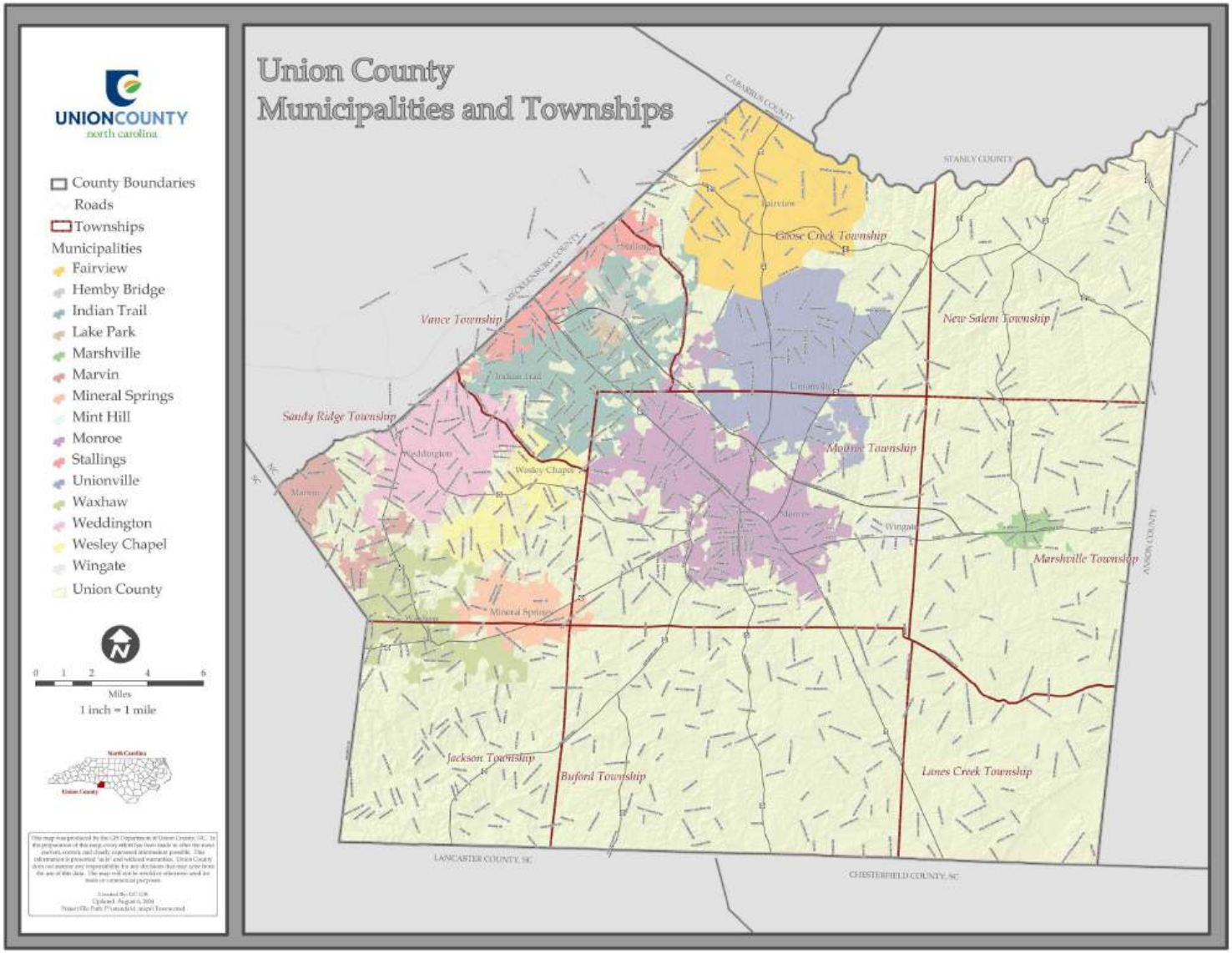
Percent Owner-Occupied Housing Units with No Vehicles by Block Group



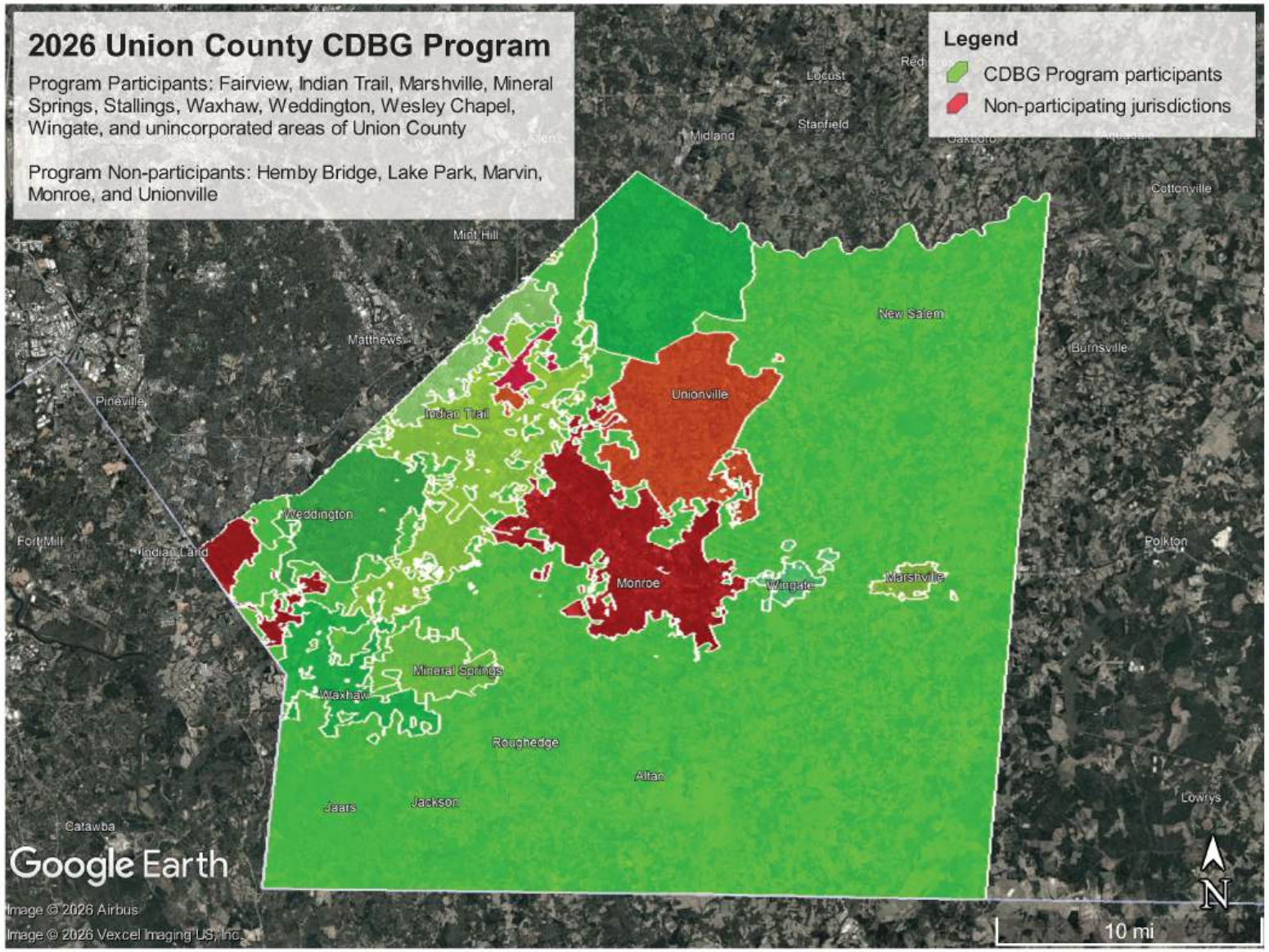
Percent of Households with Income Below the Poverty Level by Block Group



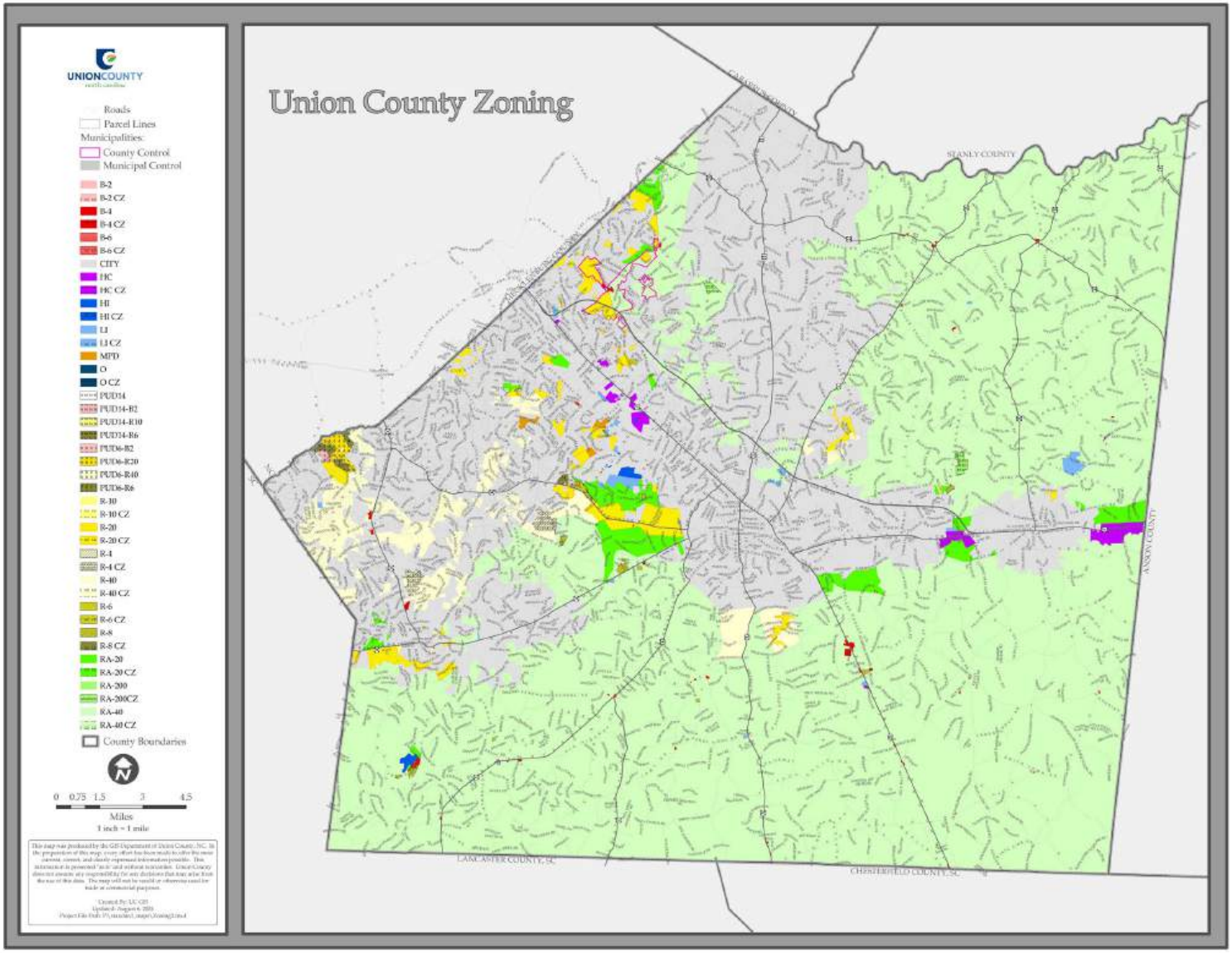
Voucher Concentration by Census Tract and Public Housing Developments



Union County Municipalities and Townships (current as of August 6, 2024)



Union County CDBG Program Participating Jurisdictions (as of FY 2026)



Union County Zoning Map (current as of August 6, 2024)

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

Union County's Consolidated Plan outlines goals and strategies that parallel the County's 2050 Comprehensive Plan. The 2050 Comprehensive Plan contains community goals, policies and strategies, that lay the foundation of principles that will allow for creating a more livable and vibrant community that will offer new employment opportunities, improved public facilities and alignment of these plans will ensure coordination of current and future municipal efforts and will allow for leveraging resources targeted towards growing Union County.

The Consolidated Plan outlines goals and strategies that will be pursued over the next five years with CDBG funds. All CDBG funded projects except for program administration and planning activities, must meet one of three HUD defined National Objectives:

- Benefit to low- and moderate-income (LMI) persons: Requires recipients to spend at least 70% of their CDBG funds to meet LMI national objective.
- Aid in the prevention or elimination of slums or blight.
- Meet urgent needs to alleviate emergency conditions.

The Consolidated Plan proposes the following six (6) strategies to address the subsequent goals to address the housing, community development and economic development needs of Union County for the period of FY 2026 through FY 2030 for the CDBG Program:

Housing Priority - (HS)

There is a need to increase the supply of affordable, decent, safe, and sanitary housing for homebuyers, owners, and renters, and to protect their housing rights.

Goals:

- **HS-1 Housing Rehabilitation** - Conserve and rehabilitate owner- and renter-occupied affordable housing units across the County by addressing code violations, necessary repairs, energy conservation, utility improvements, and accessibility for persons with disabilities.
- **HS-2 Housing Construction** - Increase the supply of decent, safe and sanitary accessible housing that is affordable to low- and moderate-income homebuyers and renters in the County by providing funds for acquisition, development fees, infrastructure improvements, construction, rehabilitation, and redevelopment of vacant land and buildings.
- **HS-3 Homeownership** - Assist low- and moderate-income homebuyers in purchasing homes through down payment and closing cost assistance and associated housing counseling.

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- **HS-4 Housing Assistance** - Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction or who may be at risk of becoming homeless.
- **HS-5 Fair Housing** - Continue to cooperate with housing agencies and organizations to ensure that Union County residents are aware of their legal rights and available fair housing resources.

Homeless Priority - (HO)

There is a need for services and housing opportunities for persons and families who are homeless or at risk of becoming homeless.

Goals:

- **HO-1 Housing Opportunities** - Increase housing opportunities and living conditions for persons and families who are homeless or who are at risk of becoming homeless.
- **HO-2 Support and Management Services** - Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of becoming homeless.
- **HO-3 Homelessness Prevention** - Promote and assist in anti-eviction activities and work to resolve unfair housing practices which may contribute to homelessness.
- **HO-4 Permanent Supportive Housing** - Promote and assist in the development of new permanent supportive housing opportunities for persons and families who are experiencing homelessness and who are exiting shelters and transitional housing programs.
- **HO-5 Shelter Housing** - Support and assist in the development of shelters and supportive training and educational programs for sheltered residents.

Other Special Needs Priority - (SN)

There is a need to increase housing opportunities, services, and facilities for persons with special needs.

Goals:

- **SN-1 Housing -** Increase the number of decent, safe, sound, sanitary, accessible and affordable units that are available and accessible to all sectors of the special needs populations.
- **SN-2 Accessibility -** Promote and assist in making accessibility improvements to existing housing units, including making reasonable accommodations for the physically disabled so they can continue to remain in their homes.

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- **SN-3 Social Services -** Promote and support social service programs and facilities that address populations with special needs, including but not limited to the elderly, persons with disabilities, veterans, and victims of domestic violence.
- **SN-4 Removal of Architectural Barriers -** Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.

Community Development Priority - (CD)

There is a need to upgrade and improve community facilities, infrastructure, and public services, in order to revitalize socially and economically distressed areas of the County and to improve the quality of life for County residents.

Goals:

- **CD-1 Community Facilities** - Improve parks and trails, recreational and community facilities, and public buildings throughout the County.
- **CD-2 Infrastructure -** Rehabilitate, reconstruct, and/or construct new public infrastructure such as roadways, sidewalks, bridges, curbs, walkways, water and sanitary sewer lines, storm water drainage, and related improvements.
- **CD-3 Public Services** - Improve and enhance public services and programs for youth, the elderly, persons with disabilities, and general social/welfare public service programs for low- and moderate-income County residents.
- **CD-4 Nutritional Services -** Promote and support food and nutrition programs to address the needs of the elderly and persons with disabilities, the unemployed, underemployed, and homeless.
- **CD-5 Public Safety** - Improve and enhance public safety and emergency response through facility improvement and new construction, purchase of equipment, crime prevention, community policing, and other related activities.
- **CD-6 Clearance/Demolition** - Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.
- **CD-7 Transportation** - Support the expansion of public transportation and improvements to pedestrian, bicycle, and vehicular transportation routes to assist low- and moderate-income residents, the elderly, persons with disabilities, and persons with other special needs in accessing medical services, employment, childcare, training, and other essential needs and services.

Economic Development Priority - (ED)

There is a need to increase employment, workforce development, self-sufficiency, educational training, and empowerment for residents of the County.

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Goals:

- **ED-1 Employment** - Support and encourage job creation, job retention, and job training opportunities in partnership with nonprofits and educational institutions.
- **ED-2 Development** - Support business and commercial growth through expansion and development including entrepreneurship and small business development in partnership with economic development organizations.
- **ED-3 Redevelopment** - Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites.
- **ED-4 Financial Assistance** - Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), Local Economic Revitalization Tax Assistance (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, Congressionally Directed Spending, etc.

Administration, Planning, and Management Priority - (AM)

There is a need for planning, administration, management, and oversight of Federal, State, and local funded programs to address the housing, community development and economic development needs.

Goals:

- **AM-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations.

- **AM-2 Fair Housing** - Support local Fair Housing Agencies and assist in the enforcement of Fair Housing Choice violations, undertake studies and other actions to demonstrate the County's commitment to Affirmatively Further Fair Housing (AFFH).

3. Evaluation of past performance

Union County continues to have good performance with HUD. The County regularly meets the performance standards set by HUD. The County prepares its Consolidated Annual Performance Evaluation Report (CAPER) and submits it within ninety (90) days after the start of the subsequent program year. Copies of each CAPER are available for review at the Union County Budget & Grants Management Department, 500 N. Main Street, Monroe, North Carolina 28112.

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The FY 2024 CAPER, which was the fourth CAPER for the FY 2021-2025 Five-Year Consolidated Plan, was submitted to HUD on December 17, 2025. In the FY 2024 CAPER, Union County expended 100% of its CDBG funds to benefit low- and moderate-income persons, which exceeds the statutory minimum of 70%. The County expended 10.67% of its funds on public services, which exceeds the statutory maximum of 15%. The County expended 9.63% of its funds on General Administration and Planning, which is below the statutory maximum of 20%. The County was not yet in compliance with the required 1.5 drawdown ratio, having an adjusted drawdown ratio for its FY 2024 allocation of 1.51 as of January 28, 2026. It intends to continue drawing down FY 2024 and prior year funds to meet the drawdown ratio.

4. Summary of citizen participation process and consultation process

The County followed its Citizen Participation Plan in its preparation of the Consolidated Plan. The County held its needs hearing for community input on Wednesday, January 21, 2026, at 5:30 PM EST. This provided residents, agencies and organizations an opportunity to discuss the County's CDBG Programs and to provide suggestions for the FY 2026-2030 Consolidated Plan.

The County's Budget and Grants Management Department maintains a contact list for the CDBG Program and sends out copies of public hearings notices and meetings concerning the Program. Notices are sent to all known agencies and individuals who have an interest or have participated in previous programs and activities.

A "Draft" FY 2026-2030 Five-Year Consolidated Plan and FY 2026 Annual Action Plan were placed on public display for review by the general public as well as agencies and organizations in the community. A newspaper notice announcing that these documents were on public display was published in "The Enquirer Journal", the local newspaper of general circulation. The "Draft" Five-Year Consolidated Plan and Annual Action Plan were on public display at the following locations:

- **Union County Government Center:** Budget & Grants Management Department, 500 N. Main Street, Monroe, NC 28112
- **Online** at https://www.unioncountync.gov/

A resident survey was made available in English-language and Spanish-language editions between December 15, 2025, and February 14, 2026. The electronic version was available on the County's website while the hard copy was available from the Budget & Grants Management Department upon request. The results of the survey were used to assist in determining goals and outcomes. An analysis and description of the citizen participation process is contained in PR-15 Citizen Participation.

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5. Summary of public comments

Union County held its First Public Hearing on Wednesday, January 21, 2026, at 5:30 PM, at the Union County Government Center Board Room, 500 N. Main Street, Monroe, NC 28112. Comments received at the First Public Hearing are included in the attachments section of the Plan.

The FY 2026-2030 Five-Year Consolidated Plan and FY 2026 Annual Action Plan were on public display from Thursday, April 30, 2026 through Friday, May 29, 2026. A Second Public Hearing was held on Wednesday, May 20, 2026 at 5:30 PM, at the Union County Government Center Board Room, 500 N. Main Street, Monroe, NC 28112. Comments received at the Second Public Hearing and during the display period are included in the attachments section of the Plan.

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

All comments and suggestions received to date have been accepted and incorporated into the planning document.

7. Summary

The goals of the Consolidated Plan are to provide a "Road Map" for the use of CDBG funding which will improve the living conditions of all residents in Union County, create a suitable and sustainable living environment, and address the housing and community development needs of the County's residents.

The Five-Year Consolidated Planning process requires that the County prepare in a single document its priorities and goals to address, establish and maintain:

- Housing needs;
- A suitable living environment; and
- Economic opportunities for every resident.

The County will use the Consolidated Plan's goals to allocate CDBG funds over the next five (5) years and to provide direction to its strategic partners, participating agencies, and stakeholder organizations to address the housing and community development needs of the low- and moderate-income residents of Union County. HUD will evaluate the County's performance based on the goals established in the Five-Year Consolidated Plan.

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8. Budget

During the FY 2026 Program Year, Union County anticipates that it will receive $843,937.00 in CDBG funds.

Union County proposes to undertake the following activities with the FY 2026 CDBG funds:

#	CDBG Project Name	
1.	Administration & Planning	$42,196.00
2.	CSUC - Community Meals & Pantry Program	$34,000.00
3.	Council on Aging - In-Home Assistance for Seniors	$42,590.00
4.	Common Heart - Economic Empowerment Program	$25,000.00
5.	Common Heart - Cupboard Ally Delivery Program	$25,000.00
6.	Infrastructure and Improvement - Park Projects	$337,576.00
7.	Habitat for Humanity - Individual Home Repair	$337,575.00
	Total CDBG Expenditure	**$843,937.00**

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The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Union County	Budget & Grants Management Department

Table 1 - Responsible Agencies

Narrative

The County's Budget & Grants Management Department administers the CDBG program. As such, the Department prepares the Five-Year Consolidated Plan, Annual Action Plans, Environmental Review Records (ERRs), and Consolidated Annual Performance Evaluation Reports (CAPERs). The Department also conducts monitoring, processing of payment requests, contracting, and program oversight on a day-to-day basis. Additionally, the County has retained a private planning consulting firm which is available to assist the County as needed.

Consolidated Plan Public Contact Information

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

1. Introduction

While preparing the FY 2026-2030 Consolidated Plan and FY 2026 Annual Action, the County consulted with the Monroe Housing Authority, the Community Shelter of Union County, social services agencies, housing providers, and members of the North Carolina Balance of State Continuum of Care. Surveys were created for stakeholders and residents to complete which identified needs, system gaps, and goals for the next five years. Input from the meetings and surveys were used to develop priorities, goals and strategies for the Five-Year Plan.

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

Union County works with the following agencies to enhance coordination:

- **Monroe Housing Authority** - The County remains abreast of Monroe Housing Authority (MHA) activities, and County residents are appointed to the MHA Board of Commissioners by the Mayor of Monroe. MHA administers Section 8 Vouchers in the County and County. Additionally, MHA's nonprofit affiliate Community Advancement & Redevelopment Enterprises Inc. (CARE) operates four Project-Based Voucher (PBV) housing developments.
- **Community Shelter of Union County** - The County and the Community Shelter coordinate their efforts to ensure homeless persons have access to food and shelter. The County also provides Federal and local funds to the Community Shelter for operation and expansion.
- **Social Services Agencies** - The County provides funds to improve services for low- and moderate-income persons.
- **Housing Providers** - The County provides funds to rehabilitate and develop affordable housing and to provide housing options for low- and moderate-income households.

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

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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

Region 5 (the Piedmont Region) of the North Carolina Balance of State Continuum of Care encompasses Cabarrus, Davidson, Rowan, Stanly, and Union Counties. The regional lead agency is Partners Health Management, and the Community Shelter of Union County is the lead local Coordinating Agency for Union County. The County coordinates activities with the CoC and supports its applications for funding, and the Community Shelter was consulted to gather information and data on the County's Continuum of Care efforts. With County support, the CoC addresses homelessness through providing housing and supportive services for homeless persons in Union County.

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

Not applicable. The County currently does not receive ESG funding. The Union County Community Shelter is a direct recipient of ESG funds.

The Community Shelter of Union County and Turning Point, Inc. establish their own service delivery schedules. They do participate in regularly scheduled Thrive! Union meetings to collaborate with other social service agencies and organizations. Beyond the shelters, members of Thrive! Union include Common Heart, the Community Shelter of Union County, the Union County Department of Human Services, Union County Community Action, Partners Health Management, Our Future in UNiSON, Monroe-Union County Community Development Corporation, Boys & Girls Clubs of Greater Charlotte, Health Quest Pharmacy, South Piedmont Community College, the City of Monroe, the Kaizen Foundation of North Carolina, and Atrium Health. The monthly meetings coordinate activities, promote cooperation in service delivery, and review data collected related to the homeless and at-risk populations served and any potential unmet needs. They use the time to learn about programs that may be useful in the community and advocate for and take positions on affordable housing proposals at the state and local level.

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

1.	**Agency/Group/Organization**	**Union County Budget & Grants Management Department**
	Agency/Group/Organization Type	Other government - County Planning organization Civic Leaders Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Lead-based Paint Strategy Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department of Budget & Grants Management is the Administrator for the County's CDBG entitlement funds and has drafted the FY 2026-2030 Five-Year Comprehensive Plan and FY 2026 Annual Action Plan.
2.	**Agency/Group/Organization**	**Union County Manager's Office**
	Agency/Group/Organization Type	Other government - County Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County. The County Manager's Office sets priorities for how Union County will use its CDBG funding.

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3.	**Agency/Group/Organization**	**Union County Human Services**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Other government – County Planning organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
4.	**Agency/Group/Organization**	**Union County Building Code Enforcement**
	Agency/Group/Organization Type	Services-Housing Service-Fair Housing Agency - Management of Public Land or Water Resources Other government-County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Lead-based Paint Strategy Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what	Consulted to ascertain needs and priorities within Union County.

	are the anticipated outcomes of the consultation or areas for improved coordination?	
5.	**Agency/Group/Organization**	**Union County Communications**
	Agency/Group/Organization Type	Services-Victims Agency-Emergency Management Other government-County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
6.	**Agency/Group/Organization**	**Union County Fire Marshal's Office**
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Victims Agency-Emergency Management Other government-County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Lead-based Paint Strategy Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
7.	**Agency/Group/Organization**	**Monroe Housing Authority (MHA) and Community Advancement and Redevelopment Enterprise (CARE)**
	Agency/Group/Organization Type	Housing PHA

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		Services-Housing Services-Homeless Services-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically Homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth HOPWA Strategy Market Analysis Economic Development Strategy Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County. The Monroe Housing Authority is the Section 8 Housing Choice Voucher (HCV) provider for the City of Monroe and Union County. Its nonprofit partner, Community Advancement and Redevelopment Enterprise (CARE) operates the four Project-Based Voucher (PBV) developments within the County.
8.	**Agency/Group/Organization**	**Community Shelter of Union County**
	Agency/Group/Organization Type	Continuum of Care Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

		Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County. Community Shelter of Union County is the local emergency shelter provider and representative to the NC-503 Balance of State Continuum of Care.
9.	**Agency/Group/Organization**	**Council on Aging of Union County**
	Agency/Group/Organization Type	Services-Housing Services-Elderly Persons Services-Persons with Disabilities Regional organization Civic leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
10.	**Agency/Group/Organization**	**Food for Families**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy

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		Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
11.	**Agency/Group/Organization**	**Healthy Union Advisory Committee**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health Services - Victims Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Lead-based Paint Strategy Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
12.	**Agency/Group/Organization**	**Union County Health Services**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons

		Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education Services-Victims Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - County
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
13.	**Agency/Group/Organization**	**Common Heart**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy

	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
14.	**Agency/Group/Organization**	**Town of Marshville**
	Agency/Group/Organization Type	Services - Victims Agency - Managing Flood Prone Areas Agency - Management of Public Land and Water Resources Agency - Emergency Management Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
15.	**Agency/Group/Organization**	**Village of Marvin**
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land and Water Resources Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy

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	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
16.	**Agency/Group/Organization**	**Town of Waxhaw**
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land and Water Resources Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
17.	**Agency/Group/Organization**	**Monroe-Union County Community Development Corporation**
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of	Consulted to ascertain needs and priorities within Union County. MUCCDC provides Fair Housing services and housing counseling & assistance to County residents.

	the consultation or areas for improved coordination?	
18.	**Agency/Group/Organization**	**Union County Library**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Homeless Services-Education Services-Narrowing the Digital Divide Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
19.	**Agency/Group/Organization**	**Daymark Recovery Services**
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Employment Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
20.	**Agency/Group/Organization**	**Turning Point, Inc.**
	Agency/Group/Organization Type	Services-Housing Services-Children

		Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Victims Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
21.	**Agency/Group/Organization**	**Union-Anson County Habitat for Humanity**
	Agency/Group/Organization Type	Housing Services-Housing Services-Elderly Persons Services-Persons with Disabilities Services-Homeless Service-Fair Housing Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy

	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
22.	**Agency/Group/Organization**	**Union County Chamber of Commerce**
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
23.	**Agency/Group/Organization**	**Union County Association of REALTORS**
	Agency/Group/Organization Type	Housing Regional organization Planning organization Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
	Agency/Group/Organization	**South Piedmont Community College**

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24.	**Agency/Group/Organization Type**	Services-Education Services-Employment Services - Narrowing the Digital Divide Regional organization Business and Civic Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
25.	**Agency/Group/Organization**	**North Carolina Coalition to End Homelessness (NCCEH)**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Fair Housing Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of	The North Carolina Coalition to End Homelessness was contacted to obtain information about homelessness and shelter space in Union County. NCCEH manages the NC-503 Balance of State Continuum of Care.

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	the consultation or areas for improved coordination?	
26.	**Agency/Group/Organization**	**Union County NAACP**
	Agency/Group/Organization Type	Services-Education Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted to ascertain needs and priorities within Union County.
27.	**Agency/Group/Organization**	**Charter Communications/Spectrum**
	Agency/Group/Organization Type	Services-Broadband Internet Service Providers Services-Narrowing the Digital Divide Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Spectrum plans were examined to determine the availability and affordability of broadband internet service in Union County.
28.	**Agency/Group/Organization**	**Comcast/Xfinity**
	Agency/Group/Organization Type	Services-Broadband Internet Service Providers Services-Narrowing the Digital Divide Business Leaders Major Employer

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	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Xfinity plans were examined to determine the availability and affordability of broadband internet service in Union County.

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

All known agency types were consulted and their input was incorporated in this plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Citizen Participation Plan	Union County, NC	The Citizen Participation Plan was followed in completing the Five-Year Consolidated Plan and Annual Action Plan.
Union County 2050 Comprehensive Plan	Union County, NC	The goals of the Comprehensive Plan and Five-Year Consolidated Plan are complementary.
Continuum of Care	Community Shelter of Union County	The NC-503 Balance of State Continuum of Care is the primary provider of housing and supportive services for persons who are unhoused or at risk of homelessness in Union County. The goals of the County and the Continuum of Care are complementary.
Monroe Housing Authority Annual Plan and Family Self-Sufficiency Plan	Monroe Housing Authority	The Monroe Housing Authority provides Section 8 Housing Choice Vouchers and Project-Based Vouchers to eligible County residents. The goals of the County and the Housing Authority are complementary.

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Prosperity for All: Greater Charlotte Region Comprehensive Economic Development Strategy 2023-2028	Centralina Regional Council	They are incorporated into the Five-Year Consolidated Plan and the Annual Action Plan.
Cabarrus Stanly Union Regional Hazard Mitigation Plan	Cabarrus Stanly Union Regional Hazard Mitigation Planning Committee	Regulations and guidelines for disaster hazard preparation and mitigation are incorporated into the Five-Year Consolidated Plan and the Annual Action Plan.
National Risk Index	US Federal Emergency Management Agency	Data regarding potential disaster risks are incorporated into the Five-Year Consolidated Plan and the Annual Action Plan.
North Carolina Environmental Public Health Tracking Program	North Carolina Department of Health and Human Services, Division of Public Health	Data regarding childhood lead levels, rates of HIV/AIDS and other social determinants of health are incorporated into the Five-Year Consolidated Plan and the Annual Action Plan.
North Carolina Broadband Indices	North Carolina Division of Broadband and Digital Opportunity	Data regarding the availability and adoption rates of broadband internet in Union County are incorporated into the Five-Year Consolidated Plan and the Annual Action Plan.

Table 2 - Other local/regional/federal planning efforts

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

The Union County Budget & Grants Management Department administers the CDBG program and any potential additional HUD grant programs. Its staff coordinates efforts with other County departments such as Building Code Enforcement, Community Support & Outreach, Economic Development, Parks and Recreation, Planning & Development, Public Health and Social Services.

The County Manager promotes policies as approved by the Board of County Commissioners, and delegates their enforcement or completion to departments and agencies as appropriate. The Manager also works with the mayors, managers and councils of communities within the County to address projects and activities that affect multiple municipal governments.

Additionally, Union County and its partner Union-Anson County Habitat for Humanity follow guidelines published by the North Carolina Department of Health and Human Services (DHHS) to assist with lead-based paint hazard reduction in units being renovated through the County's

Homeownership programs. The State does not identify specific units where lead-based paint is present; those units are identified through the homeownership program inspection process. The DHHS Division of Public Health provides data on the incidence of childhood lead poisoning and its likely sources.

Many agencies and organizations serving Union County are based outside of the County and serve other counties in the Charlotte metropolitan area or greater North Carolina. These groups were contacted for their opinions and for data that pertains to local, regional, and statewide needs.

The members of Region 5 of the North Carolina Balance of State (BOS) Continuum of Care (CoC) were invited to roundtable discussions to determine the needs of the homeless, chronically homeless, and those at-risk of becoming homeless. Many of these partners provided comments on the Consolidated Plan in either discussions or surveys.

Narrative (optional):

The County and its municipalities work to address needs that are common to both levels of government and to coordinate and implement projects that have common goals. Communication is maintained between County and municipal departments to ensure that all jurisdictions are able to jointly address needs.

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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

The FY 2026-2030 Consolidated Plan and FY 2026 Annual Action Plan used the following actions encourage citizen participation: requests for funding were accepted from agencies/organizations; interviews and roundtable discussions were held with stakeholders; a needs public hearing was held to determine priorities; and a public hearing was held to gather public comments on the draft plan while on public display. The County posted a resident survey on the County's website in both English and Spanish and received 166 completed surveys in English, none in Spanish. The survey results and comments are included in the Attachment Section of this document. The County used the input gathered through the citizen participation and stakeholder participation processes to develop a plan to serve the low- and moderate-income population of Union County.

Summarize citizen participation process and how it impacted goal setting

In accordance with its Citizen Participation Plan, Union County advertised and held a public hearing on the community and social needs within the County. It also held a public hearing to receive comments on the draft FY 2026-2030 Five-Year Consolidated Plan and FY 2026 Annual Action plan. Both hearings were advertised on the County's website and in the local newspaper, the "Journal-Enquirer". A draft of the consolidated plan was available on the County's website at https://www.unioncountync.gov/ and copies of the plan were available at the Union County Government Center for resident comments. Online resident surveys were also available in English at https://www.surveymonkey.com/r/UnionCo2026-2030Resident and in Spanish at https://es.surveymonkey.com/r/UnionCo2026-2030ResidentESP.

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	Newspaper Ad for First Public Hearing and Applications	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies & Organizations	None.	None.	None.	Not applicable.
2.	First Public Hearing	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing	Union County held its first Public Hearing on January 21, 2026. See public hearing sign-in sheets in the Exhibits section of the Consolidated Plan.	See public hearing comments in Exhibits section of the Consolidated Plan.	All comments were accepted and incorporated into the Consolidated Plan.	Not applicable.
3.	Internet Outreach	-Minorities -Non-English Speaking: Spanish -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing	Union County received 166 responses through online surveys in English and in Spanish.	See comments in Exhibits section of the Consolidated Plan.	All comments were accepted and incorporated into the Consolidated Plan.	www.surveymonkey.com/r/UnionCo2026-2030Resident es.surveymonkey.com/r/UnionCo2026-2030ResidentESP

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4.	Stakeholder Meetings	-Agencies & Organizations	Between December 11, 2025 and January 30, 2026, Union County held 8 virtual meetings and phone calls with government, nonprofit, and for-profit entities that serve Union County.	See comments in Exhibits section of the Consolidated Plan.	All comments were accepted and incorporated into the Consolidated Plan.	Not applicable.
5.	Stakeholder Surveys	-Agencies & Organizations	Union County received 14 stakeholder surveys from government, nonprofit, and for-profit entities that serve Union County.	See comments in Exhibits section of the Consolidated Plan.	All comments were accepted and incorporated into the Consolidated Plan.	www.surveymonkey.com/r/UnionCo2026-2030Agency www.surveymonkey.com/r/UnionCo2026-2030Govt
6.	Newspaper Ad for Second Public Hearing and Display	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies & Organizations	None.	None.	None.	Not applicable.

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7.	Second Public Hearing	-Minorities -Persons with disabilities -Non-targeted / broad community -Residents of Public and Assisted Housing	Union County held its second Public Hearing on May 20, 2026. See public hearing sign-in sheets in the Exhibits section of the Consolidated Plan.	See public hearing comments in Exhibits section of the Consolidated Plan.	All comments were accepted and incorporated into the Consolidated Plan.	Not applicable.

Table 3 - Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

To examine its housing needs, Union County used data from the 2017-2021 HUD Comprehensive Housing Affordability Strategy (CHAS), the 2019-2023 American Community Survey (ACS) Five-Year Estimates, and the 2020 U.S. Census. This data was the most current information available to assess needs related to housing, homelessness, special needs, social services, and economic development. Union County is represented by the Union County Community Shelter to Region 5 of the NC-503 North Carolina Balance of State Continuum of Care (CoC), and the County used data for the development of the homeless needs section from the CoC. Additional needs for Union County were obtained from roundtable discussions and interviews with various social service agencies, housing providers, County staff, and survey responses.

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

Summary of Housing Needs

Based on a comparison between the 2018 base year and 2023 population estimates, Union County had an 8.1% increase in its population and a 9.4% increase in the number of households. This reflects a decrease in household size from 3.02 persons to 2.98 persons per household.

Over the same time period the median income increased by $23,846 or 31.6%. However, this increase largely benefited households that were already at or above 100% of median family income. While low- and moderate-income households did also see increases in household income, social service providers have noted that the number of persons seeking financial and food assistance has continued to rise.

Demographics	Base Year: 2018	Most Recent Year: 2023	% Change
Population	226,694	244,975	8.06%
Households	75,165	82,231	9.40%
Median Income	$75,397	$99,243	31.63%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2014-2018 and 2019-2023 ACS tables DP02 and DP03

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6,025	8,060	12,090	8,180	44,125
Small Family Households	1,660	2,700	4,520	4,235	25,845
Large Family Households	540	1,205	1,705	795	5,265
Household contains at least one person 62-74 years of age	1,545	2,120	3,060	2,220	8,620
Household contains at least one person age 75 or older	1,219	1,350	1,430	710	2,580
Households with one or more children 6 years old or younger	850	1,809	2,135	1,789	7,460

Table 5 - Total Households Table

Data Source: 2017-2021 CHAS tables 5, 7, and 13

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	45	25	55	0	**190**	110	0	0	15	**155**
Severely Overcrowded - With >1.5 people per room (and complete kitchen and plumbing)	30	15	10	0	**115**	0	0	60	35	**160**
Overcrowded - With >1-1.5 people per room (and none of the above problems)	160	370	185	95	**830**	15	145	280	110	**825**
Housing cost burden greater than 50% of income (and none of the above problems)	1,210	455	195	0	**1,865**	1,915	950	640	165	**3,830**
Housing cost burden between 30% and 50% of income (and none of the above problems)	260	1,260	685	145	**2,425**	620	2,015	2,270	1,025	**7,355**
Zero/negative Income (and none of the above problems)	210	0	0	0	**210**	470	0	0	0	**470**

Table 6 - Housing Problems Table

Data Source: 2017-2021 CHAS table 3

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four severe housing problems	1,445	865	445	95	**3,000**	2,040	1,095	980	325	**4,965**
Having none of four severe housing problems OR household has negative income, but none of the other severe housing problems	715	1,875	2,600	1,645	**10,680**	1,825	4,220	8,060	6,110	**59,830**

Table 7 - Housing Problems 2

Data Source: 2017-2021 CHAS table 2

3. Cost Burden > 30% of Household income

	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								
Elderly Family	35	65	60	**180**	140	705	335	**1,570**
Small Family	100	585	280	**1,090**	70	475	925	**2,930**
Large Family	55	240	65	**360**	45	500	230	**970**
Elderly Non-Family	95	180	4	**304**	325	255	245	**1,075**
Other	30	360	275	**720**	45	180	540	**940**
Total need by income	**315**	**1,430**	**684**	**2,654**	**625**	**2,115**	**2,275**	**7,485**

Table 8 - Cost Burden > 30%

Data Source: 2017-2021 CHAS table 7

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4. Cost Burden > 50% of Household income

	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								
Elderly Family	105	10	0	**115**	210	190	125	**590**
Small Family	410	225	105	**740**	755	410	330	**1,695**
Large Family	220	50	25	**295**	130	75	60	**275**
Elderly Non-Family	285	30	40	**355**	560	155	80	**795**
Other	360	160	40	**560**	275	125	45	**495**
Total need by income	**1,380**	**475**	**210**	**2,065**	**1,930**	**955**	**640**	**3,850**

Table 9 - Cost Burden > 50%

Data Source: 2017-2021 CHAS table 7

5. Crowding (More than 1 and less than or equal to 1.5 persons per total rooms)

	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	120	330	110	55	**640**	15	110	245	100	**685**
Multiple, unrelated family households	35	35	75	40	**185**	0	35	40	10	**140**
Other, non-family households	0	0	0	0	**0**	0	0	0	0	**0**
Total need by income	**160**	**370**	**185**	**95**	**830**	**15**	**145**	**280**	**110**	**825**

Table 10 - Crowding Information - 1/2

Data Source: 2017-2021 CHAS table 10

	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	500	859	595	**3,028**	350	950	1,540	**11,015**

Table 11 - Crowding Information - 2/2

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

According to the 2019-2023 American Community Survey, there were 82,231 households in Union County. Of those households, 65,269 (79.4%) were family households. There were 13,925 (16.9%) single-person households in the County and 5,919 households (7.2%) were single-person households age 65 or older.

Based on the ACS estimates, 42.5% of all County residents living alone are seniors, an increase of nearly 9% since 2018. The County encourages them to age in place in their existing dwellings, but it is presumed that additional accommodation and supportive services will be necessary to allow this portion of the County's population to age in place. The County will need to assist in obtaining funding and collaborating with housing service and elderly support agencies to provide programs, activities and accommodations for its elderly population.

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.

Disabled:

According to the 2019-2023 ACS estimates, there are 22,541 Union County residents who have a disability, 9.2% of the County's total civilian noninstitutionalized population of 243,794. This is an indicator of the need for accessible and affordable housing for disabled persons, who are mainly low- and moderate-income and whose housing is increasingly outstripping their fixed financial resources.

A breakdown of disability prevalence in Union County is as follows. NOTE: a person may have more than one disability (such as a self-care difficulty and an ambulatory difficulty) so the following numbers are not cumulative:

- **Hearing difficulty:** 6,522 persons, 2.7% of population
- **Vision difficulty:** 3,643 persons, 1.5% of population
- **Cognitive difficulty:** 8,424 persons, 3.7% of population
- **Ambulatory difficulty:** 10,711 persons, 4.6% of population
- **Self-care difficulty:** 4,309 persons, 1.9% of population
- **Independent living difficulty**: 7,601 persons, 4.2% of population

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

The Union County Sheriff's Office tracks different types of crime committed at the County level. However, these numbers are not geographically inclusive as they do not include incidents investigated by municipal agencies in Union County (including the Monroe, Waxhaw, Stallings, Wingate and Marshville Police Departments). They also do not include all categories of crime such as sexual assault and some juvenile offenses. The North Carolina State Bureau of Investigation recorded 365 aggravated assaults of which 107 were cleared, 88 rapes (32 cleared), and 5 murders (3 cleared) in 2024 in Union County.

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NCSBI also tracks domestic violence-related homicides statewide and by County. Statewide in 2024, there were 155 victims of domestic violence-related homicide (a 14.8% increase from the 135 individual victims reported for calendar year 2025), and 155 offenders in 2024 which was a 21.1% increase over 2023. The number of statewide domestic violence-related homicides spiked during the COVID Pandemic, rising from 108 in 2019 to 134 in 2020, 148 in 2021, down to 115 in 2022 but back up to 135 in 2023 and 155 in 2024. The statistics for 2025 are not yet available. For victims, 60.6% were female and 39.4% were male; 28.4% of offenders were female and 71.6% were male. Nearly half of the victim-offender relationships (47.1%) were a dating relationship, followed in prevalence by persons of the opposite sex who lived together (34.8%), a parent/guardian-children relationship (30.3%), current or former household members (28.4%), current or former spouses (16.8%), and finally persons who have a child in common (11.6%). Note that one victim/offender pair could be represented in more than one relationship group, and that a single offense can involve more than one relationship code. While there were no domestic violence-related homicides in Union County during 2024, there were five (5) such homicides in the prior five years.

Turning Point, Inc. is the designated domestic violence shelter and provider for Union County, NC. Services include a 24/7 crisis line, safe shelter, victim and court advocacy, case management, children's programs, parenting classes, individual and group counseling, and financial or relocation assistance for survivors who cannot safely remain in their homes or community. The organization also participates in the NC Domestic Violence Intervention Programs (DVIP), formerly known as abuser treatment programs (ATP) or batterer intervention programs (BIP). These are designed to aid in eliminating domestic violence by providing services to offenders to hold them accountable, promote safety and justice for victims and children, and work to bring about social change necessary to end battering and all forms of domestic violence.

According to data made available by the NC Division for Women & Youth, between July 2023 and June 2024 Turning Point, Inc., served 1,260 clients. This included 1,401 DV victims, 98 child witnesses to abuse, 5 stalking victims, 8 victims of human trafficking, 34 rape victims, 7 adult survivors of childhood sexual abuse, 5 child sex offenders, and 10 other victims. (These numbers may reflect multiple visits to Turning Point by the same client, or multiple reasons for the same visit.)

Approximately 0.5% of Union County's 244,975 residents were clients of Turning Point between July 2023 and June 2024. However, domestic violence and sexual assault tend to be underreported compared to other criminal activity.

What are the most common housing problems?

The greatest housing need in Union County is the need for affordable housing, particularly affordable rental housing units. The 2017-2021 CHAS data (based on the 2017-2021 ACS estimates) indicates that the County has a total of 78,475 occupied housing units of which 64,795 (82.6%) are owner-occupied and 13,680 (17.4%) are renter occupied. At all income levels, renter-occupied households were much more likely than owner-occupied households to experience a housing cost burden. A total of 2,654 renter-occupied households (19.4% of all renter-occupied households) had a housing cost burden greater than 30% but less than or equal to 50% of household income; the number of cost burdened owner-occupied

households was higher at 7,485 but the percentage is lower at 11.6%. Additionally, 2,065 renter-occupied households (15.1%) had a housing cost burden of greater than 50% of household income while only 3,850 owner-occupied households (5.9%) were severely cost burdened.

These statistics are supported by consultations, interviews and surveys which indicate that the expanding supply of housing in Union County does not include sufficient housing for low- and moderate-income persons. In particular, there is an insufficient supply of affordable, decent, safe, sanitary, accessible and sound housing for elderly persons and persons with disabilities, working low- and moderate-income families, and other low-, very low-, and extremely low-income households. The County intends to address this imbalance by continuing its home renovation and sewer/well repair program, as well as working with nonprofit and for-profit developers to ensure that future housing construction includes units that are accessible to low- and moderate-income householders.

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

Low- and moderate-income households are heavily affected by current market conditions in both the rental and for-sale markets. Existing residents have had to compete for housing with those moving from Charlotte and Mecklenburg County. They have been further affected by higher property tax due to higher property values as well as higher utility costs and the higher nationwide proportional increase of housing costs to wages. Many Union County residents commute to better-paid jobs nearer to Charlotte, but for less-affluent households without reliable transport these jobs are essentially inaccessible. Low- and moderate-income persons are also more likely to have debt loads and poor credit scores, which can effectively screen them out of housing that would otherwise be affordable to them.

Consultations, interviews and surveys have identified a lack of affordable, decent, safe, sanitary, accessible and sound housing for elderly and disabled persons in the County. These populations are usually on fixed or limited incomes such as retirement income, Social Security, or Supplemental Security Disability. Those who are homeowners often cannot afford accessibility improvements, basic repairs, or even utility payments. Meanwhile, renters on a fixed income are unable to afford increases in monthly rent or utilities, which often forces them into housing that is below code standards or is not accessible. The least expensive housing units in Union County include manufactured housing (mobile homes), older rural single-family housing, and old multifamily housing developments. These are generally the least accessible to those with disabilities and are most likely to have housing problems.

Another group adversely affected by the lack of affordable housing are the homeless and persons at risk of becoming homeless, including victims of domestic violence and persons aging out of foster care. The limited supply of affordable housing causes undue housing burden on underemployed persons and families and can force them out of permanent housing. Financial burden can also exacerbate interpersonal issues leading to domestic violence and substance abuse, both major risk factors for homelessness that can also cause children to enter the foster care system. There are only two shelters within the County (the Community Shelter of Union County and Turning Point, Inc.), which report having few to no available beds.

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Due to high demand and low supply of only 172 Project-Based Voucher (PBV) units, 33 Rental Assistance Demonstration (RAD) PBV units, 325 Tenant-Based Vouchers (TBV) and 39 Mainstream Vouchers for households with a disabled individual, the Monroe Housing Authority has had to close its waiting lists for both Section 8 Housing Choice Vouchers and CARE Project-Based Voucher housing. Additionally, landlords have the right to refuse tenants who wish to use Housing Choice Vouchers for payment. This places additional limitations on housing that can be considered affordable.

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

Households below the poverty level are more likely to be at risk of homelessness, become homeless in temporary shelter, or become literally unhoused. The most at-risk households are single-earner family households, women-led households with no spouse present and children under 18 (of which 36.2% are below the poverty level), and households with one or more elderly or disabled person(s). These residents often have difficulty finding or maintaining sufficient employment and may not have emergency savings, which easily leads to severe housing cost burdens, housing instability and homelessness.

These households and individuals are aided through a variety of services provided by agencies and nonprofits such as food pantries, thrift stores, mental and physical healthcare providers, job counseling services, immigration and language assistance, and clothing/household goods donations to households. The CoC ensures that aid organizations maintain relationships with previously assisted households to ensure they do not experience a return to homelessness. At the Monroe Housing Authority/CARE Serenity Place PBV development, the Union County Human Services' Community Support and Outreach Division provides a senior nutrition program

Union County is not a Federal Entitlement through the Emergency Solutions Grant (ESG) Program. To fill this gap and provide funding for homelessness services and prevention for non-entitlement communities, the State of North Carolina Department of Health and Human Services administers the NC Emergency Solutions Grant Program. The program funds Street Outreach Services, Emergency Shelter, Homelessness Prevention Services, Rapid Rehousing Services, and Data Collection via NC HMIS. ESG funds are used to support the state's twelve CoCs in their efforts to assist people who are homeless or at risk of homelessness. This includes housing stabilization services such as rapid re-housing and homelessness prevention, operating costs and client services at emergency shelters, and outreach services for people who are unsheltered. Some funding can also be used for CoC support, including HMIS and administrative costs.

Specific needs of low-income persons who are at risk of becoming homeless or are living in shelters include food assistance, financial coaching, transportation, affordable childcare that is accessible and reliable, and

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sustainable wage employment and /or training opportunities. Several local social service agencies provide food and clothing through food pantries, food kitchens and thrift stores. Transportation and job training opportunities are limited, and funding is needed to offer those types of assistance programs.

Both the Community Shelter of Union County and Turning Point maintain records in HMIS and monitor and track assisted households. The Community Shelter of Union County indicates that approximately 83% of clients who participate in their rehousing program do not return to 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:

When conducting client intake, CoC providers identify those at imminent risk of homelessness by means of need and type of assistance being sought. The CoC defines imminent risk using the definitions set forth by HUD. HUD's criteria for defining the risk of homelessness is an individual or family who:

- Has an annual income below 30% of median family income for the area; AND
- Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the "homeless" definition; AND
- Meets one of the following conditions:
    1. Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; OR
    2. Is living in the home of another because of economic hardship; OR
    3. Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; OR
    4. Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; OR
    5. Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; OR
    6. Is exiting a publicly funded institution or system of care; OR
    7. Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved Consolidated Plan.

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

Housing characteristics linked with instability and increased risk of homelessness include single earner households with children and household with a disabled member who is unable to obtain sustainable employment. Unexpected crises can contribute to destabilizing low- and moderate-income households.

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Many low- and moderate-income families experience high rent burdens, become unstable, and face homelessness with a first-time crises or loss of income. The lack of supportive housing and the cost overburden of housing as it relates to income/employment are major housing issues linked with instability and an increased risk of homelessness.

Reasons homelessness occurs often fall within the following categories:

- Eviction within two weeks from a private dwelling
- Sudden loss of income
- Extremely low income (30% below income limits)
- Overcrowding (doubling up)
- Experienced three or more moves in the past year
- Have children under the age of two
- Single parent
- Young head of household (under 25)
- Have an eviction notice from public or assisted housing
- Experienced domestic violence within the past 12 months
- History of non-compliance (missed appointments with case workers, etc.)
- Released from jail, or prison within the past 18 months
- Mental health and or substance abuse issues
- Involvement with child welfare, including foster care
- Severe housing burden (greater than 50% of income for housing costs)

The availability and associated cost of purchasing and maintaining affordable, decent, safe, sanitary, accessible and sound housing in the County creates housing instability for lower income households. Many households' live paycheck to paycheck and are cost burdened, paying more than 30% of their monthly income for housing.

Other factors of instability and an increased risk of homelessness include individuals being discharged from foster care, health care facilities, mental health treatment facilities, correctional facilities, and substance abuse treatment. These populations cannot achieve self-sufficiency as it takes time to secure steady employment and stable housing. Victims of domestic violence that leave abusive situations are also at risk. Individuals and households with special needs, including the elderly, frail elderly, those with a disability, and those who are in treatment for substance abuse or HIV/AIDS are also at risk. Medical bills, finding accessible housing is a challenge particularly for families and individuals living on fixed incomes. Lack of affordable childcare also adds to the burden of the at-risk population. Almost every new entry-level job pays more than Federal minimum wage, some significantly more, but struggling households still have to consider whether the new job pays enough for their family to cover lost government benefits and the cost of childcare. It is often more financially sound for a parent or guardian in a low-income family to leave the full-time labor force, provide one's own childcare, and retain benefits.

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It is common for low- and moderate-income persons to have limited financial literacy, which places them at increased risk of homelessness. Once these persons enter the homebuyer market, they often fall victim to predatory lending, “land contract” or “rent-to-own” schemes, or substandard housing conditions from not completing a home inspection. Along with normal housing costs and maintenance, these issues can lead homeowners to quickly become cost burdened by 30% or more of their monthly income, or even severely cost burdened by 50% or more of their monthly income.

Discussion

Union County's population has increased over the last five years, from 226,694 to 244,975 persons (8.1%). The number of households also increased during the same period, from 76,165 to 82,231 households (9.4%). The number of households that have one or more housing problems is growing (mostly attributed to housing cost burden) and an increasing number of households are at risk of becoming homeless.

Housing developers in Union County have focused on creating large amounts of single-family detached housing for the County’s growing population. The highest growth is in the upper income categories, and the market has provided for-sale housing aimed at households well above 100% of the Area Median Income of the Charlotte, NC MSA. This creates a shortage of affordable, decent, safe, sanitary, accessible and sound housing that is affordable to low-income persons, who generally are unable to obtain mortgages and can’t afford to purchase housing. In consultation with stakeholders and residents, lower-income working families, seniors, and persons with disabilities are particularly in need of affordable, decent and accessible housing. The County has determined that there is a need for affordable, decent, safe, sanitary, accessible and sound housing for low- and moderate-income homebuyers and renters.

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

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

Introduction

During the preparation of this Five-Year Consolidated Plan, the County investigated whether any racial or ethnic group is disproportionately affected by housing problems. Disproportionately greater need is defined as a subgroup having at least 10 percentage points higher frequency of a particular problem than the percentage of persons as a whole in that group. Data detailing information by racial group and Hispanic origin has been compiled from the 2017-2021 CHAS data.

HUD considers the following four factors to determine if any racial or ethnic group is disproportionately affected by housing problems: lack of complete kitchen facilities, lack of completed plumbing facilities, overcrowding, and housing cost burden. Lack of kitchen facilities means a dwelling does not have the necessary equipment to prepare meals; lack of complete plumbing facilities means a dwelling does not have the necessary equipment for conducting routine hygiene needs; severe overcrowding reflects a dwelling that has more than one person per room on average; and severe cost burden reflects a household that pays more than 30% of its income in housing expenses such as rent, utilities, or mortgage payments.

The following tables describe the prevalence of housing problems by area median income.

0%-30% of Area Median Income

Housing Problems	One or more of four housing problems	None of the four housing problems OR household has no / negative income but none of the other housing problems
Jurisdiction as a whole	4,365	1,660
White	2,625	1,180
Black / African American	1,110	290
Asian	125	10
American Indian, Alaska Native	20	0
Pacific Islander	0	0
Hispanic	390	80

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2017-2021 CHAS

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

30%-50% of Area Median Income

Housing Problems	One or more of four housing problems	None of the four housing problems OR household has no / negative income but none of the other housing problems
Jurisdiction as a whole	5,235	2,825
White	2,675	2,045
Black / African American	970	375
Asian	105	40
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	1,275	285

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2017-2021 CHAS

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

50%-80% of Area Median Income

Housing Problems	One or more of four housing problems	None of the four housing problems OR household has no/negative income but none of the other housing problems
Jurisdiction as a whole	4,380	7,710
White	3,045	5,965
Black / African American	660	855
Asian	54	65
American Indian, Alaska Native	0	4
Pacific Islander	0	0
Hispanic	390	660

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2017-2021 CHAS

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

80%-100% of Area Median Income

Housing Problems	One or more of four housing problems	None of the four housing problems OR household has no/negative income but none of the other housing problems
Jurisdiction as a whole	1,590	6,590
White	1,205	4,885
Black / African American	210	810
Asian	35	30
American Indian, Alaska Native	0	50
Pacific Islander	0	0
Hispanic	140	590

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2017-2021 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%*

Greater than 100% of Area Median Income

Housing Problems	One or more of four housing problems	None of the four housing problems OR household has no/negative income but none of the other housing problems
Jurisdiction as a whole	2,175	41,950
White	1,605	33,825
Black / African American	140	3,510
Asian	155	1,595
American Indian, Alaska Native	0	65
Pacific Islander	0	10
Hispanic	215	2,205

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2017-2021 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

According to the 2017-2021 CHAS data, Union County had 78,475 total households. Of these, there were 59,055 White households (75.3% of the total), 8,930 Black/African American households (11.4%), 2,214 Asian households (2.8%), 139 American Indian and Alaska Native households (0.2%), 10 Native Hawaiian and Other Pacific Islander households (0.0%) and 6,230 Hispanic households (7.9%). The following groups were disproportionately affected:

0-30% AMI: Overall, 72.4% of households had at least one housing problem. In terms of disproportionately greater need, 92.6% of Asian households, 100% of American Indian or Alaska Native households, and 83.0% of Hispanic households had at least one housing problem.

30-50% AMI: Overall, 65.0% of households had at least one housing problem. In terms of disproportionately greater need, 81.7% of Hispanic households had at least one housing problem.

50-80% AMI: Overall, 36.2% of households had at least one housing problem. There were no disproportionately affected racial or ethnic cohorts.

80-100% AMI: Overall, 19.4% of households had at least one housing problem. In terms of disproportionately greater need, 53.8% of Asian households had at least one housing problem.

Greater than 100% AMI: Overall, 4.9% of households had at least one housing problem. There were no disproportionately affected racial or ethnic cohorts.

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

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

Introduction

During the preparation of this Five-Year Consolidated Plan, the County investigated whether any racial or ethnic group is disproportionately affected by housing problems. Disproportionately greater need is defined as a subgroup having at least 10 percentage points higher frequency of a particular problem than the percentage of persons as a whole in that group. Data detailing information by racial group and Hispanic origin has been compiled from the 2017-2021 CHAS data.

HUD considers the following four factors to determine if any racial or ethnic group is disproportionately affected by severe housing problems: lack of complete kitchen facilities, lack of completed plumbing facilities, severe overcrowding, and severe housing cost burden. Lack of complete kitchen facilities means a dwelling does not have the necessary equipment to prepare meals; lack of complete plumbing facilities means a dwelling does not have the necessary equipment for conducting routine hygiene needs; severe overcrowding reflects a dwelling that has more than 1.5 persons per room on average; and severe cost burden reflects a household that pays more than 50% of its income in housing expenses such as rent, utilities, or mortgage payments.

The following tables describe the prevalence of severe housing problems by area median income.

0%-30% of Area Median Income

Severe Housing Problems	One or more of four severe housing problems	None of the four severe housing problems OR household has no/negative income but none of the other housing problems
Jurisdiction as a whole	3,485	2,540
White	2,050	1,750
Black / African American	880	515
Asian	95	45
American Indian, Alaska Native	20	0
Pacific Islander	0	0
Hispanic	375	95

Table 17 - Severe Housing Problems 0 - 30% AMI

Data Source: 2017-2021 CHAS

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

30%-50% of Area Median Income

Severe Housing Problems	One or more of four severe housing problems	None of the four severe housing problems OR household has no/negative income but none of the other housing problems
Jurisdiction as a whole	1,960	6,095
White	900	3,820
Black / African American	270	1,075
Asian	35	110
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	585	975

Table 18 - Severe Housing Problems 30 - 50% AMI

Data Source: 2017-2021 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

Severe Housing Problems	One or more of four severe housing problems	None of the four severe housing problems OR household has no/negative income but none of the other housing problems
Jurisdiction as a whole	1,425	10,660
White	925	8,080
Black / African American	205	1,305
Asian	40	75
American Indian, Alaska Native	0	4
Pacific Islander	0	0
Hispanic	205	845

Table 19 - Severe Housing Problems 50 - 80% AMI

Data Source: 2017-2021 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

Severe Housing Problems	One or more of four severe housing problems	None of the four severe housing problems OR household has no/negative income but none of the other housing problems
Jurisdiction as a whole	420	7,755
White	290	5,800
Black / African American	15	1,000
Asian	30	35
American Indian, Alaska Native	0	50
Pacific Islander	0	0
Hispanic	85	640

Table 20 - Severe Housing Problems 80 - 100% AMI

Data Source: 2017-2021 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%*

Greater Than 100% of Area Median Income

Severe Housing Problems	One or more of four severe housing problems	None of the four severe housing problems OR household has no/negative income but none of the other housing problems
Jurisdiction as a whole	670	43,450
White	460	34,970
Black / African American	15	3,635
Asian	35	1,720
American Indian, Alaska Native	0	65
Pacific Islander	0	10
Hispanic	130	2,290

Table 21 - Severe Housing Problems 80 - 100% AMI

Data Source: 2017-2021 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

According to the 2017-2021 CHAS data, Union County had 78,475 total households. Of these, there were 59,055 White households (75.3% of the total), 8,930 Black/African American households (11.4%), 2,214 Asian households (2.8%), 139 American Indian and Alaska Native households (0.2%), 10 Native Hawaiian and Other Pacific Islander households (0.0%) and 6,230 Hispanic households (7.9%). The following groups were disproportionately affected:

0-30% AMI: Overall, 57.8% of households had at least one severe housing problem. In terms of disproportionately greater need, 67.9% of Asian households, 100% of American Indian or Alaska Native households, and 79.8% of Hispanic households had at least one severe housing problem.

30-50% AMI: Overall, 24.3% of households had at least one severe housing problem. In terms of disproportionately greater need, 37.5% of Hispanic households had at least one severe housing problem.

50-80% AMI: Overall, 11.8% of households had at least one severe housing problem. In terms of disproportionately greater need, 34.8% of Asian households had at least one severe housing problem.

80-100% AMI: Overall, 5.1% of households had at least one severe housing problem. In terms of disproportionately greater need, 46.2% of Asian households had at least one severe housing problem.

Greater than 100% AMI: Overall, 1.5% of households had at least one severe housing problem. There were no disproportionately affected racial or ethnic cohorts.

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

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

Introduction:

During the preparation of this Five-Year Consolidated Plan, the County investigated whether any racial or ethnic group is disproportionately affected by housing problems. Disproportionately greater need is defined as a subgroup having at least 10 percentage points higher frequency of a particular problem than the percentage of persons as a whole in that group. Data detailing information by racial group and Hispanic origin has been compiled from the 2017-2021 CHAS data.

Union County has experienced a continued residential building boom over the last three decades. However, most of these residences are single-family detached houses aimed toward middle- and upper-income, often costing more than half a million dollars per property. There is a much lower percentage of affordable, decent, safe, sanitary, accessible and sound housing available for low- and moderate-income households. A large number of low-income households in the County pay more than 30% of their total household income for housing, and a significant number pay more than 50% of their household income.

HUD considers a household to be cost burdened if it is paying more than 30% of income toward rent/mortgage and utilities. Cost burden affects not just low- and moderate-income households but all households who pay more than 30% of their income toward housing costs. Households paying more than 50% of income toward rent/mortgage and utilities are considered severely cost burdened.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	61,735	10,140	5,925	690
White	48,330	6,570	3,740	420
Black / African American	5,915	1,765	1,105	135
Asian	1,750	255	205	10
American Indian, Alaska Native	120	0	20	0
Pacific Islander	10	0	0	0
Hispanic	4,340	1,265	585	40

Table 22 - Greater Need: Housing Cost Burdens AMI

Data Source: 2017-2021 CHAS

Discussion:

Cost Burden: Overall, 12.9% of all households within Union County were cost burdened by 30-50% of their household income. These households are at risk for homelessness if they encounter a housing problem or loss of income. In terms of racial and ethnic groups, 11.1% of White households are cost burdened, as are 19.8% of Black/African American households, 11.5% of Asian households, 0.0% of American Indian and Alaska Native Households, 0.0% of Native Hawaiian or Pacific Islander households, and 20.3% of Hispanic households. There were no disproportionately burdened racial or ethnic cohorts.

Severe Cost Burden: There were 7.6% of households within Union County that were severely cost burdened by more than 50% of their household income. These households are at very high risk of homelessness if they encounter a minor housing problem, a small loss of income, or any financial or personal difficulties. Low- and moderate-income renter households are at the highest risk. In terms of racial and ethnic groups, 1.9% of White households are severely cost burdened, as are 12.4% of Black/African American households, 9.2% of Asian households, 14.3% of American Indian and Alaska Native Households, 0.0% of Native Hawaiian or Pacific Islander households, and 9.4% of Hispanic households. There were no disproportionately burdened racial or ethnic cohorts.

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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?

According to the 2017-2021 CHAS data, Union County had 78,475 total households. Of these, there were 59,055 White households (75.3% of the total), 8,930 Black/African American households (11.4%), 2,214 Asian households (2.8%), 139 American Indian and Alaska Native households (0.2%), 10 Native Hawaiian and Other Pacific Islander households (0.0%) and 6,230 Hispanic households (7.9%).

Housing Problems: The following racial and ethnic cohorts were disproportionately affected by housing problems:

- 0-30% AMI range: Asian, American Indian and Native Alaskan, and Hispanic households;
- 30-50% AMI range: Hispanic households; and
- 80-100% AMI range: Asian households.

Severe Housing Problems: The following racial and ethnic cohorts were disproportionately affected by severe housing problems:

- 0-30% AMI range: Asian, American Indian and Native Alaskan, and Hispanic households;
- 30-50% AMI range: Hispanic households;
- 50-80% AMI range: Asian households; and
- 80-100% AMI range: Asian households.

Cost Burden (30-50% of household income): There were no disproportionately burdened racial or ethnic cohorts.

Severe Cost Burden (over 50% of household income): There were no disproportionately burdened racial or ethnic cohorts.

Of all racial and ethnic groups, Asian, American Indian and Native Alaskan, and Hispanic households are most likely to experience disproportionate levels of housing problems.

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

There are no additional needs that have not been previously identified.

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

According to the 2019-2023 ACS data, Union County had a minority population of 32.0% of its total population (persons who are non-White and/or Hispanic or Latino). HUD defines a Minority Neighborhood as, "A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population."

According to the 50% definition, there are twenty (20) Block Groups in the County that are considered a "Minority Neighborhood:"

- Census Tract 203.05, Block Group 1: 50.19% minority
- Census Tract 203.21, Block Group 1: 78.76% minority
- Census Tract 204.01, Block Group 1: 61.60% minority
- Census Tract 204.01, Block Group 2: 52.35% minority
- Census Tract 204.06, Block Group 1: 90.10% minority
- Census Tract 204.06, Block Group 2: 94.04% minority
- Census Tract 204.06, Block Group 4: 90.63% minority
- Census Tract 205.01, Block Group 1: 91.00% minority
- Census Tract 205.01, Block Group 2: 53.69% minority
- Census Tract 205.01, Block Group 3: 56.22% minority
- Census Tract 205.02, Block Group 1: 69.02% minority
- Census Tract 206.01, Block Group 1: 97.44% minority
- Census Tract 206.01, Block Group 2: 52.42% minority
- Census Tract 206.01, Block Group 4: 86.19% minority
- Census Tract 206.02, Block Group 1: 80.87% minority
- Census Tract 206.02, Block Group 3: 63.20% minority
- Census Tract 207.01, Block Group 3: 71.12% minority
- Census Tract 207.02, Block Group 1: 56.64% minority
- Census Tract 208, Block Group 4: 68.97% minority

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The County uses the HUD definition of a low-mod area as any area with a population of low- and moderate-income residents that is equal to or greater than 51% of the entire population of the area. According to this definition, 32 of the 132 Block Groups within the County are considered low-mod areas:

- Census Tract 202.05, Block Group 2: 54.7% low-mod
- Census Tract 203.07, Block Group 1: 57.5% low-mod
- Census Tract 203.08, Block Group 4: 52.7% low-mod
- Census Tract 203.12, Block Group 1: 52.6% low-mod
- Census Tract 203.21, Block Group 1: 57.3% low-mod
- Census Tract 204.01, Block Group 2: 53.6% low-mod
- Census Tract 204.03, Block Group 1: 65.2% low-mod
- Census Tract 204.03, Block Group 3: 56.4% low-mod
- Census Tract 204.05, Block Group 1: 71.3% low-mod
- Census Tract 204.06, Block Group 1: 52.8% low-mod
- Census Tract 204.06, Block Group 2: 92.4% low-mod
- Census Tract 204.06, Block Group 3: 57.4% low-mod
- Census Tract 204.06, Block Group 4: 98.1% low-mod
- Census Tract 205.01, Block Group 1: 72.3% low-mod
- Census Tract 205.01, Block Group 2: 65.8% low-mod
- Census Tract 205.02, Block Group 1: 86.0% low-mod
- Census Tract 206.01, Block Group 1: 80.1% low-mod
- Census Tract 206.01, Block Group 4: 75.7% low-mod
- Census Tract 206.02, Block Group 1: 75.1% low-mod
- Census Tract 206.02, Block Group 3: 51.2% low-mod
- Census Tract 207.01, Block Group 1: 72.2% low-mod
- Census Tract 207.01, Block Group 2: 100% low-mod
- Census Tract 207.01, Block Group 3: 61.0% low-mod
- Census Tract 207.02, Block Group 1: 51.5% low-mod
- Census Tract 207.02, Block Group 2: 60.8% low-mod
- Census Tract 208, Block Group 2: 73.3% low-mod
- Census Tract 208, Block Group 3: 65.4% low-mod
- Census Tract 208, Block Group 4: 72.8% low-mod
- Census Tract 208, Block Group 5: 59.4% low-mod
- Census Tract 209.01, Block Group 1: 59.5% low-mod
- Census Tract 209.01, Block Group 2: 70.2% low-mod
- Census Tract 210.15, Block Group 1: 54.5% low-mod

Union County has an overall low-mod percentage of 35.09%.

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NA-35 Public Housing - 91.205(b)

Introduction

The Monroe Housing Authority (MHA) administers Section 8 Housing Choice Vouchers in Union County. Its partner nonprofit Community Advancement and Redevelopment Enterprise (CARE) operates the former MHA public housing properties as Rental Assistance Demonstration (RAD) Project-Based Voucher (PBV) residences. MHA is and will continue to be the primary resource for the County's very low-income households. As of its FY 2026 Draft Annual Plan, the Housing Authority administered 325 Tenant-Based Vouchers (TBV) and 39 Mainstream Vouchers for households with a disabled individual. CARE owns and operates units funded by 205 Project-Based Vouchers (PBV) at four properties.

The following statistics were obtained from the HUD Public & Indian Housing Information Center (PIC) and from the Monroe Housing Authority's FY 2026 Draft Annual Plan. Note: the demographic information from HUD PIC has been superseded and does not include information regarding Mainstream vouchers, but newer information is not available.

Totals in Use

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	0	569	205	325	0	0	39
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 23 - Public Housing by Program Type

Data Source: Monroe Housing Authority

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Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	11,619	8,937	11,619	0	0
Average length of stay	0	0	0	9	5	9	0	0
Average Household size	0	0	0	2	2	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	40	46	40	0	0
# of Disabled Families	0	0	0	48	8	48	0	0
# of Families requesting accessibility features	0	0	0	283	205	283	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

Table 24 - Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	32	37	0	37	0	0	0
Black/African American	0	0	173	245	0	245	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 - Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	2	8	0	8	0	0	0
Not Hispanic	0	0	203	275	0	275	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Of the 205 CARE Project-Based Voucher units, 45 are dedicated to elderly and/or disabled residents. Additionally, MHA manages 39 Mainstream vouchers which are intended for use by households with a disabled individual at a private rental unit with accessibility features suited to that individual. The MHA has a Section 504 Plan which is reviewed annually and updated as needed.

The Monroe Housing Authority generally houses applicants with disabilities in a reasonable time with units that are appropriate for the accessibility need of the household. Unit size and amenities are arranged when the applicant reaches the top of the waiting list. It does use additional preference points for elderly and disabled applicants when placing them on the waiting list. For disabled persons under age 62 seeking to use a Mainstream voucher to obtain private housing, preference is given in the following categories:

a. Transitioning out of institutional and other segregated settings
b. At serious risk of institutionalization
c. Currently experiencing homelessness
d. Previously experienced homelessness and currently a client in a permanent supportive housing or rapid rehousing facility
e. At risk of homelessness

According to the Housing Authority's Agency Plan, the housing authority is able to house applicants with disabilities in a reasonable time and has experienced no problems with finding units that fit the accessibility needs of the disabled. Applicants are asked if any member of the household requires reasonable accommodation in order to access MHA programs or CARE facilities. If accommodation is required, MHA will work with the client to meet their needs. The housing authority is not fully aware of the client's specific needs until housing is available, at which point the household in need will coordinate with MHA/CARE staff to determine what reasonable accommodation will be provided.

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

The Monroe Housing Authority maintains a waiting list for Housing Choice Vouchers (HCV), and CARE maintains waiting lists for each of its four Project-Based Voucher (PBV) properties. As of January 2026 both sets of lists are closed. Additional information about the number and attributes of persons on the waiting lists was not provided by the Housing Authority.

Project-Based Voucher (PBV) housing is limited to only 205 units. Of these, only 45 units are specifically set aside for elderly and disabled persons. Likewise, there are only 325 Tenant-Based Vouchers (TBV) and 39 Mainstream Vouchers specifically set aside for disabled persons.

The size and wait time of the Section 8 waitlist is based on the need for additional vouchers, landlords willing to accept Housing Choice Vouchers in lieu of employment income, and affordable quality housing

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units. While there are many private housing units being constructed in Union County to add to the housing supply, these are primarily intended to be executive-level owner-occupied single-family homes rather than workforce housing that is more accessible financially. The County's increasing population and inflationary pressures have pushed median rental payments above the HUD Fair Market Rents for Union County, NC. This also allows landlords and management companies to require that tenants have a relatively high credit score and have employment income of at least three times greater than the monthly rent; some landlords specifically advertise that they will not accept housing vouchers.

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

Project-Based Voucher residents and Tenant-Based Voucher holders have lower overall household incomes than residents of Union County at large. They reside in CARE properties or use TBV support due to being unable to afford or obtain private market-rate properties that fit their needs. This can be caused by unemployment or underemployment, disability or old age, past convictions or evictions, or poor credit that otherwise disqualifies applicants from private housing. MHA clients are in greater need of financial assistance, case management and other social services than the overall population of the County and are at greater risk of homelessness.

Discussion

The Monroe Housing Authority works with the County to address the housing needs of residents of Union County who have low, very low or extremely low income. The County has identified the need for affordable housing that is affordable, decent, safe, sanitary, accessible and sound. There are a significant number of households in the County that are at or below 50% of AMI that have housing problems, severe housing problems and/or are housing cost burdened. The Monroe Housing Authority can provide safe, secure and decent housing for family households working toward a more stable financial situation and senior and disabled households hoping to age in place.

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NA-40 Homeless Needs Assessment - 91.205(c)

Introduction:

Union County is part of Region 5 of the NC-503 North Carolina Balance of State CoC, which is administered by the North Carolina Coalition to End Homelessness (NCCEH). Locally, the CoC's activities are administered by the Community Shelter of Union County. The County coordinates its activities with the Continuum of Care and supports applications for funding as well as working with other members through Thrive! Union to maintain its network of supportive housing and services for the homeless.

Beyond the Community Shelter, members of the CoC include the County's Human Services Department, Turning Point, Inc., social service agencies, shelter providers, and housing providers. Using the Homeless Management Information System (HMIS) as a tool to provide services to homeless individuals and families, case managers are able to help clients identify their needs and challenges and provide unduplicated assistance.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	37	0	333	536	20	124
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	73	67	464	359	52	101
Chronically Homeless Individuals	3	23	62	43	N/A	N/A
Chronically Homeless Families	0	0	42	536	N/A	N/A
Veterans	1	3	26	11	0	112
Unaccompanied Youth	7	7	33	29	3	62
Persons with HIV	0	0	0	N/A	N/A	N/A

Table 27 - Homeless Needs Assessment

Data Source Comments: North Carolina Coalition to End Homelessness (NCCEH)

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):

According to the NC-503 Point-in-Time count conducted on the night of January 29, 2025, 177 persons were experiencing homelessness in Union County. While most homeless persons in the Charlotte MSA reside in Mecklenburg County or the City of Charlotte proper, Union County does have a significant unhoused population. This consists of both transient homeless persons along the US 74 corridor (often migrant workers seeking seasonal work) and long-term residents who have insufficient housing. For transient unhoused persons in particular, it is difficult to determine accurate numbers for how many people experience homelessness, how long a person has been homeless, and how many days they experience homelessness in a year. Based on the Point in Time (PIT) Survey, the Housing Inventory Count (HIC), and interviews with stakeholders, there is a need for additional year-round shelter space throughout the County. especially for subgroups like women, families with children, persons with mental and physical health concerns, and the chronically homeless.

Four general categories of homelessness are:

Literally Homeless - Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

- Has a primary night-time residence that is a public or private place not meant for human habitation; or
- Is living in a publicly or privately operated shelter designed to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or
- Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.

Imminent Risk of Homelessness - Individual or family who will imminently lose their primary nighttime residence, provided that:

- Residence will be lost within 14 days of the date of application for homeless assistance;
- No subsequent residence has been identified; and
- The individual or family lacks the resources or support networks needed to obtain other permanent housing.

Homeless under Other Federal Statutes - Unaccompanied youth under 25 years of age, or households with children and youth, who do not otherwise qualify as homeless under this definition, but who:

- Are defined as homeless under the other listed federal statutes;
- Have not had a lease, ownership interest, or occupancy agreement in permanent housing during the 60 days prior to homeless assisted;
- Experienced persistent instability as measured by 2 moves or more during the preceding 60 days; and
- Can be expected to continue in such status for an extended period of time due to special needs or barriers.

Fleeing/Attempting to Flee Domestic Violence - Any individual or family who:

- Is fleeing, or is attempting to flee, domestic violence;
- Has no other residence; and
- Lacks the resources or support networks to obtain other permanent housing.

HUD encourages CoCs to prioritize funding for projects serving households with the highest level of need, including those that may be chronically homeless. However, only projects that serve individuals and families defined as chronically homeless must document chronic status for HUD. In order to be eligible for housing restricted to chronically homeless individuals or families under the CoC program, participants must meet the definition of chronically homeless. The definition of chronically homelessness is:

- A homeless individual with a disability as defined in section 401(9) of the McKinney-Vento Assistance Act (42 U.S.C. 11360(9)), who:
    - Lives in a place not meant for human habitation, a safe haven, or in an emergency shelter, and
    - Has been homeless and living as described for at least 12 months* or on at least 4 separate occasions in the last 3 years, as long as the combined occasions equal at least 12 months and each break in homelessness separating the occasions included at least 7 consecutive nights of not living as described.
- An individual who has been residing in an institutional care facility for less, including jail, substance abuse or mental health treatment facility, hospital, or other similar facility, for fewer than 90 days and met all of the criteria of this definition before entering that facility**; or
- A family with an adult head of household (or, if there is no adult in the family, a minor head of household) who meets all of the criteria of this definition, including a family whose composition has fluctuated while the head of household has been homeless.

*A “break” in homelessness is considered to be 7 or more nights.

**An individual residing in an institutional care facility does not constitute a break in homelessness.

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Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	153	
Black or African American	350	
Asian	5	
American Indian or Alaska Native	3	
Pacific Islander	0	
Multi-Racial (all other)	6	
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	25	
Not Hispanic	511	

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

From information provided by the CoC, ten (10) families with children and four (4) veterans in Union County were in need of housing assistance. One (1) veteran and no (0) families were unsheltered at the time of the 2025 PIT count.

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

In Union County, there were 350 Black or African American homeless persons (including Black and Hispanic) or 31.4% of the total homeless population who were considered homeless. The next largest category was 153 White persons (including White and Hispanic) or 59.8% who were considered homeless. There were less than fifteen persons from all other racial groups who were considered homeless. In terms of ethnicity, 25 Hispanic or Latino persons were homeless as opposed to 511 persons who were not Hispanic or Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The need for shelter is still present in Union County, with 67 persons being unsheltered at the time of the 2025 Point-In-Time (PIT) Count. The Union County Social Services Department, the Community Shelter of Union County, Turning Point, and their governmental and nonprofit social service colleagues are working to reduce the involuntary homeless rate to zero.

The North Carolina Coalition to End Homelessness reported that for the NC-503 Balance of State CoC 2025 PIT Count in Union County there were ten (10) families with children totaling 37 persons, but the study recorded no (0) children without guardians that were experiencing homelessness. There were also seven

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(7) unaccompanied youth between the age of 18 and 24 and eight (8) youth parents with children. However, it is especially difficult to identify this demographic when they are “doubling up” (living with friends and relatives, “couch surfing”, etc.). There is also a potential overlap with persons who speak a non-English language at home, or with those who are wary of government intervention. Finally, persons exiting foster care are at high risk of becoming homeless due to lack of a family support system, difficulty transitioning out of the foster care system, and a higher rate than average of mental health challenges and substance abuse.

Anecdotally, according to service providers there has been an increase in the number of elderly and disabled persons experiencing homelessness. This can be a result of them having been released from medical or correctional institutions without suitable living arrangements but is more often due to being unable to afford the cost of living in Union County.

Discussion:

Part of the Charlotte MSA, Union County is split fairly evenly between suburban and rural areas. The large majority of its population lives in the west side of the County. The County seat of Monroe is in the center of Union County and is where most of the County’s social service providers are based, though residents may also access services elsewhere in the Piedmont Region of the CoC.

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

Introduction:

The assessment of non-homeless special needs includes the following:

- Elderly persons
- Frail elderly persons
- Persons with mental, physical and/or developmental disabilities
- Persons with alcohol or other drug addictions
- Persons with HIV/AIDS and their households
- Victims of domestic violence, dating violence, sexual assault, and stalking

The housing needs of each of these groups were determined by consultation with social service providers and statistical information provided by social services providers.

Describe the characteristics of special needs populations in your community:

- According to the 2019-2023 ACS Data, elderly persons represent approximately 13.2% of the County's total population. Approximately 5.1% of the elderly population is aged 75 years and older. In addition, 7.2% of the population is aged 65 and over and lives alone.
- Frail Elderly are those persons who are elderly and have a disability. It is estimated that approximately 30.1% of the County's elderly population (or 3.9% of the County's total civilian noninstitutionalized population) are frail elderly.
- Persons with mental, physical and/or developmental disabilities comprise approximately 9.2% of the total civilian non-institutionalized population of Union County.
- Persons with HIV/AIDS and their households comprise a small percentage of the County's overall population. According to the NC Department of Health and Human Services, as of December 2024 there were 383 persons diagnosed with HIV who lived in Union County.
- Victims of domestic violence, dating violence, sexual assault and stalking have fluctuated in Union County. Turning Point, Inc. reported that in 2023-2024, they had 1,199 clients seeking services for domestic violence and sexual assault, down from 1,625 in 2022-2023 but up from 429 in 2020-2021. This does not reflect the full extent of domestic and sexual violence, only the number of persons who obtained assistance from the shelter.

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

Using resident surveys, stakeholder surveys, roundtable discussions, data analysis, and public meetings, the following needs were determined for the non-homeless special needs' population in the County:

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- **Elderly** - There is a need to rehabilitate existing housing and to construct new affordable and accessible housing to allow elderly residents to age in place.
- **Frail Elderly** - There is a need to rehabilitate and improve ADA accessibility in existing housing, to construct new affordable and accessible housing, to enforce reasonable accommodations by landlords, and to improve the quality and availability of supportive services to allow frail elderly residents to age in place.
- **Persons with Disabilities** - There is a need to improve ADA accessibility in existing housing, to construct new affordable and accessible housing, to enforce reasonable accommodations by landlords, to improve the quality and availability of supportive services and transportation, and increase employment opportunities to allow residents with disabilities to live independently.
- **Alcohol and Other Drug Addictions** - There is a need for more transitional housing, wraparound supportive services, and post-treatment case management in the County, to allow residents in recovery to reenter the workforce and everyday life.
- **Persons with HIV/AIDS** - There is a need for more permanent housing and healthcare options, and for the County to assist in enforcing Fair Housing regulations, to allow residents with HIV/AIDS to live independently and without discrimination.
- **Public Housing Residents** - There is a need for job training, financial literacy education, down payment and closing cost assistance, and life skills training to help voucher recipients and PBV residents transition into market-rate housing.
- **Victims of Domestic Violence** - There is a need for more dedicated temporary shelter beds, permanent housing options, and supportive services to allow domestic violence, trafficking, and assault victims and their families to recover and thrive in safety.

In addition to the above, the following services will help at-risk persons improve their lives:

- Employment training and education
- Job placement assistance
- Computer and Broadband Internet access
- Job interview skills
- Improved transportation
- Housing programs such as rent and deposit assistance

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

The North Carolina Department of Health and Human Services estimates that as of December 31, 2024 there were a total of 38,614 individuals diagnosed and living with HIV statewide. Of these, 383 individuals were living in Union County. There were 15 new diagnoses in 2024, giving a diagnosis rate of 7.0 diagnoses per 100,000 persons; this is less than half of the statewide rate of 15.1/100,000. There were 185 residents of Union County living with Stage 3 AIDS at the end of 2024. There is a need to reinforce the healthcare

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system in Union County to ensure that pre-exposure and post-exposure prophylaxis is widely available to prevent the further spread of HIV, as well as to treat those persons whose HIV has developed into AIDS.

Discussion:

The needs of the Special Needs Population are based on data from HUD, the US Census, the State of North Carolina, the Continuum of Care, and housing providers and social service agencies. Gaps or overlaps in data collection are due to factors such as the rural nature of eastern Union County, difficulty in collecting statistics for specific population subsets, the transient nature of at-risk residents, and that persons may use service providers elsewhere within the Charlotte MSA in both North and South Carolina.

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

Describe the jurisdiction's need for Public Facilities:

The following are the needs for improvement to public facilities in the County:

- Public facilities need to be ADA compliant and brought up to County Codes and Ordinances.
- Public facilities need to be open and available to all residents on an equal basis.
- Public facilities need to be available to maintain quality of life for residents.
- Public facilities need to be improved and expanded to meet the increase in population.
- The County should have more satellite facilities outside of Monroe.
- Existing recreation facilities such as parks and trails need to be improved and made accessible.
- New recreation facilities should be added around the County to meet the increase in population.
- A multimodal recreational corridor linking Union County's municipalities would create a stronger sense of place for residents.

How were these needs determined?

These needs were determined using resident surveys, stakeholder surveys, roundtable discussions, data analysis, public meetings, and the County's *Union County 2050* Comprehensive Plan.

Describe the jurisdiction's need for Public Improvements:

The following are the needs for public improvements in the County:

- Provide additional handicap accessibility at public buildings and facilities.
- Improve the County's road network in cooperation with NCDOT and the municipalities, especially when future development is expected.
- Reconstruct current secondary roads and their sidewalks & curbs, including ADA curb cuts.
- Improve and extend the sanitary sewer system to provide for present levels of use, future residential development, and potential industrial use.
- Improve the potable water distribution system to handle the increase in housing and industry, and to eliminate private wells to eliminate potential arsenic and other contaminants.
- Upgrade the stormwater management system to account for future natural disasters such as flooding and hurricanes.
- Improve parks and playground equipment.
- Help social service groups create more year-round low-barrier shelter space.
- Consider creating a day shelter as a central location for homeless persons to access services and employment training.
- Fire and EMS stations should be constructed in rural areas of the County, and suburban stations should be upgraded.

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How were these needs determined?

These needs were determined using resident surveys, stakeholder surveys, roundtable discussions, data analysis, public meetings, and the County's *Union County 2050* Comprehensive Plan.

Describe the jurisdiction's need for Public Services:

The County provides public safety and other public services for its residents, both directly and through its municipal partners. The following are the needs for public services:

- Fire and EMS substations need to be located in all corners of the County to reduce transit time and increase effectiveness.
- The sheriff and police departments should continue their efforts to curtail human trafficking and drug trade in the County.
- Public transportation needs to be expanded and made easier to use.
- Continue code enforcement efforts to ensure the health and safety of residents.
- Consider creating a rental registration program to help ensure the availability of high-quality affordable housing.
- Work with municipalities and unincorporated communities on neighborhood clean-up programs.
- Support, encourage, and affirmatively further fair housing throughout the County, in cooperation with municipalities and fair housing organizations.
- Increase support to organizations that provide housing and utility assistance.
- Ensure that County services are available to persons who do not speak English fluently.

How were these needs determined?

These needs were determined using resident surveys, stakeholder surveys, roundtable discussions, data analysis, public meetings, and the County's *Union County 2050* Comprehensive Plan.

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Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to the Charlotte Urban Institute, a program of the University of North Carolina at Charlotte:

"More than any other county in the Charlotte region, Union represents the dramatic suburban growth that has transformed rural areas surrounding Mecklenburg into sprawling residential "bedroom communities". Union's growth over the past few decades has been staggering. US Census estimates since 2000 have consistently listed Union not only as North Carolina's fastest growing county, but among the fastest growing in the United States as well. This growth took place in a relatively short period of time, and across an agricultural landscape in western Union that had little in the way of established urban areas, or the infrastructure necessary to support them, beforehand. Therefore, much of Union's growth has taken the form of the low-density residential and commercial development characteristic of American suburbs of the past twenty years. The recent economic recession and its impact on the housing industry in particular have, for the first time in a decade, cooled Union's rapid growth. Once the economy turns around, however, observers will be watching closely to see if Union County picks up where it left off, or if this brief respite has caused some local communities to reassess their attitudes toward growth in substantive ways."

According to the 2019-2023 American Community Survey estimates, there were 86,730 housing units in Union County of which 82,231 were occupied. Of these occupied housing units, there were 67,303 owner-occupied housing units (81.8% of all occupied housing units) and 14,928 renter-occupied housing units (18.2% of all occupied housing units). The large majority (79.8%) of housing units were built in 1980 or afterwards. A priority of the County's Comprehensive Plan is to ensure that public infrastructure is sufficient to allow responsible development of housing in rural, suburban, and town center areas. Additionally, the County recognizes the need to create and rehabilitate owner-occupied and renter-occupied housing of all types and price points, with a focus on low-income housing for seniors, persons with disabilities, and working families.

The 2019-2023 ACS data indicated that 5.2% (4,499) of the County's housing units were vacant. The estimated median home value in 2023 was $374,400 and the estimated median contract rent was $1,390/month for the same time period. This was a 63.4% increase in median home value and a 41.3% increase in median rent compared to 2018. Union County intends to continue its home repair program to help increase the amount of decent, safe, sound and sanitary housing and thereby keep the rising home prices in check.

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

Introduction

According to the 2019-2023 ACS data there were 86,730 total housing units in the County. Of these, 82,231 units are occupied and 4,499 units are vacant. There are 67,303 owner-occupied units and 14,928 renter-occupied units. A plurality of both owner-occupied residences (43.8% or 29,463 housing units) and renter-occupied housing units (43.4% or 6,483 housing units) have 3 bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	75,130	86.6%
1-unit, attached structure	2,502	2.9%
2-4 units	1,765	2.0%
5-19 units	2,369	2.7%
20 or more units	810	0.9%
Mobile Home, boat, RV, van, etc	4,154	4.8%
Total	**86,730**	**100%**

Table 28 - Residential Properties by Unit Number

Data Source: 2019-2023 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	183	0.3%	357	2.4%
1 bedroom	297	0.4%	1,061	7.1%
2 bedrooms	4,741	7.0%	4,423	29.6%
3 or more bedrooms	62,082	92.2%	9,087	60.9%
Total	**67,303**	**100%**	**14,928**	**100%**

Table 29 - Unit Size by Tenure

Data Source: 2019-2023 ACS

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

The number and type of units in Union County that are assisted with Federal, State and Local Programs are as follows:

- **Public Housing** – The Monroe Housing Authority (MHA) no longer offers traditional public housing after completing its Rental Assistance Demonstration (RAD) conversion. Its nonprofit affiliate CARE owns and operates 205 Project-Based Voucher (PBV) housing units of which 44 are elderly & disabled units and 160 are family units. These units are intended for households with income levels at or below 80% of AMI.
- **Housing Choice Vouchers** – MHA manages 325 Tenant-Based Housing Choice Vouchers and 39 Mainstream vouchers, along with the above 205 PBVs. These vouchers are intended for households with income levels at or below 80% of AMI.
- **First Time Home Buyers** - The County government does not offer first-time homebuyer assistance. First-time homebuyers are directed toward the Monroe-Union County Community Development Corporation, which offers homebuyer counseling and assistance.
- **LIHTC Housing** - There are 9 LIHTC housing developments in the County with a total of 303 units.

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

There are no affordable housing units expected to be lost and no Section 8 Contracts that are anticipated to expire.

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

Union County has added approximately 7,000 housing units in the last five years but the housing vacancy rate has remained nearly constant since 2018. The median contract rent is over 40% higher than five years ago, and the median home value has risen by nearly two-thirds. Based on the above data and input from stakeholders and residents, Union County is losing its ability to meet housing demand.

Describe the need for specific types of housing:

There is a need for affordable, decent, safe, sanitary, and sound housing, particularly low-income workforce housing and accessible housing for seniors and persons with disabilities.

Housing cost burden continues to increase for both homeowners and renters in Union County. According to HUD estimates, in FY 2024 35% of Union County residents had a median household income of 80% or less than the Charlotte-Concord-Gastonia, NC-SC Area Median Income, and 18% had a median household

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income of 50% or less of the Charlotte MSA Area Median Income. The 2019-2023 American Community Survey shows that an estimated 7.7% of County residents and 5.7% of households had incomes at or below the poverty line. The ACS-estimated median household income in 2023 was $99,243. Even though this exceeded the estimated 2023 national median household income of $96,922, the high cost of housing in Union County has led to cost burdens above 30% of household income for 9.0% of homeowners without a mortgage, 22.5% of homeowners with a mortgage, and 43.6% of renters. It is necessary to both increase the median household income and decrease housing costs for the lowest quartile of County households.

Of Union County's civilian noninstitutionalized population, 8.1% were elderly persons (age 65 or older), 9.4% had at least one disability, and 3.9% were "Frail Elderly" persons age 65 or older with at least one disability. The County has prioritized the ability of its residents to age in place, meaning that they need to ensure the availability of accessible units. The Monroe Housing Authority does not have enough participating landlords with accessible properties, nor does CARE have enough accessible housing units to meet the needs of the increasing number of low-income seniors in the County. The County and its partner Union-Anson County Habitat for Humanity have undertaken a Home Repair Program funded through CDBG, but this will also not fully fill the need for accessibility improvements.

Discussion

Union County has prioritized investment in new construction and rehabilitation work, but more construction, rehabilitation, and code enforcement is still needed to increase availability of affordable, decent, safe, sanitary, accessible and sound housing.

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

Introduction

Union County has seen a large increase in housing values over the last five years. As of the 2014-2018 American Community Survey, the estimated median home value in Union County was $229,200, but the 2019-2023 ACS gives a median home value of $374,400, a 63.4% increase. Zillow Research indicates that as of December 31, 2025, the median county-wide sales price for homes was $442,052.52.

As for rental costs, the 2019-2023 ACS shows that median rent rose from $984/month in 2018 to $1,390/month in 2023, a 41.3% increase. Over half (57.7%) of rental housing units cost between $1,000 and $1,999 per month as of the 2023 estimates. Zillow Research indicates that as of December 31, 2025, the county-wide typical observed rental rate was $2,042.28 per month.

As of December 11, 2025, there were 1,335 homes listed for sale in Union County on Zillow of which 1,172 were single-family detached houses. Within the overall total, there were 24 units listed as being in the pre-foreclosure, auction, or bank-owned stages of the foreclosure process.

According to the 2017-2021 CHAS estimates there were only 285 vacant-for-rent housing units that were affordable to households making 50% or less of the HUD Area Median Family Income (HAMFI). Only 165 vacant-for-sale housing units were affordable to households at 50% or less of HAMFI.

Cost of Housing

	Base Year: 2018	Most Recent Year: 2023	% Change
Median Home Value	$229,200	$374,400	63.4%
Median Contract Rent	$984	$1,390	41.3%

Table 30 - Cost of Housing

Data Source: 2014-2018 and 2019-2023 ACS

Rent Paid	Number	%
Less than $500	420	3.1%
$500-999	2,675	19.6%
$1,000-1,499	4,687	34.4%
$1,500-1,999	3,123	22.9%
$2,000 or more	2,737	20.1%
Total	**13,642**	**100%**

Table 31 - Rent Paid

Data Source: 2019-2023 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	10	N/A
50% HAMFI	275	165
80% HAMFI	140	35
100% HAMFI	N/A	100
Total	**460**	**500**

Table 32 - Housing Affordability

Data Source: 2017-2021 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	$1,586	$1,647	$1,824	$2,250	$2,852
High HOME Rent	$1,258	$1,349	$1,621	$1,863	$2,059
Low HOME Rent	$982	$1,052	$1,262	$1,458	$1,627

Table 33 - Monthly Rent

Data Source: FY 2025 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The HUD CHAS data indicates that there is not sufficient housing for all income levels due to the high rate of housing problems for persons in the 0-30% AMI (of which 72% have housing problems) and 30-50% AMI (of which 65% have housing problems) categories.

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

The affordability of housing units has continued to decrease as the County's population and inflation increases, and it appears that this trend will continue. Union County and its development partners are committed to constructing and renovating more housing to ease market stresses.

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

According to Zillow Research data dated December 31, 2025 (the last available data), the typical observed market rate for rental units in Union County, NC was $2,042.28. In comparison with the most common category of rental units in Union County (three-bedroom units), the three-bedroom FY 2025 HUD Fair

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Market Rent for the Charlotte MSA was $2,250, the Low HOME Rent limit was $1,458, and the High HOME Rent limit was $1,863. It is likely that future rental housing developments will be targeted to persons whose income is at or above 100% of Area Median Income, so the County is committed to working with developers to ensure that low- and moderate-income housing is included in new housing projects.

Discussion

Union County has experienced a large price increase in both rental and for-sale housing. This is driven by continued demand from the overflow of persons leaving Charlotte and Mecklenburg County as well as new arrivals to the Charlotte MSA seeking lower cost but high-quality single-family housing, but also factors including wage stagnation and inflation on the national level. These pressures have made housing less affordable for residents of Union County, which particularly impacts those with low-paying jobs and those who are not in the labor market and living on fixed incomes. A priority of the County is to expand its owner-occupied housing renovation program, which will help improve housing accessibility, safety and energy efficiency for low- and moderate-income households who are most likely to be cost burdened. It will also continue to partner with organizations and agencies that may be able to assist at-risk households with energy, utility, and rent or mortgage payments.

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

Introduction

Due to a suburban building boom corresponding with the growth of Charlotte into an international business hub, the 2019-2023 ACS estimates that 80% of Union County housing was built since 1980. Only about 20% were built prior to 1980 and subject to potential asbestos and lead-based paint hazards, and only 4% of existing housing units were built prior to 1950. Of the 82,231 occupied housing units in the County, 18,408 housing units (22.4%) have at least one "selected housing condition."

Define “standard condition” and “substandard condition but suitable for rehabilitation”:

In Union County, substandard housing conditions typically include the following: structural hazards; poor construction; inadequate maintenance; faulty wiring; leaky plumbing; fire hazards; and inadequate sanitation. Substandard units suitable for rehabilitation are those units where the total rehabilitation costs do not exceed 25% of the post-rehabilitation value of the housing unit. The following definitions are used within the County:

- **"Selected Housing Condition" -** Overcrowding (1.01 or more persons per room), lacking a complete kitchen, lack of plumbing facilities, and/or other utilities, and cost burden of 30% or more of household income.
- **"Substandard condition" -** Does not meet code standards or contains one of the selected housing conditions.
- **"Substandard Condition but Suitable for Rehabilitation" -** The amount of work required to bring the unit up to minimum code standard, and the existing debt on the property, together are less than the fair market value of the property.
- **"Not Suitable for Rehabilitation" -** The amount of work required to bring the unit up to minimum code standards exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	12,498	18.6%	5,910	39.6%
With two selected Conditions	245	0.4%	538	3.6%
With three selected Conditions	34	0.0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	54,526	81.0%	8,480	56.8%
Total	**67,303**	**100%**	**14,928**	**100%**

Table 34 - Condition of Units

Data Source: 2019-2023 ACS

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Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	35,358	52.5%	4,348	29.1%
1980-1999	20,990	31.2%	5,641	37.8%
1960-1979	7,338	10.9%	2,939	19.7%
1940-1959	2,555	3.8%	1,177	7.9%
Before 1940	1,062	1.6%	823	5.5%
Total	**67,303**	**100%**	**14,928**	**100%**

Table 35 - Year Unit Built

Data Source: 2017-2021 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	11,040	17.0%	4,475	32.7%
Housing Units built before 1980 with children present	1,650	2.5%	968	7.1%

Table 36 - Risk of Lead-Based Paint

Data Source: 2017-2021 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	4,350	149	4,499
Abandoned Vacant Units	20	20	40
REO Properties	20	4	24
Abandoned REO Properties	0	4	4

Table 37 - Vacant Units

Data Source: Union County Building Code Enforcement

Need for Owner and Rental Rehabilitation

As neither the Union County Building Code Enforcement Department nor the Union County Association of REALTORS track vacancies or outstanding code violations, the number of vacant units is an estimate from the 2019-2023 ACS and the number of real estate owned (REO) properties is a point-in-time count from Zillow. The cost of rehabilitation often exceeds the income of many low- and moderate-income households and sometimes exceeds the property's value. A number of these housing units cannot be rehabilitated and may become vacant due to their owners' lack of financial resources; these are often demolished and replaced by market-rate or luxury housing units which further reduces the number and

proportion of low- and moderate-income housing. There is a need for increased assistance to low- and moderate-income families to allow them to rehabilitate their properties.

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

Lead poisoning affects many children age 6 or younger, causing lifelong learning and behavior problems by interfering in brain development. Though lead is a naturally occurring element, the largest source of lead contamination in the home is caused by chipping, peeling, flaking or deteriorating lead-based paint (LBP). Lead can also enter the home through some toys, jewelry, and other consumer products, lead potable water plumbing, contaminated soil from leaded gasoline and chemical processing, and industrial use of lead metal or chemicals. Lead poisoning has decreased over the years, but there is no safe level of lead. The only way to know if a child has been exposed is a blood test. Lead was banned from residential paint in 1978, but approximately half of the U.S. housing stock still contains some lead-based paint.

Only about 20% of the housing stock in Union County was built prior to 1980 and would have a higher risk of lead-based paint presence. Of these, 16.9% of units built prior to 1980 (or 3.3% of all housing units) are inhabited by children age 6 or younger. These housing units are more likely to have unabated lead-based paint present when occupied by low- and moderate-income households due to the prohibitive financial burden of lead-based paint abatement and would pose particular risks to the children living in these units.

Discussion

In determining the risk factors for housing problems, the above research gives only a general idea of risks within Union County. Additional factors include the environmental quality and risks where these units are located, such as construction quality, soil and air contaminants, and risk of manmade and natural disasters. The census information only reports on the number of persons per room (overcrowding condition) and the lack of a complete kitchen, or plumbing facilities. These are general conditions and do not necessarily reflect the true conditions of houses in the area. More information can be obtained from housing inspections conducted by the Union County Department of Building Code Enforcement and the various municipal code enforcement departments within Union County.

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

Introduction

The Monroe Housing Authority (MHA) administers Section 8 Housing Choice Vouchers in Union County but no longer provides traditional public housing. Its partner nonprofit Community Advancement and Redevelopment Enterprise (CARE) own and operates the former MHA public housing properties as Rental Assistance Demonstration (RAD) Project-Based Voucher (PBV) residences. MHA is and will continue to be the primary resource for the County's very low-income households. As of its Draft FY 2026 Annual Plan, the Housing Authority administered 369 Section 8 Housing Choice Vouchers and CARE managed 205 PBV housing units.

The following statistics were obtained from the HUD Public & Indian Housing Information Center (PIC) and the Monroe Housing Authority. Data on accessible housing units was not available.

Total Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	369	205	325	0	0	39
Accessible units	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 - Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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Describe the supply of public housing developments:

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

Between 2022 and 2024, the Monroe Housing Authority converted its portfolio of 205 public housing units to Project-Based Voucher (PBV) units through the Rental Assistance Demonstration (RAD) program. These units are now managed by MHA's partner nonprofit Community Advancement and Redevelopment Enterprise (CARE).

The last HUD inspection listed for the four CARE properties was in 2017 prior to their RAD conversion, at which time the properties achieved a combined rating of 82/100.

Aside from the aforementioned RAD PBV developments, there are eight HUD Multifamily Housing developments in Union County. Their inspection scores are as follows:

Public Housing Condition

Public Housing Development	Average Inspection Score
ARC/HDS UNION COUNTY GROUP HOME #3	98
ARC/HDS UNION COUNTY GROUP HOME #2	99
ARC/HDS UNION COUNTY GROUP HOME #1	99
GATEWOOD VILLAGE	92
ICEMORLEE STREET APARTMENTS	83
JEFFERSON VILLAGE APARTMENTS	73
Cotton Street Commons	95
ARC Union Apartments (The)	98

Table 39 - Public Housing Condition

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

The Rental Assistance Demonstration (RAD) program provides a powerful tool to preserve and improve affordable housing currently supported under the public housing, Section 8 Moderate Rehabilitation, Moderate Rehabilitation Single Room Occupancy, and Section 202 and Section 811 Rental Assistance Contract programs. Under RAD, properties are placed under a long-term rental assistance contract, providing long term affordability while maintaining and strengthening resident rights.

The Monroe Housing Authority opted to take part in the RAD program to leverage both Federal and private capital funds to afford necessary upgrades and upkeep for its housing properties. The 205 former MHA public housing units are now managed by MHA's partner nonprofit Community Advancement & Redevelopment Enterprise (CARE).

In terms of upcoming capital expenditures, CARE staff noted that they intend to install individual water meters for each housing unit rather than having a single-point water shutoff for each community, which will allow units to undergo water line repair and replacement without disruption to other tenants.

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

Monroe Housing Authority maintains a voluntary Family Self-Sufficiency (FSS) program that is available to households receiving a subsidy through MHA's HCV, PBV, and RAD-PBV programs. MHA households in compliance with MHA, CARE, and FSS regulations are eligible for FSS participation. The FSS program seeks to help families make progress toward economic security by supporting the family's efforts to increase their earned income, build financial capability, and achieve their financial goals. The following is a list of the supportive service needs of the families expected to enroll in the MHA FSS program:

- Training in basic skills and executive function (including household management)
- Employment training, including sectoral training and contextualized and/or accelerated basic skills instruction
- Job placement assistance
- GED preparation
- Higher education guidance and support
- English as a Second Language
- Assistance accessing and paying for child care
- Transportation assistance
- Financial coaching, including assistance with budgeting, banking, credit, debt, and savings
- Access to counseling or treatment for substance abuse and mental health
- Dental care, health care, and mental health care including substance abuse treatment and counseling
- Homeownership readiness

Upon enrollment in the Family Self-Sufficiency program, the FSS Coach will meet with the family to conduct an FSS needs assessment. This assessment will inform the development of the Individual Training and Services Plan (ISTP) and determine supportive services needed and/or barriers to overcome for the FSS family to achieve the goals outlined in the ISTPs to successfully complete the program. FSS Coaches may also utilize various financial assessments to assist participants to develop individual financial goals and determine what types of financial education and coaching are needed. Ongoing needs and financial

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assessments may be administered by the FSS Coach through regular participant outreach and engagement activities to inform any changes that need to be made to the ISP.

The Monroe Housing Authority's FSS Coaches will provide referrals to the following services as needed to help FSS participants achieve their goals:

- Assessment for educational and disability needs
- After-school child care (with Rising Star Daycare)
- Assistance with car repairs and purchase
- High School equivalency/GED (with Union County Public Schools)
- Child and Adult Protective Services
- Household management training
- Homeownership preparation
- Financial empowerment
- Individual Development Accounts
- Legal services
- Debt resolution and credit repair

According to the Housing Authority's Agency Plan, the housing authority is able to house applicants with disabilities in a reasonable time and has experienced no problems with finding units that fit the accessibility needs of the disabled. Applicants are asked if any member of the household requires a reasonable accommodation in order to access MHA programs or CARE facilities. If accommodations are required, MHA will work with the client to meet their needs. The housing authority is not fully aware of the client's specific needs until housing is available, at which point the household in need will coordinate with MHA/CARE staff to determine what reasonable accommodations can be made.

All four of the CARE PBV communities have resident councils which meet monthly. MHA also offers periodic community activities at its CARE locations. Past activities have included free CPR courses, Back To School supply giveaways, and help with preparing family emergency plans for natural disasters such as hurricanes.

Discussion:

The Monroe Housing Authority continues to be the primary housing resource for the County's very low-income households, both directly via Housing Choice Vouchers and in partnership with CARE for Project-Based Voucher housing.

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

Introduction

Union County is part of Region 5 of the NC-503 North Carolina Balance of State Continuum of Care (BOSCoC). Locally, the BOSCoC's activities are administered by the Community Shelter of Union County. Members of the CoC include Union County Social Services as well as other governmental and nonprofit social service agencies, shelter providers, and housing providers. Using the Homeless Management Information System (HMIS) as a tool to provide services to homeless individuals and families, case managers are able to work with clients to identify their needs and challenges and provide unduplicated assistance. Case managers are the main contact for supportive services and housing.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	49	0	0	24	0
Households with Only Adults	81	0	0	31	0
Chronically Homeless Households	n/a	n/a	n/a	n/a	n/a
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

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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

The Piedmont Region of the NC BOSCoC has an intake assessment process that identifies the additional services an individual or family may need and has created a streamlined referral process. The Piedmont Region covers five counties; in four of the counties, the emergency shelters act as the designated coordinated assessment sites in the County. These facilities are natural places for persons to seek help in the region. The assessment sites include Union County Community Shelter, Stanly County Community Inn, Crisis Ministry of Davidson County and Rowan Helping Ministries. Agencies in the region are committed to conducting the Emergency Response Screening in person for each individual or family that presents for shelter at any time.

Financial Assistance

Union County Community Support and Outreach is the local administrator of the North Carolina Work First program, which helps resident children and families in temporary financial crisis achieve self-sufficiency through financial assistance, employment and supportive services. The program uses a strength-based, family-centered approach. The program goals are: job readiness and employment; child well-being; economic self-sufficiency; and improved physical and mental health for families. To apply for Work First, families must provide documentation of identity, address or living arrangement, age, kinship, citizenship or legal alien status, Social Security number, income, and financial assets or resources.

Mental Health Services

Partners Health Management is a public local management entity/managed care organization (MCO) whose mission is to be a Member Care Organization. The organization offers health plans for Tailored Plan members, state-funded recipients, and NC Medicaid Direct beneficiaries in 15 North Carolina counties: Burke, Cabarrus, Catawba, Cleveland, Davidson, Davie, Forsyth, Gaston, Iredell, Lincoln, Rutherford, Stanly, Surry, Union and Yadkin. It prioritizes integrated-whole person care for our members and families, with a focus on mental health, substance use disorders, intellectual/developmental disabilities and traumatic brain injuries. Depending on client health plan, it covers services for behavioral health, I/DD, physical health and pharmacy.

Veterans Affairs

W.G. Hefner VA Medical Center in Salisbury, NC is the local veteran services provider with seventy-three (73) Permanent Supportive Housing beds for veterans. The SSVF program provides rapid rehousing and prevention services for veterans and their families. Rowan Helping Ministries in Salisbury maintains fourteen (14) beds for veterans, but Salisbury is over fifty miles from Monroe and there are no beds specifically set aside for veterans at the Union County Community Shelter. The Region 5 system utilizes the VA's hotline for veterans in need of assistance with housing, health care and mental health services. Veterans in need of assistance can either contact the State Veteran Service Center at 7508 E.

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Independence Blvd, Suite 119, Charlotte NC 28227, or the Union County Veterans Services Office in the County Government Building. The US Veterans Administration has designated Volunteers of America of the Carolinas, Inc. as the SSVF administrator for North Carolina.

Prevention Services

Households are able to access prevention services through linkages from service providers in the community. Veterans access SSVF by contacting the SSVF grantees in the BOSCoC. Volunteers of America of the Carolinas, Inc. is the administrator for SSVF in the Piedmont Region.

Legal/Judicial System

The Union County Community Shelter (UCCS) has developed relationships with local law enforcement in the community. UCCS staff educates law enforcement on what services are available and how to make referrals for citizens that may show signs of being at risk.

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

Union County Community Support & Outreach (CSO) works to promote a healthy community, as well as culturally and linguistically appropriate services, through training, health education and promotion, and outreach. CSO seeks to serve as a convener of local and regional agencies with the goal of maximizing partnerships. With its community partners, CSO identifies key issues and works together to building a healthier Union County by systematically addressing the social determinants of health that impact access.

CSO programs touch three main areas: management of federal and state economic stability programs; delivery of nutrition services to vulnerable populations; and provide community outreach and engagement activities including volunteer coordination, health education, and parenting programs.

The Community Shelter of Union County (aka Union County Community Shelter, UCCS) provides Emergency Shelter, Food, and Rehousing. Its low-barrier services support equitable opportunities because safe, affordable housing and access to food are basic human rights. UCCS programs are aimed at making episodes of homelessness and food insecurity brief, rare, and one time only. This is accomplished through the following services:

- Emergency Shelter for adults and families
- Rapid Rehousing
- Soup Kitchen (three meals a day)
- Drive Thru Pantry

- Senior Food Boxes
- Step It Up Bicycle Program
- Employment Lab
- Home Again housing support
- Seasonal Warming & Cooling Stations

Turning Point, Inc., is the only organization in Union County that provides emergency and lifesaving resources for survivors of domestic violence, sexual assault, and child abuse. It offers a wide range of services at no charge to the client. Turning Point believes that everyone who experiences abuse deserves a safe place to heal and receive the resources they need to seek independence and justice. Turning Point's services include the following:

- 24/7 Crisis Line services
- 24/7 Safe Shelter
- Crisis intervention & referral
- Transportation and hospital accompaniment
- Professional counseling & support groups
- Case management
- Survivor advocacy
- Violence prevention and safety resources
- Tree House Children's Advocacy Center

During the last Five Year Consolidated Plan period, Community Link helped residents of Charlotte, Mecklenburg County and the surrounding counties to prevent homelessness, establish self-sufficiency, prepare their taxes and prepare for homeownership. However, after ninety-six years of operation the organization closed its doors on June 20, 2025. Other social service organizations have stepped in to fill the gaps, but Community Link's presence in the greater Charlotte area will be missed.

Mainstream services generally target specific categories of vulnerable individuals and families. These vulnerable populations of the chronically homeless and persons with HIV/AIDS are served by case management for health care, mental wellness, and housing assistance. Service providers in the community as well as County agencies work together and coordinate with each other to provide the homeless with the services they need.

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

Introduction

Union County has identified priorities for services and facilities for its special needs population. This includes the elderly, frail elderly, persons with disabilities, persons with alcohol and substance addictions, persons with HIV/AIDS and their families, and public housing residents.

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

The following needs and objectives are established under this Five-Year Consolidated Plan:

- **Elderly** - There is a need to rehabilitate existing housing and to construct new affordable and accessible housing to allow elderly residents to age in place.
- **Frail Elderly** - There is a need to rehabilitate and improve ADA accessibility in existing housing, to construct new affordable and accessible housing, to enforce reasonable accommodations by landlords, and to improve the quality and availability of supportive services to allow frail elderly residents to age in place.
- **Persons with Disabilities** - There is a need to improve ADA accessibility in existing housing, to construct new affordable and accessible housing, to enforce reasonable accommodations by landlords, to improve the quality and availability of supportive services and transportation, and increase employment opportunities to allow residents with disabilities to live independently.
- **Alcohol and Other Drug Addictions** - There is a need for more transitional housing, wraparound supportive services, and post-treatment case management in the County, to allow residents in recovery to reenter the workforce and everyday life.
- **Persons with HIV/AIDS** - There is a need for more permanent housing and healthcare options, and for the County to assist in enforcing Fair Housing regulations, to allow residents with HIV/AIDS to live independently and without discrimination.
- **Public Housing Residents** - There is a need for job training, financial literacy education, down payment and closing cost assistance, and life skills training to help voucher recipients and PBV residents transition into market-rate housing.
- **Victims of Domestic Violence** - There is a need for more dedicated temporary shelter beds, permanent housing options, and supportive services to allow domestic violence, trafficking, and assault victims and their families to recover and thrive in safety.

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

Union County partners with local area nonprofits to help low-income individuals and families avoid homelessness. Subject to funding availability, Union County Crisis Assistance Ministries provides rent, mortgage, and/or utility assistance to low-income individuals and families to prevent homelessness. Other nonprofits, such as the ARC of Union County and the Council on Aging, work with their specialized populations to help prevent homelessness.

Partners Health Management is the Balance of State CoC Region 5 (Piedmont) area care manager of Medicaid and state-funded services for mental health treatment, intellectual and developmental disabilities, substance use disorders, and traumatic brain injuries in Union County and fourteen other central North Carolina counties. It does not directly provide treatment but ensures that providers meet strict quality standards, protect patient rights, and deliver medically necessary services. PHM also reviews appeals, hears complaints and ensures fair medical decisions.

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)

Given the limited CDBG funding available, Union County will continue to support services through the existing delivery systems embedded in the County's Department of Social Services. Support programs currently exist that meet the needs of these special populations. Moreover, Union County has extensive partnership with area nonprofits that also provide housing and supportive services to these populations.

Of Union County's civilian noninstitutionalized population, 8.1% were elderly persons (age 65 or older), 9.4% had at least one disability, and 3.9% were "Frail Elderly" persons age 65 or older with at least one disability. It is expected that these populations will increase during the FY 2026-2030 Five-Year Consolidated Plan period. Accordingly, there is a need to increase housing opportunities, services, and facilities for persons with special needs.

Goals:

- **SN-1 Housing -** Increase the number of decent, safe, sound, sanitary, accessible and affordable units that are available and accessible to all sectors of the special needs populations.
- **SN-2 Accessibility -** Promote and assist in making accessibility improvements to existing housing units, including making reasonable accommodations for the physically disabled so they can continue to remain in their homes.

- **SN-3 Social Services -** Promote and support social service programs and facilities that address populations with special needs, including but not limited to the elderly, persons with disabilities, veterans, and victims of domestic violence.
- **SN-4 Removal of Architectural Barriers -** Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.
- **CD-3 Public Services** - Improve and enhance public services and programs for youth, the elderly, persons with disabilities, and general social/welfare public service programs for low- and moderate-income County residents.
- **CD-4 Nutritional Services -** Promote and support food and nutrition programs to address the needs of the elderly and persons with disabilities, the unemployed, underemployed, and homeless.
- **CD-7 Transportation** - Support the expansion of public transportation and improvements to pedestrian, bicycle, and vehicular transportation routes to assist low- and moderate-income residents, the elderly, persons with disabilities, and persons with other special needs in accessing medical services, employment, childcare, training, and other essential needs and services.

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))

The County continues to advocate for and coordinate with programs assisting families which struggle to meet everyday living needs. It intends to allocate FY 2026 CDBG funding to the following programs which will benefit residents of Union County with special needs:

- **CD-26-03 Council on Aging - In-Home Assistance for Seniors:** The Council on Aging in Union County's In-Home Assistance for Seniors program provides essential in-home services to economically disadvantaged older adults at no cost to clients. To qualify, clients must require assistance with at least one Activity of Daily Living (ADL) such as bathing, dressing, or grooming, and/or one Instrumental Activity of Daily Living (IADL) such as cleaning, cooking, or laundry in order to safely remain at home.

  The Council's team of In-Home Aides delivers direct assistance with personal care, household chores, errands, and respite for family caregivers. In addition, we conduct home safety evaluations and coordinate volunteer home modifications such as bathroom grab bars, stair handrails, and wheelchair ramps. We also provide access to durable medical equipment and incontinence supplies at no cost.

  CDBG funding will support 1.2 FTE (one full-time and one part-time) In-Home Aide positions, including salary, fringe, and mileage. The requested funding will specifically support services for approximately 30-40 low-to-moderate income older adults, providing personal care and

household assistance one to three times per week. Our agency is licensed for home care and remains fully compliant with all regulations set by the NC Department of Health and Human Services and the NC Division of Aging and Adult Services.

In future fiscal years of the Five-Year Consolidated Plan, requests for financial support to address housing and supportive services needs will be solicited and reviewed to determine where to direct support. The County also intends to provide non-CDBG funding to various nonprofit agencies that provide supportive services to persons who are not homeless but have other special needs.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The population of Union County has exploded after decades of relative sleepiness with little to no growth. Between the 1970 and 2020 U.S. Censuses, the County's population grew from 54,717 persons to 238,267 persons. Union County's proximity to the Charlotte, NC Metropolitan Area has led to its massive growth. The County's population has grown 433% since 1960 after decades of little to no growth, for a yearly growth rate of 7.2%. The majority of this growth occurred between 1990 and 2020. The growth of Union County area is largely due to its role as a bedroom community for the Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area overlaid with its historic farming and forestry industries.

This demand has vastly increased the pressure on the County's housing market, and even with the housing boom there is a large disparity between the cost of owner-occupied housing and the financial resources of low- and moderate-income households. To ease these housing pressures and disparities the County will encourage and support a well-planned, diverse housing environment offering a mix of housing to all income groups and offering a safe and pleasant living environment. Neighborhoods will be strengthened through nurturing community spirit to create a sense of pride. The *Union County 2050* Comprehensive Plan outlines strategies that will help to garner public policy support and guide investment in affordable housing developments. Union County will also collaborate with its municipal partners to guide and regulate housing development, and to support the efforts of local non-profit housing providers who create and renovate affordable housing.

While the Plan addresses multiple areas, its primary areas of concern are traffic congestion, development density, rural character, agribusiness, flooding, safe drinking water, and broadband access. These all have either a direct or indirect impact on Union County's available affordable housing supply, from ensuring that affordable housing is sufficient and located in convenient areas without being overly concentrated, to making sure that in-person and remote jobs are available to residents.

Union County takes seriously its responsibility to not only facilitate affordable housing and residential investment, but also to ensure its ordinances and policies do not interfere in residents' ability to obtain affordable housing. The County's Budget & Grants Management and Building Code Enforcement departments periodically review County ordinances and policies to ensure that they remain in compliance with Federal and State law, and that they do not present barriers to affordable housing.

In terms of publicly funded programs, the County will continue to promote, finance, and expand its owner-occupied Home Repair Program. This public program has been effective in increasing the safety and efficiency of existing homes and reducing the cost burden for homeowners. The County's Building Code Enforcement Department will help to identify housing in need of rehabilitation. The County will also promote housing and utility assistance programs offered by nonprofit entities and will consider future CDBG funding applications from those organizations. It will continue to work with nonprofits to provide new or renovated housing to low-income families. The Monroe Housing Authority will continue to provide low-income eligible households with Section 8 vouchers to use at the property of their choice, and CARE

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will continue to maintain and operate their four Project-Based Voucher properties to provide high-quality housing for low-income County residents. Finally, the County's Planning & Development Department will continue to identify properties for rehabilitation, renovation, or demolition and new construction.

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

Introduction

Following is a brief summary of Union County's priority non-housing community development needs that are eligible for assistance per HUD's community development program categories. This community development component of the plan provides Union County specific long-term and short-term community development objectives, developed in accordance with the primary objective of the CDBG program.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,198	706	1.0%	0.9%	-0.1%
Construction	10,910	10,282	8.9%	13.5%	4.6%
Manufacturing	14,120	11,876	11.5%	15.6%	4.1%
Wholesale Trade	3,559	3,994	2.9%	5.2%	2.3%
Retail Trade	14,409	8,613	11.7%	11.3%	-0.4%
Transportation, Warehousing and Utilities	6,022	2,618	4.9%	3.4%	-1.5%
Information	2,410	597	2.0%	0.8%	-1.2%
Finance, Insurance, and Real Estate	13,693	2,830	11.1%	3.7%	-7.4%
Professional, Scientific, Technical, Management, Administration and Waste Management Services	14,946	9,435	12.1%	12.4%	0.3%
Education, Health Care and Social Assistance	23,293	12,972	18.9%	17.0%	-1.9%
Arts, Entertainment and Accommodations	9,090	6,904	7.4%	9.1%	1.7%
Other Services, except Public Administration	6,158	2,509	5.0%	3.3%	-1.7%
Public Administration	3,454	2,815	2.8%	3.7%	0.9%
Total	123,262	76,151	--	--	--

Table 41 - Business Activity

Data Source: 2019-2023 ACS table DP03 (Workers); 2023 CES OnTheMap Work Area Profile Analysis (Jobs)

Labor Force

Total Population in the Civilian Labor Force	128,708
Civilian Employed Population 16 years and over	123,262
Unemployment Rate	4.2%
Unemployment Rate for Ages 16-24	5.6%
Unemployment Rate for Ages 25-65	2.7%

Table 42 - Labor Force

Data Source: 2019-2023 ACS

Occupations by Sector	Number of People
Management, business, science and arts	57,303
Farming, fishing, and forestry	487
Service	14,965
Sales and office	24,716
Natural resources, construction, and maintenance	11,226
Production, transportation and material moving	14,565

Table 43 - Occupations by Sector

Data Source: 2019-2023 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	51,835	52.0%
30-59 Minutes	38,477	38.6%
60 or More Minutes	9,297	9.3%
Total	**99,609**	**--**

Table 44 - Travel Time

Data Source: 2019-2023 ACS

Education:

Educational Attainment by Employment Status (Population 25 to 64 years)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	6,665	390	3,851
High school graduate (includes equivalency)	18,688	1,003	6,342
Some college or Associate's degree	28,696	933	6,510
Bachelor's degree or higher	45,160	1,113	6,498

Table 45 - Educational Attainment by Employment Status

Data Source: 2019-2023 ACS

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Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-64 yrs	65+ yrs
Less than 9th grade	1,424	1,115	1,532	2,444	1,768
9th to 12th grade, no diploma	3,031	1,713	1,292	3,525	2,455
High school graduate, GED, or alternative	12,022	6,597	5,867	14,335	10,134
Some college, no degree	10,472	5,878	5,829	13,305	6,348
Associate's degree	3,195	2,248	2,768	6,469	2,716
Bachelor's degree	10,549	6,105	9,571	19,091	5,688
Graduate or professional degree	5,416	3,087	5,924	9,995	3,292

Table 46 - Educational Attainment by Age

Data Source: 2019-2023 ACS

Educational Attainment - Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	$31,908
High school graduate (includes equivalency)	$41,492
Some college or Associate's degree	$51,034
Bachelor's degree	$75,308
Graduate or professional degree	$101,462

Table 47 - Median Earnings in the Past 12 Months

Data Source: 2019-2023 ACS

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

Union County, NC is a part of the Charlotte-Concord-Gastonia, NC-SC MSA. While the County is home to industry such as healthcare and advanced technology manufacturing, almost 40% of civilian employed residents are employed outside of the County. The three (3) largest categories of jobs by industry sector in Union County are as follows:

- **Education, Health Care, and Social Assistance –** 12,972 jobs (17.0% of jobs)
- **Manufacturing –** 11,876 jobs (15.6% of jobs)
- **Construction –** 10,910 jobs (13.5% of jobs)

These three categories represent 47.0% of the total number of jobs in the County.

Describe the workforce and infrastructure needs of the business community:

The County's needs for Economic Development are:

- Support and encouragement for job creation, job retention, and training opportunities.
- Support for business and commercial growth through expansion of existing businesses and development of new businesses.
- Promotion of the development and/or redevelopment of vacant commercial and industrial properties.

Union County's economy was historically agriculture-based and still maintains that industry, but much of its land has been redeveloped into residential communities due to the population explosion in the Charlotte metropolitan area. The housing boom in Union County reflects the reality that 40% of the County's working population commutes out of the County for employment.

The County government and its economic development organizations are working toward inducing more industrial, commercial, and technological industry to locate within the County. They are especially interested in high-technology businesses that will employ residents of all education levels, from high school to advanced graduate degrees. The County works with South Piedmont Community College and Wingate University to ensure that all residents have access to high-quality job training and advanced degrees, to promote self-sufficiency and financial empowerment.

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.

Union County is located seven miles southeast of Charlotte, just outside of the I-485 Beltway. The Gateway region of the County nearest to Charlotte is heavily developed with small-lot residences, multifamily housing, and commercial amenities. Its proximity to Mecklenburg County means that corporate offices are within easy reach of the City of Charlotte and Charlotte International Airport, and potential distribution locations are near both the Beltway and US 74. The central portion of the County near Monroe Executive Airport has a strong base in advanced manufacturing and has the state's highest concentration of aerospace companies. The eastern side of the County retains its agricultural heritage and additionally has added logistical businesses along the US 74 corridor.

Due to its location in the Charlotte MSA and its widespread development, Union County has a very robust broadband network. It also has an ideal location between Charlotte and Wilmington for freight service by both highway and rail, and is within a few hours of several regional cities such as Greensboro, NC and Columbia and Spartanburg, SC. These attributes and the County's strong workforce development pipeline make Union County well-suited for business growth and expansion.

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However, the County needs to address physical infrastructure in order to recruit and expand businesses. In particular, the County and its partners are aware of deficiencies in its transportation network, water supply, and sewer systems. These systems are being upgraded in capacity and reliability, but further work by the County and the municipalities will be needed to provide multiple parcels of land for development.

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

As of December 2025 (the last available data), the US Bureau of Labor Statistics recorded an unadjusted unemployment rate in Union County of 3.1%. During the same month, the statewide unemployment rate was 3.4% and the national rate was 4.1%. However, 32.4% of Union County residents aged 16 and over were not in the labor force (according to the 2019-2023 ACS). This is a lower level of non-participation than statewide or nationally but there is still a significant number of persons who do not or cannot work.

The 2019-2023 ACS estimates that 90.4% of Union County residents aged 25 years or over had at least a high school diploma or equivalent. Only 67.6% had taken some college coursework, 48.0% had at least an associate's degree, and 39.0% had at least a bachelor's degree. The ACS notes that of those persons 25 years or over with earnings, high school graduates earned an annual median of $42,579 in 2023 adjusted dollars while those with some college education or an associate's degree earned a median of $50,438 and those with a bachelor's degree earned a median of $70,694. It will be essential for Union County to continue promoting post-secondary education and job training to attract businesses, while also helping its residents maintain their standard of living and retain their housing.

The County's civilian employed population 16 years and over was 123,262, but only 76,151 jobs were based in Union County. The only industry in which available jobs exceeded qualified workers was the Wholesale Trade field, with 435 more jobs than workers who lived in Union County. Every other industry had a surplus of qualified workers as compared to jobs available in the County, and the imbalance was especially high in traditionally "white-collar" higher-pay positions:

- **Agriculture, Forestry, Fishing and Hunting, and Mining** - 492 workers
- **Construction -** 628 workers
- **Manufacturing** - 2,244 workers
- **Retail Trade** - 5,796 workers
- **Transportation, Warehousing and Utilities –** 3,404 workers
- **Information** - 1,813 workers
- **Finance, Insurance, and Real Estate** - 10,863 workers
- **Professional, Scientific, Management, Administration and Waste Management –** 5,511 workers
- **Education, Health Care and Social Assistance -** 10,321 workers
- **Arts, Entertainment, Accommodations and Food Services -** 2,186 workers
- **Other Services** - 3,649 workers
- **Public Administration** - 649 workers

Since Union County has a low unemployment rate for its citizens, this indicates that it serves as a bedroom community for workers whose jobs are located elsewhere. The majority of these jobs are based elsewhere in the Charlotte Metropolitan Statistical Area.

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.

South Piedmont Community College (SPCC) serves as the primary workforce training center in Union County. SPCC offers programs in adult basic skills, high school equivalency diplomas, college credit programs, and short-term training. SPCC has several programs that help individuals gain the skills necessary to enter the workforce or re-enter the workforce for a new career pathway.

SPCC is dedicated to developing the highly skilled workforce that Union County's employers are seeking. This can include adult education and high school equivalency diplomas followed by coursework or degrees in advanced manufacturing, art and digital media, business, construction and trades, education, information technology, language, medical sciences, public safety, STEM, and transportation and logistics. The college offers skills development and certificate programs and associate degrees, and students who so choose can use this coursework as a springboard to a bachelor's degree.

Further, SPCC also has the Workforce Readiness Program, which is frequently utilized by clients of the Union County Community Shelter. The Workforce Readiness program provides education and training for individual success in the workplace. Tuition is waived for unemployed, underemployed and dislocated workers. This program helps participants with learning how to develop a resume, set up email accounts, learn how to search jobs online and apply for them, and how to use basic Microsoft Office products. Additionally, they will take a course on career planning and assessment. This is vital for many of the clients of the Homeless Shelter, as many are homeless due to aging out of the construction industry and finding themselves unemployable due to limited skill sets.

Centralina Workforce Development Board operates an NC Works Career Center in the County, located in the City of Monroe. The Career Center provides services for area residents from all backgrounds to help them maximize job searches, increase skill sets, and obtain meaningful employment. At the Career Center, job seekers have access to computers to search for job opportunities, along with access to job fairs and workshops that help connect them with employers. They can also earn their Career Readiness Certificate, a recognizable skills credential that helps job seekers find and keep a job or advance in their career. Career Centers also have valuable labor market information available to help job seekers learn more about industries that interest them, what they pay, and how they can move up in those careers.

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

Yes

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

Union County is a member of the Centralina Economic Development District (EDD) which develops and maintains the region's CEDS. The Centralina EDD provides access to grants, data, collaborative opportunities and connections to regional economic development partners, workforce development boards and economic development organizations. It offers strategic economic development planning, technical assistance for U.S. EDA funding, regional economic and equity data, CEDS planning tools and more.

Discussion

The *Prosperity for All: Greater Charlotte Region CEDS 2023-2028* report identified three goals for the economic development of the region: 1) Expanding Economic Opportunity, 2) Building Community Supportive Infrastructure, and 3) Strengthening Regional Resilience and Global Competitiveness. The CEDS is primarily a roadmap for the public sector – local governments, county economic development organizations, workforce development boards, community colleges and universities – but relies heavily on collaboration with and ultimately action by the private sector to achieve its vision and goals. The public sector can invest in education and workforce development systems, build infrastructure and support regional collaboration and coordination on economic development policy that attracts and retains businesses. There are, however, many factors that influence economic growth and prosperity that are outside of the influence of the public sector. In this context, the CEDS creates a foundation for public policy, investment and regional collaboration to facilitate economic resilience and inclusive growth.

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MA-50 Needs and Market Analysis Discussion

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

The majority of homes with any of the four housing problems (lacks complete kitchen facilities, lacks complete plumbing facilities, has more than one person per room, or has a cost burden greater than 30% of household income) are typically located in the west and southwest areas of Union County. Meanwhile, the oldest rental housing is scattered through the County, with concentrations near Waxhaw, Weddington, Marshville, and Unionville.

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

According to the 2019-2023 ACS data, Union County had a minority population of 32.0% of its total population (persons who are non-White and/or Hispanic or Latino). HUD defines a Minority Neighborhood as, “A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population.” According to the 50% definition, there are twenty (20) Block Groups in the County that are considered a “Minority Neighborhood:”

- Census Tract 203.05, Block Group 1: 50.19% minority
- Census Tract 203.21, Block Group 1: 78.76% minority
- Census Tract 204.01, Block Group 1: 61.60% minority
- Census Tract 204.01, Block Group 2: 52.35% minority
- Census Tract 204.06, Block Group 1: 90.10% minority
- Census Tract 204.06, Block Group 2: 94.04% minority
- Census Tract 204.06, Block Group 4: 90.63% minority
- Census Tract 205.01, Block Group 1: 91.00% minority
- Census Tract 205.01, Block Group 2: 53.69% minority
- Census Tract 205.01, Block Group 3: 56.22% minority
- Census Tract 205.02, Block Group 1: 69.02% minority
- Census Tract 206.01, Block Group 1: 97.44% minority
- Census Tract 206.01, Block Group 2: 52.42% minority
- Census Tract 206.01, Block Group 4: 86.19% minority
- Census Tract 206.02, Block Group 1: 80.87% minority
- Census Tract 206.02, Block Group 3: 63.20% minority
- Census Tract 207.01, Block Group 3: 71.12% minority

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- Census Tract 207.02, Block Group 1: 56.64% minority
- Census Tract 208, Block Group 4: 68.97% minority

The County uses the HUD definition of a low-mod area as any area with a population of low- and moderate-income residents that is equal to or greater than 51% of the entire population of the area. According to this definition, 32 of the 132 Block Groups within the County are considered low-mod areas:

- Census Tract 202.05, Block Group 2: 54.7% low-mod
- Census Tract 203.07, Block Group 1: 57.5% low-mod
- Census Tract 203.08, Block Group 4: 52.7% low-mod
- Census Tract 203.12, Block Group 1: 52.6% low-mod
- Census Tract 203.21, Block Group 1: 57.3% low-mod
- Census Tract 204.01, Block Group 2: 53.6% low-mod
- Census Tract 204.03, Block Group 1: 65.2% low-mod
- Census Tract 204.03, Block Group 3: 56.4% low-mod
- Census Tract 204.05, Block Group 1: 71.3% low-mod
- Census Tract 204.06, Block Group 1: 52.8% low-mod
- Census Tract 204.06, Block Group 2: 92.4% low-mod
- Census Tract 204.06, Block Group 3: 57.4% low-mod
- Census Tract 204.06, Block Group 4: 98.1% low-mod
- Census Tract 205.01, Block Group 1: 72.3% low-mod
- Census Tract 205.01, Block Group 2: 65.8% low-mod
- Census Tract 205.02, Block Group 1: 86.0% low-mod
- Census Tract 206.01, Block Group 1: 80.1% low-mod
- Census Tract 206.01, Block Group 4: 75.7% low-mod
- Census Tract 206.02, Block Group 1: 75.1% low-mod
- Census Tract 206.02, Block Group 3: 51.2% low-mod
- Census Tract 207.01, Block Group 1: 72.2% low-mod
- Census Tract 207.01, Block Group 2: 100% low-mod
- Census Tract 207.01, Block Group 3: 61.0% low-mod
- Census Tract 207.02, Block Group 1: 51.5% low-mod
- Census Tract 207.02, Block Group 2: 60.8% low-mod
- Census Tract 208, Block Group 2: 73.3% low-mod
- Census Tract 208, Block Group 3: 65.4% low-mod
- Census Tract 208, Block Group 4: 72.8% low-mod
- Census Tract 208, Block Group 5: 59.4% low-mod
- Census Tract 209.01, Block Group 1: 59.5% low-mod
- Census Tract 209.01, Block Group 2: 70.2% low-mod
- Census Tract 210.15, Block Group 1: 54.5% low-mod

Union County has an overall low-mod percentage of 35.09%.

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

These areas include the oldest housing stock in the County, which tend to suffer from multiple housing problems like insufficient plumbing or kitchen facilities. These neighborhoods tend to have fewer public services such as water and sewer, may not have fast broadband available, and are often subject to flooding concerns. Often, they are either in rural areas of Union County or are in heavily commercial areas with noise issues. However, due to being less desirable, they are also the most affordable places in Union County for renters and owner-occupants.

Are there any community assets in these areas/neighborhoods?

A great deal of housing accessible to low- and moderate-income households is located in areas just outside of the City of Monroe central business district. Many public services are located within the City's central business district, including Monroe City Hall and the Union County Government Center, fire and police stations, parks, medical clinics, social service agencies and churches. Additional low-mod housing is located along the US 74 corridor, which allows easy access to shopping centers and employment. Housing units located in the incorporated towns are generally equipped with municipal water and sewer service, reducing the risks from untreated well water. For housing located in rural areas, there is open space and parkland available for recreation.

Are there other strategic opportunities in any of these areas?

All of the neighborhoods that contain target households are located in communities with local municipal authorities that support efforts to revitalize and uplift LMI households. Through the continued growth of the Union County CDBG program the County hopes to develop strategic opportunities with member governments to target these communities.

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

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

The Federal Communication Commission defines broadband internet as connectivity to the internet with a minimum 100 Mbps download speed and 20 Mbps upload (100/20), updated in 2024 from its prior definition of 25 Mbps download and 3 Mbps upload (25/3). Union County scores within the top five counties in North Carolina in the NC Broadband Adoption Index with a score of 93.06, following Wake, Orange, and Mecklenburg Counties (home to the Cities of Raleigh, Chapel Hill and Charlotte respectively) and slightly leading Onslow County (home to US Marine Corps Camp Lejeune.)

The Index reports that 99.67% of residents of Union County had internet available with at least 25 Mbps download and 3 Mbps upload speeds, 98.77% live in an area with broadband internet available with at least 100 Mbps download and 20 Mbps upload speeds, and 80.36% of residents had a broadband subscription. In comparison, 25/3 internet service was available to 98.39% of North Carolina residents, 95.81% had access to 100/20 broadband service, and 71.6% had a broadband subscription. There were 6.18% of households in Union County without internet access and 4.54% with no computer devices, while statewide there were 11.9% households with no internet access and 8% with no computer devices.

Broadband is delivered in Union County by several technologies and speed ranges:

- Fiber Optic Cables (Typically up to 10 Gbps upload and download)
- DSL via Copper wires (1-400 Mbps download/8 Mbps upload)
- Cable via Coaxial cables (10–500 Mbps download/5-50 Mbps upload)
- Wireless: Cellular 5G (4-300 Mbps download/10-50 Mbps upload)
- Satellite (25-200 Mbps download/5-20 upload)

Speeds can vary greatly depending on internet service provider (ISP) packages, equipment and distance to local ISP facilities.

While the County does have very high adoption and availability rates, the lowest-income households (including low-income working families, seniors and persons with disabilities) are most likely to lack a reliable internet connection at home. Persons living on fixed incomes or working low wage jobs may not be able to afford the monthly payment for broadband access. Facilities such as libraries and coffee shops may provide internet access though this may be inconvenient for users.

Union County has a Broadband Committee whose purpose is to provide input on how to expand high-speed internet access to residents and businesses. The Board of County Commissioners appointed the seven members to oversee the development of a broadband plan for the County and review the

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implementation of other approved recommendations in the Union County 2050 Comprehensive Plan, which identifies broadband internet as a focus area.

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

Broadband internet competition is above average in Union County, with at least eleven fixed and mobile broadband providers and four mobile providers available to most consumers. Cable and DSL are the main network options in the County. They are frequently overlapping and generally competing on service quality. Cable speed tends to be better, but the overall speeds seen with either system are comparable. Additionally, wireless 5G internet providers cover the entirety of the County with generally cheaper but less-reliable service, and gigabit fiberoptic was available to approximately a third of the County.

Noth Carolina laws do not allow local governments to own or operate an internet service provider, and prior to 2021 county governments largely were not involved in broadband funding. Hower, in recent years Union County has been among the local governments actively pursuing funding opportunities to expand high-speed internet access in the community. These funding sources have included the Rural Digital Opportunity Fund, the Growing Rural Economies with Access to Technology (GREAT) Program, the Completing Access to Broadband (CAB) Program, the Stop-Gap Program to address gaps in GREAT and CAB funding, and the Broadband Equity, Access, and Deployment (BEAD) Program. Additional funds may be available through the North Carolina Broadband Infrastructure Office's Building a New Digital Economy (BAND-NC) Program. This provides rapid-response innovation mini-grants to NC communities to fund local digital inclusion projects that meet specific community needs, including internet access, devices that meet their needs, and the ability to safely use them.

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

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

Per the introduction to the Cabarrus Stanly Union Regional Hazard Mitigation Plan, 2020 Update:

Natural hazards, such as thunderstorms, winter storms, floods, and tornadoes, are a part of the world around us. Their occurrence is natural and inevitable, and there is little we can do to control their force and intensity. We must consider these hazards to be legitimate and significant threats to human life, safety, and property.

The Cabarrus Stanly Union Region is located in the western Piedmont of North Carolina and includes the counties of Cabarrus, Stanly, and Union and the municipal governments within those counties. This area is vulnerable to a wide range of natural hazards, most notably: tornadoes and thunderstorms, flooding, and severe winter weather. It is also vulnerable to human-caused hazards, such as hazardous substance releases and cyber-attacks. These hazards threaten the life and safety of residents in the region and have the potential to damage or destroy both public and private property, disrupt the local economy, and impact the overall quality of life of individuals who live, work, and vacation in the region.

While the threat from hazardous events may never be fully eliminated, there is much we can do to lessen their potential impact upon our community and our citizens. By minimizing the impact of hazards upon our built environment, we can prevent such events from resulting in disasters. The concept and practice of reducing risks to people and property from known hazards is generally referred to as "hazard management".

The Plan goes on to describe the planning process for this plan, the community profile, the risk assessment (consisting of hazard identification, hazard profiles, and vulnerability assessment), the capability assessment, the Region's proposed mitigation strategy and action plan, and the means for maintaining the plan.

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

The Cabarrus Stanly Union Regional Hazard Mitigation Plan was updated in 2020, and focused on organizing community resources, identifying, and accessing hazard risks, and determining how to best minimize or manage those risks to save lives, property and speed recovery following natural disasters. This process allows for pre-disaster investments that have the potential to significantly reduce the demand for post disaster assistance.

The Federal Emergency Management Agency (FEMA) National Risk Index rates Union County as having a relatively moderate expected annual loss due to disaster, estimated at $110,331,117.72 in losses to buildings, population equivalence, and agricultural value. Inland Flooding is a relatively high risk factor as

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about 6.3% of Union County lies within the 1%-Annual-Chance (100-year) Floodplain, primarily near tributaries to the Rocky and Catawba Rivers, but only 64.2% of households in one of the County's 1%-Annual-Chance Special Flood Hazard Areas maintain flood insurance. Other major risk factors include tornadoes, hurricanes, and drought. The low to moderate income population is most vulnerable to these potential disasters because they have less access to resources to make necessary repairs after a disaster and they are more likely to live in substandard housing that may not withstand potential natural or manmade disasters.

Disasters affect everyone in a given area, but they tend to have a much greater effect on vulnerable populations such as low- or moderate-income households, homeless persons, elderly persons or persons with disabilities, or persons who have less than proficient English skills. Many households are uninsured or underinsured, especially low- and moderate-income renters who often have to live in houses or apartments that are more vulnerable to damage such as flooding or fire. Beyond insurance, households across the country are increasingly unlikely to have enough savings for unexpected damages. A loss of water or power would be a major inconvenience for many households but can endanger the health of an elderly or disabled person during extremely hot or cold weather. Likewise, extreme weather can pose immediate risk to unhoused persons. Persons who do not speak English well can have difficulty obtaining both emergency and long-term assistance.

Cabarrus, Stanly, and Union Counties work with the North Carolina state government and Federal governments to ameliorate natural and manmade disasters. They jointly conduct prevention efforts such as education about the need for insurance and a plan for disaster awareness, and they respond to disasters in a way that includes both lower- and higher-income residents. Further outreach is needed for the most vulnerable persons to ensure they have safe and sound housing, reliable access to necessities, and a support structure even in severe conditions.

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Strategic Plan

SP-05 Overview

Strategic Plan Overview

Union County's Consolidated Plan outlines goals and strategies that parallel the County's 2050 Comprehensive Plan. The 2050 Plan contains community goals, policies, and strategies, that lay the foundation of principles that will allow for creating a more livable and vibrant community that will offer new employment opportunities, improved public facilities and services, more housing choices and ultimately higher quality of life for residents. This alignment of plans will ensure coordination of current and future municipal efforts and will allow for leveraging resources targeted towards growing Union County.

The Consolidated Plan outlines goals and strategies that will be pursued over the next five years with CDBG funds. All CDBG-funded projects, except for program administration and planning activities, must meet one of three HUD defined National Objectives:

- Benefit to low and moderate income (LMI) persons: Requires recipients to spend at least 70% of their CDBG funds to meet LMI national objective.
- Aid in the prevention or elimination of slums or blight.
- Meet urgent needs to alleviate emergency conditions.

The goals in this plan represent both high and low priority needs for Union County and will serve as the basis for the strategic actions the County will implement over the five-year planning period to meet the needs of the community. High priorities are those identified by the community and municipal partners as the most important activities as they generally have a larger, more regional impact. These high priority goals will be supported with CDBG funding to the greatest extent possible. Low priorities are areas where the County and its partners recognize there are needs, but where current institutional delivery systems with dedicated resources currently exist to fill these needs. Therefore, due to the limited CDBG funding, low priority goals will only receive CDBG funds if excess funds are available. As Union County lays the foundation for the CDBG program, it is anticipated that in future Consolidated Plans assistance may be available to support all of the goal areas outlined in the Plan.

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

Geographic Area

1.	**Area Name:**	**Union County CDBG Program Area**
	Area Type:	County-Wide Low-Mod
	Other Target Area Description:	Strategy area
	HUD Approval Date:	7/1/2016
	% of Low/ Mod:	100%
	Revital Type:	Comprehensive
	Other Revital Description:	-
	Identify the neighborhood boundaries for this target area.	Union County.
	Include specific housing and commercial characteristics of this target area.	Union County is located on the eastern edge of the Charlotte, NC MSA. Suburban small-lot single-family housing predominates in western Union County and its municipalities, while the eastern half of the County has more large-lot single-family residences, agricultural users & undeveloped land. Commercial and industrial development is concentrated along the US 74 and US 74 Bypass highways, particularly between the City of Monroe and the Interstate 485 Beltway.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Stakeholders and residents identified needs during consultations and the citizen participation process.
	Identify the needs in this target area.	New housing construction, infrastructure improvements, improved public services, residential rehabilitation, and economic development.
	What are the opportunities for improvement in this target area?	There are many community resources and social services in the County, and its location on a major highway allows for business expansion and residential development.
	Are there barriers to improvement in this target area?	Homeownership and housing rehabilitation is out of financial reach for low- and moderate-income households, there is a lack of high-paying jobs in the community, and the lowest income households are not keeping pace financially with rising housing costs.

Table 48 - Geographic Priority Areas

General Allocation Priorities

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

Union County is home to fourteen municipalities and of those, nine municipalities have chosen to participate in the CDBG program: Waxhaw, Weddington, Stallings, Indian Trail, Mineral Springs and Wesley Chapel to the west; Fairview in the northern portion of the County; and Wingate and Marshville in eastern Union County. The municipalities of Hemby Bridge, Lake Park, Marvin, Monroe and Unionville have chosen to not participate in the CDBG program during FY 2026.

Union County has not established specific target areas to focus the investment of CDBG funds. In terms of specific geographic distribution of investments, infrastructure improvements and public facilities will be focused primarily in areas with concentrations of low- and moderate-income populations. CDBG funds will be used in those areas of the County whose population is over 51% low- and moderate-income. At least 70% of all the County's CDBG funds will be used for activities which principally benefit low- and moderate-income persons.

Several criteria will be considered in making project allocations:

- The severity of the need;
- The availability of other funds to ensure project viability;
- How the project met national CDBG objectives and goals;
- How well the project addressed local needs; and
- How large the impact will be for residents (i.e., the number of beneficiaries.)

At least 70% of the County's CDBG funds are budgeted to activities that principally benefit low- and moderate-income persons. The following guidelines for allocating HUD funding will be used for the FY 2026-2030 Five-Year Consolidated Plan:

- Public services activities either serve clientele who are low- and moderate-income or in certain cases, limited clientele who are presumed to be low- and moderate-income such as the elderly or disabled.
- Public facilities activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- Acquisitions and demolition activities are either located in a low- and moderate-income census area or are activities which are eligible by preventing or eliminating slums and blight on a spot basis or area basis.
- Housing activities have income eligibility criteria and are considered direct benefit as the beneficiary must be income eligible. Applicants can be from throughout the County.

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- Economic development projects will be located in a low- and moderate-income block group or a block group having greater than 20% poverty, be part of a redevelopment plan, or create jobs where at least 51% are available to low- and moderate-income residents.

According to the 2019-2023 ACS data, Union County had a minority population of 32.0% of its total population (persons who are non-White and/or Hispanic or Latino). HUD defines a Minority Neighborhood as, "A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population."

According to the 50% definition, there are twenty (20) Block Groups in the County that are considered a "Minority Neighborhood:"

- Census Tract 203.05, Block Group 1: 50.19% minority
- Census Tract 203.21, Block Group 1: 78.76% minority
- Census Tract 204.01, Block Group 1: 61.60% minority
- Census Tract 204.01, Block Group 2: 52.35% minority
- Census Tract 204.06, Block Group 1: 90.10% minority
- Census Tract 204.06, Block Group 2: 94.04% minority
- Census Tract 204.06, Block Group 4: 90.63% minority
- Census Tract 205.01, Block Group 1: 91.00% minority
- Census Tract 205.01, Block Group 2: 53.69% minority
- Census Tract 205.01, Block Group 3: 56.22% minority
- Census Tract 205.02, Block Group 1: 69.02% minority
- Census Tract 206.01, Block Group 1: 97.44% minority
- Census Tract 206.01, Block Group 2: 52.42% minority
- Census Tract 206.01, Block Group 4: 86.19% minority
- Census Tract 206.02, Block Group 1: 80.87% minority
- Census Tract 206.02, Block Group 3: 63.20% minority
- Census Tract 207.01, Block Group 3: 71.12% minority
- Census Tract 207.02, Block Group 1: 56.64% minority
- Census Tract 208, Block Group 4: 68.97% minority

The County uses the HUD definition of a low-mod area as any area with a population of low- and moderate-income residents that is equal to or greater than 51% of the entire population of the area. According to this definition, 32 of the 132 Block Groups within the County are considered low-mod areas:

- Census Tract 202.05, Block Group 2: 54.7% low-mod
- Census Tract 203.07, Block Group 1: 57.5% low-mod

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- Census Tract 203.08, Block Group 4: 52.7% low-mod
- Census Tract 203.12, Block Group 1: 52.6% low-mod
- Census Tract 203.21, Block Group 1: 57.3% low-mod
- Census Tract 204.01, Block Group 2: 53.6% low-mod
- Census Tract 204.03, Block Group 1: 65.2% low-mod
- Census Tract 204.03, Block Group 3: 56.4% low-mod
- Census Tract 204.05, Block Group 1: 71.3% low-mod
- Census Tract 204.06, Block Group 1: 52.8% low-mod
- Census Tract 204.06, Block Group 2: 92.4% low-mod
- Census Tract 204.06, Block Group 3: 57.4% low-mod
- Census Tract 204.06, Block Group 4: 98.1% low-mod
- Census Tract 205.01, Block Group 1: 72.3% low-mod
- Census Tract 205.01, Block Group 2: 65.8% low-mod
- Census Tract 205.02, Block Group 1: 86.0% low-mod
- Census Tract 206.01, Block Group 1: 80.1% low-mod
- Census Tract 206.01, Block Group 4: 75.7% low-mod
- Census Tract 206.02, Block Group 1: 75.1% low-mod
- Census Tract 206.02, Block Group 3: 51.2% low-mod
- Census Tract 207.01, Block Group 1: 72.2% low-mod
- Census Tract 207.01, Block Group 2: 100% low-mod
- Census Tract 207.01, Block Group 3: 61.0% low-mod
- Census Tract 207.02, Block Group 1: 51.5% low-mod
- Census Tract 207.02, Block Group 2: 60.8% low-mod
- Census Tract 208, Block Group 2: 73.3% low-mod
- Census Tract 208, Block Group 3: 65.4% low-mod
- Census Tract 208, Block Group 4: 72.8% low-mod
- Census Tract 208, Block Group 5: 59.4% low-mod
- Census Tract 209.01, Block Group 1: 59.5% low-mod
- Census Tract 209.01, Block Group 2: 70.2% low-mod
- Census Tract 210.15, Block Group 1: 54.5% low-mod

Union County has an overall low-mod percentage of 35.09%.

Below are maps of Union County's Low/Moderate Income Percentage by Block Group, Low/Moderate Income with Minority Percentage by Block Group, and Percent of Households with Income Below Poverty Level by Block Group.

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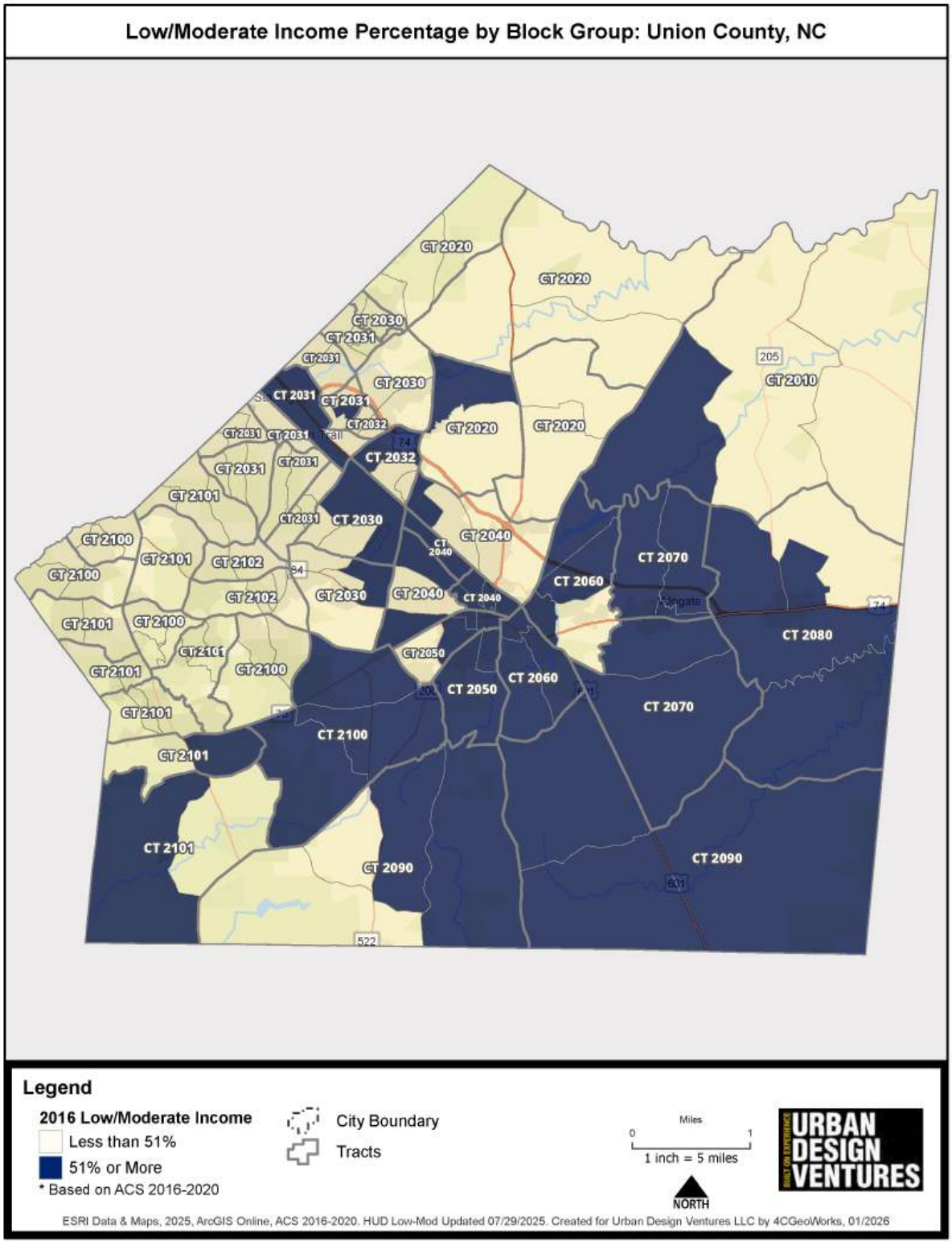
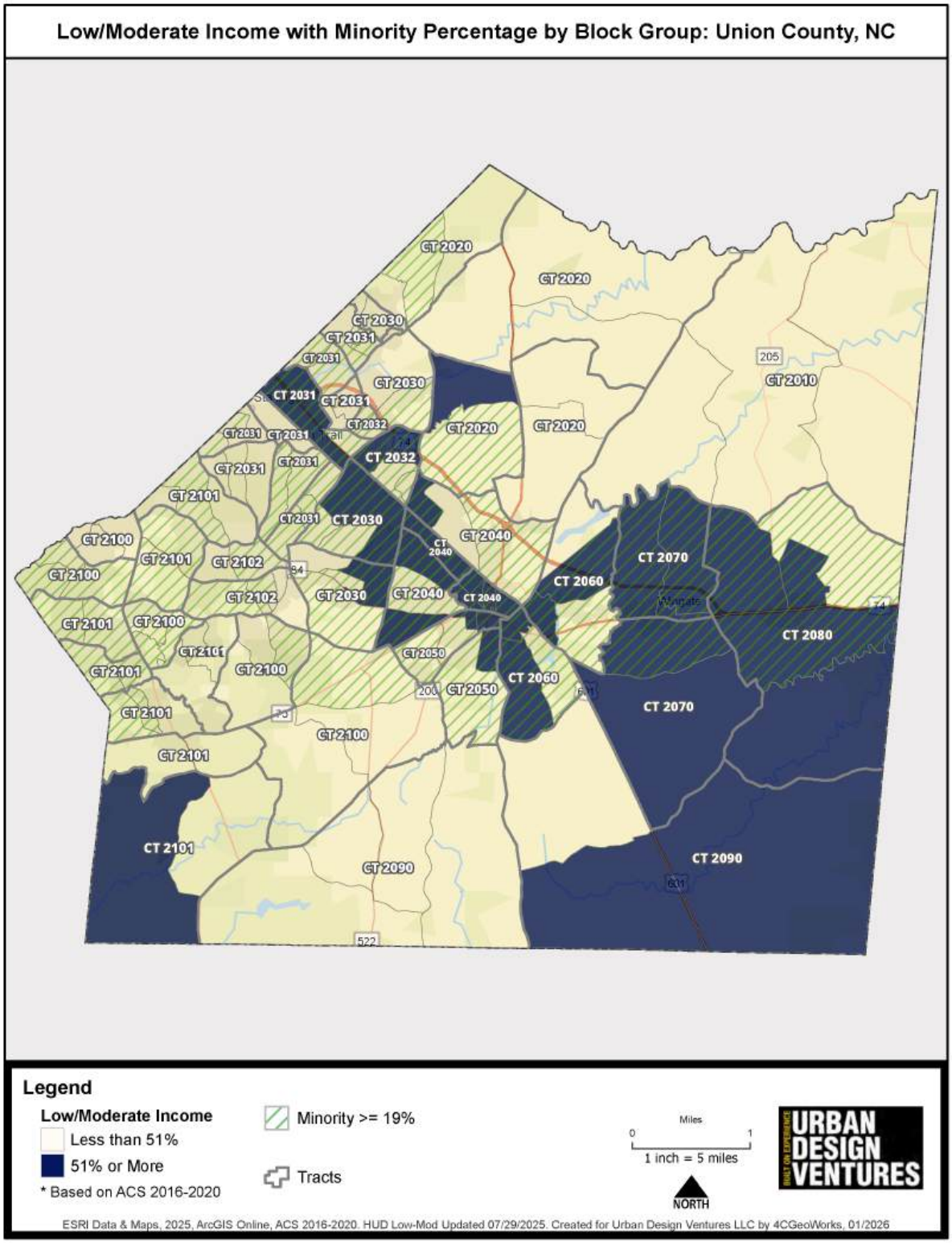
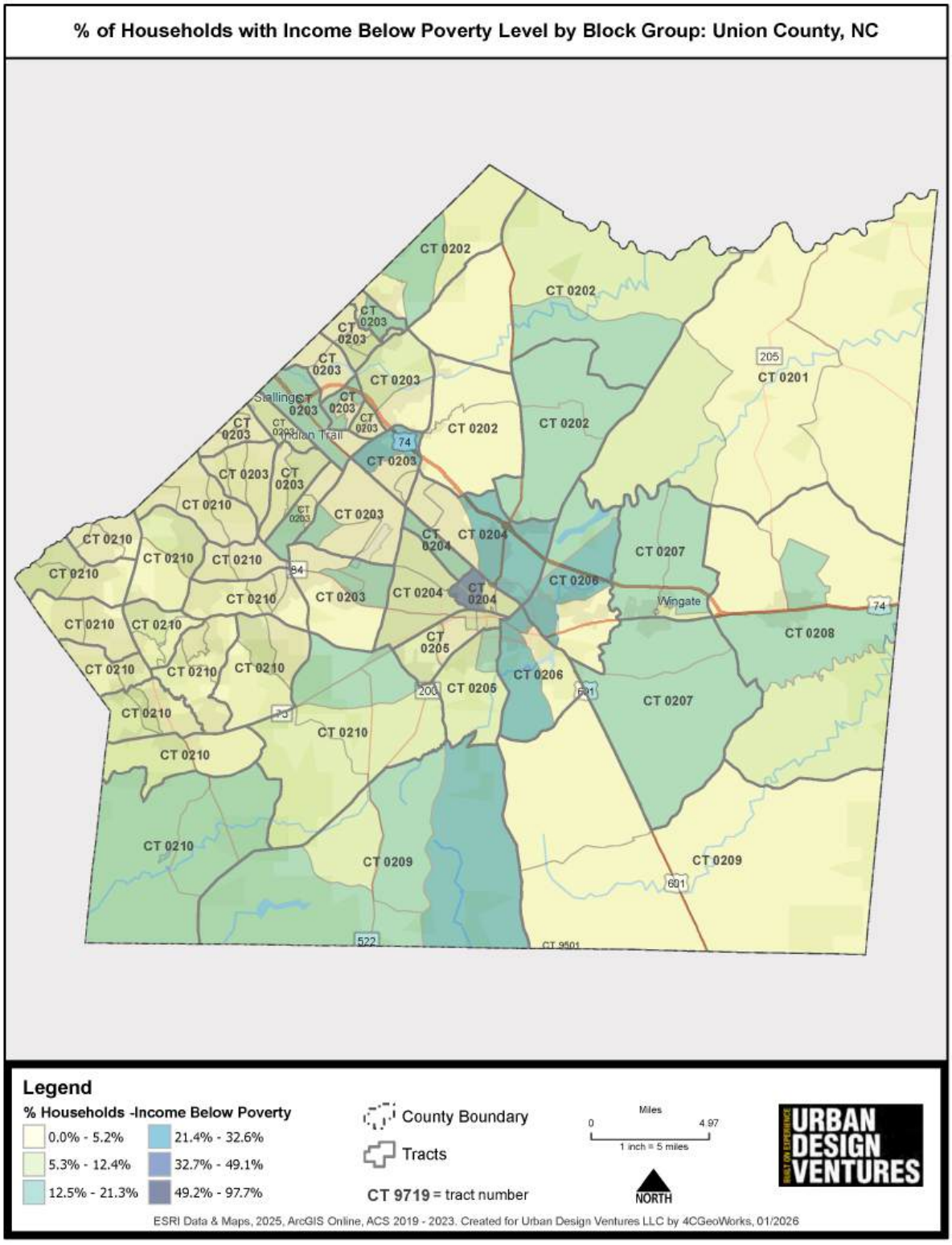


Low/Moderate Income Percentage by Block Group



Low/Moderate Income with Minority Percentage by Block Group



Percent of Households with Income Below Poverty Level by Block Group

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

Priority Needs

1.	Priority Need Name	Housing Priority (HS)
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	County-wide
	Associated Goals	HS-1 Housing Rehabilitation HS-2 Housing Construction HS-3 Homeownership HS-4 Housing Assistance HS-5 Fair Housing
	Description	There is a need to increase the supply of affordable, decent, safe, and sanitary housing for homebuyers, owners, and renters, and to protect their housing rights.
	Basis for Relative Priority	This priority was determined through consultation with residents as well as public, nonprofit, and private entities.
2.	Priority Need Name	Homeless Priority (HO)
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse

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		Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	County-wide
	Associated Goals	HO-1 Housing Opportunities HO-2 Support and Management Services HO-3 Homelessness Prevention HO-4 Permanent Supportive Housing HO-5 Shelter Housing
	Description	There is a need for services and housing opportunities for persons and families who are homeless or at risk of becoming homeless.
	Basis for Relative Priority	This priority was determined through consultation with residents as well as public, nonprofit, and private entities.
3.	**Priority Need Name**	**Other Special Needs Priority (SN)**
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	County-wide
	Associated Goals	SN-1 Housing SN-2 Accessibility SN-3 Social Services SN-4 Removal of Architectural Barriers

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	Description	There is a need to increase housing opportunities, services, and facilities for persons with special needs.
	Basis for Relative Priority	This priority was determined through consultation with residents as well as public, nonprofit, and private entities.
4.	**Priority Need Name**	**Community Development Priority (CD)**
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	County-wide
	Associated Goals	CD-1 Community Facilities CD-2 Infrastructure CD-3 Public Services CD-4 Nutritional Services CD-5 Public Safety CD-6 Clearance/Demolition CD-7 Transportation
	Description	There is a need to upgrade and improve community facilities, infrastructure, and public services, in order to revitalize socially and economically distressed areas of the County and to improve the quality of life for County residents.
	Basis for Relative Priority	This priority was determined through consultation with residents as well as public, nonprofit, and private entities.
5.	**Priority Need Name**	**Economic Development Priority (ED)**
	Priority Level	Low

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	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Non-Housing Community Development
	Geographic Areas Affected	County-wide
	Associated Goals	ED-1 Employment ED-2 Development ED-3 Redevelopment ED-4 Financial Assistance
	Description	There is a need to increase employment, workforce development, self-sufficiency, educational training, and empowerment for residents of the County.
	Basis for Relative Priority	This priority was determined through consultation with residents as well as public, nonprofit, and private entities.
6.	**Priority Need Name**	**Administration, Planning, and Management Priority (AM)**
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	County-wide
	Associated Goals	AM-1 Overall Coordination AM-2 Fair Housing
	Description	There is a need for planning, administration, management, and oversight of Federal, State, and local funded programs to address the housing, community development and economic development needs.
	Basis for Relative Priority	The County needs to ensure Federal funds are being properly spent to maximize the positive impact of CDBG and any potential additional HUD grants.

Table 49 - Priority Needs Summary

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Narrative (Optional)

The priority ranking of needs for housing, homelessness, other special needs, community development, economic development, and administration are as follows:

- **High Priority** - Activities are assigned a high priority if the County expects to fund them during the Five-Year Consolidated Plan period.
- **Low Priority** - Activities are assigned a low priority if the activity may not be funded by the County during the Five-Year Consolidated Plan period. The County may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Union County has experienced increasing rents and decreasing housing availability, and this places cost burdens on residents. The County will consider offering Tenant Based Rental Assistance (TBRA) depending on need and funding availability.
TBRA for Non-Homeless Special Needs	Union County's population is aging and will require accessible housing that is affordable to persons with low or fixed incomes. The County will consider offering Tenant Based Rental Assistance (TBRA) depending on need and funding availability.
New Unit Production	There is a limited supply of affordable housing units in Union County. There is a need to construct additional housing units for rent and for sale.
Rehabilitation	There is a limited supply of affordable housing units in Union County. Additionally, many of those units are in poor condition. There is a need to rehabilitate existing housing units for rent and for sale
Acquisition, including preservation	There is a limited supply of affordable housing units in Union County. There are vacant dilapidated houses and sites that could be acquired and rehabilitated to meet the demand for affordable housing. This may include the use of historic preservation or economic development funding.

Table 50 - Influence of Market Conditions

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

Introduction

Union County anticipates that it will receive $843,937 in CDBG grant funding for the FY 2026 program year between July 1, 2026, and June 30, 2027. However, rapidly evolving Federal funding priorities make it difficult to forecast if Union County will experience an increase or decrease in year-over-year CDBG funding. To ensure it does not exceed potential Federal funding, the County will anticipate a 5% cut in funds each year during the FY 2026-2030 Five-Year Consolidated Plan period. The following represents Union County's anticipated resources for the upcoming five Federal fiscal years:

- FY 2026: $843,937.00 CDBG Funds
- FY 2027: $801,740.00 CDBG Funds
- FY 2028: $759,543.00 CDBG Funds
- FY 2029: $717,346.00 CDBG Funds
- FY 2030: $675,150.00 CDBG Funds

  Total: $3,797,716.00 CDBG Funds

The accomplishments of projects/activities funded during FY 2026 will be reported in the FY 2026 Consolidated Annual Performance and Evaluation Report (CAPER).

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan: $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$843,937	$0	$0	$843,937	$2,953,779	Four years of funding at 5% reduced level each year.

Table 51 - Anticipated Resources

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

While there are no federal match requirements for CDBG funds, Union County highly recommends that organizations provide matching funds if possible. Match fund sources include contributions derived from other eligible federal and nonfederal sources and the value of third-party in-kind contributions, (i.e., volunteers, personnel, office space, materials, equipment, and supplies). Matching funds are not required, but applications will receive favorable scoring based on leveraging funds.

The following are some of the available funding resources available to leverage and supplement CDBG funding which can address needs identified in the Consolidated Plan:

- The Community Shelter of Union County receives Emergency Solutions Grant (ESG) funding through the NC-503 North Carolina Balance of State Continuum of Care (BOSCoC). The CoC may also distribute funding through the HUD Housing Opportunities for Persons with AIDS (HOPWA) program, though the County does not anticipate any HOPWA-funded projects during the upcoming Five Year period.
- Turning Point, Inc. receives a grant from within the Administration for Children and Families, a division of the U.S. Department of Health and Human Services. It also receives state, local, and nonprofit funding, including regular financial support from the Union County government.

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- The Monroe Housing Authority administers Section 8 Housing Choice Vouchers and is allocated Project-Based Vouchers for use at its nonprofit affiliate Community Advancement & Redevelopment Enterprise, which operates the former MHA public housing units for low- and moderate-income households.
- Union County receives various sources of funding for land banking, stream restoration, and conservation from programs such as the NC Land and Water Fund, the North Carolina Parks and Recreation Trust Fund, the NC Agricultural Development and Farmland Preservation Trust Fund, the USDA Agricultural Conservation Easement Program, the Land and Water Conservation Fund, and the Regional Conservation Partnership Program.
- The County will continue to support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), Local Economic Revitalization Tax Assistance (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, Congressionally Directed Spending, etc.
- Private developers in the County often contribute cash or in-kind improvements to housing and industrial projects that are partially funded by the Union County CDBG entitlement.
- As appropriate, the County and its subrecipients may access other forms of matching funds including private donations, foundational grants, and specialized government programs.

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

Not Applicable.

Discussion

With limited resources available to address the needs identified in the Five-Year Consolidated Plan, the County works cooperatively with private, public, and non-profit partners to address the identified needs.

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SP-40 Institutional Delivery Structure - 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Union County	Government agency	Affordable housing – ownership Affordable housing – rental Non-homeless special needs Community development: public facilities Community development: neighborhood improvements Community development: public services Community development: economic development Planning	Jurisdiction
Monroe Housing Authority	PHA	Public housing	Jurisdiction
Community Shelter of Union County	Regional organization Nonprofit organization Subrecipient	Homelessness Non-homeless special needs Planning	Jurisdiction

Table 52 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

Union County features suburban developments, small towns, and rural areas. The majority of the human services support system is based either in the City of Monroe or in neighboring counties. Area human service organizations regularly communicate their strengths and needs with each other through Thrive! Union, and some operate within HMIS. This formal and informal collaboration helps organizations as well as client service delivery.

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

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

Table 53 - Homeless Prevention Services Summary

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

Homeless services in Union County can be accessed through the Community Shelter of Union County's coordinated entry. The Community Shelter is the front door for all services related to homelessness and Turning Point is the front door for all services related to domestic violence. Both agencies provide emergency services including shelter stays for those in need. The Community Shelter operates several housing programs that are available to anyone in Union County experiencing homelessness. The Community Shelter housing services are Rapid Rehousing models which include housing search services in addition to financial assistance for moving costs and short-term or long-term rental assistance, utility

deposit assistance, and case management services for twelve months post-housing. Each household assisted develops an individualized plan to address their needs in partnership with their housing case manager.

Vulnerable populations such as the chronically homeless, families with children, unaccompanied youth, and persons with HIV/AIDS receive case management for health care, mental wellness, housing assistance, and job training. As it is easier to stay out of homelessness than to exit homelessness once entered, social service providers also provide case management to at-risk individuals and families.

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

According to the NC-503 Point-in-Time count conducted on the night of January 29, 2025, 177 persons were experiencing homelessness in Union County. While most homeless persons in the Charlotte MSA reside in Mecklenburg County or the City of Charlotte proper, Union County does have a significant unhoused population. This consists of both transient homeless persons along the US 74 corridor (often migrant workers seeking seasonal work) and long-term residents who have insufficient housing. For transient unhoused persons in particular, it is difficult to determine accurate numbers for how many people experience homelessness, how long a person has been homeless, and how many days they experience homelessness in a year. Based on the Point in Time (PIT) Survey, the Housing Inventory Count (HIC), and interviews with stakeholders, there is a need for additional year-round shelter space throughout the County. especially for subgroups like women, families with children, persons with mental and physical health concerns, and the chronically homeless.

The following goals and objectives for Union County's Homeless Priority have been identified for the five-year period of FY 2026 through FY 2030.

- **HO-1 Housing Opportunities** - Increase housing opportunities and living conditions for persons and families who are homeless or who are at risk of becoming homeless.
- **HO-2 Support and Management Services** - Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of becoming homeless.
- **HO-3 Homelessness Prevention** - Promote and assist in anti-eviction activities and work to resolve unfair housing practices which may contribute to homelessness.
- **HO-4 Permanent Supportive Housing** - Promote and assist in the development of new permanent supportive housing opportunities for persons and families who are experiencing homelessness and who are exiting shelters and transitional housing programs.
- **HO-5 Shelter Housing** - Support and assist in the development of shelters and supportive training and educational programs for sheltered residents.

Based on the 2019-2023 ACS data, a total of 22,541 Union County civilian noninstitutionalized residents (9.2% of the population) have at least one disability and 31,636 residents (13.0%) are age 65 and over. Of

the elderly population, 9,525 residents (3.9% of the County's total) are "frail elderly" who have at least one disability. It is expected that these populations will increase during the FY 2026-2030 Five-Year Consolidated Plan period. There will be a need to increase housing opportunities, services, and facilities for persons with special needs.

The following goals and objectives for Union County's Other Special Needs Priority have been identified for the five-year period of FY 2026 through FY 2030.

- **SN-1 Housing -** Increase the number of decent, safe, sound, sanitary, accessible and affordable units that are available and accessible to all sectors of the special needs populations.
- **SN-2 Accessibility -** Promote and assist in making accessibility improvements to existing housing units, including making reasonable accommodations for the physically disabled so they can continue to remain in their homes.
- **SN-3 Social Services -** Promote and support social service programs and facilities that address populations with special needs, including but not limited to the elderly, persons with disabilities, veterans, and victims of domestic violence.
- **SN-4 Removal of Architectural Barriers -** Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.

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

There is an ever-increasing demand for services due to factors such as lack of employment opportunities, increasing cost of housing, persistent mental health and substance abuse challenges, and reductions in funding. Union County supports its homeless and at-risk population by working with its existing provider network. To strengthen this network, the County continues to participate in regional planning groups and forums such as Thrive! Union to foster collaboration with government agencies, nonprofit organizations, and other private and public service providers. This helps the County and its partners identify common goals and strategies to avoid overlaps in services and programs and identify potential for leveraging resources to close the needs gap.

The County's strategy for developing institutional structure includes the following:

- **HO-2 Support and Management Services** - Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of becoming homeless.
- **SN-3 Social Services -** Promote and support social service programs and facilities that address populations with special needs, including but not limited to the elderly, persons with disabilities, veterans, and victims of domestic violence.

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- **CD-3 Public Services** - Improve and enhance public services and programs for youth, the elderly, persons with disabilities, and general social/welfare public service programs for low- and moderate-income County residents.
- **AM-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations.

The strategy is based on information derived from the gaps/priorities identified initially through the work of the North Carolina Coalition to End Homelessness and refined through discussions with public and private stakeholders.

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HS-1 Housing Rehabilitation	2026	2030	Affordable Housing	County-wide	Housing Priority	CDBG: $1,519,088.00	Rental units rehabilitated: 0 Housing Units Homeowner housing rehabilitated: 50 Housing Units
2.	HS-2 Housing Construction	2026	2030	Affordable Housing	County-wide	Housing Priority	CDBG: $0.00	Rental units constructed: 0 Housing Units Homeowner housing added: 0 Housing Units Public Facility or Infrastructure activities for Low-/Moderate-Income Housing benefit: 0 Households Assisted
3.	HS-3 Homeownership	2026	2030	Affordable Housing	County-wide	Housing Priority	CDBG: $0.00	Direct financial assistance to homebuyers: 0 Homebuyers assisted
4.	HS-4 Housing Assistance	2026	2030	Affordable Housing	County-wide	Housing Priority	CDBG: $0.00	Tenant-based rental assistance/Rapid rehousing: 0 Households assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5.	HS-5 Fair Housing	2026	2030	Affordable Housing	County-wide	Housing Priority	CDBG: $0.00	Public service activities for low-/moderate-income housing benefit: 0 Households assisted
6.	HO-1 Housing Opportunities	2026	2030	Homeless	County-wide	Homeless Priority	CDBG: $0.00	Homeless person overnight shelter: 0 Persons assisted
7.	HO-2 Support and Management Services	2026	2030	Homeless	County-wide	Homeless Priority	CDBG: $0.00	Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted
8.	HO-3 Homeless Prevention	2026	2030	Homeless	County-wide	Homeless Priority	CDBG: $0.00	Homelessness prevention: 0 Persons assisted
9.	HO-4 Permanent Supportive Housing	2026	2030	Homeless	County-wide	Homeless Priority	CDBG: $0.00	Housing for homeless added: 0 Household housing units
10.	HO-5 Shelter Housing	2026	2030	Homeless	County-wide	Homeless Priority	CDBG: $0.00	Overnight/Emergency shelter/Transitional housing beds added: 0 Beds

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11.	SN-1 Housing	2026	2030	Non-Homeless Special Needs	County-wide	Other Special Needs Priority	CDBG: $0.00	HIV/AIDS housing operations: 0 Household housing units Housing for people with HIV/AIDS added: 0 Household housing units
12.	SN-2 Accessibility	2026	2030	Non-Homeless Special Needs	County-wide	Other Special Needs Priority	CDBG: $0.00	Rental units rehabilitated: 0 Housing units Homeowner housing rehabilitated: 0 Housing units
13.	SN-3 Social Services	2026	2030	Non-Homeless Special Needs	County-wide	Other Special Needs Priority	CDBG: $191,655.00	Public service activities other than low-/moderate-income housing benefit: 200 Persons Assisted
14.	SN-4 Removal of Architectural Barriers	2026	2030	Non-Homeless Special Needs	County-wide	Other Special Needs Priority	CDBG: $0.00	Public facility or infrastructure activities other than low-/moderate-income housing benefit: 0 Persons assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15.	CD-1 Community Facilities	2026	2030	Non-Housing Community Development	County-wide	Community Development Priority	CDBG: $1,519,092.00	Public facility or infrastructure activities other than low-/moderate-income housing benefit: 15,625 Persons assisted
16.	CD-2 Infrastructure	2026	2030	Non-Housing Community Development	County-wide	Community Development Priority	CDBG: $0.00	Public facility or infrastructure activities other than low-/moderate-income housing benefit: 0 Persons assisted
17.	CD-3 Public Services	2026	2030	Non-Housing Community Development	County-wide	Community Development Priority	CDBG: $112,500.00	Public Service Activities other than Low/Moderate Income Housing Benefit: 175 Persons Assisted
18.	CD-4 Nutritional Services	2026	2030	Non-Housing Community Development	County-wide	Community Development Priority	CDBG: $265,500.00	Public Service Activities other than low-/moderate income housing benefit: 6,400 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
19.	CD-5 Public Safety	2026	2030	Non-Housing Community Development	County-wide	Community Development Priority	CDBG: $0.00	Public facility or infrastructure activities other than low-/moderate-income housing benefit: 0 Persons assisted Public Service Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
20.	CD-6 Clearance/Demolition	2026	2030	Non-Housing Community Development	County-wide	Community Development Priority	CDBG: $0.00	Buildings demolished: 0 Buildings
21.	CD-7 Transportation	2026	2030	Non-Housing Community Development	County-wide	Community Development Priority	CDBG: $0.00	Public facility or infrastructure activities other than low-/moderate-income housing benefit: 0 Persons assisted Public Service Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
22.	ED-1 Employment	2026	2030	Non-Housing Community Development	County-wide	Economic Development Priority	CDBG: $0.00	Public service activities other than low-/moderate-income housing benefit: 0 Persons assisted Jobs created/retained: 0 Jobs
23.	ED-2 Development	2026	2030	Non-Housing Community Development	County-wide	Economic Development Priority	CDBG: $0.00	Businesses assisted: 0 Businesses assisted
24.	ED-3 Redevelopment	2026	2030	Non-Housing Community Development	County-wide	Economic Development Priority	CDBG: $0.00	Public facility or infrastructure activities other than low-/moderate-income housing benefit: 0 Persons assisted Façade treatment/business-building rehabilitation: 0 Business Brownfield acres remediated: 0 Acres

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
25.	ED-4 Financial Assistance	2026	2030	Non-Housing Community Development	County-wide	Economic Development Priority	CDBG: $0.00	Businesses assisted: 0 Businesses assisted
26.	AM-1 Overall Coordination	2026	2030	General Administration	County-wide	Administration, Planning, and Management Priority	CDBG: $717,346.00	Other: 5 other
27.	AM-2 Fair Housing	2026	2030	General Administration	County-wide	Administration, Planning, and Management Priority	CDBG: $0.00	Other 0 other

Table 54 - Goals Summary

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Goal Descriptions

1.	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	Conserve and rehabilitate owner- and renter-occupied affordable housing units across the County by addressing code violations, necessary repairs, energy conservation, utility improvements, and accessibility for persons with disabilities.
2.	Goal Name	HS-2 Housing Construction
	Goal Description	Increase the supply of decent, safe and sanitary accessible housing that is affordable to low- and moderate-income homebuyers and renters in the County by providing funds for acquisition, development fees, infrastructure improvements, construction, rehabilitation, and redevelopment of vacant land and buildings.
3.	Goal Name	HS-3 Homeownership
	Goal Description	Assist low- and moderate-income homebuyers in purchasing homes through down payment & closing cost assistance and housing counseling.
4.	Goal Name	HS-4 Housing Assistance
	Goal Description	Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction or who may be at risk of becoming homeless.
5.	Goal Name	HS-5 Fair Housing
	Goal Description	Continue to cooperate with housing agencies and organizations to ensure that Union County residents are aware of their legal rights and available fair housing resources.
6.	Goal Name	HO-1 Housing Opportunities
	Goal Description	Improve housing opportunities and living conditions for persons and families who are homeless or who are at risk of becoming homeless.
7.	Goal Name	HO-2 Support and Management Services
	Goal Description	Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of becoming homeless.

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8.	Goal Name	HO-3 Homeless Prevention
	Goal Description	Promote and assist in anti-eviction activities and work to resolve unfair housing practices which may contribute to homelessness.
9.	Goal Name	HO-4 Permanent Supportive Housing
	Goal Description	Promote and assist in the development of new permanent supportive housing opportunities for persons and families who are experiencing homelessness and who are exiting shelters and transitional housing programs.
10.	Goal Name	HO-5 Shelter Housing
	Goal Description	Support and assist in the development of shelters and supportive training and educational programs for sheltered residents.
11.	Goal Name	SN-1 Housing
	Goal Description	Increase the number of decent, safe, sound, sanitary, accessible and affordable units that are available and accessible to all sectors of the special needs populations.
12.	Goal Name	SN-2 Accessibility
	Goal Description	Promote and assist in making accessibility improvements to existing housing units, including making reasonable accommodations for the physically disabled so they can continue to remain in their homes.
13.	Goal Name	SN-3 Social Services
	Goal Description	Promote and support social service programs and facilities that address populations with special needs, including but not limited to the elderly, persons with disabilities, veterans, and victims of domestic violence.
14.	Goal Name	SN-4 Removal of Architectural Barriers
	Goal Description	Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.
15.	Goal Name	CD-1 Community Facilities
	Goal Description	Improve parks and trails, recreational and community facilities, and public buildings throughout the County.

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16.	Goal Name	CD-2 Infrastructure
	Goal Description	Rehabilitate, reconstruct, and/or construct new public infrastructure such as roadways, sidewalks, bridges, curbs, walkways, water and sanitary sewer lines, storm water drainage, and related improvements.
17.	Goal Name	CD-3 Public Services
	Goal Description	Improve and enhance public services and programs for youth, the elderly, persons with disabilities, and general social/welfare public service programs for low- and moderate-income County residents.
18.	Goal Name	CD-4 Nutritional Services
	Goal Description	Promote and support food and nutrition programs to address the needs of the elderly and persons with disabilities, the unemployed, underemployed, and homeless.
19.	Goal Name	CD-5 Public Safety
	Goal Description	Improve and enhance public safety and emergency response through facility improvement and new construction, purchase of new equipment, crime prevention, community policing, and other related activities.
20.	Goal Name	CD-6 Clearance/Demolition
	Goal Description	Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.
21.	Goal Name	CD-7 Transportation
	Goal Description	Support the expansion of public transportation and improvements to pedestrian, bicycle, and vehicular transportation routes to assist low- and moderate-income residents, the elderly, persons with disabilities, and persons with other special needs in accessing medical services, employment, childcare, training, and other essential needs and services.
22.	Goal Name	ED-1 Employment
	Goal Description	Support and encourage job creation, job retention, and job training opportunities in partnership with nonprofits and educational institutions.

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23.	Goal Name	ED-2 Development
	Goal Description	Support business and commercial growth through expansion and new development including entrepreneurship and small business development in partnership with economic development organizations.
24.	Goal Name	ED-3 Redevelopment
	Goal Description	Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites.
25.	Goal Name	ED-4 Financial Assistance
	Goal Description	Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), Local Economic Revitalization Tax Assistance (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, Congressionally Directed Spending, etc.
26.	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations.
27.	Goal Name	AM-2 Fair Housing
	Goal Description	Support the local Fair Housing Agencies and assist in the enforcement of Fair Housing Choice violations, undertake studies and other actions to demonstrate the County's commitment to Affirmatively Further Fair Housing (AFFH).

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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)

The County estimates it will provide the following affordable housing assistance throughout the next five years:

- **Homeowner housing rehabilitated:** 50 housing units
- **Renter housing rehabilitated:** 0 housing units
- **Direct Financial Assistance to Homebuyers:** 0 homebuyers assisted

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

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

Of the 205 CARE Project-Based Voucher units, 45 are dedicated to elderly and/or disabled residents. The MHA has a Section 504 Plan which is reviewed annually and updated as needed.

The Monroe Housing Authority generally houses applicants with disabilities in a reasonable time with units that are appropriate for the accessibility need of the household. Unit size and amenities are arranged when the applicant reaches the top of the waiting list. It does use additional preference points for elderly and disabled applicants when placing them on the waiting list. For disabled persons under age 62 seeking to use a Mainstream voucher to obtain private housing, preference is given in the following categories:

a. Transitioning out of institutional and other segregated settings
b. At serious risk of institutionalization
c. Currently experiencing homelessness
d. Previously experienced homelessness and currently a client in a permanent supportive housing or rapid rehousing facility
e. At risk of homelessness

According to the Housing Authority's Agency Plan, the housing authority is able to house applicants with disabilities in a reasonable time and has experienced no problems with finding units that fit the accessibility needs of the disabled. Applicants are asked if any member of the household requires a reasonable accommodation in order to access MHA programs or CARE facilities. If accommodations are required, MHA will work with the client to meet their needs. The housing authority is not fully aware of the client's specific needs until housing is available, at which point the household in need will coordinate with MHA/CARE staff to determine what reasonable accommodations can be made.

Activities to Increase Resident Involvement

Monroe Housing Authority maintains a voluntary Family Self-Sufficiency (FSS) program that is available to households receiving a subsidy through MHA's HCV, PBV, and RAD-PBV programs. MHA households in compliance with MHA, CARE, and FSS regulations are eligible for FSS participation. The FSS program seeks to help families make progress toward economic security by supporting the family's efforts to increase their earned income, build financial capability, and achieve their financial goals. The following is a list of the supportive service needs of the families expected to enroll in the MHA FSS program:

- Training in basic skills and executive function (including household management)
- Employment training, including sectoral training and contextualized and/or accelerated basic skills instruction

- Job placement assistance
- GED preparation
- Higher education guidance and support
- English as a Second Language
- Assistance with accessing and paying for child care
- Transportation assistance
- Financial coaching, including assistance with budgeting, banking, credit, debt, and savings
- Access to counseling or treatment for substance abuse and mental health
- Dental care, health care, and mental health care including substance abuse treatment and counseling
- Homeownership readiness

Upon enrollment in the Family Self-Sufficiency program, the FSS Coach will meet with the family to conduct an FSS needs assessment. This assessment will inform the development of the Individual Training and Services Plan (ISTP) and determine supportive services needed and/or barriers to overcome for the FSS family to achieve the goals outlined in the ISTPs to successfully complete the program. FSS Coaches may also utilize various financial assessments to assist participants to develop individual financial goals and determine what types of financial education and coaching are needed. Ongoing needs and financial assessments may be administered by the FSS Coach through regular participant outreach and engagement activities to inform any changes that need to be made to the ISP.

The Monroe Housing Authority's FSS Coaches will provide referrals to the following services as needed to help FSS participants achieve their goals:

- Assessment for educational and disability needs
- After-school child care (with Rising Star Daycare)
- Assistance with car repairs and purchase
- High School equivalency/GED (with Union County Public Schools)
- Child and Adult Protective Services
- Household management training
- Homeownership preparation
- Financial empowerment
- Individual Development Accounts
- Legal services
- Debt resolution and credit repair

According to the Housing Authority's Agency Plan, the housing authority is able to house applicants with disabilities in a reasonable time and has experienced no problems with finding units that fit the accessibility needs of the disabled. Applicants are asked if any member of the household requires reasonable accommodation in order to access MHA programs or CARE facilities. If accommodation is required, MHA will work with the client to meet their needs. The housing authority is not fully aware of

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the client's specific needs until housing is available, at which point the household in need will coordinate with MHA/CARE staff to determine what reasonable accommodation can be provided..

All four of the CARE communities have resident councils which meet monthly. MHA also offers periodic community activities at its CARE locations. Past activities have included free CPR courses, Back To School supply giveaways, and help with preparing family emergency plans for natural disasters such as hurricanes.

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

No

Plan to remove the 'troubled' designation

The Monroe Housing Authority is a "High Performer" and not a "troubled" Housing Authority. Not Applicable.

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SP-55 Barriers to affordable housing - 91.215(h)

Barriers to Affordable Housing

The population of Union County has exploded after decades of relative sleepiness with little to no growth. Between the 1970 and 2020 U.S. Censuses, the County's population grew from 54,717 persons to 238,267 persons. Union County's proximity to the Charlotte, NC Metropolitan Area has led to its massive growth. The County's population has grown 433% since 1960 after decades of little to no growth, for a yearly growth rate of 7.2%. The majority of this growth occurred between 1990 and 2020. The growth of Union County area is largely due to its role as a bedroom community for the Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area overlaid with its historic farming and forestry industries.

This demand has vastly increased the pressure on the County's housing market, and even with the housing boom there is a large disparity between the cost of owner-occupied housing and the financial resources of low- and moderate-income households. To ease these housing pressures and disparities the County will encourage and support a well-planned, diverse housing environment offering a mix of housing to all income groups and offering a safe and pleasant living environment. Neighborhoods will be strengthened through nurturing community spirit to create a sense of pride. The *Union County 2050* Comprehensive Plan outlines strategies that will help to garner public policy support and guide investment in affordable housing developments. Union County will also collaborate with its municipal partners to guide and regulate housing development, and to support the efforts of local non-profit housing providers who create and renovate affordable housing.

While the Plan addresses multiple areas, its primary areas of concern are traffic congestion, development density, rural character, agribusiness, flooding, safe drinking water, and broadband access. These all have either a direct or indirect impact on Union County's available affordable housing supply, from ensuring that affordable housing is sufficient and located in convenient areas without being overly concentrated, to making sure that in-person and remote jobs are available to residents.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Union County takes seriously its responsibility to not only facilitate affordable housing and residential investment, but also to ensure its ordinances and policies do not interfere in residents' ability to obtain affordable housing. The County's Budget & Grants Management and Building Code Enforcement departments periodically review County Ordinances and policies to ensure that they remain in compliance with Federal and State law, and that they do not present barriers to affordable housing.

In terms of publicly funded programs, the County will continue to promote, finance, and expand their Home Repair Program. The County will promote housing and utility assistance programs offered by nonprofit entities and may choose to support those programs with CDBG or other funding. It will also work with nonprofits to provide new or renovated housing to low-income families. The Monroe Housing Authority will continue to provide low-income eligible households with Section 8 vouchers to use at the

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property of their choice, and CARE will continue to maintain and operate their four Project-Based Voucher properties to provide high-quality housing for low-income County residents. Finally, the County's Planning & Development Department will continue to identify properties for rehabilitation, renovation, or demolition and new construction.

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SP-60 Homelessness Strategy - 91.215(d)

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

The Piedmont Region of the NC BOSCoC (Balance of State Continuum of Care) has an intake assessment process that identifies the additional services an individual or family may need and has created a streamlined referral process. The Piedmont Region covers five counties; in four of the counties, the emergency shelters act as the designated coordinated assessment sites in the County. These facilities are natural places for persons to seek help in the region. The assessment sites include Union County Community Shelter, Stanly County Community Inn, Crisis Ministry of Davidson County and Rowan Helping Ministries. Agencies in the region are committed to conducting the Emergency Response Screening in person for each individual or family that presents for shelter at any time.

Financial Assistance

Union County Community Support and Outreach is the local administrator of the North Carolina Work First program, which helps resident children and families in temporary financial crisis achieve self-sufficiency through financial assistance, employment and supportive services. The program uses a strength-based, family-centered approach. The program goals are job readiness and employment; child well-being; economic self-sufficiency; and improved physical and mental health for families. To apply for Work First, families must provide documentation of identity, address or living arrangement, age, kinship, citizenship or legal alien status, Social Security number, income, and financial assets or resources.

Mental Health Services

Partners Health Management is a public local management entity/managed care organization (MCO) whose mission is to be a Member Care Organization. The organization offers health plans for Tailored Plan members, state-funded recipients, and NC Medicaid Direct beneficiaries in 15 North Carolina counties: Burke, Cabarrus, Catawba, Cleveland, Davidson, Davie, Forsyth, Gaston, Iredell, Lincoln, Rutherford, Stanly, Surry, Union and Yadkin. It prioritizes integrated-whole person care for our members and families, with a focus on mental health, substance use disorders, intellectual/developmental disabilities and traumatic brain injuries. Depending on client health plan, it covers services for behavioral health, I/DD, physical health and pharmacy.

Veterans Affairs

W.G. Hefner VA Medical Center in Salisbury, NC is the local veteran services provider with seventy-three (73) Permanent Supportive Housing beds for veterans. The SSVF program provides rapid rehousing and prevention services for veterans and their families. Rowan Helping Ministries in Salisbury maintains fourteen (14) beds for veterans, but Salisbury is over fifty miles from Monroe and there are no beds specifically set aside for veterans at the Union County Community Shelter. The Region 5 system utilizes

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the VA's hotline for veterans in need of assistance with housing, health care and mental health services. Veterans in need of assistance can either contact the State Veteran Service Center at 7508 E. Independence Blvd, Suite 119, Charlotte NC 28227, or the Union County Veterans Services Office in the County Government Building. The US Veterans Administration has designated Volunteers of America of the Carolinas, Inc. as the SSVF administrator for North Carolina.

Prevention Services

Households are able to access prevention services through linkages from service providers in the community. Veterans access SSVF by contacting the SSVF grantees in the BOSCoC. Volunteers of America of the Carolinas, Inc. is the administrator for SSVF in the Piedmont Region.

Legal/Judicial System

The Union County Community Shelter (UCCS) has developed relationships with local law enforcement in the community. UCCS staff educates law enforcement on what services are available and how to make referrals for citizens that may show signs of being at risk.

Addressing the emergency and transitional housing needs of homeless persons

Union County does not receive Emergency Solutions Grant (ESG) funding, nor does it carry out shelter activities on its own accord. Local non-profit organizations, such as the Community Shelter of Union County and Turning Point, Inc., meet the emergency housing needs of homeless persons within the County. Neither the Community Shelter nor Turning Point currently operate transitional housing within their homeless services spectrum, and persons in need of transitional housing are directed by BOSCoC Piedmont Region staff to service providers outside of Union County.

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.

Homeless needs are addressed in the community through the Union County Community Shelter and its partner organizations including Turning Point, Inc., Common Heart, and Union County Crisis Assistance Ministries. Union County also has representation in the Piedmont Region of the Balance of State Continuum of Care. The entry point for the homeless service provider system in Union County is through the Community Shelter of Union County. The long-term goal for new UCCS clients is for the client to return to independent living. This is accomplished through services including emergency shelter, food, rehousing,

economic mobility, and post-housing services. Each client is assigned a case manager who works with the client to develop an individualized plan to obtain and maintain permanent housing.

Holistic case management is key to provision of services to address the needs of an individual or household. The ability to link a client to health and human service agencies, work toward increasing their income as well as improving financial skills is invaluable. Thrive! Union has identified the need to assist the chronic homeless in becoming self-sufficient by providing much needed resources. Using services such as Turning Point's Homeless Outreach Program to go to locations where the homeless congregate to provide information on available resources has been found to be a start in moving persons out of chronic homelessness.

Union County does not have a permanent day resource center for persons experiencing homelessness or unstable housing. A day shelter or resource center would provide unhoused persons with a single facility where they can obtain healthcare, job assistance, laundry and hygiene facilities, and a place to stay warm or cool during extreme weather. While it does not intend to operate this type of facility on its own account, the County would like to investigate such a resource with its nonprofit and governmental partners.

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

Union County partners with local area nonprofits to help low-income individuals and families avoid homelessness. Subject to funding availability, Union County Crisis Assistance Ministries provides rent, mortgage, and/or utility assistance to low-income individuals and families to prevent homelessness. Other nonprofits, such as the ARC of Union County and the Council on Aging, work with their specialized populations to help prevent homelessness.

Partners Health Management is the Balance of State CoC Region 5 (Piedmont) area care manager of Medicaid and state-funded services for mental health treatment, intellectual and developmental disabilities, substance use disorders, and traumatic brain injuries in Union County and fourteen other central North Carolina counties. It does not directly provide treatment but ensures that providers meet strict quality standards, protect patient rights, and deliver medically necessary services. PHM also reviews appeals, hears complaints and ensures fair medical decisions.

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

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

The North Carolina Department of Health and Human Services (NC DHHS) Division of Public Health, Environmental Health Section monitors childhood lead exposure on the state level. State law does not require preemptive remediation but does require that property owners remediate lead paint and contaminated soil when there has been confirmed lead poisoning in a child less than six years old that occupies or regularly visits the property. This remediation can be through encapsulation or removal of lead-contaminated material, abandonment of the structure's use as a residence or childcare facility, or demolition of the structure with suitable containment measures. For property owners that choose to encapsulate or remove lead-based paint and lead-contaminated soil, they also must follow a lead maintenance plan.

The NC DHHS Division of Public Health, Health Hazards Control Unit administers two lead-based paint programs in North Carolina: the Lead-Based Paint Hazard Management Program for Abatement Activities (LHMP) and the Lead-Based Paint Hazard Management Program for Renovation, Repair and Painting (LHMP-RRP). The LHMP requires a person who performs an inspection, risk assessment, abatement or abatement design work in a child-occupied facility (such as day care centers and preschools) or target housing (built before 1978) to be certified and establishes the requirements for certification, including the oversight of required training. It also requires a person who conducts an abatement of a child-occupied facility or target housing to obtain a permit for the abatement. Additionally, the LHMP-RRP program mandates that contractors, property managers and others working for compensation in homes and child-occupied facilities built before 1978 be trained and use lead-safe work practices. They are also required to provide the lead pamphlet "Renovate Right; Important Lead Hazard Information for Families, Child Care Providers and Schools" to owners and occupants before starting renovation work.

Beginning January 1, 2010, North Carolina law requires dust sampling technicians, firms, and individuals performing renovation, repair and painting projects for compensation who disturb lead-based paint in homes and child-occupied facilities built before 1978, be certified and follow specific work practices to prevent lead contamination. Child-occupied facilities include but are not limited to childcare facilities and schools with children under the age of 6 years of age that were built before 1978.

Until December 31, 2026, or until funds are exhausted, the Asbestos and Lead-Based Paint Reimbursement Program (funded through the American Rescue Plan of 2021) and the Clean Classrooms for Kids Program can reimburse up to two-thirds of the cost of abatement for eligible public schools, and up to 100% of the cost for licensed child care facilities. NC DHHS also maintains lists of accredited asbestos professionals and certified lead-based paint professionals for these institutions.

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

Lead poisoning affects many children age 6 or younger, causing lifelong learning and behavior problems by interfering in brain development. Though lead is a naturally occurring element, the largest source of lead contamination in the home is caused by chipping, peeling, flaking or deteriorating lead-based paint (LBP). Lead can also enter the home through some toys, jewelry, and other consumer products, lead potable water plumbing, contaminated soil from leaded gasoline and chemical processing, and industrial use of lead metal or chemicals. Lead poisoning has decreased over the years, but there is no safe level of lead. The only way to know if a child has been exposed is a blood test.

Lead was banned from residential paint in 1978 but approximately half of the U.S. housing stock still contains some lead-based paint. According to the 2017-2021 CHAS data, approximately 19.8% of the housing stock in Union County was built prior to 1980 which raises the risk of lead-based paint presence, and 3.3% of housing in Union County was constructed before 1980 and is inhabited by children age 6 or younger. Low-income tenants and owners are at proportionally higher risk of lead-based paint presence in their dwellings, as homeowners may be financially unable to conduct lead abatement and landlords are less willing to invest in renovating low-rent apartments.

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

Union County provides educational materials about lead-based paint and other common hazards found in structures to all housing contractors and citizens receiving housing rehabilitation assistance. When the County provides CDBG funding for projects and activities, it uses the following policies and procedures to ensure lead compliance:

- Requiring Phase I environmental reports to include an analysis of lead-based paint if a project involves acquisition of pre-1978 multi-family projects.
- Requiring rehabilitation projects that involve identified lead-based paint issues to include mitigation activities in the work specification write-up.
- Educating the community on the dangers of lead poisoning through distribution of brochures.

Union County Environmental Health's Childhood Lead Prevention Program protects and improves the health of children from the harmful effects of lead through the implementation of the North Carolina Rules Governing Lead Poisoning Prevention in Children (15A NCAC 18A .3100). Union County Environmental Health coordinates and assists in the environmental investigation of children who have experienced lead poisoning. It also offers extensive resources on how to recognize lead poisoning, identifies common sources of lead in homes, and lists of both lead-certified contractors and physicians who can test children and pregnant women for lead exposure. The program has received recognition for its creative, community-driven approach to raising awareness about childhood lead poisoning prevention. This includes partnerships with local medical providers, targeted outreach to residents in Union County's historic home districts, and a Lead Prevention Story Time at the Union County Library.

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

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

According to the 2019-2023 American Community Survey Data, approximately 5.7% of Union County families were living in poverty, much lower than the 9.4% of North Carolina families living in poverty. In Union County, female-headed households with children under 5 years are particularly affected with 36.2% living in poverty.

The County's median household income was $113,755 as of the 2019-2023 ACS, much higher than the North Carolina median household income of $86,947. Additionally, 57% of Union County residents had a household income of over $100,000. While this is an indicator of a comparatively wealthy county, it also reflects the fact that the population's income is stratified, and the lowest income persons do not necessarily earn a living wage. A high proportion of jobs available in the County are in the retail sector or in the arts, entertainment, accommodation and food service sectors, which tend to offer low-paying jobs. Positions in healthcare, management & administration usually require a bachelor's degree or higher which only 39% of the population 25 years and older possess, and higher-paying jobs in the manufacturing and construction fields that do not require college degrees are in relatively short supply. Additionally, the majority of high-paying jobs available to Union County residents also require a private automobile to access them, whether they are based in Union County or elsewhere in the greater Charlotte area. There is a need to increase employment, workforce development, self-sufficiency, educational training, and transportation options for residents of the County.

Union County is committed to reducing the number of households that are at or below the poverty level by supporting programs to motivate and assist them to move toward self-sufficiency. The County will continue to support the efforts of local agencies who are working with consumers who may be at the poverty level or below the poverty level. Jurisdictions work with various service providers and other units of local government to provide low-income citizens with supportive services. Programs and services provided include:

- Food and Nutrition Services via SNAP
- Family and Children's Medicaid
- Child Care Subsidy Assistance
- Work First Family Assistance (North Carolina's Temporary Assistance for Needy Families (TANF) program) assists families that are in a temporary financial crisis. The Work First program promotes a strengths-based, family-centered practice approach and is based on the premise that parents have a responsibility to support themselves and their children. Their services include employment services for parents and support for grandparents and guardians to forestall foster care.
- The Union County Crisis Assessment Unit helps individuals and families who are going through a crisis and refers them to resources. This can include assistance with rent and deposits for families with minor children, referrals for food assistance, and referrals for adult daycare and in-home aide services in coordination with government agencies and nonprofit organizations.

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The main anti-poverty strategy for the County is to attract a range of businesses and support workforce development and job training for low- and moderate-income County residents. The County's strategy will also provide supportive services for targeted-income residents. Most of the priorities identified by the County will reduce poverty, but the following priorities specifically address anti-poverty actions:

- **HS-3 Homeownership** - Assist low- and moderate-income homebuyers in purchasing homes through down payment and closing cost assistance and associated housing counseling.
- **HS-4 Housing Assistance** - Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction or who may be at risk of becoming homeless.
- **HO-3 Homelessness Prevention** - Promote and assist in anti-eviction activities and work to resolve unfair housing practices which may contribute to homelessness.
- **CD-6 Clearance/Demolition** - Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.
- **ED-1 Employment** - Support and encourage job creation, job retention, and job training opportunities in partnership with nonprofits and educational institutions.
- **ED-2 Development** - Support business and commercial growth through expansion and development including entrepreneurship and small business development in partnership with economic development organizations.
- **ED-3 Redevelopment** - Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites.
- **ED-4 Financial Assistance** - Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), Local Economic Revitalization Tax Assistance (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, Congressionally Directed Spending, etc.

How are the Jurisdiction's poverty-reduction goals, programs, and policies coordinated with this affordable housing plan?

The County will continue to investigate barriers to affordable housing using data from the US Census, HUD, the Bureau of Labor Statistics, and other governmental and non-governmental information. Using this data as well as continued public input and information from stakeholder groups, the County will select the most appropriate activities to address and reduce the number of persons living in poverty.

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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

Monitoring is the responsibility of Union County. At times Union County may include monitoring as a responsibility of a service provider contracted to provide CDBG project administration. However, Union County is aware it is the County's responsibility to ensure monitoring meets or exceeds HUD requirements and grant regulations. The County uses a monitoring checklist to review programs and activities of sub-recipients through simple project tracking and management reporting systems. This process includes monthly progress reports, financial reports and meeting reports, and review of project expenditures on a monthly basis to ensure they are in line with the project budget. This checklist was composed in accordance with 2 CFR, Part 200 "UNIFORM ADMINISTRATIVE REQUIREMENTS, COST PRINCIPLES, AND AUDIT REQUIREMENTS FOR FEDERAL AWARDS". The staff also uses the HUD Community Planning and Development Monitoring Handbook (HUD 6509.2) for guidance.

Monitoring of subrecipient projects has five major components:

1) Grant Applications: Request for funding applications is made on a standard form and are carefully reviewed and evaluated. Points are given for each criterion covering community need, program effectiveness, financial record, and capacity. Recommendations for funding are based on evaluation of the above criteria.

2) Contractual Agreements: Union County enters into a two-part contractual grant agreement with each subrecipient. Part I of the agreement describes the tasks to be performed (Scope of Services) with the grant funds, the results to be achieved, and other conditions specific to the project. Part II lists all federal standards that the agency must comply with. Each funded activity is assigned to the Compliance Project Manager. The Project Manager conducts pre-monitoring, desk monitoring, and on-site monitoring visits at least twice per program year.

3) Monitoring Records: For each subrecipient, the staff will maintain monitoring records that include the following:

- Basic recipient information
- Monitoring Plan- A risk assessment is carried out to determine the appropriate frequency of on-site visits, and the areas to be reviewed, including some or all of financial management, client eligibility, program effectiveness, property, procurement, program income, fair housing, and equal opportunity information.
- Subrecipient training and/or technical assistance provided.
- Review of the agency's CPA audit (when applicable)

- Quarterly financial reports and monthly draw requests from the subrecipient
- Quarterly or monthly progress reports, whichever is required per the subrecipient agreement.
- On-site monitoring reports
- Correspondence and notes of significant telephone conversations

4) On-Site Visits: Staff will perform on-site monitoring reviews at least quarterly, depending on the assessment of risk for non-compliance. Program operations are observed, subrecipient staff is interviewed, client eligibility confirmed, and financial and programmatic reports verified from original documentation.

5) Long-Term Compliance: Activities involving real property acquisitions or improvement require long-term compliance with the original purpose of the federal assistance. Union County will annually update its inventory of all CDBG Real Property and confirm that such property is still being used for the intended purpose.

Public Review: Per the Union County 2021 Citizen Participation Plan, the County shall provide opportunities for residents, public agencies, and other interested parties with reasonable and timely access to information and records relating to the jurisdiction's Consolidated Plan, as well as the proposed, actual, and past use of funds covered by this Citizen Participation Plan. Before the adoption of the Consolidated Plan, the County will make available to residents, public agencies, and other interested parties information that includes the amount of assistance the County expects to receive, the range of activities that may be undertaken, the estimated amount of funding that will benefit persons of low- and moderate-income, and the County's plans to minimize displacement of persons and to assist any persons displaced. The County shall make reasonable effort to assure that CDBG program information is available to all residents, especially those of low and moderate incomes and those residing in blighted or limited English proficiency neighborhoods and/or CDBG project areas.

Standard documents will be available for public review at the Union County Government Center at 500 N. Main St., Monroe, NC 28112. Copies can also be found on the Union County website. These documents will also be available in a form accessible to persons with disabilities upon request (this may include but is not necessarily limited to providing documents in Braille, electronic copies, or large print copies for the visually impaired). Information from CDBG project files shall be made available for examination and duplication, on request, during regular business hours. Standard CDBG program information and materials will also be made available and distributed to the public at the regularly scheduled public hearings as outlined in this Plan. The County will also provide a reasonable number of free copies of the Consolidated Plan, Annual Action Plans, Substantial Amendments, and the Citizen Participation Plan to residents and groups that request them.

Materials to be made available shall include, but are not necessarily limited to, the Citizen Participation Plan, records of public hearings, mailings and promotional materials, prior CDBG Annual Action Plan, grant agreements, the environmental review record, procurement records, project design and construction specifications, labor standards materials, performance evaluation reports, proposed and approved CDBG

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Annual Action Plan for the current year, written comments or complaints received concerning the community development program along with the written responses from Union County, and copies of the Federal and State rules, regulations, policies, requirements, and procedures governing the CDBG program.

The accomplishments of projects/activities funded during a given Federal Fiscal Year will be reported in that year's Consolidated Annual Performance and Evaluation Report (CAPER). However, in no case shall Union County disclose any information concerning the financial status of any program participant(s) which may be required to document program eligibility or benefit. Furthermore, the County shall not disclose any information which may, in the opinion of the County Manager, be deemed of a confidential nature.

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Annual Action Plan

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

Introduction

Union County anticipates that it will receive $843,937 in CDBG grant funding for the FY 2026 program year between July 1, 2026, and June 30, 2027. However, rapidly evolving Federal funding priorities make it difficult to forecast if Union County will experience an increase or decrease in year-over-year CDBG funding. To ensure it does not exceed potential Federal funding, the County will anticipate a 5% cut in funds each year during the FY 2026-2030 Five-Year Consolidated Plan period. The following represents Union County's anticipated resources for the upcoming five Federal fiscal years:

- FY 2026: $843,937.00 CDBG Funds
- FY 2027: $801,740.00 CDBG Funds
- FY 2028: $759,543.00 CDBG Funds
- FY 2029: $717,346.00 CDBG Funds
- FY 2030: $675,150.00 CDBG Funds

Total: $3,797,716.00 CDBG Funds

The accomplishments of projects/activities funded during FY 2026 will be reported in the FY 2026 Consolidated Annual Performance and Evaluation Report (CAPER).

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan: $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$843,937	$0	$0	$843,937	$2,953,779	Four years of funding at 5% reduced level each year.

Table 55 - Anticipated Resources

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

While there are no federal match requirements for CDBG funds, Union County highly recommends that organizations provide matching funds if possible. Match fund sources include contributions derived from other eligible federal and nonfederal sources and the value of third-party in-kind contributions, (i.e., volunteers, personnel, office space, materials, equipment, and supplies). Matching funds are not required, but applications will receive favorable scoring based on leveraging funds.

The following are some of the available funding resources available to leverage and supplement CDBG funding which can address needs identified in the Consolidated Plan:

- The Community Shelter of Union County receives Emergency Solutions Grant (ESG) funding through the NC-503 North Carolina Balance of State Continuum of Care (BOSCoC). The CoC may also distribute funding through the HUD Housing Opportunities for Persons with AIDS (HOPWA) program, though the County does not anticipate any HOPWA-funded projects during the upcoming Five Year period.
- Turning Point, Inc. receives a grant from within the Administration for Children and Families, a division of the U.S. Department of Health and Human Services. It also receives state, local, and nonprofit funding, including regular financial support from the Union County government.

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- The Monroe Housing Authority administers Section 8 Housing Choice Vouchers and is allocated Project-Based Vouchers for use at its nonprofit affiliate Community Advancement & Redevelopment Enterprise, which operates the former MHA public housing units for low- and moderate-income households.
- Union County receives various sources of funding for land banking, stream restoration, and conservation from programs such as the NC Land and Water Fund, the North Carolina Parks and Recreation Trust Fund, the NC Agricultural Development and Farmland Preservation Trust Fund, the USDA Agricultural Conservation Easement Program, the Land and Water Conservation Fund, and the Regional Conservation Partnership Program.
- The County will continue to support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), Local Economic Revitalization Tax Assistance (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, Congressionally Directed Spending, etc.
- Private developers in the County often contribute cash or in-kind improvements to housing and industrial projects that are partially funded by the Union County CDBG entitlement.
- As appropriate, the County and its subrecipients may access other forms of matching funds including private donations, foundational grants, and specialized government programs.

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

Not Applicable.

Discussion

With limited resources available to address the needs identified in the Five-Year Consolidated Plan, the County works cooperatively with private, public, and non-profit partners to address the identified needs.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HS-1 Housing Rehabilitation	2026	2030	Affordable Housing	County-wide	Housing Priority	CDBG: $337,575.00	Homeowner housing rehabilitated: 10 Homeowner Housing Units
2.	SN-3 Social Services	2026	2030	Non-Homeless Special Needs	County-wide	Other Special Needs Priority	CDBG: $42,590.00	Public service activities other than low-/moderate-income housing benefit: 40 Persons Assisted
3.	CD-1 Community Facilities	2026	2030	Non-Housing Community Development	County-wide	Community Development Priority	CDBG: $337,576.00	Public facility or infrastructure activities other than low-/moderate-income housing benefit: 3,125 Persons Assisted
4.	CD-3 Public Services	2026	2030	Non-Housing Community Development	County-wide	Community Development Priority	CDBG: $25,000.00	Public service activities other than low-/moderate-income housing benefit: 35 Persons Assisted
5.	CD-4 Nutritional Services	2026	2030	Non-Housing Community Development	County-wide	Community Development Priority	CDBG: $59,000.00	Public service activities other than low-/moderate-income housing benefit: 1,280 Persons Assisted
6.	AM-1 Overall Coordination	2026	2030	Administration, Planning, and Management	County-wide	Administration, Planning, and Management Priority	CDBG: $42,196.00	Other: 1 other

Table 56 - Goals Summary

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Goal Descriptions

1.	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	Conserve and rehabilitate owner- and renter-occupied affordable housing units across the County by addressing code violations, necessary repairs, energy conservation, utility improvements, and accessibility for persons with disabilities.
2.	Goal Name	SN-3 Social Services
	Goal Description	Promote and support social service programs and facilities that address populations with special needs, including but not limited to the elderly, persons with disabilities, veterans, and victims of domestic violence.
3.	Goal Name	CD-1 Community Facilities
	Goal Description	Improve parks and trails, recreational and community facilities, and public buildings throughout the County.
4.	Goal Name	CD-3 Public Services
	Goal Description	Improve and enhance public services and programs for youth, the elderly, persons with disabilities, and general social/welfare public service programs for low- and moderate-income County residents.
5.	Goal Name	CD-4 Nutritional Services
	Goal Description	Promote and support food and nutrition programs to address the needs of the elderly and persons with disabilities, the unemployed, underemployed, and homeless.
6.	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations.

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Projects

AP-35 Projects - 91.220(d)

Introduction

During the FY 2026 Program Year, Union County will receive a total of $843,937.00 in CDBG funds.

Union County proposes undertaking the following activities with the FY 2026 CDBG funds:

#	CDBG Project Name	
1.	Administration & Planning	$42,196.00
2.	CSUC - Community Meals & Pantry Program	$34,000.00
3.	Council on Aging - In-Home Assistance for Seniors	$42,590.00
4.	Common Heart - Economic Empowerment Program	$25,000.00
5.	Common Heart - Cupboard Ally Delivery Program	$25,000.00
6.	Infrastructure and Improvement - Park Projects	$337,576.00
7.	Habitat for Humanity - Individual Home Repair	$337,575.00
	Total CDBG Expenditure	**$843,937.00**

Table 57 - Project Information

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

Union County has allocated its CDBG funds for FY 2026 based on which activities will benefit low- and moderate-income persons. The allocations and priorities were established by an online survey, stakeholder meetings, follow-up surveys from service providers, and public meetings. Obstacles to addressing underserved needs include finding more federal funding resources to accomplish activities and having local resources to pair with them to make successful projects.

At least 70% of the County's CDBG funds are budgeted to activities that principally benefit low- and moderate-income persons. The following guidelines for allocating HUD funding will be used for the FY 2026 Annual Action Plan:

- Public services activities either serve clientele who are low- and moderate-income or in certain cases, limited clientele who are presumed to be low- and moderate-income such as the elderly or disabled.
- Public facilities activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.

- Acquisitions and demolition activities are either located in a low- and moderate-income census area or are activities which are eligible by preventing or eliminating slums and blight on a spot basis or area basis.
- Housing activities have income eligibility criteria and are considered direct benefit as the beneficiary must be income-eligible. Applicants can be from throughout the County.
- Economic development projects will be located in a low- and moderate-income block group or a block group having greater than 20% poverty, be part of a redevelopment plan, or create jobs where at least 51% are available to low- and moderate-income residents.

The proposed activities funded through the FY 2026 CDBG Program Year are generally located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for Union County.

According to the 2019-2023 ACS data, Union County had a minority population of 32.0% of its total population (persons who are non-White and/or Hispanic or Latino). HUD defines a Minority Neighborhood as, “A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population.”

According to the 50% definition, there are twenty (20) Block Groups in the County that are considered a “Minority Neighborhood:”

- Census Tract 203.05, Block Group 1: 50.19% minority
- Census Tract 203.21, Block Group 1: 78.76% minority
- Census Tract 204.01, Block Group 1: 61.60% minority
- Census Tract 204.01, Block Group 2: 52.35% minority
- Census Tract 204.06, Block Group 1: 90.10% minority
- Census Tract 204.06, Block Group 2: 94.04% minority
- Census Tract 204.06, Block Group 4: 90.63% minority
- Census Tract 205.01, Block Group 1: 91.00% minority
- Census Tract 205.01, Block Group 2: 53.69% minority
- Census Tract 205.01, Block Group 3: 56.22% minority
- Census Tract 205.02, Block Group 1: 69.02% minority
- Census Tract 206.01, Block Group 1: 97.44% minority
- Census Tract 206.01, Block Group 2: 52.42% minority
- Census Tract 206.01, Block Group 4: 86.19% minority
- Census Tract 206.02, Block Group 1: 80.87% minority
- Census Tract 206.02, Block Group 3: 63.20% minority
- Census Tract 207.01, Block Group 3: 71.12% minority

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- Census Tract 207.02, Block Group 1: 56.64% minority
- Census Tract 208, Block Group 4: 68.97% minority

The County uses the HUD definition of a low-mod area as any area with a population of low- and moderate-income residents that is equal to or greater than 51% of the entire population of the area. According to this definition, 32 of the 132 Block Groups within the County are considered low-mod areas:

- Census Tract 202.05, Block Group 2: 54.7% low-mod
- Census Tract 203.07, Block Group 1: 57.5% low-mod
- Census Tract 203.08, Block Group 4: 52.7% low-mod
- Census Tract 203.12, Block Group 1: 52.6% low-mod
- Census Tract 203.21, Block Group 1: 57.3% low-mod
- Census Tract 204.01, Block Group 2: 53.6% low-mod
- Census Tract 204.03, Block Group 1: 65.2% low-mod
- Census Tract 204.03, Block Group 3: 56.4% low-mod
- Census Tract 204.05, Block Group 1: 71.3% low-mod
- Census Tract 204.06, Block Group 1: 52.8% low-mod
- Census Tract 204.06, Block Group 2: 92.4% low-mod
- Census Tract 204.06, Block Group 3: 57.4% low-mod
- Census Tract 204.06, Block Group 4: 98.1% low-mod
- Census Tract 205.01, Block Group 1: 72.3% low-mod
- Census Tract 205.01, Block Group 2: 65.8% low-mod
- Census Tract 205.02, Block Group 1: 86.0% low-mod
- Census Tract 206.01, Block Group 1: 80.1% low-mod
- Census Tract 206.01, Block Group 4: 75.7% low-mod
- Census Tract 206.02, Block Group 1: 75.1% low-mod
- Census Tract 206.02, Block Group 3: 51.2% low-mod
- Census Tract 207.01, Block Group 1: 72.2% low-mod
- Census Tract 207.01, Block Group 2: 100% low-mod
- Census Tract 207.01, Block Group 3: 61.0% low-mod
- Census Tract 207.02, Block Group 1: 51.5% low-mod
- Census Tract 207.02, Block Group 2: 60.8% low-mod
- Census Tract 208, Block Group 2: 73.3% low-mod
- Census Tract 208, Block Group 3: 65.4% low-mod
- Census Tract 208, Block Group 4: 72.8% low-mod
- Census Tract 208, Block Group 5: 59.4% low-mod
- Census Tract 209.01, Block Group 1: 59.5% low-mod
- Census Tract 209.01, Block Group 2: 70.2% low-mod
- Census Tract 210.15, Block Group 1: 54.5% low-mod

Union County has an overall low-mod percentage of 35.09%.

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AP-38 Project Summary

Project Summary Information

1.	**Project Name**	**Administration & Planning**
	Target Area	County-wide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority (AM)
	Funding	CDBG: $42,196.00
	Description	CDBG funds will be used to pay for general administrative costs of overseeing and managing the County's CDBG program, including office supplies, correspondence, training, salaries and benefits, employee expenses, and advertising and public outreach programs.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one (1) organization will be assisted by this program/activity.
	Location Description	Union County Budget & Grants Management Department, 500 N. Main St., Monroe, NC 28112
	Planned Activities	The HUD Matrix Code is 21A General Program Administration.
2.	**Project Name**	**CSUC - Community Meals & Pantry Program**
	Target Area	County-wide
	Goals Supported	CD-4 Nutritional Services
	Needs Addressed	Community Development Priority (CD)
	Funding	CDBG: $34,000.00
	Description	The Community Shelter of Union County (CSUC) Community Meals and Pantry Program provides consistent, nutritious food to low- and moderate-income residents experiencing food insecurity, primarily individuals experiencing homelessness, low-income households, and seniors living on fixed incomes. Primary services include three prepared meals served daily through the Community Shelter soup kitchen and twice-monthly drive-through pantry distributions that provide fresh and shelf-stable groceries to households in need. These services help address immediate hunger while supporting overall

		health, stability, and dignity for residents facing financial hardship across Union County.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 480 low- and moderate-income persons will be assisted by this program/activity.
	Location Description	Community Shelter of Union County, 160 Meadow Street, Monroe, NC 28110
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC) benefit, 570.208(a)(2). The HUD Matrix Code is 05W Food Banks, 570.201(e).
3.	**Project Name**	**Council on Aging - In-Home Assistance for Seniors**
	Target Area	County-wide
	Goals Supported	SN-3 Social Services
	Needs Addressed	Other Special Needs Priority (SN)
	Funding	CDBG: $42,590.00
	Description	The Council on Aging in Union County's In-Home Assistance for Seniors program provides essential in-home services to economically disadvantaged older adults at no cost to clients. To qualify, clients must require assistance with at least one Activity of Daily Living (ADL) such as bathing, dressing, or grooming, and/or one Instrumental Activity of Daily Living (IADL) such as cleaning, cooking, or laundry in order to safely remain at home. The Council's team of In-Home Aides delivers direct assistance with personal care, household chores, errands, and respite for family caregivers. In addition, we conduct home safety evaluations and coordinate volunteer home modifications such as bathroom grab bars, stair handrails, and wheelchair ramps. We also provide access to durable medical equipment and incontinence supplies at no cost. CDBG funding will support 1.2 FTE (one full-time and one part-time) In-Home Aide positions, including salary, fringe, and mileage. The requested funding will specifically support services for approximately 30-40 low-to-moderate income older adults, providing personal care and household assistance one to three times per week. Our agency is licensed for home care and remains fully compliant with all regulations

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		set by the NC Department of Health and Human Services and the NC Division of Aging and Adult Services.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 40 low- and moderate-income persons will be assisted by this program/activity.
	Location Description	Council on Aging, 1401 Skyway Drive, Monroe, NC 28110
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC) benefit, 570.208(a)(2). The HUD Matrix Code is 05A Senior Services, 570.201(e).
4.	**Project Name**	**Common Heart - Economic Empowerment Program**
	Target Area	County-wide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority (CD)
	Funding	CDBG: $25,000.00
	Description	Common Heart's Economic Empowerment Program helps participants work toward greater financial stability and upward mobility, primarily food-insecure residents recruited through Common Heart's network of 14 pantry locations. The program begins with a 50-hour "Getting Ahead in a Just Gettin' By World" workshop to develop practical skills such as goal setting, planning, and financial management. To reduce barriers to participation, Common Heart provides dinner, childcare, and participation incentives during each session. Following graduation, participants enter an 18-month post-program support phase that includes success coaching, monthly resource meetings, and skill-building workshops which focus on strengthening financial capability, employment readiness, supportive relationships, and other key resources for economic stability. Through this comprehensive model of education, coaching, and ongoing support, Common Heart equips participants with the knowledge, relationships, and tools needed to pursue long-term economic stability and increased mobility.
	Target Date	6/30/2027
	Estimate the number and type of families	It is estimated that 35 low- and moderate-income persons will be assisted by this program/activity.

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	that will benefit from the proposed activities	
	Location Description	Common Heart, 116 Business Park Drive, Indian Trail, NC 28079
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC) benefit, 570.208(a)(2). The HUD Matrix Code is 05H Employment Training, 570.201(e).
5.	**Project Name**	**Common Heart – Cupboard Ally Delivery Program**
	Target Area	County-wide
	Goals Supported	CD-4 Nutritional Services
	Needs Addressed	Community Development Priority (CD)
	Funding	CDBG: $25,000.00
	Description	Common Heart's Cupboard Ally Delivery Program provides monthly grocery delivery and relationship-based support to individuals and families in Union County living at or below 200% of the federal poverty level. The program primarily serves households with barriers such as limited transportation, health concerns or disabilities, work schedules that conflict with pantry hours, and individuals with medically necessary dietary restrictions. In addition to food delivery, the program includes connection to community resources, helping participants access services that support overall stability and well-being.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 800 low- and moderate-income persons will be assisted by this program/activity.
	Location Description	Common Heart, 116 Business Park Drive, Indian Trail, NC 28079
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC) benefit, 570.208(a)(2). The HUD Matrix Code is 05W Food Banks, 570.201(e).
6.	**Project Name**	**Infrastructure and Improvement - Park Projects**
	Target Area	County-wide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority (CD)
	Funding	CDBG: $337,576.00

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	Description	Union County will undertake park improvement projects to enhance access to safe, inclusive, and quality outdoor spaces for low- to moderate-income (LMI) residents. Planned activities may include park design, site improvements, lighting, accessibility enhancements, and other infrastructure upgrades necessary to create safe, functional, accessible and welcoming environments. These projects are anticipated to take place at Marshville Municipal Park, Marshville, NC, and at Jesse Helms Park, Wingate, NC.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 3,125 persons will be assisted by this program/activity.
	Location Description	Marshville Municipal Park, 800 Park Drive, Marshville, NC 28103; Census Tract 208, Block Group 3. Jesse Helms Park, 1505 Summerlin Dairy Road, Wingate, NC 28174; Census Tract 207.02, Block Group 1.
	Planned Activities	The National Objective is Low/Mod Area (LMA) benefit, 570.208(a)(1). The HUD Matrix Code is 03F Parks, Recreational Facilities, 570.201(c).
7.	**Project Name**	**Habitat for Humanity - Individual Home Repair**
	Target Area	County-wide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority (HS)
	Funding	CDBG: $337,575.00
	Description	Union County, in partnership with Habitat for Humanity of Union County, will provide housing rehabilitation services to low- to moderate-income homeowners to address critical health and safety repairs such as roofing, HVAC systems, electrical and plumbing repairs, accessibility modifications, and septic or well system repairs, helping residents remain safely in their homes while preserving the existing affordable housing stock. Habitat for Humanity will serve as the subrecipient responsible for program implementation, including applicant intake, income qualification, construction management, and contractor oversight. All work will comply with CDBG and other HUD requirements, including environmental review and applicable construction standards.
	Target Date	6/30/2027

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	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 10 low- and moderate-income households will be assisted by this program/activity.
	Location Description	County-wide. Managed at Union/Anson County Habitat for Humanity, 3702 Old Charlotte Highway, Monroe, NC 28110.
	Planned Activities	The National Objective is Low/Mod Housing (LMH) benefit, 570.208(a)(3). The HUD Matrix Code is 14A Rehabilitation: Single-Unit Residential, 570.202(a)(1).

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

Union County will allocate its CDBG funds for FY 2026 based on which activities will benefit low- and moderate-income persons. The allocations and priorities were established by an online survey, stakeholder meetings, follow-up surveys from service providers, and public meetings. Obstacles to addressing underserved needs include finding more federal funding resources to accomplish activities and having local resources to pair with them to make successful projects.

At least 70% of the County's CDBG funds are budgeted to activities that principally benefit low- and moderate-income persons. The following guidelines for allocating HUD funding will be used for the FY 2026 Annual Action Plan:

- Public services are activities social service providers perform whose clientele are low- and moderate-income or in certain cases, limited clientele who are presumed to be low- and moderate-income such as the elderly or disabled.
- Public facilities are activities either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- Acquisitions and demolition activities are either located in a low- and moderate-income census area or activities which are eligible by preventing or eliminating slums and blight on a spot basis or area basis.
- Housing activities have income eligibility criteria and are considered direct benefit as the beneficiary must be income eligible. Applicants can be from throughout the County.
- Economic development projects will be located in a low- and moderate-income Block Group or a Block Group having greater than 20% poverty, be part of a redevelopment plan, or create jobs where at least 51% are available to low- and moderate-income residents.

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The proposed activities funded through the FY 2026 CDBG Program Year are generally located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for Union County.

According to the 2019-2023 ACS data, Union County had a minority population of 32.0% of its total population (persons who are non-White and/or Hispanic or Latino). HUD defines a Minority Neighborhood as, "A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population."

According to the 50% definition, there are twenty (20) Block Groups in the County that are considered a "Minority Neighborhood:"

- Census Tract 203.05, Block Group 1: 50.19% minority
- Census Tract 203.21, Block Group 1: 78.76% minority
- Census Tract 204.01, Block Group 1: 61.60% minority
- Census Tract 204.01, Block Group 2: 52.35% minority
- Census Tract 204.06, Block Group 1: 90.10% minority
- Census Tract 204.06, Block Group 2: 94.04% minority
- Census Tract 204.06, Block Group 4: 90.63% minority
- Census Tract 205.01, Block Group 1: 91.00% minority
- Census Tract 205.01, Block Group 2: 53.69% minority
- Census Tract 205.01, Block Group 3: 56.22% minority
- Census Tract 205.02, Block Group 1: 69.02% minority
- Census Tract 206.01, Block Group 1: 97.44% minority
- Census Tract 206.01, Block Group 2: 52.42% minority
- Census Tract 206.01, Block Group 4: 86.19% minority
- Census Tract 206.02, Block Group 1: 80.87% minority
- Census Tract 206.02, Block Group 3: 63.20% minority
- Census Tract 207.01, Block Group 3: 71.12% minority
- Census Tract 207.02, Block Group 1: 56.64% minority
- Census Tract 208, Block Group 4: 68.97% minority

The County uses the HUD definition of a low-mod area as any area with a population of low- and moderate-income residents that is equal to or greater than 51% of the entire population of the area. According to this definition, 32 of the 132 Block Groups within the County are considered low-mod areas:

- Census Tract 202.05, Block Group 2: 54.7% low-mod
- Census Tract 203.07, Block Group 1: 57.5% low-mod

- Census Tract 203.08, Block Group 4: 52.7% low-mod
- Census Tract 203.12, Block Group 1: 52.6% low-mod
- Census Tract 203.21, Block Group 1: 57.3% low-mod
- Census Tract 204.01, Block Group 2: 53.6% low-mod
- Census Tract 204.03, Block Group 1: 65.2% low-mod
- Census Tract 204.03, Block Group 3: 56.4% low-mod
- Census Tract 204.05, Block Group 1: 71.3% low-mod
- Census Tract 204.06, Block Group 1: 52.8% low-mod
- Census Tract 204.06, Block Group 2: 92.4% low-mod
- Census Tract 204.06, Block Group 3: 57.4% low-mod
- Census Tract 204.06, Block Group 4: 98.1% low-mod
- Census Tract 205.01, Block Group 1: 72.3% low-mod
- Census Tract 205.01, Block Group 2: 65.8% low-mod
- Census Tract 205.02, Block Group 1: 86.0% low-mod
- Census Tract 206.01, Block Group 1: 80.1% low-mod
- Census Tract 206.01, Block Group 4: 75.7% low-mod
- Census Tract 206.02, Block Group 1: 75.1% low-mod
- Census Tract 206.02, Block Group 3: 51.2% low-mod
- Census Tract 207.01, Block Group 1: 72.2% low-mod
- Census Tract 207.01, Block Group 2: 100% low-mod
- Census Tract 207.01, Block Group 3: 61.0% low-mod
- Census Tract 207.02, Block Group 1: 51.5% low-mod
- Census Tract 207.02, Block Group 2: 60.8% low-mod
- Census Tract 208, Block Group 2: 73.3% low-mod
- Census Tract 208, Block Group 3: 65.4% low-mod
- Census Tract 208, Block Group 4: 72.8% low-mod
- Census Tract 208, Block Group 5: 59.4% low-mod
- Census Tract 209.01, Block Group 1: 59.5% low-mod
- Census Tract 209.01, Block Group 2: 70.2% low-mod
- Census Tract 210.15, Block Group 1: 54.5% low-mod

Union County has an overall low-mod percentage of 35.09%.

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AP-50 Geographic Distribution - 91.220(f)

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

The information below is a profile of the population, age, and racial/ethnic composition of Union County. This data was obtained from the 2019-2023 American Community Survey Five-Year Estimates, available on the U.S. Census Bureau website at https://data.census.gov. The ACS results were used to analyze the social, economic, housing, and general demographic characteristics of the County. These five-year estimates are the most recent data available for the County.

Population:

- The County population was 244,975 as of the 2019-2023 ACS, an increase of 8.1% since 2018.
- The County had 82,231 households as of the 2019-2023 ACS, an increase of 9.4% since 2018.
- There were 111,658 males (49.25%) and 115,036 females (50.75%) living in the County in 2023.

Age:

- The median age in Union County was 39.1 years old.
- Youth under age 18 comprised 26.0% of the population.
- Seniors aged 65 and over comprised 13.2% of the population.

Race/Ethnicity:

- 71.09% were White
- 11.18% were Black or African American
- 0.44% were American Indian and Alaska Native
- 4.08% were Asian
- 0.02% were Native Hawaiian and Other Pacific Islander
- 6.06% were Some Other Race
- 7.12% were Two or More Races
- 12.93% were Hispanic or Latino of any race

Income Profile:

The following is a summary of income statistics for Union County. At the time of the 2019-2023 American Community Survey, median household income in Union County was $99,243, significantly higher than the North Carolina statewide median ($69,904).

- 27.8% of households received Social Security income.
- 23.1% of households received retirement income.

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- 3.1% of households received Supplemental Security income.
- 1.6% of households received cash public assistance.

Low/Mod Income Profile:

The low- and moderate-income profile for Union County is a measurement of the area's needs. According to the HUD FY 2024 Low-Mod Summary Data, Union County has an overall low- and moderate-income percentage of 35.09%.

Economic Profile:

Union County, NC is a part of the Charlotte-Concord-Gastonia, NC-SC MSA. While the County is home to industry such as healthcare and advanced technology manufacturing, almost 40% of civilian employed residents are employed outside of the County.

The US Census On The Map Jobs Data for 2023 identified the three (3) largest sectors of jobs in Union County:

- **Education, Health Care, and Social Assistance –** 12,972 jobs (17.0% of jobs)
- **Manufacturing –** 11,876 jobs (15.6% of jobs)
- **Construction –** 10,910 jobs (13.5% of jobs)

These three categories represent 47.0% of the total number of jobs in the County.

As of December 2025 (the last available data), the US Bureau of Labor Statistics recorded an unadjusted unemployment rate in Union County of 3.1%. During the same month, the statewide unemployment rate was 3.4% and the national rate was 4.1%. However, 32.4% of Union County residents aged 16 and over were not in the labor force (according to the 2019-2023 ACS). This is a lower level of non-participation than statewide or nationally but is still a significant number of persons who do not or cannot work.

The 2019-2023 ACS estimates that 90.4% of Union County residents age 25 years or over had at least a high school diploma or equivalent. Only 67.6% had taken some college coursework, 48.0% had at least an associate's degree, and 39.0% had at least a bachelor's degree. The ACS notes that of those persons 25 years or over with earnings, high school graduates earned an annual median of $42,579 in 2023 adjusted dollars while those with some college education or an associate's degree earned a median of $50,438 and those with a bachelor's degree earned a median of $70,694. It will be essential for Union County to continue promoting post-secondary education and job training to attract businesses, while also helping its residents maintain their standard of living and retain their housing.

The County's civilian employed population 16 years and over was 123,262, but only 76,151 jobs were based in Union County. The only industry in which available jobs exceeded qualified workers was the **Wholesale Trade** field, with 435 more jobs than workers who lived in Union County. Every other industry

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had a surplus of qualified workers as compared to jobs available in the County, and the imbalance was especially high in traditionally "white-collar" higher-pay positions:

- **Agriculture, Forestry, Fishing and Hunting, and Mining** - 492 workers
- **Construction -** 628 workers
- **Manufacturing** - 2,244 workers
- **Retail Trade** - 5,796 workers
- **Transportation, Warehousing and Utilities –** 3,404 workers
- **Information** - 1,813 workers
- **Finance, Insurance, and Real Estate** - 10,863 workers
- **Professional, Scientific, Management, Administration and Waste Management –** 5,511 workers
- **Education, Health Care and Social Assistance -** 10,321 workers
- **Arts, Entertainment, Accommodations and Food Services -** 2,186 workers
- **Other Services** - 3,649 workers
- **Public Administration** - 649 workers

Since Union County has a low unemployment rate for its citizens, this indicates that it serves as a bedroom community for workers whose jobs are located elsewhere. The majority of these jobs are based elsewhere in the Charlotte Metropolitan Statistical Area.

Geographic Distribution

Target Area	Percentage of Funds
County-wide	100%

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The County will continue to investigate barriers to affordable housing using data from the US Census, HUD, the Bureau of Labor Statistics, and other governmental and non-governmental information. Using this data as well as continued public input and information from stakeholder groups, the County will select the most appropriate activities to address and reduce the number of persons living in poverty.

Discussion

Union County has allocated its CDBG funds for FY 2026 based on which activities will benefit low- and moderate-income persons. The allocations and priorities were established by an online survey, stakeholder meetings, follow-up surveys from service providers, and public meetings. Obstacles to addressing underserved needs include finding more federal funding resources to accomplish activities and having local resources to pair with them to make successful projects.

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At least 70% of the County's CDBG funds are budgeted to activities that principally benefit low- and moderate-income persons. The following guidelines for allocating HUD funding will be used for the FY 2026 Annual Action Plan:

- Public services are activities social service providers perform whose clientele are low- and moderate-income or in certain cases, limited clientele who are presumed to be low- and moderate-income such as the elderly or disabled.
- Public facilities are activities either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- Acquisitions and demolition activities are either located in a low- and moderate-income census area or activities which are eligible by preventing or eliminating slums and blight on a spot basis or area basis.
- Housing activities have income eligibility criteria and are considered direct benefit as the beneficiary must be income eligible. Applicants can be from throughout the County.
- Economic development projects will be located in a low- and moderate-income Block Group or a Block Group having greater than 20% poverty, be part of a redevelopment plan, or create jobs where at least 51% are available to low- and moderate-income residents.

The proposed activities funded through the FY 2026 CDBG Program Year are generally located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for Union County.

According to the 2019-2023 ACS data, Union County had a minority population of 32.0% of its total population (persons who are non-White and/or Hispanic or Latino). HUD defines a Minority Neighborhood as, "A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population."

According to the 50% definition, there are twenty (20) Block Groups in the County that are considered a "Minority Neighborhood:"

- Census Tract 203.05, Block Group 1: 50.19% minority
- Census Tract 203.21, Block Group 1: 78.76% minority
- Census Tract 204.01, Block Group 1: 61.60% minority
- Census Tract 204.01, Block Group 2: 52.35% minority
- Census Tract 204.06, Block Group 1: 90.10% minority
- Census Tract 204.06, Block Group 2: 94.04% minority
- Census Tract 204.06, Block Group 4: 90.63% minority
- Census Tract 205.01, Block Group 1: 91.00% minority

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- Census Tract 205.01, Block Group 2: 53.69% minority
- Census Tract 205.01, Block Group 3: 56.22% minority
- Census Tract 205.02, Block Group 1: 69.02% minority
- Census Tract 206.01, Block Group 1: 97.44% minority
- Census Tract 206.01, Block Group 2: 52.42% minority
- Census Tract 206.01, Block Group 4: 86.19% minority
- Census Tract 206.02, Block Group 1: 80.87% minority
- Census Tract 206.02, Block Group 3: 63.20% minority
- Census Tract 207.01, Block Group 3: 71.12% minority
- Census Tract 207.02, Block Group 1: 56.64% minority
- Census Tract 208, Block Group 4: 68.97% minority

The County uses the HUD definition of a low-mod area as any area with a population of low- and moderate-income residents that is equal to or greater than 51% of the entire population of the area. According to this definition, 32 of the 132 Block Groups within the County are considered low-mod areas:

- Census Tract 202.05, Block Group 2: 54.7% low-mod
- Census Tract 203.07, Block Group 1: 57.5% low-mod
- Census Tract 203.08, Block Group 4: 52.7% low-mod
- Census Tract 203.12, Block Group 1: 52.6% low-mod
- Census Tract 203.21, Block Group 1: 57.3% low-mod
- Census Tract 204.01, Block Group 2: 53.6% low-mod
- Census Tract 204.03, Block Group 1: 65.2% low-mod
- Census Tract 204.03, Block Group 3: 56.4% low-mod
- Census Tract 204.05, Block Group 1: 71.3% low-mod
- Census Tract 204.06, Block Group 1: 52.8% low-mod
- Census Tract 204.06, Block Group 2: 92.4% low-mod
- Census Tract 204.06, Block Group 3: 57.4% low-mod
- Census Tract 204.06, Block Group 4: 98.1% low-mod
- Census Tract 205.01, Block Group 1: 72.3% low-mod
- Census Tract 205.01, Block Group 2: 65.8% low-mod
- Census Tract 205.02, Block Group 1: 86.0% low-mod
- Census Tract 206.01, Block Group 1: 80.1% low-mod
- Census Tract 206.01, Block Group 4: 75.7% low-mod
- Census Tract 206.02, Block Group 1: 75.1% low-mod
- Census Tract 206.02, Block Group 3: 51.2% low-mod
- Census Tract 207.01, Block Group 1: 72.2% low-mod
- Census Tract 207.01, Block Group 2: 100% low-mod
- Census Tract 207.01, Block Group 3: 61.0% low-mod
- Census Tract 207.02, Block Group 1: 51.5% low-mod

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- Census Tract 207.02, Block Group 2: 60.8% low-mod
- Census Tract 208, Block Group 2: 73.3% low-mod
- Census Tract 208, Block Group 3: 65.4% low-mod
- Census Tract 208, Block Group 4: 72.8% low-mod
- Census Tract 208, Block Group 5: 59.4% low-mod
- Census Tract 209.01, Block Group 1: 59.5% low-mod
- Census Tract 209.01, Block Group 2: 70.2% low-mod
- Census Tract 210.15, Block Group 1: 54.5% low-mod

Union County has an overall low-mod percentage of 35.09%.

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Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

The County will use CDBG funds to rehabilitate housing units to make them affordable, decent, safe, sanitary, accessible and sound. The one-year goals for affordable housing in Union County for FY 2026 are the following:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	10
Special-Needs	0
Total:	**10**

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total:	**10**

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

Union County will fund the following housing activities with FY 2026 CDBG funds:

- **CD-26-07 Habitat for Humanity - Individual Home Repair:** Union County, in partnership with Habitat for Humanity of Union County, will provide housing rehabilitation services to low- to moderate-income homeowners to address critical health and safety repairs such as roofing, HVAC systems, electrical and plumbing repairs, accessibility modifications, and septic or well system repairs, helping residents remain safely in their homes while preserving the existing affordable housing stock. Habitat for Humanity will serve as the subrecipient responsible for program implementation, including applicant intake, income qualification, construction management, and contractor oversight. All work will comply with CDBG and other HUD requirements, including environmental review and applicable construction standards.

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AP-60 Public Housing - 91.220(h)

Introduction

The Monroe Housing Authority (MHA) administers Section 8 Housing Choice Vouchers in Union County. Its partner nonprofit Community Advancement and Redevelopment Enterprise (CARE) operates the former MHA public housing properties as Rental Assistance Demonstration (RAD) Project-Based Voucher (PBV) residences. MHA is and will continue to be the primary resource for the County's very low-income households. As of its FY 2026 Draft Annual Plan, the Housing Authority administered 325 Tenant-Based Vouchers (TBV) and 39 Mainstream Vouchers for households with a disabled individual. CARE owns and operates units funded by 205 Project-Based Vouchers (PBV) at four properties.

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

Between 2022 and 2024, the Monroe Housing Authority converted its portfolio of public housing units to Project-Based Voucher (PBV) units through the Rental Assistance Demonstration (RAD) program. The Rental Assistance Demonstration (RAD) program provides a powerful tool to preserve and improve affordable housing currently supported under the public housing, Section 8 Moderate Rehabilitation, Moderate Rehabilitation Single Room Occupancy, and Section 202 and Section 811 Rental Assistance Contract programs. Under RAD, properties are placed under a long-term rental assistance contract, providing long term affordability while maintaining and strengthening resident rights.

The 205 former MHA public housing units are now managed by MHA's partner nonprofit Community Advancement & Redevelopment Enterprise (CARE). The Monroe Housing Authority opted to take part in the RAD program to leverage both Federal and private capital funds to afford necessary upgrades and upkeep for its housing properties.

In terms of upcoming capital expenditures, CARE staff noted that they intend to install individual water meters for each housing unit rather than having a single-point water shutoff for each community, which will allow units to undergo water line repair and replacement without disruption to other tenants.

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

Monroe Housing Authority maintains a voluntary Family Self-Sufficiency (FSS) program that is available to households receiving a subsidy through MHA's HCV, PBV, and RAD-PBV programs. MHA households in compliance with MHA, CARE, and FSS regulations are eligible for FSS participation. The FSS program seeks to help families make progress toward economic security by supporting the family's efforts to increase their earned income, build financial capability, and achieve their financial goals. The following is a list of the supportive service needs of the families expected to enroll in the MHA FSS program:

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- Training in basic skills and executive function (including household management)
- Employment training, including sectoral training and contextualized and/or accelerated basic skills instruction
- Job placement assistance
- GED preparation
- Higher education guidance and support
- English as a Second Language
- Assistance in accessing and paying for child care
- Transportation assistance
- Financial coaching, including assistance with budgeting, banking, credit, debt, and savings
- Access to counseling or treatment for substance abuse and mental health
- Dental care, health care, and mental health care including substance abuse treatment and counseling
- Homeownership readiness

Upon enrollment in the Family Self-Sufficiency program, the FSS Coach will meet with the family to conduct an FSS needs assessment. This assessment will inform the development of the Individual Training and Services Plan (ISTP) and determine supportive services needed and/or barriers to overcome for the FSS family to achieve the goals outlined in the ISTPs to successfully complete the program. FSS Coaches may also utilize various financial assessments to assist participants to develop individual financial goals and determine what types of financial education and coaching are needed. Ongoing needs and financial assessments may be administered by the FSS Coach through regular participant outreach and engagement activities to inform any changes that need to be made to the ISP.

The Monroe Housing Authority's FSS Coaches will provide referrals to the following services as needed to help FSS participants achieve their goals:

- Assessment for educational and disability needs
- After-school child care (with Rising Star Daycare)
- Assistance with car repairs and purchase
- High School equivalency/GED (with Union County Public Schools)
- Child and Adult Protective Services
- Household management training
- Homeownership preparation
- Financial empowerment
- Individual Development Accounts
- Legal services
- Debt resolution and credit repair

According to the Housing Authority's Agency Plan, the housing authority is able to house applicants with disabilities in a reasonable time and has experienced no problems with finding units that fit the

accessibility needs of the disabled. Applicants are asked if any member of the household requires reasonable accommodation in order to access MHA programs or CARE facilities. If accommodation is required, MHA will work with the client to meet their needs. The housing authority is not fully aware of the client's specific needs until housing is available, at which point the household in need will coordinate with MHA/CARE staff to determine what reasonable accommodations can be provided.

All four of the CARE PBV communities have resident councils which meet monthly. MHA also offers periodic community activities at its CARE locations. Past activities have included free CPR courses, Back To School supply giveaways, and help with preparing family emergency plans for natural disasters such as hurricanes.

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

The Monroe Housing Authority is a "High Performer" and not a "troubled" Housing Authority. Not Applicable.

Discussion

Union County does not maintain nor support public housing. The Monroe Housing Authority (MHA) is the local entity with the sole responsibility for management and maintenance of public housing. MHA was established under the State of North Carolina General Statute 157 (Housing Authority Law) through a cooperation agreement with the City of Monroe, North Carolina on June 28, 1966. MHA administers the Section 8/Housing Choice Voucher (HCV) Programs funded through HUD for the City of Monroe and Union County.

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

Introduction

Union County is a member of Region 5 (the Piedmont Region) of the NC-503 North Carolina Balance of State Continuum of Care (BOSCoC). The BOSCoC is managed statewide by the North Carolina Coalition to End Homelessness (NCCEH). In its nine-county, three-region jurisdiction, the BOSCoC addresses the needs of the homeless. Locally, the CoC's activities are administered by the Community Shelter of Union County (UCCS). As a longtime partner of UCCS, the County works to coordinate activities with the Continuum of Care and supports applications for funding as well as working with other members to continue a network of supportive housing and services for the homeless.

Aside from UCCS, other members of the CoC include the County's Community Support & Outreach Department and nonprofits such as Turning Point, Inc. and Crisis Assistance Ministry. Using the Homeless Management Information System (HMIS) as a tool to provide services to homeless individuals and families, case managers are able to work with clients to identify their needs and challenges and provide unduplicated assistance. Case managers are the main contact for supportive services and housing.

According to the NC-503 Point-in-Time count conducted on the night of January 29, 2025, 177 persons were experiencing homelessness in Union County. While most homeless persons in the Charlotte MSA reside in Mecklenburg County or the City of Charlotte proper, Union County does have a significant unhoused population. This consists of both transient homeless persons along the US 74 corridor (often migrant workers seeking seasonal work) and long-term residents who have insufficient housing. For transient unhoused persons in particular, it is difficult to determine accurate numbers for how many people experience homelessness, how long a person has been homeless, and how many days they experience homelessness in a year. Based on the Point in Time (PIT) Survey, the Housing Inventory Count (HIC), and interviews with stakeholders, there is a need for additional year-round shelter space throughout the County. especially for subgroups like women, families with children, persons with mental and physical health concerns, and the chronically homeless.

The following goals and objectives for Union County's Homeless Priority have been identified for the five-year period of FY 2026 through FY 2030.

- **HO-1 Housing Opportunities** - Increase housing opportunities and living conditions for persons and families who are homeless or who are at risk of becoming homeless.
- **HO-2 Support and Management Services** - Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of becoming homeless.
- **HO-3 Homelessness Prevention** - Promote and assist in anti-eviction activities and work to resolve unfair housing practices which may contribute to homelessness.

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- **HO-4 Permanent Supportive Housing** - Promote and assist in the development of new permanent supportive housing opportunities for persons and families who are experiencing homelessness and who are exiting shelters and transitional housing programs.
- **HO-5 Shelter Housing** - Support and assist in the development of shelters and supportive training and educational programs for sheltered residents.

Based on the 2019-2023 ACS data, a total of 22,541 Union County civilian noninstitutionalized residents (9.2% of the population) have at least one disability and 31,636 residents (13.0%) are age 65 and over. Of the elderly population, 9,525 residents (3.9% of the County's total) are "frail elderly" who have at least one disability. It is expected that these populations will increase during the FY 2026-2030 Five-Year Consolidated Plan period. There will be a need to increase housing opportunities, services, and facilities for persons with special needs.

The following goals and objectives for Union County's Other Special Needs Priority have been identified for the five-year period of FY 2026 through FY 2030.

- **SN-1 Housing -** Increase the number of decent, safe, sound, sanitary, accessible and affordable units that are available and accessible to all sectors of the special needs populations.
- **SN-2 Accessibility -** Promote and assist in making accessibility improvements to existing housing units, including making reasonable accommodations for the physically disabled so they can continue to remain in their homes.
- **SN-3 Social Services -** Promote and support social service programs and facilities that address populations with special needs, including but not limited to the elderly, persons with disabilities, veterans, and victims of domestic violence.
- **SN-4 Removal of Architectural Barriers -** Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.

Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness including: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Piedmont Region of the NC BOSCoC has an intake assessment process that identifies the additional services an individual or family may need and has created a streamlined referral process. The Piedmont Region covers five counties; in four of the counties, the emergency shelters act as the designated coordinated assessment sites in the County. These facilities are natural places for persons to seek help in the region. The assessment sites include Union County Community Shelter, Stanly County Community Inn, Crisis Ministry of Davidson County and Rowan Helping Ministries. Agencies in the region are committed to conducting the Emergency Response Screening in person for each individual or family that presents for shelter at any time.

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Financial Assistance

Union County Community Support and Outreach is the local administrator of the North Carolina Work First program, which helps resident children and families in temporary financial crisis achieve self-sufficiency through financial assistance, employment and supportive services. The program uses a strengths-based, family-centered approach. The program goals are: job readiness and employment; child well-being; economic self-sufficiency; and improved physical and mental health for families. To apply for Work First, families must provide documentation of identity, address or living arrangement, age, kinship, citizenship or legal alien status, Social Security number, income, and financial assets or resources.

Mental Health Services

Partners Health Management is a public local management entity/managed care organization (MCO) whose mission is to be a Member Care Organization. The organization offers health plans for Tailored Plan members, state-funded recipients, and NC Medicaid Direct beneficiaries in 15 North Carolina counties: Burke, Cabarrus, Catawba, Cleveland, Davidson, Davie, Forsyth, Gaston, Iredell, Lincoln, Rutherford, Stanly, Surry, Union and Yadkin. It prioritizes integrated-whole person care for our members and families, with a focus on mental health, substance use disorders, intellectual/developmental disabilities and traumatic brain injuries. Depending on client health plan, it covers services for behavioral health, I/DD, physical health and pharmacy.

Veterans Affairs

W.G. Hefner VA Medical Center in Salisbury, NC is the local veteran services provider with seventy-three (73) Permanent Supportive Housing beds for veterans. The SSVF program provides rapid rehousing and prevention services for veterans and their families. Rowan Helping Ministries in Salisbury maintains fourteen (14) beds for veterans, but Salisbury is over fifty miles from Monroe and there are no beds specifically set aside for veterans at the Union County Community Shelter. The Region 5 system utilizes the VA's hotline for veterans in need of assistance with housing, health care and mental health services. Veterans in need of assistance can either contact the State Veteran Service Center at 7508 E. Independence Blvd, Suite 119, Charlotte NC 28227, or the Union County Veterans Services Office in the County Government Building. The US Veterans Administration has designated Volunteers of America of the Carolinas, Inc. as the SSVF administrator for North Carolina.

Prevention Services

Households are able to access prevention services through linkages from service providers in the community. Veterans access SSVF by contacting the SSVF grantees in the BOSCoC. Volunteers of America of the Carolinas, Inc. is the administrator for SSVF in the Piedmont Region.

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Legal/Judicial System

The Union County Community Shelter (UCCS) has developed relationships with local law enforcement in the community. UCCS staff educates law enforcement on available services and how to make referrals for citizens that may show signs of being at risk.

Addressing the emergency shelter and transitional housing needs of homeless persons

Union County does not receive Emergency Solutions Grant (ESG) funding nor does it carry out shelter activities on its own. Local non-profit organizations such as Community Shelter of Union County and Turning Point, Inc. meet the emergency housing needs of homeless persons within the County. Neither the Community Shelter nor Turning Point currently operate transitional housing within their homeless services spectrum, and persons in need of transitional housing are directed by BOSCoC Piedmont Region staff to service providers outside of Union County.

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

Homeless needs are addressed in the community through the Union County Community Shelter and its partner organizations including Turning Point, Inc., Common Heart, and Union County Crisis Assistance Ministries. Union County also has representation in the Piedmont Region of the Balance of State Continuum of Care. The entry point for the homeless service provider system in Union County is through the Community Shelter of Union County. The long-term goal for new UCCS clients is for the client to return to independent living. This is accomplished through services including emergency shelter, food, rehousing, economic mobility, and post-housing services. Each client is assigned a case manager who works with the client to develop an individualized plan to obtain and maintain permanent housing.

Holistic case management is key to provision of services to address the needs of an individual or household. The ability to link a client to health and human service agencies, work toward increasing their income as well as improving financial skills is invaluable. Thrive! Union has identified the need to assist the chronic homeless in becoming self-sufficient by providing much needed resources. Using services such as Turning Point's Homeless Outreach Program to go to locations where the homeless congregate to provide information on available resources has been found to be a start in moving persons out of chronic homelessness.

Union County does not have a permanent day resource center for persons experiencing homelessness or unstable housing. A day shelter or resource center would provide unhoused persons with a single facility

where they can obtain healthcare, job assistance, laundry and hygiene facilities, and a place to stay warm or cool during extreme weather. While it does not intend to operate this type of facility on its own account, the County would like to investigate such a resource with its nonprofit and governmental partners.

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

Union County partners with local area nonprofits to help low-income individuals and families avoid homelessness. Subject to funding availability, Union County Crisis Assistance Ministries provides rent, mortgage, and/or utility assistance to low-income individuals and families to prevent homelessness. Other nonprofits, such as the ARC of Union County and the Council on Aging, work with their specialized populations to help prevent homelessness.

Partners Health Management is the Balance of State CoC Region 5 (Piedmont) area care manager of Medicaid and state-funded services for mental health treatment, intellectual and developmental disabilities, substance use disorders, and traumatic brain injuries in Union County and fourteen other central North Carolina counties. It does not directly provide treatment but ensures that providers meet strict quality standards, protect patient rights, and deliver medically necessary services. PHM also reviews appeals, hears complaints and ensures fair medical decisions.

Discussion

Part of the Charlotte MSA, Union County is split fairly evenly between suburban and rural areas. The large majority of its population lives in the west side of the County. The County seat of Monroe is in the center of Union County and is where most of the County's social service providers are based, though residents may also access services elsewhere in the Piedmont Region of the CoC.

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

Introduction:

Union County takes seriously its responsibility to not only facilitate affordable housing and residential investment, but also to ensure its ordinances and policies do not interfere in residents' ability to obtain affordable housing. The County's Budget & Grants Management and Building Code Enforcement departments periodically review County Ordinances and Policies to ensure that they remain in compliance with Federal and State law, and that they do not present barriers to affordable housing.

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

In terms of publicly funded programs, the County will continue to promote, finance, and expand their Home Repair Program. The County will promote housing and utility assistance programs offered by nonprofit entities and may choose to support those programs with CDBG or other funding. It will also work with nonprofits to provide new or renovated housing for low-income families. The Monroe Housing Authority will continue to provide low-income eligible households with Section 8 vouchers to use at the property of their choice, and CARE will continue to maintain and operate their four Project-Based Voucher properties to provide high-quality housing for low-income County residents. Finally, the County's Planning & Development Department will continue to identify properties for rehabilitation, renovation, or demolition and new construction.

Discussion:

The largest barrier to housing choice in Union County is the high cost of housing that is affordable, decent, safe, sanitary, accessible and sound. This is compounded by the relatively low availability of rental housing and the very low amount of HUD-assisted housing. However, the County will also continue to monitor its policies, programs and ordinances and work with municipalities to ensure that government helps rather than hinders affordable housing availability.

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AP-85 Other Actions - 91.220(k)

Introduction:

This section discusses County and area nonprofit efforts in addressing underserved needs, expanding and preserving affordable housing, reducing lead-based paint hazards, and developing institutional structure for delivering housing and community development activities.

Actions planned to address obstacles to meeting underserved needs

Union County has allocated its CDBG funds for FY 2026 based on which activities will benefit low- and moderate-income persons. The allocations and priorities were established by an online survey, stakeholder meetings, follow-up surveys from service providers, and public meetings. Obstacles to addressing underserved needs include finding more federal funding resources to accomplish activities and having local resources to pair with them to make successful projects.

At least 70% of the County's CDBG funds are budgeted to activities that principally benefit low- and moderate-income persons. Additionally, whenever possible the County will work to leverage CDBG funds and continue to work to identify additional opportunities.

The following guidelines for allocating HUD funding will be used for the FY 2026 Annual Action Plan:

- Public services are activities social service providers perform whose clientele are low- and moderate-income or in certain cases, limited clientele who are presumed to be low- and moderate-income such as the elderly or disabled.
- Public facilities are activities either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- Acquisitions and demolition activities are either located in a low- and moderate-income census area or activities which are eligible by preventing or eliminating slums and blight on a spot basis or area basis.
- Housing activities have income eligibility criteria and are considered direct benefit as the beneficiary must be income eligible. Applicants can be from throughout the County.
- Economic development projects will be located in a low- and moderate-income Block Group or a Block Group having greater than 20% poverty, be part of a redevelopment plan, or create jobs where at least 51% are available to low- and moderate-income residents.

The proposed activities funded through the FY 2026 CDBG Program Year are generally located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for Union County.

Actions planned to foster and maintain affordable housing

The population of Union County has exploded after decades of little to no growth. Between the 1970 and 2020 U.S. Censuses, the County's population grew from 54,717 persons to 238,267 persons. Union County's proximity to the Charlotte, NC Metropolitan Area has led to its massive growth. The County's population has grown 433% since 1960 after decades of little to no growth, for a yearly growth rate of 7.2%. The majority of this growth occurred between 1990 and 2020. The growth of Union County area is largely due to its role as a bedroom community for the Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area overlaid with its historic farming and forestry industries.

This demand has vastly increased the pressure on the County's housing market, and even with the housing boom there is a large disparity between the cost of owner-occupied housing and the financial resources of low- and moderate-income households. To ease these housing pressures and disparities the County will encourage and support a well-planned, diverse housing environment, offering a mix of housing to all income groups and offering a safe and pleasant living environment. Neighborhoods will be strengthened through nurturing community spirit to create a sense of pride. The *Union County 2050* Comprehensive Plan outlines strategies that will help to garner public policy support and guide investment in affordable housing developments. Union County will also collaborate with its municipal partners to guide and regulate housing development, and to support the efforts of local non-profit housing providers who create and renovate affordable housing.

While the Plan addresses multiple areas, its primary areas of concern are traffic congestion, development density, rural character, agribusiness, flooding, safe drinking water, and broadband access. These all have either a direct or indirect impact on Union County's available affordable housing supply, from ensuring that affordable housing is sufficient and located in convenient areas without being overly concentrated, to making sure that in-person and remote jobs are available to residents.

Union County takes seriously its responsibility to not only facilitate affordable housing and residential investment, but also to ensure its ordinances and policies do not interfere in residents' ability to obtain affordable housing. The County's Budget & Grants Management and Building Code Enforcement departments periodically review County Ordinances and Policies to ensure that they remain in compliance with Federal and State law, and that they do not present barriers to affordable housing.

In terms of publicly funded programs, the County will continue to promote, finance, and expand its owner-occupied Home Repair Program. This public program has been effective in increasing the safety and efficiency of existing homes and reducing the cost burden for homeowners. The County's Building Code Enforcement Department will help to identify housing in need of rehabilitation. The County will also promote housing and utility assistance programs offered by nonprofit entities and will consider future CDBG funding applications from those organizations. It will continue to work with nonprofits to provide new or renovated housing to low-income families. The Monroe Housing Authority will continue to provide low-income eligible households with Section 8 vouchers to use at the property of their choice, and CARE will continue to maintain and operate their four Project-Based Voucher properties to provide high-quality

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housing for low-income County residents. Finally, the County's Planning & Development Department will continue to identify properties for rehabilitation, renovation, or demolition and new construction.

There is a need to increase the supply of affordable, decent, safe, and sanitary housing for homebuyers, owners, and renters, and to protect their housing rights. To foster and maintain affordable housing, Union County proposes the following Housing Strategy activities:

- **HS-1 Housing Rehabilitation** - Conserve and rehabilitate owner- and renter-occupied affordable housing units across the County by addressing code violations, necessary repairs, energy conservation, utility improvements, and accessibility for persons with disabilities.
- **HS-2 Housing Construction** - Increase the supply of decent, safe and sanitary accessible housing that is affordable to low- and moderate-income homebuyers and renters in the County by providing funds for acquisition, development fees, infrastructure improvements, construction, rehabilitation, and redevelopment of vacant land and buildings.
- **HS-3 Homeownership** - Assist low- and moderate-income homebuyers in purchasing homes through down payment and closing cost assistance and associated housing counseling.
- **HS-4 Housing Assistance** - Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction or who may be at risk of becoming homeless.
- **HS-5 Fair Housing** - Continue to cooperate with housing agencies and organizations to ensure that Union County residents are aware of their legal rights and available fair housing resources.

Actions planned to reduce lead-based paint hazards

Lead poisoning affects many children age 6 or younger, causing lifelong learning and behavior problems by interfering in brain development. Though lead is a naturally occurring element, the largest source of lead contamination in the home is caused by chipping, peeling, flaking or deteriorating lead-based paint (LBP). Lead can also enter the home through some toys, jewelry, and other consumer products, lead potable water plumbing, contaminated soil from leaded gasoline and chemical processing, and industrial use of lead metal or chemicals. Lead poisoning has decreased over the years, but there is no safe level of lead. The only way to know if a child has been exposed is a blood test.

Lead was banned from residential paint in 1978 but approximately half of the U.S. housing stock still contains some lead-based paint. According to the 2017-2021 CHAS data, approximately 19.8% of the housing stock in Union County was built prior to 1980 which raises the risk of lead-based paint presence, and 3.3% of housing in Union County was constructed before 1980 and is inhabited by children age 6 or younger. Low-income tenants and owners are at proportionally higher risk of lead-based paint presence in their dwellings, as homeowners may be financially unable to conduct lead abatement and landlords are less willing to invest in renovating low-rent apartments.

The North Carolina Department of Health and Human Services (NC DHHS) Division of Public Health, Environmental Health Section monitors childhood lead exposure on the state level. State law does not

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require preemptive remediation but does require that property owners remediate lead paint and contaminated soil when there has been confirmed lead poisoning in a child less than six years old that occupies or regularly visits the property. This remediation can be through encapsulation or removal of lead-contaminated material, abandonment of the structure's use as a residence or childcare facility, or demolition of the structure with suitable containment measures. Property owners that choose to encapsulate or remove lead-based paint and lead-contaminated soil must follow a lead maintenance plan.

The NC DHHS Division of Public Health, Health Hazards Control Unit administers two lead-based paint programs in North Carolina: the Lead-Based Paint Hazard Management Program for Abatement Activities (LHMP) and the Lead-Based Paint Hazard Management Program for Renovation, Repair and Painting (LHMP-RRP). The LHMP requires a person who performs an inspection, risk assessment, abatement or abatement design work in a child-occupied facility (such as day care centers and preschools) or target housing (built before 1978) to be certified and establishes the requirements for certification, including the oversight of required training. It also requires a person who conducts an abatement of a child-occupied facility or target housing to obtain a permit for the abatement. Additionally, the LHMP-RRP program mandates that contractors, property managers and others working for compensation in homes and child-occupied facilities built before 1978 be trained and use lead-safe work practices. They are also required to provide the lead pamphlet "Renovate Right; Important Lead Hazard Information for Families, Child Care Providers and Schools" to owners and occupants before starting renovation work.

Beginning January 1, 2010, North Carolina law requires dust sampling technicians, firms, and individuals performing renovation, repair and painting projects for compensation who disturb lead-based paint in homes and child-occupied facilities built before 1978, be certified and follow specific work practices to prevent lead contamination. Child-occupied facilities include but are not limited to childcare facilities and schools with children under the age of 6 years of age that were built before 1978.

Until December 31, 2026, or until funds are exhausted, the Asbestos and Lead-Based Paint Reimbursement Program (funded through the American Rescue Plan of 2021) and the Clean Classrooms for Kids Program can reimburse up to two-thirds of the cost of abatement for eligible public schools, and up to 100% of the cost for licensed child care facilities. NC DHHS also maintains lists of accredited asbestos professionals and certified lead-based paint professionals for these institutions.

Union County provides educational materials about lead-based paint and other common hazards found in structures to all housing contractors and citizens receiving housing rehabilitation assistance. When the County provides CDBG funding for projects and activities, it uses the following policies and procedures to ensure lead compliance:

- Requiring Phase I environmental reports to include an analysis of lead-based paint if a project involves acquisition of pre-1978 multi-family projects.
- Requiring rehabilitation projects that involve identified lead-based paint issues to include mitigation activities in the work specification write-up.
- Educating the community on the dangers of lead poisoning through distribution of brochures.

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Union County Environmental Health's Childhood Lead Prevention Program protects and improves the health of children from the harmful effects of lead through the implementation of the North Carolina Rules Governing Lead Poisoning Prevention in Children (15A NCAC 18A .3100). Union County Environmental Health coordinates and assists in the environmental investigation of children who have experienced lead poisoning. It also offers extensive resources on how to recognize lead poisoning, identifies common sources of lead in homes, and lists of both lead-certified contractors and physicians who can test children and pregnant women for lead exposure. The program has received recognition for its creative, community-driven approach to raising awareness about childhood lead poisoning prevention. This includes partnerships with local medical providers, targeted outreach to residents in Union County's historic home districts, and a Lead Prevention Story Time at the Union County Library.

Actions planned to reduce the number of poverty-level families

According to the 2019-2023 American Community Survey Data, approximately 7.7% of Union County residents were living in poverty, much lower than the 13.2% of North Carolina residents living in poverty. In Union County, female-headed households with children under 5 years are particularly affected with 13.5% living in poverty. The County's goal is to reduce the extent of poverty by 5%, based on actions the County and its nonprofit partners can control.

The County's median household income was $113,755 as of the 2019-2023 ACS, much higher than the North Carolina median household income of $86,947. Additionally, 57% of Union County residents had a household income of over $100,000. While this is an indicator of a comparatively wealthy county, it also reflects the fact that the population's income is stratified, and the lowest income persons do not necessarily earn a living wage. A high proportion of jobs available in the County are in the retail sector or in the arts, entertainment, accommodation and food service sectors, which tend to offer low-paying jobs. Positions in healthcare, management & administration usually require a bachelor's degree or higher which only 39.0% of the population 25 years and older possess, and higher-paying jobs in the manufacturing and construction fields that do not require college degrees are in relatively short supply. Additionally, the majority of high-paying jobs available to Union County residents also require a private automobile to access them, whether they are based in Union County or elsewhere in the greater Charlotte area. There is a need to increase employment, workforce development, self-sufficiency, educational training, and transportation options for residents of the County.

The main anti-poverty strategy for the County is to attract a range of businesses and support workforce development and job training for low- and moderate-income County residents. The County's strategy will also provide supportive services for targeted-income residents. Most of the priorities identified by the County will reduce poverty, but the following priorities specifically address anti-poverty actions:

- **HS-3 Homeownership** - Assist low- and moderate-income homebuyers in purchasing homes through down payment and closing cost assistance and associated housing counseling.

- **HS-4 Housing Assistance** - Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction or who may be at risk of becoming homeless.
- **HO-3 Homelessness Prevention** - Promote and assist in anti-eviction activities and work to resolve unfair housing practices which may contribute to homelessness.
- **CD-6 Clearance/Demolition** - Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.
- **ED-1 Employment** - Support and encourage job creation, job retention, and job training opportunities in partnership with nonprofits and educational institutions.
- **ED-2 Development** - Support business and commercial growth through expansion and development including entrepreneurship and small business development in partnership with economic development organizations.
- **ED-3 Redevelopment** - Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites.
- **ED-4 Financial Assistance** - Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), Local Economic Revitalization Tax Assistance (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, Congressionally Directed Spending, etc.

Actions planned to develop institutional structure

There is an ever-increasing demand for services due to factors such as lack of employment opportunities, increasing cost of housing, persistent mental health and substance abuse challenges, and reductions in funding. Union County supports its homeless and at-risk population by working with its existing provider network. To strengthen this network, the County continues to participate in regional planning groups and forums such as Thrive! Union to foster collaboration with government agencies, nonprofit organizations, and other private and public service providers. This helps the County and its partners identify common goals and strategies to avoid overlaps in services and programs and identify potential for leveraging resources to close the needs gap.

The County's strategy for developing institutional structure includes the following:

- **HO-2 Support and Management Services** - Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of becoming homeless.
- **SN-3 Social Services -** Promote and support social service programs and facilities that address populations with special needs, including but not limited to the elderly, persons with disabilities, veterans, and victims of domestic violence.

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- **CD-3 Public Services** - Improve and enhance public services and programs for youth, the elderly, persons with disabilities, and general social/welfare public service programs for low- and moderate-income County residents.
- **AM-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations.

The strategy is based on information derived from the gaps/priorities identified initially through the work of the North Carolina Coalition to End Homelessness and refined through discussions with public and private stakeholders.

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

Union County works with the following agencies to enhance coordination:

- **Monroe Housing Authority** - The County remains abreast of Monroe Housing Authority (MHA) activities, and County residents are appointed to the MHA Board of Commissioners by the Mayor of Monroe. MHA administers Section 8 Vouchers in the County and County. Additionally, MHA's nonprofit affiliate Community Advancement & Redevelopment Enterprises Inc. (CARE) operates four Project-Based Voucher (PBV) housing developments.
- **Community Shelter of Union County** - The County and the Community Shelter coordinate their efforts to ensure homeless persons have access to food and shelter. The County also provides Federal and local funds to the Community Shelter for operation and expansion.
- **Social Services Agencies** - The County provides funds to improve services for low- and moderate-income persons.
- **Housing Providers** - The County provides funds to rehabilitate and develop affordable housing and to provide housing options for low- and moderate-income households.

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

Discussion:

The County's Budget & Grants Management Department is responsible for monitoring the Consolidated Plan and Annual Action Plans, including maintaining records on the progress toward meeting their goals and ensuring the statutory and regulatory compliance of each activity. The timeliness of expenditure is

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achieved through scheduling activities, drawdown of funds, and budgets. Program modifications may be considered if project activities are not able to be completed within the allowable time limits of the grant. The County is also responsible for the ongoing monitoring of subrecipients for similar compliance. It will report its goal progress in a Consolidated Annual Performance and Evaluation Report (CAPER) following each Annual Action Plan period.

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Program Specific Requirements

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

Introduction:

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

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

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

1.	The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	$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	
3.	The amount of surplus funds from urban renewal settlements	
4.	The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	
5.	The amount of income from float-funded activities	
	Total Program Income	**$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.	100%

In FY 2026 Union County will receive $843,937.00 in CDBG funds. The County will budget $42,196.00 (5.0%) for General Program Administration and $126,590.00 (15.0%) for Public Services. For the FY 2026 Program Year, 100% of CDBG funds will be allocated to activities which benefit low- and moderate-income persons, which is above the 70% minimum requirement. No money (0%) has been allocated for slum and blight removal activities.

Discussion

The County solicits applications for CDBG funds; applications are sent out to a list of agencies, organizations, and housing providers that have previously submitted an application or which have expressed an interest in submitting an application. The application is reviewed by staff and any questions are discussed with the applicant.

Information on the Home Repair Program is available on the County's website. Applications are available and are accepted on a first-come first-served basis. Furthermore, County staff provides information throughout the County. This includes information pamphlets and workshops with realtors, mortgage lenders, and potential applicants.

CDBG Program Income:

Union County anticipates receiving no ($0) CDBG program income in FY 2026.

CDBG Percentages:

- Administrative Percentage: 5.0% (maximum of 20%)
- Public Service Percentage: 15.0% (maximum of 15%)
- Low and Moderate-Income Percentage: 100% (minimum of 70%)
- Slum and Blight Activities Percentage: 0% (maximum of 30%)

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Exhibits

Attached to this Five-Year Consolidated Plan are the following documents:

- SF 424 Forms
- Certifications
- First Public Hearing
- Second Public Hearing
- Resident Surveys
- Agency/Organization Surveys
- Agency/Organization Meetings
- Resolution

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