



CDBG & CARY HOUSING PROGRAM AWARDS
APPLICATION PACKET

Consolidated Plan FY2025-2030

Funding Program Year July 1, 2025 to June 30, 2026

Electronic Submission Due February 12, 2025

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I. Overview & Purpose

Cary uses a blend of local and federal funds to support housing initiatives and further the goals of the [Imagine Cary Community Plan](#) and [Cary Housing Plan](#). Each year, Cary invites organizations working in the areas of new housing opportunities, housing rehabilitation and housing stability support to apply for funding. This packet includes the award criteria, application link, process steps, and timeline.

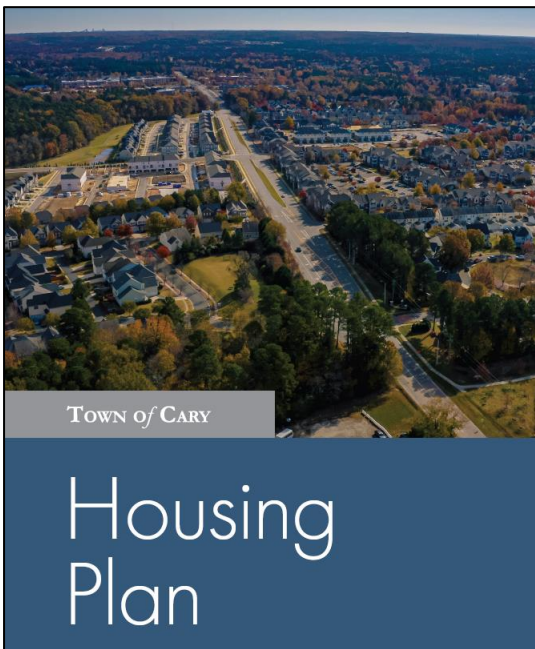
Complete, timely applications are evaluated based on alignment with Cary Housing Goals, HUD National Objectives, project readiness and additional criteria outlined in this guide. Based on anticipated funding availability, a draft award recommendation is posted for public comment and ultimately submitted to Town Council for consideration. Cary submits the annual plan approved by Council, including a summary of CDBG as well as local funds awarded for housing initiatives, for HUD approval. After HUD has approved Cary's plan and Council has taken action to approve any budgeted local funds, awards are processed for funding.

Although Cary is preparing the five-year Consolidated Plan for HUD FY2025-2030 which will identify Cary's long term programmatic goals, under the 2025-2026 CDBG and Cary Housing Program application process, entities are invited to submit applications for funding to carry out eligible community development activities for the 2025 to 2026 funding cycle (July 1, 2025 - June 30, 2026) only.

II. Cary Housing Plan

In November 2021, the Cary Town Council approved the Cary Housing Plan. This document builds on the policies of the [Imagine Cary Community Plan](#), going beyond the scope of previous housing plans to include an analysis of all current and projected housing and population trends in Cary. The plan outlines strategies and actions to implement the policies of Imagine Cary and meet the housing needs of Cary's residents over the next decade.

Underpinning this plan is the idea that Cary will remain a community of choice for the region and maintain a high standard of living for all Cary residents. Additionally, the plan highlights the need to create accessible and equitable housing opportunities for all. This strategic plan identifies three goals for housing in Cary:



Council Adopted 2021

- 1. Continue to be a community of choice by ensuring high-quality and diverse new housing development.**
- 2. Ensure that Cary residents can enjoy the full benefit of Cary's high quality of life.**
- 3. Pursue regional and nonprofit partnerships to meet housing needs.**

In addition to affordability, the document connects housing to other community priorities, which strives to foster an enriched housing market for all residents. The recommended actions seek to support Cary's thriving housing market, while adequately supporting our diverse and evolving population, allowing us to create and preserve high-quality housing that is connected to the fabric of the community.

See the plan for further detail on initiatives that support the goals. Applications must include narrative on how proposed initiative supports Cary Housing Plan Goal(s).

[Cary Housing Plan Full Document](#)

III. CDBG HUD National & Project Objectives

Cary is designated as an Entitlement Community by the U.S. Department of Housing and Urban Development (HUD) and is allocated annual funding from the Community Development Block Grant (CDBG) program. CDBG funds are used to support low-to-moderate income individuals and projects. In addition to meeting Cary Housing Plan goals, programs/projects receiving CDBG funds must meet one of two National Objectives and one of three Project Objectives.

The CDBG program works to provide decent affordable housing and services to the most vulnerable populations in our communities and to create jobs through the expansion and retention of businesses. CDBG is an important tool for helping local governments like Cary tackle serious challenges facing their communities. For individual entitlement communities, HUD determines the amount of each grant by using a formula comprised of several measures of community need, including the extent of poverty, population, housing overcrowding, age of housing, and population growth lag in relation to other metropolitan areas.

National Objectives: (See below for further detail.)

- 1) Benefit to Low to Moderate (LMI) Persons or
- 2) Aid in the Prevention of Slum or Blight.

Project Objectives:

- 1) Creating Suitable Living Environments
- 2) Providing Decent Affordable Housing
- 3) Creating Economic Opportunities

1) **Benefit to Low to Moderate Income (LMI) Persons**

To qualify for funding under the LMI category, the persons or households served must have income levels at or below 80% of the area median income (AMI). HUD requires stratified income data on beneficiaries. You will need to report which category your project's beneficiaries fall within: 80% of AMI, 50% of AMI or 30% of AMI. **AMI is defined as the midpoint of a community's income distribution, in which half of the community's households earn more than the median and half earn less than the median.*

There are several approaches for meeting the Low to Moderate Income qualifications:

- a. **Low to Moderate Income Area Benefit (LMA):** an activity which is available to benefit all the residents of an area qualifying under HUD guidelines. HUD has identified neighborhoods eligible to receive CDBG funding based on income data provided by the U.S. Census and American Community Survey. Other service areas may be eligible on a case-by-case basis. After defining your service area, please contact Town staff to determine eligibility.
- b. **Low to Moderate Income Limited Clientele (LMC):** an activity which provides benefits to a specific group of persons of which at least 51% of the beneficiaries of the activity qualify as LMI persons earning less than 80% of the area median income. To be eligible, each beneficiary must establish, by means of financial information on household size and income, that at least

51% of the clientele are persons whose household income does not exceed the LMI limit. There are certain populations that HUD presumes to be low to moderate income. For programs serving these identified populations, income data does not need to be collected, however, race and ethnicity do. Populations include: abused children, elderly persons, battered spouses, homeless persons, severely disabled adults, illiterate adults, persons living with AIDS, and migrant farm workers.

- c. ***Low to Moderate Income Housing (LMIH)***: an activity which assists in the acquisition, construction, or improvement of permanent, residential structures benefiting LMI persons.
- d. ***Low to Moderate Income Job (LMIJ)***: activities that create or maintain jobs for persons of which 51% are LMI Cary residents.

2) Aid in the Prevention and Elimination of Slum or Blight

The project *must be limited to eliminating* specific instances of blight (“spot blight”). To qualify, an activity must meet the following criteria:

- a. The property must exhibit physical signs of blight or decay that are detrimental to public health, safety, or welfare. *Blight or decay must be documented and submitted as part of the application.*
- b. The project must address one or more of the conditions which contributed to the deterioration of the property, *included in the description or scope of work.*
- c. The project must be designed to eliminate specific conditions of blight or physical decay, such as acquisition, clearance, relocation, historic preservation or rehabilitation. *Rehabilitation is limited to the extent necessary to eliminate a specific condition detrimental to public health and safety.*

IV. List of Eligible/ Ineligible CDBG Activities

Eligible Activities In addition to meeting a National Objective, each project must be an Eligible Activity. Such projects include:

- Public facilities and improvements including acquisition, construction, reconstruction, rehabilitation, or installation of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of buildings for eligible purposes. Also, improvements of sidewalks, parks, playgrounds, publicly owned utilities and public buildings. *Maintenance is not permitted.*
- Removal of architectural barriers inhibiting handicap accessibility.
- Clearance, demolition, and removal of buildings.
- Rehabilitation and preservation of privately owned buildings; low-income housing; publicly or commercially owned buildings; non-profit owned non-residential buildings; or historic preservation, including rehabilitation, preservation or restoration of publicly and privately-owned historic properties.
- Housing development support for construction of new permanent residential structures may be eligible under certain circumstances.
- Acquisition of real property by purchase, long-term lease, or donation.
- Housing development support for construction of new permanent residential structures may be eligible under certain circumstances.
- Home ownership assistance to low to moderate-income households and housing services, including housing counseling, loan processing, inspections, and homebuyer down-payment assistance.
- Economic development activities such as:
 - Programs that provide assistance to private for-profit business including but not limited to grants, loans, technical assistance and other forms of support, for any activity where the assistance and other forms of assistance is appropriate for carrying out an economic development project.
 - Programs that provide economic development services including but not limited to outreach efforts to market forms of assistance, screening of applicants, reviewing and underwriting applications for assistance, preparation of necessary agreements, management of assisted activities, and screening, referral and placement of applicants for employment in CDBG eligible economic development activities, including training for persons filling positions.
 - Programs that provide assistance through a public or private organization or agency to facilitate economic development to microenterprises or persons developing microenterprises by providing credit or financial support, technical assistance or advice, or general support, including but not limited to peer support, counselling, childcare transportation and similar services.

Ineligible Activities The following CDBG Projects are not eligible *(Please note that some activities may be eligible for Cary Housing Program Funds even if not eligible for CDBG funding):*

- Improvements to buildings for the general conduct of government.
- General government expenses.
- Political activities and lobbying.
- Purchase of equipment, specifically for construction but also including fire protection equipment, furnishings and personal properties.
- Operating and maintenance expenses.
- New housing construction
- Income payments.
- Supplanting or substituting expenses currently paid for by other sources.

V. Construction Projects Requirements

All construction projects will be required to meet the following requirements:

- 1) Environmental Review Requirements: All funded projects that include construction will require an Environmental Review (see 24 Code of Federal Regulations part 58) conducted by the Town of Cary. Any violation of this provision will result in the automatic denial of the funding request or de- obligation of federal funds, if awarded.
- 2) Federal Labor Standard Requirements: Applicants applying for construction projects must ensure that they and all subcontractors meet requirements for federal prevailing wage rates specified under the Davis-Bacon Act. The Act requires that all laborers and mechanics employed by contractors or subcontractors in the performance of construction work over \$2,000, financed in whole or in part with assistance received under HUD programs, shall be paid the prevailing wage as determined by the Secretary of Labor in accordance with the Davis-Bacon Act, as amended (40 U.S.C.276a—276a-5).
- 3) Lead-based paint: CDBG residential rehabilitation and construction activities must comply with 24 CFR Part 35 and Section 401(b) of the Lead-Based Paint Poisoning Prevention Act.
- 4) Handicapped Accessibility: All federally funded projects must be accessible to handicapped persons.
- 5) Fair Housing and Equal Opportunity: Discrimination based on race, color, national origin, religion, sex or age is prohibited.

VI. Scoring Criteria & Reservation of Rights

Eligible Applicants: Cary departments, divisions, external social service agencies, non-profit organizations, and local businesses.

Proposals that meet the previously outlined minimum requirements will be scored on a 100-point scale:

Scoring Category	Possible Points
Project Overview: Feasibility of approach, project readiness, and timeliness of project completion <i>*Note: if awarded funds, you have two years to spend the entire award amount</i>	25 points
Community Need: Provide information on population served, how the program/ project fulfills an unmet need, description of the project's community benefits, and percentage of beneficiaries who are LMI residents of Cary. LMI scoring will be broken down based on the following percentages served: <ul style="list-style-type: none"> • 51% to 60% LMI; 5 points • 61% to 70% LMI; 10 points • 71% to 80% LMI; 15 points • 81% to 90% LMI; 20 points • 91% to 100% LMI: 25 points 5 additional points for explanation of how the project fulfills an unmet need and serves the community.	30 points
Budget: Feasibility of the budget that allows for project completeness, leveraged funding, and ability to oversee grant funding.	20 points
Organization Experience: Ability to demonstrate expertise in executing the proposed project, performance in previous grant areas with Cary and/or federal or state funding sources.	10 points
Attendance of a Pre-Application Conference (mandatory to receive funding)	10 points
Completion of all materials required	5 points
TOTAL POINTS	100

Reservation of Rights:

Cary reserves the right, at its sole discretion, to award all, a portion, or none of the available funding for this fiscal year and may reject any and all proposals based on the quality and/or merits of the proposals, or when it is determined to be in the public interest to do so. Furthermore, Cary may extend deadlines and timeframes as needed.

Cary reserves the right to substantiate any applicant's qualifications, financial information, capability to perform, availability, past performance, and to verify that the applicant is current in its financial obligations to Cary.

Cary reserves the right to waive any informalities in proposals, to accept any proposal or portion thereof, and, to reject any and all proposals, should it be in the best interest of Cary to do so.

Lastly, to comply with HUD's requirements, Cary reserves the right to award a lower scored applicant, based on the type of project in which funding is requested (for example, Cary is only allowed to allot 15% of CDBG funds for public service-type projects, based on HUD's guidelines). **This provision only relates to CDBG funding.*

VII. Submission Timeline

- **December 18, 2024**- Application Period Opens.
- **January 21- January 23, 2025**- Required Pre-Application Conferences- Cary will host individual Pre-Application Conferences to answer any questions about the applications and priorities. All Applicants, regardless of receiving past Cary funding or not, are required to attend a Pre-Application Conference prior to submitting an application for funding. Please sign up for a time slot at [this Calendly link](#). Each slot is reserved for 40 minutes. **Please note that Cary reserves the right to not award funding if you do not attend a pre-application conference. award funding if you do not attend a pre-application conference.*
- **February 12, 2025- Application Deadline**- All materials must be received electronically by 5:00 p.m. on February 12, 2025. Applications received after the deadline will not be accepted. Every question must be answered, even if only to insert “N/A” or “0.” Application reviewers will be instructed to score in part based upon completeness, so please make sure that every blank has been filled.
 - *Electronic Submittal*- Section IX of this document includes a worksheet to facilitate application preparation. Within this worksheet is the link to the electronic application where you will submit your application and supporting documents electronically. Please note the electronic application **does** allow intermittent saving while working, as well as the opportunity to print your responses upon completion. Hard copies of the application will not be accepted.
- **(tentative)March 24, 2025**-Intended award notifications are made pending Council approval, Public Comment Period Opens
- **(tentative)April 24, 2025**- Consolidated Plan Public Hearing- Council reviews award recommendations.

VIII. Post Award Timeline, Requirements & Reporting

Expenditure Timeframe:

- Grantee shall not incur any costs or obligate any funding until and executed contract with Cary has been executed.
- Satisfactory and compliant Environmental Reviews at the State and local level are required before construction and rehabilitation jobs can begin.
- Program year begins when HUD has approved Cary's Annual Action Plan, projected to be July 1, 2025. Construction activities must begin within six months of award and completed within 24 months, ending June 30, 2027.
- Regarding only CDBG funding, CDBG awards are subject to Cary's receipt of its annual appropriation from the U.S. Department of Housing and Urban Development and adoption by Cary Town Council. All awards are subject to pre-contract negotiations with the grantee.

Contracting/ Required Documents:

All grantees must execute a contract for the award and must provide the following insurances:

- General Liability Insurance of \$1,000,000 per occurrence/ \$2,000,000 aggregate
- Worker's Compensation Insurance (per statutory limits)
- Employer's Liability Insurance of \$500,000 for each accident
- Crime Coverage or a fidelity bond equal to or greater than the award amount
- Insurance limits may be satisfied with a combination of primary and umbrella/excess liability insurance policies.
- The Town of Cary must be listed as additional insured with a waiver of subrogation for all insurances.
 - Worker's Compensation Insurance requires a waiver of subrogation, but not that Cary is listed as additional insured.

Reporting:

- Cary will monitor the performance of grantees to ensure that funds are used appropriately and to ensure they support an adequate portion of low- to-moderate-income populations. Grantees may include Cary departments, divisions, external social service agencies, non-profit organizations, and local businesses. Monitoring grantees ensures that the goals and objectives identified within the Cary HUD Action (when using CDBG funds) and Consolidated Plans and the Cary Housing Plan are met. Copies of the monitoring reports are kept in the Housing and Community Development Office.
- Grantees that do not comply with the Post-Award and Grantee Criteria listed below will forfeit their award of funds and jeopardize eligibility for future funding cycles. The forfeited funds will be then returned to the program for reallocation.
- Grantee shall ensure recognition of the Cary Housing Program/ Cary Community Development Block Grant in providing services. All facilities constructed or providing

services assisted with Cary/ Cary CDBG funding shall be prominently labeled as to the funding source.

- Quarterly Reports – Activity Summary and Beneficiary Report- Each quarter, grantees are required to provide an activity summary that reports accomplishments and outcomes. This includes a description of the project’s impact and/or outcomes of the program or project. Additionally, it will recognize the number of beneficiaries served. Grantees will be required to maintain accurate records documenting the targeted populations and/or areas being served by the program or project, and to demonstrate that eligibility requirements are being satisfied. Grantees must track data elements associated with the program/project requesting funding. Quarterly report content will be provided to HUD (if using CDBG funds) and the public. **Cary will provide a template that is mandatory for each grantee to follow.*
- Annual Monitoring- Monitoring/auditing of grantees for ongoing compliance and eligibility is conducted by the Town on an annual basis, to ensure income guidelines and residency are being met, goals are being reached, and that projects are being completed in a timely manner. Monitoring practices may range from virtual desk audits to in-person visits, depending on the grantee’s assessed risk.
- Social Service Programs- Grantees are required to track data elements associated with the program/project requesting funding. These elements may include: number of persons/ households served, family size, race/ethnicity, income documentation, residency documentation, verification that an individual meets a HUD defined presumed benefit individual. Additional elements may be required to be collected and tracked depending upon the nature of the program.
- Economic Development Job Creation Programs- Grantees are required to:
 - Provide baseline payroll prior to the beginning of the project.
 - Hire at least 51% low to moderate income Cary residents.
 - Report and maintain accurate records of jobs for one year after the final job is created. Reports are to be submitted monthly or quarterly until project completion.
 - Track data elements associated with the program/project requesting funding. These elements may include: number of persons/ households served, family size, race/ethnicity, income documentation, residency documentation, verification that an individual meets a HUD defined presumed benefit individual. Additional elements may be required to be collected and tracked depending upon the nature of the program.
- Construction, Rehabilitation or Acquisition Projects- Grantees are required to:
 - I. Maintain accurate records for all expenses and relevant grant/loan transactions and information.
 - II. Conduct all procurement transactions in a manner that provides full and open competition, including choice of designers or contractors paid for in whole or in part through these federal dollars. This procurement process shall utilize formal advertising, and either: sealed bids with award going to the lowest price responsible bidder or competitive proposals where the award is given to the entity most advantageous to the project, with both price and other factors considered.

- III. Obtain price or rate quotations from three or more vendors for all equipment or other purchases less than \$25,000. For equipment or other purchases greater than \$25,000, competitive sealed bidding is required.
 - IV. Comply with all applicable laws, ordinances, and Cary codes and State of North Carolina, and secure and pay fees for all permits required to perform the scope of work.
 - V. Comply with all Federal Laws and Regulations, including Environmental Review, Historic Preservation, Federal Davis Bacon Wage regulations, Fair Housing and Equal Opportunity, Handicap Accessibility, Lead Based Paint Poison Prevention, and other applicable federal regulations.
 - VI. Allow Cary to retain a security interest in the property for up to 10 years. This may be in the form of a mortgage deed and/or promissory note.
 - VII. Track data elements associated with the program/project requesting funding. These elements may include: number of persons/ households served, family size, race/ethnicity, income documentation, residency documentation, verification that an individual meets a HUD defined presumed benefit individual. Additional elements may be required to be collected and tracked depending upon the nature of the program.
- MBE Reporting- Grantees are required to submit Cary's MBE Reporting Form for each reimbursement request related to a contract or subcontract with a value of twenty-five thousand dollars (\$25,000.00) or more paid or to be paid with awarded funds.

IX. Application Preparation Worksheet

Cary Housing Program Grant Application Preparation Worksheet 2025-2026

Thank you for your interest in applying for the 2025-2026 Cary Housing Program Grant. This worksheet will not be collected by Cary, but it summarizes all information that will be necessary for completing the funding application and has been provided to aid in your preparation.

Once you have collected all applicable information, please submit it using our electronic form: [Cary Housing Program Funds Application 2025-2026](#).

- Applicant Information: Organization contacts
- Project Information: Funding, Budget, UEI Number, Tax ID, Objectives, Beneficiaries
 - Please refer to Section III of this document to determine if any HUD National Objectives may apply to your project.
- Project / Program Narrative: The following are questions to be answered in narrative form. Be as direct and specific as possible. Each response is limited to 650 characters.
 1. **Program/Projected Description:** Describe the program/project being proposed. Describe the scope, goals, and any plans or designs that have been developed to date. (Completed plans and/or designs can be submitted as an additional attachment, if applicable.)
 2. **Community Need Description:** Describe the scope of the community problem or need the problem addresses. Reference plans, reports, data, or experience, if applicable.
 3. **Measurable Community Impact:** Describe program outcomes and the impact it will have on the community. Include how progress will be evaluated in reaching these goals.
 4. **Documentation:** How will the beneficiaries, units of service, and outcomes be measured, collected, and documented?
 5. **Partnerships, Collaboration, and Outreach:** Describe any partnerships, collaboration, or demonstrated community support for the project.
 6. **Readiness to Proceed and Complete:** Describe the project's timeline with specific dates/ times, including start dates, end dates, and milestones, as applicable.
 - a. Please note that all funding must be expended between July 1, 2025 and June 30, 2027.
 7. **Experience Providing Service:** Describe the applicant's experience in delivering and managing similar projects. Give specific examples of past projects that have been completed on time and within budget.
 8. **Financial Need:** Describe why Cary Housing Funds are necessary to this project. How will this project continue if Cary Housing Funds are not awarded?

9. **Leveraged Funding Narrative:** Describe all other sources of funding for this project. Identify which sources are secured and which are projected. Include in-kind donations that may be used to supplement expenses where applicable.
10. **Budget Narrative:** Provide a short narrative description of the budget and expenses for the project or program. Please provide an explanation of how the estimated costs were determined. If this proposal is requesting an increase from last year's allocation, you must explain why the increase is necessary and what expansion of service is being provided.
- Budget:** Revenues and Expenditures (Please see the [Cary Housing Program Grant Application Budget Worksheet](#) on the next page. The completed Budget Worksheet **will** be uploaded to your Jotform application.)
- Prior Year Outcomes and Goals** (Only required for previous grantees of Cary Housing Program funds):
Please identify and describe up to four top intended and accomplished outcomes of funds awarded in the prior year. Identify the outcome or goal, whether that goal was achieved, and provide a brief explanation of why it was or was not achieved. (limit 50 words for each outcome or goal)
- Document uploads:**
- Most Recent Independent Auditors Report and identified findings
 - Most Recent Form 990
 - Verification of 501(c)3 Status
 - SAM.gov Unique Entity ID (UEI) and, if applicable, SAM.gov registration status
 - For Construction Projects: Estimates provided by building professional: engineer, architect, project manager or contractor.
 - For Construction Projects: Plans or Pictures, if applicable, *limit 3 pages total*

Cary Housing Program Grant Application Budget Worksheet

Applicant Organization _____

Project Name _____

Budget: Total Project Budget and Expenditures Tables **include all in-kind support*

Funding Source	Funding Amount
Requested Cary Housing Funds (A)	\$
Federal Funds (B)	\$
State Funds (B)	\$
County Funds (B)	\$
Nonprofit Support or Other Grants (B)	\$
Endowments (B)	\$
Private Funds or Gifts In-Kind (C)	\$
Other sources (list here) (C):	\$
Total Project Budget	\$

Expenditure Category	Cary Housing Funds (A)	Other Public, Nonprofit, or Grant Funds (B)	Private Support or Gifts In-Kind or Other (C)	Total Funds
Salaries/Benefits	\$	\$	\$	\$
Consultants and Contracted Services	\$	\$	\$	\$
Space and Equipment Rental	\$	\$	\$	\$
Travel	\$	\$	\$	\$
Materials	\$	\$	\$	\$
Real Property Acquisition	\$	\$	\$	\$
Other Operating Expenses	\$	\$	\$	\$
Other Costs (list here):	\$	\$	\$	\$
Total Costs				

X. Program Contacts

We welcome any interested organizations to schedule a Pre-Application Conference with our team, where we will be able to answer questions specific to how your organization may be a good fit for this grant. Please visit [this Calendly link](#) to schedule a 40-minute conference

Cary has contracted with Central Pines Regional Council to partner in the administration of the Cary Housing Grant awards program. Central Pines is a regional government council who serves 47 local governments within their seven-county region. Their work spans across multiple focus areas including Housing, Community and Economic Development, Environment and Resiliency, Transportation and Mobility, Aging and Human Services, and Member Support and Strategy. Central Pines administers millions of dollars in local, state, and federal funding sources on an annual basis. To learn more, visit the [Central Pines Regional Council website](#).

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