

City of High Point

*Municipal Office Building
211 S. Hamilton Street
High Point, NC 27260*



Meeting Agenda

Tuesday, October 8, 2019

10:00 AM

3rd Floor Conference Room

Community Housing, Neighborhood Development & Public Safety Committee

Jeffrey Golden, Chair

Monica Peters, Don Scarborough

Christopher Williams

**Community Housing, Neighborhood Development and Public Safety Committee - Council
Member Golden, Chair**

- [2019-458](#) Presentation of 2018-19 CAPER
Staff will give a presentation of the 2018-19 CAPER
Attachments: [4. 2018-2019 Consolidated Annual Performance Evaluation Report \(CAPER\).p](#)
- [2019-459](#) Consolidated Plan Update
Staff will give an update on the Consolidated Plan
- [2019-460](#) Presentation by Patrick Harman on Building Resilience in High Point
Patrick Harman will give a presentation on Building Resilience in High Point
Attachments: [3. Community Needs Survey \(HP Resilience Action Research Project\).pdf](#)
- [2019-461](#) Project Updates
Staff will be giving an update on Projects
Attachments: [5. Project Updates.pdf](#)

ADJOURNMENT

Community Development & Housing Department

Citizens Advisory Council

2018-2019 Consolidated Annual Performance Evaluation Report (CAPER)

September 26, 2019



What is the CAPER?

The Consolidated Annual Performance Evaluation Report (CAPER), required by the U.S. Department of Housing and Urban Development (HUD) serves as a report card for the City of High Point's Community Development and Housing Program. This extensive annual report summarizes and evaluates activities for the past fiscal year funded through the following federal grants:

- Community Development Block Grant (CDBG)
- HOME Investment Partnership Program (HOME)
- Neighborhood Stabilization Program (NSP)
- HUD Section 108 Program
- Volunteer Income Tax Assistance (VITA)

<https://www.highpointnc.gov/DocumentCenter/View/13248/2018-2019-Draft-CAPER>





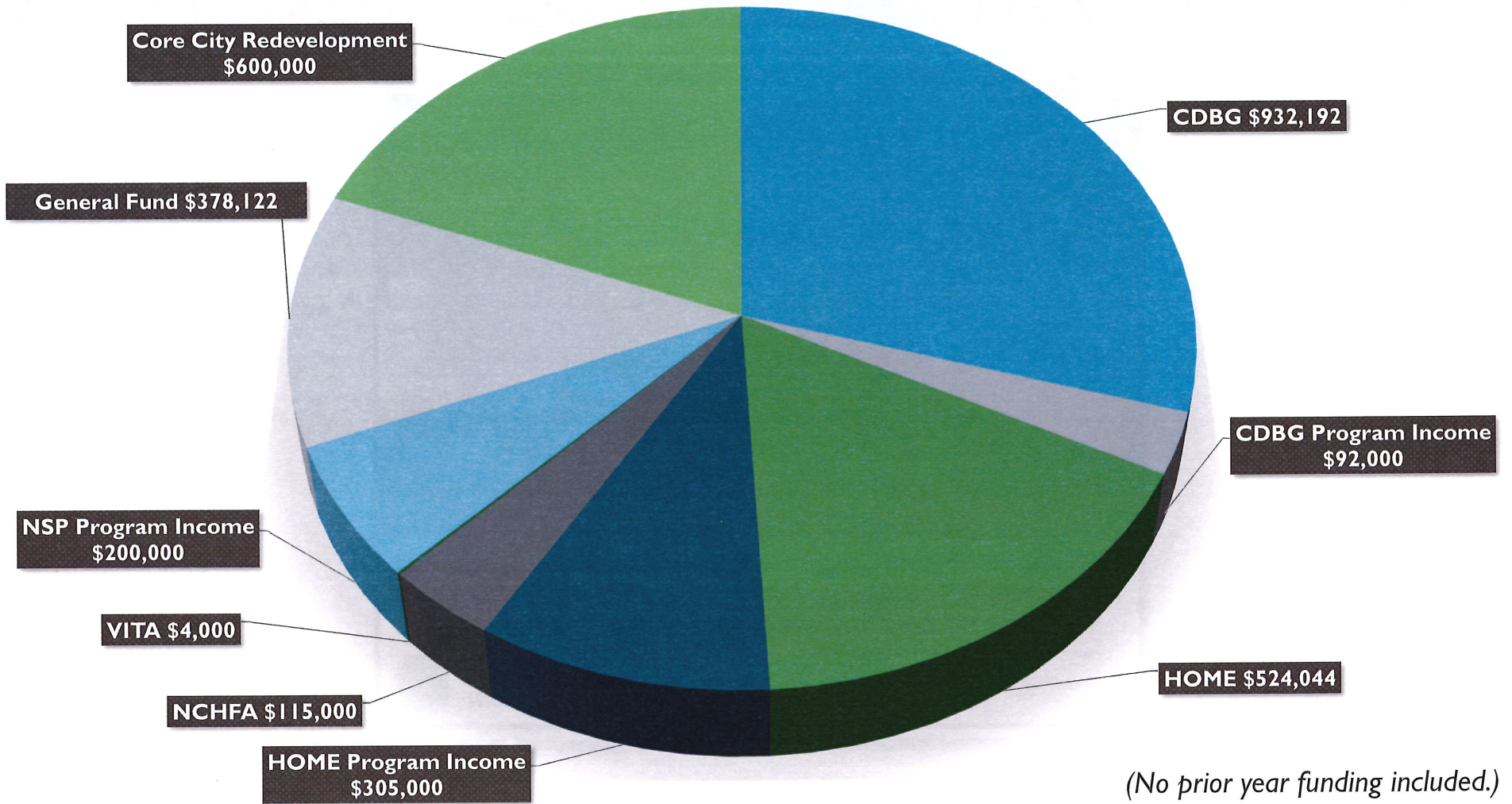
North Carolina Housing Finance Agency

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Congratulations to Community Housing Solutions, the City of Greensboro and the City of High Point on their Housing NC Award for Ole Asheboro and Southside neighborhoods!



Funding Sources



1-Year Strategic Plan

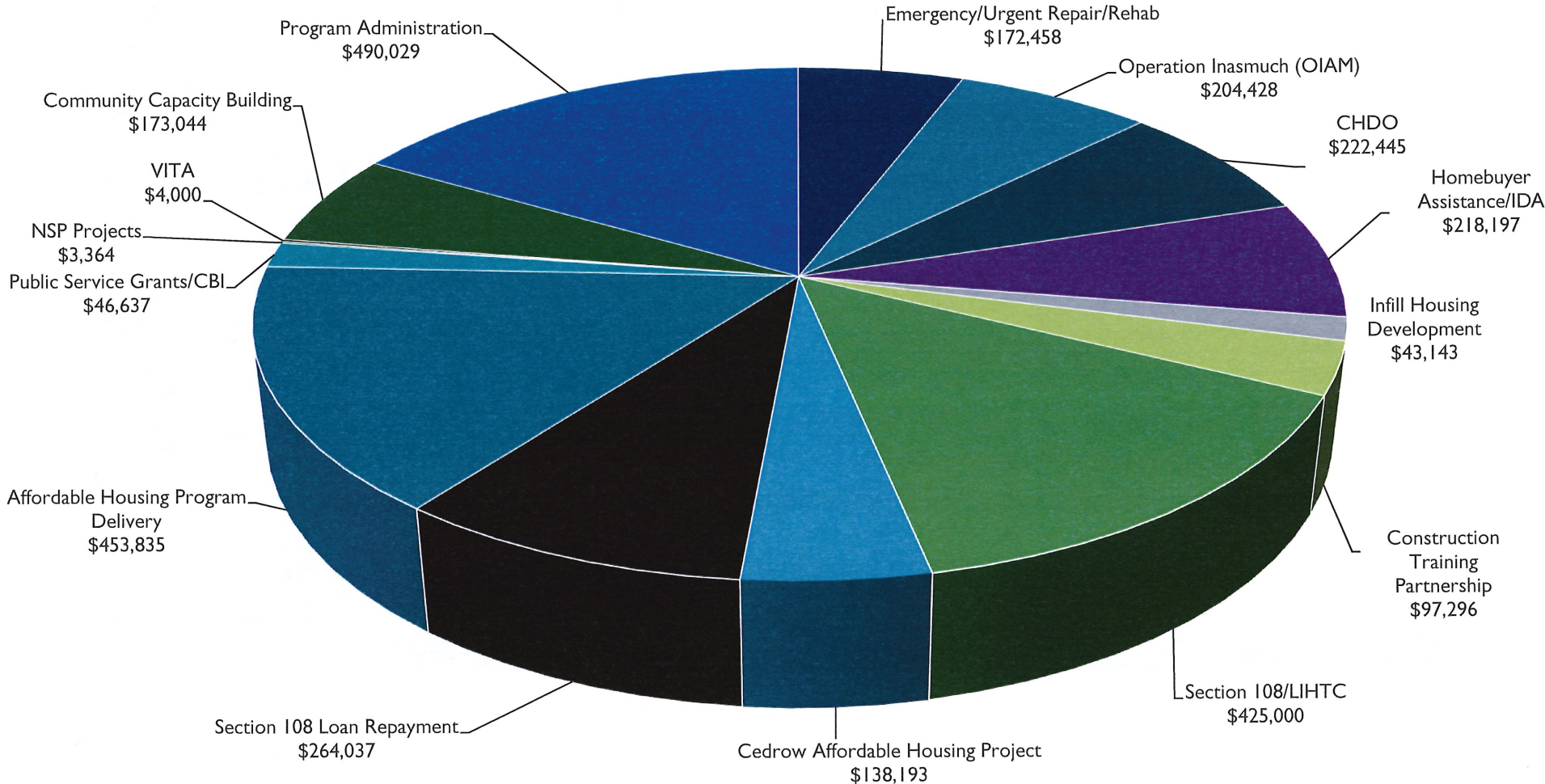
Goal	Goal Outcome Indicator	Performance Outcome	Performance Measurement
Emergency & Urgent Repair	70 units	70 units	100%
CHDO	6 units	5 units	83%
Affordable Rental Housing Development	96 units	84 units	88%
Homeownership Education & Assistance (includes IDA)	350 households	214 households	61%
Homeownership Education & Assistance (Direct Financial Assistance)	50 households	38 Households	64%
Core City Improvements (foreclosed property maintenance)	17 lots	17 lots	100%
Core City Improvements (demolition)	3 units	3 units	100%
Community Capacity Building (11 neighborhood orgs)	3 people	3 people	100%
Provision of Public Services	12 agencies	11 agencies	92%
Volunteer Income Tax Assistance (VITA)	600 returns	1,050 returns	175%



VITA Program

Volunteer Income Tax Assistance (VITA) Program					
Tax Year	Total Returns	Federal Refunds	EITC	Average AGI	Child Tax Credit
2006	151	\$130,811	\$53,153	\$13,496	\$16,037
2007	378	\$259,165	\$125,463	\$12,135	\$35,074
2008	320	\$330,565	\$141,582	\$12,567	\$38,873
2009	341	\$457,804	\$183,006	\$14,329	\$60,939
2010	417	\$546,725	\$236,249	\$14,740	\$83,840
2011	325	\$425,126	\$186,284	\$14,226	\$71,770
2012	522	\$659,069	\$297,529	\$16,025	\$108,194
2013	462	\$589,519	\$264,982	\$15,738	\$90,062
2014	530	\$643,009	\$265,381	\$17,161	\$87,351
2015	525	\$657,578	\$287,289	\$16,948	\$91,996
2016	807	\$1,025,488	\$369,275	\$20,424	\$63,453
2017	884	\$1,052,918	\$434,460	\$21,211	\$43,947
2018	1,050	\$1,211,356	\$499,858	\$21,814	\$131,661
PROGRAM TOTALS	6,712	\$7,989,133	\$3,344,511	\$16,216	\$923,197

Funding Distribution



**Budget
Summary
2018-2019**

**Budget Total
\$3,966,569**

vs.

**Actual Expended
\$2,956,106**

	Budget	Actual
Emergency Repair/Urgent Repair/Rehab (All sources)	259,000	172,458
Operation Inasmuch (OIAM)	200,000	*204,428
CHDO	577,640	222,445
Homebuyer Assistance/IDA	301,000	218,197
Infill Housing Development	45,000	43,143
Construction Training Partnership	130,000	97,296
Section 108/LIHTC	650,000	425,000
Section 108 Loan Repayment	92,000	264,037
Cedrow Affordable Housing Development	200,000	138,193
NSP Projects	200,000	3,364
Program Delivery	466,882	453,835
Affordable Housing Programs	3,121,522	2,242,396
Public Service Grants/Community Based Initiatives (CBI)	72,000	46,637
Community Capacity Building	191,825	173,044
VITA	4,000	4,000
Community & Neighborhood Development Programs	267,825	223,681
CDBG Program	116,696	116,602
HOME Program	82,404	21,550
General Fund	378,122	346,467
Program Administration	577,222	490,029

(*Expenditures include prior year funding.)



AFFIRMATIVELY FURTHERING FAIR HOUSING CHOICE (AFFH)

Actions taken included:

- City's \$6.5 million commitment to the High Point Housing Authority for the redevelopment of Daniel Brooks Apartments aiding in the deconcentration of RCAPs
- Council allocated \$800,000 for Core City activities.
- Supported the development of Hartley Ridge, an 84-unit LIHTC development (\$694,000 – Section 108; construction completed).
- Avondale Trace (\$650,000 –Section 108; construction pending) 72-unit LIHTC project is located in an area of higher opportunity and serves to deconcentrate RCAPs.
- Provided 32 homebuyer assistance loans City-wide and in the Core City totaling \$160,000.
- A total of 190 participants attended monthly homebuyer education classes.
- A total of 24 households participated in the two IDA classes.
- Provided emergency repairs/rehab on 70 housing units.
- Continued support of 8 community gardens.
- Provided technical assistance and support to ten neighborhood associations/watch groups in the Core City.
- Provided funding and technical assistance for 14 public service and 2 community based initiatives grants totaling \$46,637
- Greenway extension completed with NSP program income providing improved public infrastructure in or near RCAPs.

2018-2019 CAPER SCHEDULE

Sept 6th -20th

15-day public review & comment period

Sept 28th

CAPER submitted to HUD

*“Creating the Single Most Livable, Safe
and Prosperous Community in America”*



Community Development & Housing Department

Project Updates

Community Housing and Neighborhood Development Committee

October 8, 2019



Avondale Trace Apts.



- 5206 W. Wendover Avenue
- 72 multi-family apartments
- (12) 1-BR, (36) 2-BR and (24) 3-BR units
- Total Sources = \$10,346,069
 - Tax Credit Equity = \$7,495,575
 - Bank Loan = 982,765
 - RPP Loan = \$800,000
 - CHP loan = \$650,000
 - Workforce Housing Loan Program = \$250,000
 - Deferred developer fee = \$167,729
- Monthly rents range from \$255 to \$725

**Project received the maximum site score possible from NCHFA*



3032
3124
3217
3304
3391
3478
3565
3652
3739
3826
3913
4000
4087
4174
4261
4348
4435
4522
4609
4696
4783
4870
4957
5044
5131
5218
5305
5392
5479
5566
5653
5740
5827
5914
6001
6088
6175
6262
6349
6436
6523
6610
6697
6784
6871
6958
7045
7132
7219
7306
7393
7480
7567
7654
7741
7828
7915
8002
8089
8176
8263
8350
8437
8524
8611
8698
8785
8872
8959
9046
9133
9220
9307
9394
9481
9568
9655
9742
9829
9916
10003

Rent Comparison Avondale vs Market Rate

Unit Type	Rent Level	Subject Achievable LIHTC Rent	Square Feet	Typical Market Rate	Square Feet	Subject Rent Advantage
1BR / 1BA	@30%	\$278	705	\$819	770	66.1%
1BR / 1BA	@50% (HOME)	\$508	705	\$819	770	38.0%
1BR / 1BA	@60%	\$600	705	\$819	770	26.7%
2BR / 2BA	@30%	\$330	967	\$954	1,100	65.4%
2BR / 2BA	@50% (HOME)	\$606	967	\$954	1,100	36.5%
2BR / 2BA	@60%	\$675	967	\$954	1,100	29.2%
3BR / 2BA	@30%	\$376	1,124	\$1,112	1,321	66.2%
3BR / 2BA	@50% (HOME)	\$695	1,124	\$1,112	1,321	37.5%
3BR / 2BA	@60%	\$775	1,124	\$1,112	1,321	30.3%

Source: Avondale Appraisal Data



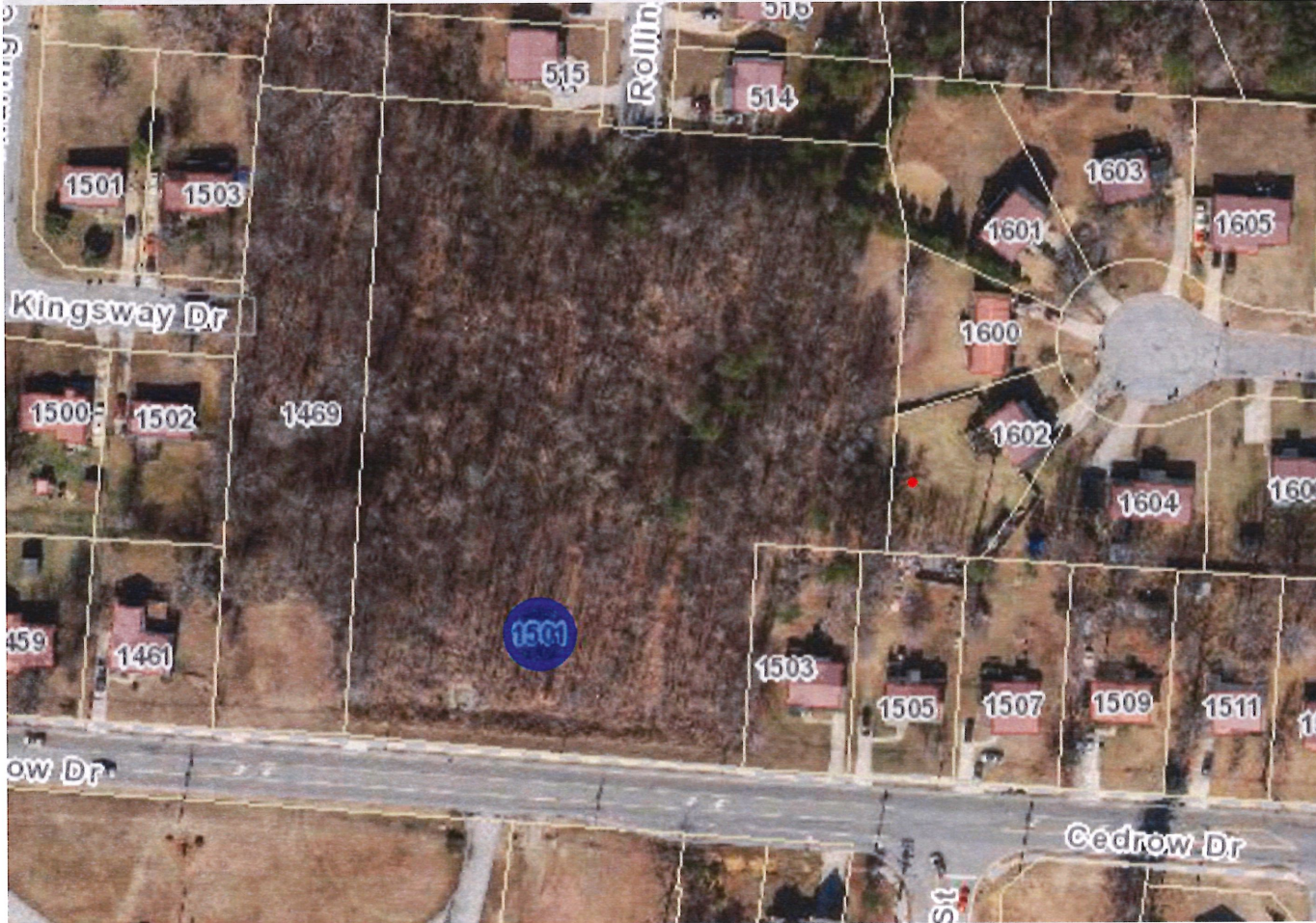
Multi-Family Activity

<u>Name</u>	<u>Units</u>	<u>Est. Cost</u>	<u>CHP \$\$</u>	<u>Awarded</u>
Admiral Point	54	5,411,059	560,000	2011
Addington Ridge	58	6,949,799	1,350,000	2013
Kirkwood Crossing	84	10,259,851	2,000,000	2015
Hartley Ridge	84	9,476,893	694,000	2016
Avondale Trace *	<u>72</u>	<u>10,346,069</u>	<u>650,000</u>	<u>2018</u>
Total	352	\$ 42,443,671	\$ 5,254,000	
* Projected Completion Summer 2020				

Cedrow Subdivision Project

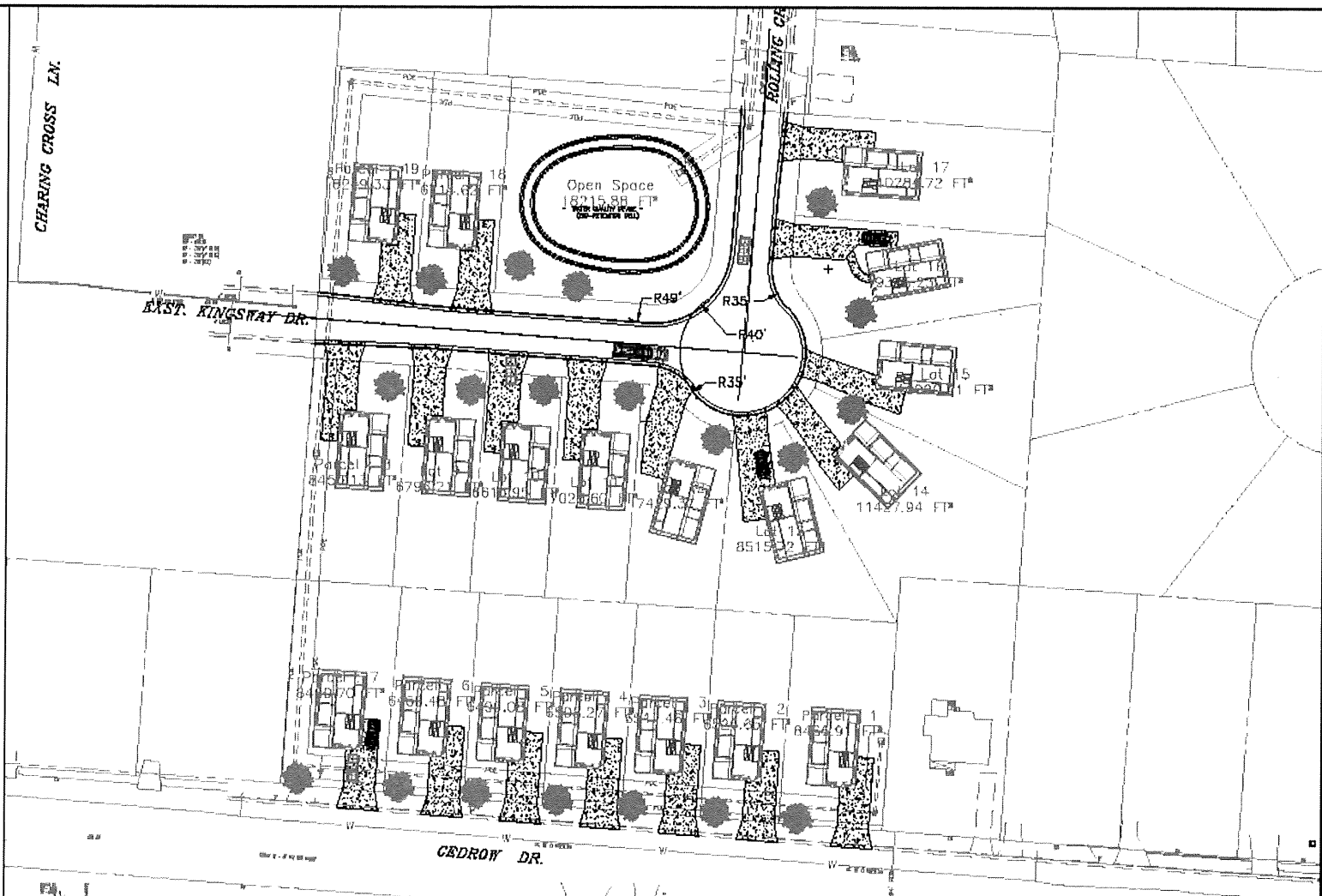
Updates:

- Approximately 30,000 cubic yards delivered to site
- Seeding of site is imminent
- Next step will be TRC review
- Engineering working on designs to construct street
- Contract projected to bid in 2020





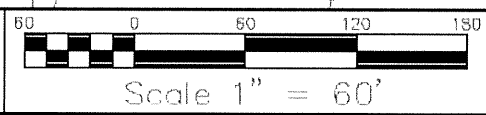
EXMED - R-5



PROPOSED SUBDIVISION

PROJECT : 2505
DESIGNED: JKF

PREPARED BY
CITY OF HIGH POINT
ENGINEERING SERVICES DEPARTMENT
APRIL 2017



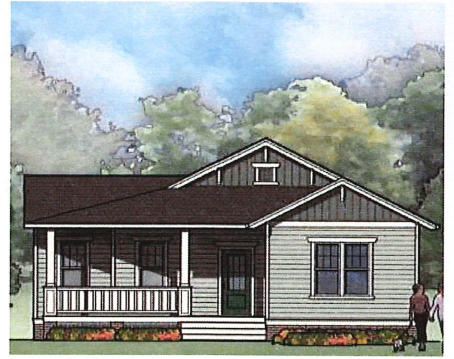












Thank You

Michael E. McNair, M.P.A.

Director, Community Development & Housing Department

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michael.mcnair@highpointnc.gov



Community Needs Survey

BACKGROUND INFORMATION

The UNCG Center for Housing and Community Studies is assisting the ***High Point Resilience Action Research Project*** in collecting community feedback on needed services and resources in High Point. Your input will be helpful in better understanding the current status of the community, services you may already be using, and additional services needed. The goal is to increase needed services and better identify gaps in need.

SURVEY INSTRUCTIONS

Please help us by completing the following brief survey. We are interested in your opinions and thoughts. The survey is being conducted **confidentially**. Your name, address, and any personally identifiable data will not be associated in anyway with the answers you provide. Responses will be grouped together and summarized. Individual responses will not be reported.

The survey will take **about 15-20 minutes** and is completely voluntary. You may choose not to answer a question, or not to participate without penalty. Please be honest and complete in your answers. Results will be used to help identifying strengths as well as problems in High Point. By completing this survey, you will help towards research of understanding families' resources and needs.

You will be asked to answer survey questions that include education, employment, housing, healthcare and other basic needs.

Q3 Do you live in High Point?

- (A) Yes
- (B) I do not live in High Point, but I work in High Point
- (C) No

IF NOT - STOP HERE AND DO NOT COMPLETE THE SURVEY

Q4 What is the name of neighborhood where you live in? (for example - Macedonia Neighborhood). If unsure, what are the nearest street cross sections? (for example - N. University Pkwy and N Centennial)

Q5 How many years have you lived in your current community? _____

Q6 In your opinion, how would you rate your community overall?

- (A) Excellent
- (B) Above Average
- (C) Good
- (D) Fair
- (E) Poor

Q7 What is most important resource to you or your community? (This can be anything in your community, ie a person, place, thing, service).

Q8 Why is this the most important resource?

Q9 What factors influenced you to move to the neighborhood where you live now? (choose all that apply)

- (A) Convenient location
- (B) Overall feeling
- (C) Neighbors
- (D) Child friendly
- (E) Near my school/work
- (F) Housing condition
- (G) Good schools
- (H) Affordability/Cost
- (I) Safe
- (J) Good public transportation
- (K) People who are the same race as me
- (L) Diversity (a mix of different races)
- (M) Family in the same neighborhood
- (N) I have always lived here
- (O) Other (explain)

Q10 What would you say are the worst things about your neighborhood as a place to live? (choose all that apply)

- (A) Not conveniently located
- (B) Overall feeling
- (C) Neighbors
- (D) Not child friendly
- (E) Not near my school/work
- (F) Bad schools
- (G) Too expensive
- (H) Too ethnically diverse
- (I) Unsafe
- (J) Not diverse enough
- (K) Bad house conditions
- (L) Poor/ no public transit
- (M) Other (explain)

QUALITY OF LIFE

Q12 Do you have reliable telephone access?

- (A) Yes
- (B) No

Q13 Has your phone number changed in the last 3 months?

- (A) Yes
- (B) No

Q14 How do you access the internet? (mark all that apply)

- (A) I do not have access to the internet
- (B) At home
- (C) At work
- (D) At the library
- (E) At a friends' house
- (F) At a family members house
- (G) On my cell phone
- (H) Another place (explain)

Q15 Where do you primarily get your food?
(name of store or food source)

Q16 How far do you live from the closest major grocery store like a Food Lion, Aldis, Harris Teeter, etc.?

- (A) Less than a mile
- (B) 1-2 miles
- (C) 2-5 miles
- (D) 5-10 miles
- (E) more than 10 miles
- (F) I am not sure

Q17 If you're unsure of the distance, how long does it take to get there? (in minutes by car, taxi, Uber, or other vehicle)

- (A) 5 mins or less
- (B) 5-10 mins
- (C) 10-15 mins
- (D) 15-20 mins
- (E) 20-25 mins
- (F) 25-30 mins
- (G) more than 30 mins

Q18 What is your housing status?

- (A) Own
- (B) Rent
- (C) Staying with friends or family
- (D) Homeless- streets/car
- (E) Homeless- shelter
- (F) Homeless- temporary housing
- (G) Hotel/motel
- (H) Nursing/long-term care
- (I) Assisted living
- (J) Group home
- (K) Halfway house
- (L) Other (explain)

Q19 How many adults live in your home?
(including yourself) _____ adults
including myself

Q20 How many minor children are in your home? (under 18) _____ children

If no children, skip to Q23

Q21 If you have children or other dependents in your care, what is your housing situation? (select all that applies)

- (A) Single mom
- (B) Single dad
- (C) Two parents
- (D) Raising own children and children of others
- (E) Raising children of other family members
- (F) Raising someone else's children (not family)
- (G) Foster children
- (H) Shared custody
- (I) No children, other dependents
- (J) Intergenerational Household
- (K) Other (explain)

Q22 What kind of child care (of dependent care) do you need help with? Mark all that apply.

- (A) Daycare center
 - (B) Before/after school care
 - (C) Care for child with special needs
 - (D) Evening hours due to work shift schedule
 - (E) Other (explain)
-

Q23 Are you caring for adult children or adult dependents including seniors? (Due to mental or physical disability)

- (A) Yes
- (B) No

If you are not caring for adult children or adult dependents Skip To: Q25

Q24 Who provides care for the adult children or adult dependents? (Check all that apply)

- (A) Self
 - (B) Friends
 - (C) Family
 - (D) Church
 - (E) Daycare
 - (F) Have to leave elder/senior alone
 - (G) Able to stay home alone
 - (H) Other (explain)
-

Q25 What is the total (gross) household income of your home? (the income all contributing persons within the home).

- (A) Less than \$12,490
- (B) \$12,490 to \$16,909
- (C) \$16,910 to \$21,329
- (D) \$21,330 to \$25,749
- (E) \$25,750 to \$30,169
- (F) \$30,170 to \$34,589
- (G) \$34,590 to \$39,009
- (H) \$39,010 to \$43,429
- (I) \$43,430 to \$47,849
- (J) \$47,850 to \$52,269
- (K) \$52,270 to \$56,689
- (L) \$56,690 to \$61,109
- (M) \$61,110 or more

Q26 Which of these monthly bills do you have? (check all that apply).

- (A) Cable/ Satellite TV
 - (B) Car/truck/ or other personal transportation
 - (C) Bus/taxi/Uber/shared rides or other public transportation
 - (D) Child care
 - (E) Child support
 - (F) Credit cards
 - (G) Food
 - (H) Gas
 - (I) Health insurance
 - (J) Other Insurance
 - (K) Internet
 - (L) Loans
 - (M) Loans- Payday
 - (N) Loans- School
 - (O) Medical payments
 - (P) Mortgage
 - (Q) Phone- cell
 - (R) Phone- home
 - (S) Rent
 - (T) Utilities
 - (U) None
 - (V) Other (explain)
-

Q27 Do you have any of the following housing related needs? (Check all that apply)

- (A) Unsafe home structure
 - (B) Unhealthy conditions - mold, lead, pests, other health issues
 - (C) Housing not affordable
 - (D) Furniture or household goods
 - (E) Handicap access or modification
 - (F) Mortgage or rent assistance
 - (G) Other medical accommodations
 - (H) Pet friendly environment
 - (I) Repairs
 - (J) Utility assistance
 - (K) Neighborhood not safe
 - (L) None
 - (M) Other (explain)
-

Q28 What is your primary means of transportation? How do you get around most of the time?

- A Walk
 - B Bike
 - C Scooter
 - D Motorcycle
 - E Personal car/truck
 - F Friends' car/truck
 - G Cab
 - H Bus
 - I Pay other people
 - J Other (explain)
-

Q29 Have you ever lost a job due to? (check all that apply)

- A Transportation issues
 - B Job searching
 - C Lack of childcare, cost of childcare, or other childcare issue
 - D Position abolished
 - E Lack of appropriate clothing
 - F Plant or company closed or moved
 - G Cut hours
 - H Personal health/injury
 - I Family health/injury
 - J Work related injury
 - K Pregnancy
 - L Lack of advancement opportunity
 - M Other (explain)
-

Q30 Would you like help with these employment seeking activities? (check all that apply)

- A None, I don't need employment assistance
- B Career assessment
- C Career/job training
- D Job search strategies
- E Assistance with completing applications
- F Job interviewing skills
- G Resume writing
- H Computer help
- I Career information options
- J Work clothes
- K Access to hygienic products

- L Need for more education (GED, certifications, other educational attainment)
 - M Other (explain)
-

Q31 Do you or someone in your household have any unmet needs related to the following health care issues? (check all that apply)

- A AIDS/HIV risk or treatment
 - B Child diagnosed with a disability
 - C Dental care
 - D Diabetes
 - E Eye/vision care
 - F General medical care
 - G Hearing care
 - H Heart Disease
 - I Hypertension
 - J Medical equipment
 - K Mental health care
 - L Prescription medication/ money for prescription
 - M Prosthesis
 - N Pulmonary Disease (COPD, Emphysema, Asthma)
 - O STIs (sexually transmitted infections)
 - P Substance abuse treatment
 - Q Teen pregnancy
 - R OBGYN services
 - S Sleep problems
 - T None
 - U Other (explain)
-

Q32 Are you or someone in your household in need of help with any of these things:(Check all that apply)

- (A) Alcohol use
- (B) Anger control
- (C) Addiction
- (D) Drug use
- (E) Caregiver support
- (F) Couples communication
- (G) Depression
- (H) Disability counseling
- (I) Elder abuse
- (J) Family conflicts
- (K) Making decisions/ problem solving
- (L) Parenting classes
- (M) Personal problems
- (N) Planning for the future/ goal setting
- (O) PTSD (Post Traumatic Stress Disorder)
- (P) Self-esteem
- (Q) Spousal abuse
- (R) Child abuse
- (S) Thoughts of suicide (in the past 6 months)
- (T) Trauma
- (U) Victimization
- (V) None
- (W) Other (explain)

Q33 Does everyone in your household have health insurance or other health care coverage?

- (A) Yes, everyone is covered
- (B) Some in my household do not have insurance
- (C) No one in my household has coverage

Q34 If everyone in your household does not have health insurance or other health care coverage, Why Not?

Q35 If you are a US veteran, are you receiving veteran's benefits?

- (A) I am not a veteran
- (B) I am a veteran, and I am receiving benefits
- (C) I am a veteran, but I am not receiving benefits

Q36 If you are a US veteran, and not receiving benefits, why not?



MEDIA USAGE

Q37 How often do you use each kind of media?

	Daily	Weekly	Monthly	A few times a year	Less than once a year	Never
The PRINT version of the local newspaper	(A)	(B)	(C)	(D)	(E)	(F)
The website of the local newspaper	(A)	(B)	(C)	(D)	(E)	(F)
A local television broadcast	(A)	(B)	(C)	(D)	(E)	(F)
The website of a local television news station	(A)	(B)	(C)	(D)	(E)	(F)
A local radio broadcast	(A)	(B)	(C)	(D)	(E)	(F)
The website of a local radio station	(A)	(B)	(C)	(D)	(E)	(F)
Some other website that is dedicated to your local community	(A)	(B)	(C)	(D)	(E)	(F)
A blog about your local community	(A)	(B)	(C)	(D)	(E)	(F)
A person or organization you follow on a social networking site	(A)	(B)	(C)	(D)	(E)	(F)
A person or organization you follow on Twitter	(A)	(B)	(C)	(D)	(E)	(F)
An e-mail newsletter or listserv about your local community	(A)	(B)	(C)	(D)	(E)	(F)
A print newsletter about your local community	(A)	(B)	(C)	(D)	(E)	(F)
Word of mouth from friends, family, co-workers and neighbors	(A)	(B)	(C)	(D)	(E)	(F)
An internet search using a search engine such as Google or Bing	(A)	(B)	(C)	(D)	(E)	(F)

Q38 EVERYDAY TREATMENT

In your day-to-day life, how often have any of the following things happened to you?

	Daily	Weekly	Monthly	A few times a year	Less than once a year	Never
You are treated with less courtesy than other people.	(A)	(B)	(C)	(D)	(E)	(F)
You receive poorer service than other people at restaurants or stores.	(A)	(B)	(C)	(D)	(E)	(F)
People act as if they think you're not smart.	(A)	(B)	(C)	(D)	(E)	(F)
People act as if they were afraid of you.	(A)	(B)	(C)	(D)	(E)	(F)
People act as if they think you are dishonest.	(A)	(B)	(C)	(D)	(E)	(F)
People act as if they are better than you.	(A)	(B)	(C)	(D)	(E)	(F)
You are called names.	(A)	(B)	(C)	(D)	(E)	(F)
You are insulted.	(A)	(B)	(C)	(D)	(E)	(F)
You are threatened or harassed.	(A)	(B)	(C)	(D)	(E)	(F)
You are psychically assaulted.	(A)	(B)	(C)	(D)	(E)	(F)

DEMOGRAPHICS

We are almost done. In these last few questions we will be collecting demographic information. Again, we remind you that none of this information is linked to you in any way. All information you have provided is completely anonymous.

Q40 How old are you?

- (A) Under 18
- (B) 18 - 24
- (C) 25 - 34
- (D) 35 - 44
- (E) 45 - 54
- (F) 55 - 64
- (G) 65 - 74
- (H) 75 - 84
- (I) 85 or older

Q41 What is the highest level of education you've completed?

- (A) Less than high school
- (B) High school graduate
- (C) Some college
- (D) 2 year degree
- (E) 4 year degree
- (F) Professional degree
- (G) Doctorate

Q42 Do you have a physical or mental disability?

- (A) Yes
- (B) No

Q43 What is your employment status?

- (A) Employed full time
 - (B) Employed part time
 - (C) Unemployed looking for work
 - (D) Unemployed not looking for work
 - (E) Retired
 - (F) Student
 - (G) Disabled
 - (H) Other (explain)
-

Q44 Were you born in the US?

- (A) Yes
- (B) No

Q45 Are you a US citizen?

- (A) Yes
- (B) No

Q46 What languages do you speak at home?

- (A) English
 - (B) Spanish
 - (C) Other (Explain)
-

Q47 Are you Hispanic or Latino?

- (A) Yes
- (B) No

Q48 Please mark one or more boxes to indicate what you consider your race to be.

- (A) White
 - (B) Black or African American
 - (C) American Indian or Alaska Native
 - (D) Asian
 - (E) Native Hawaiian or Pacific Islander
 - (F) Other (explain)
-

Q49 What is your current marital status?

- (A) Married
- (B) Partnered
- (C) Widowed
- (D) Divorced
- (E) Separated
- (F) Never married

Q50 What is your sex?

- (A) Male
- (B) Female
- (C) Other/non-binary

Q51 How do you identify?

- (A) Heterosexual
- (B) Homosexual
- (C) Bisexual
- (D) Other
- (E) Prefer not to say

Q52 What have we not asked that you feel is important and related to needed services and resources in High Point?

