



CITY OF CHARLOTTESVILLE, VIRGINIA CITY COUNCIL AGENDA

Agenda Date:	May 4, 2020
Action Required:	Public Hearing and Approval
Presenter:	Erin Atak, Grants Coordinator
Staff Contacts:	Erin Atak, Grants Coordinator
Title:	Approval of FY 2020-2021 Annual Action Plan

Background:

The Consolidated Plan sets forth goals to support our community development needs over a five-year period (2018 – 2022) for low and moderate income individuals in the City and counties that make up the Planning District. The current five year Consolidated Plan was adopted at the May 7, 2018 City Council Meeting.

Discussion:

Each year localities are required to complete an Action Plan that details goals and objectives to be carried out in the upcoming program year. This is the third Action Plan of the 2018-2022 Consolidated Plan. This document also serves as the City's application for Community Development Block Grant (CDBG) funds and the Thomas Jefferson Planning District's application for HOME funds. It is due, in its final form, to HUD on May 15th or after the HUD allocations have been published.

Community Engagement:

On February 18, 2020 and March 5, 2020 the proposed FY 20-21 CDBG and HOME budget came before the CDBG/HOME Taskforce for discussion. The CDBG and HOME budget/action plan is planned to have a virtual public hearing at the Water Street Center of the Thomas Jefferson Planning District Commission on May 7, 2020 and an additional virtual public hearing will be held by Council at the May 4th meeting.

The Action Plan has been advertised for a thirty-day comment period (March 26th – April 26th 2020) before being sent to HUD for approval. The Action Plan was sent to Charlottesville Neighborhood community members for comment. The Housing Directors Council had an opportunity to make comments on the Action Plan virtually during the thirty-day comment period. Comments received from Housing Directors will be incorporated into the Action Plan. The plan is in draft form pending approval from Council at the May 4th meeting. Following approval of the

Action Plan, data will be entered in the HUD database (IDIS) which will then create a final formatted version of the Action Plan.

The Participation section of the Action Plan summarizes all community engagement efforts, as well as all comment received and incorporated into the plan.

Alignment with City Council Vision and Strategic Areas:

Approval of this agenda item aligns directly with Council’s vision for Charlottesville to have **Economic Sustainability, A Center for Lifelong Learning, Quality Housing Opportunities for All, and A Connected Community**. It contributes to variety of Strategic Plan Goals and Objectives including: Goal 1: Inclusive, Self-sufficient Community; Goal 3: Beautiful Environment; Goal 4: Strong, Diversified Economy; and Goal 5: Responsive Organization.

Budgetary Impact:

The HOME program requires the City to provide a 25% match. The sum necessary to meet the FY 2020-2021 match is \$20,148.50, which will need to be appropriated out of the Charlottesville Housing Fund (CP-0084) at a future date. The Action Plan will have no additional budgetary impacts.

Recommendation:

Staff recommends approval of the 2020-2021 Action Plan of the 2018-2022 Consolidated Plan. Funds will not be available or eligible to be spent until HUD releases funds.

Alternatives:

No alternatives are proposed.

Attachments:

Action Plan Resolution
Priority Neighborhood Resolution
2020-2021 Annual Action Plan – Draft <https://www.charlottesville.gov/678/CDBG-HOME-Programs>

RESOLUTION
Approval of FY 2020-2021 Annual Action Plan

BE IT RESOLVED, that the Council of the City of Charlottesville, Virginia, hereby approves the FY 2020 - 2021 Action Plan of the 2018-2022 Consolidated Plan as presented at the May 4, 2020, City Council meeting. All CDBG and HOME project estimates shall be increased or reduced at the same pro-rated percentage of actual entitlement. No agency's EN amount will increase more than their initial funding request.

**A RESOLUTION
PRIORITY NEIGHBORHOOD FUNDS
FOR RIDGE
FY 20-21**

WHEREAS, on September 16, 2019, City Council of the City of Charlottesville recommended Ridge as the priority neighborhood for FY 20-21;

BE IT RESOLVED by the Council of the City of Charlottesville, Virginia that the funds for FY 20-21 shall be allocated as follows:

- The allocation for FY 20-21 shall be allocated to Ridge.
- The allocation for Ridge Street shall be allocated simultaneously for FY 21-22 and FY 2022-2023.

In total, each neighborhood (Belmont and Ridge) will receive a total of three years of funding respectively.

**FY 20 - 21
ACTION PLAN
for the
CITY OF CHARLOTTESVILLE
and the
THOMAS JEFFERSON HOME CONSORTIUM**

**Draft for Public Comment
Comments accepted March 26 to April 26**

**Public Hearing
Thomas Jefferson Planning District Commission
Water Street Center, 407 E. Water Street
May 7, 2020, 7:00 p.m.**



**Public Hearing
City Council
May 4, 2020, 6:30 p.m.**



I. INTRODUCTION

The Consolidated Plan for 2018-2022 set forth an overall plan to support community development needs, including housing needs, in the Thomas Jefferson Planning District and in the City of Charlottesville. The Action Plan for FY 2020-2021 re-affirms the goals expressed in the region’s Consolidated Plan, which was developed and adopted in May 2018. The Consolidated Plan is a five-year document that guides the specific activities developed annually through the Action Plan. Both the Consolidated Plan and the annual Action Plan guide the use of federal Community Development Block Grant (CDBG) funds received annually by the City of Charlottesville and the federal HOME funds received annually by the Thomas Jefferson HOME Consortium. Consortium members include the City of Charlottesville and the counties of Albemarle, Fluvanna, Greene, Louisa, and Nelson.

The member governments of the Thomas Jefferson Planning District agreed on an equal share basis of HOME funds available to each participating government (with towns included with their respective counties) with the exception of 15% of the total HOME funds, which are reserved for the Community Housing Development Organization (CHDO) set aside. The CHDO funds are rotated among the participating localities. The City of Charlottesville has been designated the lead agency for the HOME Consortium and the Thomas Jefferson Planning District Commission the designated Program Manager for the Consortium.

This Action Plan identifies specific activities to be undertaken with the funds during the program year from July 1, 2020 to June 30, 2021 as a means of fulfilling the goals stated in the Consolidated Plan. The objectives and outcomes of the Annual Action Plan for 2020-2021 are linked to the priority 5-Year Goals set forth in the Consolidated Plan.

Summary of Local Goals from the 2019 Consolidated Plan and FY 2020-2021 Measurable Objectives

Note: Unless otherwise designated, the Objective for 2021-2021 activities is “Decent Housing”
and the Outcome is “Affordability”

Locality: Albemarle			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2020 - 2021 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Housing conditions are substandard and not energy efficient.	Leverage a variety of funds to rehabilitate 8 to 10 owner-occupied homes per year.	9 (HOME)	HOME (\$58,732) CDBG

Locality: Charlottesville			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2020 - 2021 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 25-30 homes per year.	10 major homeowner rehabilitations.	CDBG \$78,550.12 HOME \$33,507.84
First time HB opportunities, housing cost-burden	Enable 7-10 eligible low/moderate income families per year to become homeowners.	Provide down payment assistance to 14 low/moderate income families	HOME \$47,086.16
Homelessness, discrimination, ex-offender re-entry	Facilitate expansion and coordination of rapid-rehousing, permanent supportive housing, and associated services for the homeless population.	Provide 41 homeless persons access to services through a coordinated entry system	CDBG \$53,354.58
Lack of training provided by employers	Conduct training sessions	Assist 15-20 low/moderate income persons with business development (technical assistance)	CDBG \$15,000
Transportation access barriers	Support Infrastructure Improvements	Provide streetscape improvements to improve pedestrian safety in the Ridge Street neighborhoods	CDBG \$201,912.90
Lack of safe public spaces	Collaborate to Fund Projects Expand Financing Capacity	Provide neighborhood improvements to improve public safety in the Ridge Street neighborhoods	CDBG \$201,912.90
Locality: Fluvanna			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2020 - 2021 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
First-time HB	Enable 3 eligible families to become homeowners	Provide down-payment assistance to 1 family	Program Income: \$4,000
Housing conditions are substandard and not energy efficient.	Rehabilitate 3 homes that are deemed substandard	1 major homeowner rehabilitation	Program Income: \$4,000

Risk of homelessness, housing options	Create new rental units affordable to very-low/low income residents of Fluvanna County or Town of Columbia	Build one new rental unit homes in Fluvanna	HOME: \$80,594 Program Income: \$20,000
Locality: Louisa			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2020 - 2021 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Housing conditions are substandard and not energy efficient.	Rehabilitate 1-2 homes per year that are deemed substandard	Major rehab on one home	HOME: \$11,614
Risk of homelessness, cost-burden, doubling up	Create 3 new rental units affordable to very-low/low income residents of Louisa County	Purchase lot and build one new rental unit	HOME: \$68,980 Program Income: \$19,000
First-time HB	Enable 3 eligible families to become homeowners	Provide down payment assistance to one family	Program Income: \$4,000
Locality: Nelson			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2020 - 2021 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Risk of homelessness, cost-burden	Develop 1-2 affordable rental units per year near community services at a scale consistent with the rural character of county.	Develop one additional rental unit on NCCDF land	HOME: \$55,000, Program Income: \$14,000
Housing conditions are substandard and not energy efficient.	Rehabilitate 4-6 substandard owner-occupied homes per year with an emphasis on those without complete indoor plumbing.	Rehabilitate 4-6 substandard owner-occupied homes with emphasis on accessibility and lacking complete indoor plumbing.	HOME: \$25,954: Program Income: \$10,000
First-time HB, cost-burden	Assist 1-2 First-Time Homebuyers with an emphasis on those who have received home ownership counseling.	Assist 1 – 2 First Time Homebuyers with closing cost assistance, home ownership counseling.	Program Income: \$6,000

Locality: Greene			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2020- 2021 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Housing conditions are substandard and not energy efficient.	Rehabilitate 1 home	Rehab one home in FY21	HOME (\$20,000), State IPR funds, Program Income
First-time HB	Enable 1-2 eligible families per year to become homeowners.	Build and subsidize 1 home for 1 st time homebuyers	HOME: \$21,899; Program Income: \$50,000

The sub-recipients in the HOME Consortium currently have \$143,865.85 in program income on hand. These funds are programmed for PY20 projects as follows.

**2020-2021 HOME Projects
Projected Use of Program Income**

Project	Program Income on hand
Albemarle Rehabilitation	\$3,965.85
Charlottesville First-time Homebuyers	0
Charlottesville Substantial Rehab	0
Fluvanna Rehab	\$6,100.00
Fluvanna New Rental Units	\$20,000.00
Fluvanna Assistance to First Time Homebuyers	\$4,000.00
Greene Rental	\$50,000.00
Louisa Assistance to First Time Homebuyers	\$4,000.00
Louisa Rehabilitation	\$6,800.00
Louisa New Rental Units	\$19,000.00
Nelson Assistance to First Time Homebuyers	\$6,000.00
Nelson Rehabilitation	\$10,000.00
Nelson Rental Development	\$14,000.00
TOTAL	\$143,865.85

II. RESOURCES

A. Federal

This plan is based on allocations for 2020-2021 (July 1, 2020 to June 30, 2021): Charlottesville's FY 20-21 CDBG Entitlement Grant is \$419,367 and HOME funds for the region are \$644,752. The breakdown of Consortium estimated funds by locality, and by eligible Community Housing Development Organizations (CHDOs) is as follows:

Administrative Funds: (10%)	\$64,475.20
HOME Program Funds:	\$644,752.00
Albemarle:	\$80,594.00
Charlottesville:	\$80,594.00
Fluvanna:	\$80,594.00
Greene:	\$80,594.00
Louisa:	\$80,594.00
Nelson:	\$80,594.00
CHDO Set-Aside (15%)	\$96,712.80
Total:	\$644,752.00

The sub-recipients in the HOME Consortium currently have \$143,865.85 in program income on hand. These funds are programmed for PY19 projects as follows.

2020-2021 HOME Projects Projected Use of Program Income

Project	Program Income on hand
Albemarle Rehabilitation	\$3,965.85
Charlottesville First-time Homebuyers	0
Charlottesville Substantial Rehab	0
Fluvanna Rehab	\$6,100.00
Fluvanna New Rental Units	\$20,000.00
Fluvanna Assistance to First Time Homebuyers	\$4,000.00
Greene Rental	\$50,000.00
Louisa Assistance to First Time Homebuyers	\$4,000.00
Louisa Rehabilitation	\$6,800.00
Louisa New Rental Units	\$19,000.00
Nelson Assistance to First Time Homebuyers	\$6,000.00
Nelson Rehabilitation	\$10,000.00
Nelson Rental Development	\$14,000.00
TOTAL	\$143,865.85

III. DESCRIPTION OF PROJECTS

The following list of proposed projects details the proposed projects to be undertaken using HOME funds beginning in fiscal year 2020-2021 (beginning July 1, 2020). These projects reflect a one-year implementation plan consistent with the five-year goals approved in the 2018 Consolidated Plan, which are included above in the Introduction to this Action Plan.

Albemarle County

- Rehabilitate 9 owner-occupied homes. Estimated Home Investment: \$58,732. Program Income: \$3,965.85.

Charlottesville

- Complete 10 housing rehabilitation projects for low to moderate-income homeowners in substandard housing in the City of Charlottesville and provide 14 low/mod income families with down-payment assistance. Estimated HOME investment: \$80,594. Program Income: \$18,593.91. CDBG projects are listed in the attached budget.

Fluvanna

- Perform major rehab on one home. Estimated Program Income: \$4,000
- Provide down-payment assistance to 1 family. Estimated Program Income: \$4,000
- Build one new rental home. Estimated HOME Investment: \$80,594. Estimated Program Income: \$20,000.

Greene

- Develop one affordable home for purchase. HOME funds \$58,695. Program Income: \$50,000
- Rehabilitate one home: HOME funds \$21,899
- Assist two 1st time homebuyers with down payment and/or closing cost support: \$8,000

Louisa

- Perform major rehab on one home. Estimated HOME Investment \$11,614. Estimated Program Income: \$6,800.
- Provide down-payment assistance to 1 family. Estimated Program Income: \$4,000
- Purchase lot and build one new rental unit: Estimated HOME Investment: \$68,980. Estimated Program Income: \$19,000.

Nelson

- Develop one additional rental unit on NCCDF land. Estimated HOME Investment: \$55,000. Estimated Program Income: \$14,000
- Rehabilitate 4-6 substandard owner-occupied homes with emphasis on accessibility and lacking complete indoor plumbing. Estimated Home Investment: \$25,954. Estimated Program Income: \$10,000 Provide
- Provide assistance to 1-2 First Time Home Buyers with closing cost assistance and home ownership counseling. Program Income: \$6,000.

CHDO Set-aside: Build one new homeownership unit in Albemarle County: Estimated HOME Investment: \$118,524.50.

Annual CHDO set-aside funds are used in just one of the six localities with the CHDO funds rotating through all six localities over a six-year period. This allows for an equal share distribution of CHDO funds and provides sufficient funding for a bigger project in each locality. Funds can be used flexibly (loans, grants, or a combination of the two) at the discretion of the

locality and the non-profit. Based on the rotation schedule and project readiness, Albemarle County is the next locality in the CHDO rotation for 2020-2021, but may not have a project ready to move forward.

IV. GEOGRAPHIC DISTRIBUTION

HOME funds will be distributed throughout the entire planning district, which includes the Counties of Albemarle, Greene, Fluvanna, Louisa, and Nelson and the City of Charlottesville. The CHDO project is assigned to localities on a rotating basis, based on an established rotation schedule. Remaining HOME project funds available are allocated to the six localities in equal amounts. Each locality retains its own Program Income, so amounts vary among the localities.

In Charlottesville, the CDBG Priority Neighborhood for FY 20-21 is Ridge for its first year. Potential projects include pedestrian and accessibility improvements. All other CDBG projects will be focused citywide.

V. HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES

The annual Homeless Strategy is derived from the revised Community Plan to End Homelessness. The Thomas Jefferson Area Coalition for the Homelessness (TJACH) adopted a revised plan on March 25, 2015. The revised plan provides a broad strategic vision for TJACH and the homelessness system of care including specific target reductions in homelessness subpopulations. TJACH's primary mission is to make homelessness rare, brief and nonrecurring in this community. Guiding principles identified in the revised plan include a) focusing on the most vulnerable homeless population, b) adopting and implementing housing first strategies, c) using best practices, d) making decisions based on community-level data, e) advocating for a broad and effective system of care beyond housing and homelessness services, f) increasing housing options for the very poor and people with barriers, and g) providing strong regional leadership.

ONE-YEAR GOALS AND ACTIONS FOR REDUCING AND ENDING HOMELESSNESS

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

The Haven operates a low-barrier day shelter open seven days a week as a resource and respite center for people experiencing homelessness. Coordinated assessment is provided every day at The Haven to assess housing barriers and needs, make appropriate referrals, and connect people to prevention, rapid re-housing and permanent supportive housing resources. A PATH Street Outreach program is well-established in this community, which provides two outreach workers, one at Region Ten (full-time) and the other at On Our Own (32 hours per week). These PATH workers are responsible for conducting outreach on the streets, at soup kitchens, and at campsites where people experiencing homelessness congregate in order to assess and provide resources for people with untreated mental health issues. The PATH program participates in the bi-weekly Community Case Review to accept referrals from partner agencies and conducts weekly outreach at the local low-barrier, day shelter, The Haven. In addition, The Haven supports an outreach worker that specializes on substance abuse assessment and referral, conducting outreach at the day shelter and in public places. TJACH uses the Vulnerability Index Service Provision Decision-Making Tool (VI-SPDAT) to determine eligibility and priority for rapid re-housing resources and a brief pre-screener developed by Andrew Greer and Marybeth Shinn to determine eligibility and priority for prevention resources. In addition, a vulnerability index is used to assess medical vulnerability for prioritized access to permanent supportive housing resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

This community maintains four emergency shelter programs including a high barrier shelter at the Salvation Army, a low barrier seasonal shelter at PACEM, a domestic violence shelter at Shelter for Help in Emergency and a small shelter dedicated to homeless and runaway youth. As documented in the Needs Assessment and Market Analysis, emergency shelters are currently adequately providing for the needs of homeless individuals. However, the number of homeless families is increasing, and the plan calls for increased resources to meet these changing needs. Specifically, these needs could be met by converting existing transitional housing beds to dedicated emergency shelter beds for families and by expanding access to emergency financial assistance programs. In the meantime, this community uses funds from the Virginia Homelessness Solutions Program administered by the Virginia Department of Housing and Community Development to provide emergency hotel/motel vouchers to families experiencing literal

homelessness that are unable to access shelter through the Salvation Army. Transitional housing needs will be met predominantly through rapid rehousing programs. The CoC receives funding from the state's Virginia Homelessness Solutions Program grant to support an effective rapid rehousing program, based at The Haven. Support for a Housing Navigator position has been provided by the City of Charlottesville and Albemarle County human services funding process. The Salvation Army's transitional program is not currently in operation. The Monticello Area Community Action Agency (MACAA) provides transitional housing through their Hope House. Both MACAA and the Salvation Army are seeking private funds for ongoing operations. A primary goal of the system of care is to reduce the amount of time individuals and families experience homelessness and stay in shelters. Data is actively collected and reviewed on average lengths of stay in all shelters.

Helping homeless persons make the transition to permanent housing and independent living, and preventing individuals and families who were recently homeless from becoming homeless again

Integrating housing opportunities with ongoing case management support has been identified as a priority for this CoC. Funding support for housing-focused supportive services has been requested from local funders in order to improve this community's capacity to provide housing stabilization services. With the support of a Community Case Review process, we will work to build a pathway from shelters or street to stable housing and build an inventory of participating landlords. A primary goal for the following year is to assess local data to determine a more strategic way to use public resources, integrate a rapid re-housing triage methodology and reduce shelter stays. Early efforts have yielded a significant increase in the amount of rapid re-housing funding from the state and from local government.

Helping low-income individuals and families avoid becoming homeless

Prevention strategies include interventions immediately prior to homelessness occurring, adequate case management during the transition out of homelessness to prevent relapse, and support during a discharge from institutional housing. The State's Virginia Homelessness Solutions Program has provided funds for homelessness prevention. Local prevention funds prioritize households with a previous experience of homelessness. The Jefferson Area OAR have recently been trained to assist their clients with securing SSI/SSDI support rapidly to have sufficient income to prevent recidivism, and this form of counseling will be practiced over the following year. City of Charlottesville and Albemarle County Departments of Social Services leadership serve on CoC governance and actively work to improve access to mainstream resources for people experiencing housing crisis. This fiscal year, the prevention program has served 122 people with a short-term subsidy to get into or remain in stable housing. 100% of these households have successfully avoided homelessness as a result. The community recently partnered together to create an Emergency Assistance line for people to call when they are experiencing a housing crisis.

VI. NEEDS OF PUBLIC HOUSING

Introduction

Public housing is owned and operated by the Charlottesville Redevelopment and Housing Authority (CRHA) and all units are contained within the City limits of Charlottesville. This section outlines plans to provide this resource and improve the current stock of housing.

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

The Charlottesville Redevelopment and Housing Authority (CRHA) provides housing and tenant support to the City's lowest income population; however, given dwindling HUD resources, CRHA has been forced to concentrate efforts on landlord / tenant responsibilities, with limited resources for public outreach, advocacy and social supports. CRHA relies heavily on community partners to provide on-site and other opportunities for youth and adults in public housing. The agency's overall goal with supporting such programs is to facilitate and encourage residents' efforts towards success and independence. CRHA continues to work closely with the Charlottesville Public Housing Association of Residents (PHAR) in their efforts to provide resident outreach, resident leadership development / capacity building, and resident advocacy.

More recently, in conjunction with PHAR and a committee of community stakeholders, CRHA has embarked on significant redevelopment planning efforts. In support of these efforts, the City of Charlottesville has recently approved funding for assistance to support CRHA with operations and redevelopment. This funding includes support for Redevelopment Project Coordinator and Relocation Specialist positions; redevelopment activities associated with Crescent Halls; professional surveying and environmental survey services; relocation and moving services for Crescent Halls residents; "parallel track"/repairs and rehab at other sites; redevelopment legal counsel redevelopment admin/overhead costs; funding to support TING providing free installation of internet services to public housing residents; and miscellaneous redevelopment planning expenses. The goal of redevelopment is to transform the public housing sites into vital mixed-income and mixed-use (where appropriate) communities to the greatest extent possible, while maintaining a respectful relationship with the surrounding neighborhoods. The City has also proposed \$15 million in funding over the next five years to continue to support public housing redevelopment efforts.

The Charlottesville Affordable Housing Fund has reserved funds (and proposed future funding) for a Supplemental Rental Assistance Program administered by CRHA. This voucher program provides approximately 75 vouchers, annually, for households who are homeless and for Housing Choice Voucher Program eligible households.

CRHA has recently hired staff to specifically focus on Section 3 initiatives. This work will assist public housing residents with job training and direct participation in redeveloping CRHA's own properties.

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

The Charlottesville Redevelopment and Housing Authority (CRHA) continues to examine the potential to sell off its inventory of individual houses to current occupants or other CRHA residents. Dependent upon funding restrictions and implications for the release of the HUD

declaration of trust, CRHA may like to potentially sell one or more of these units to facilitate homeownership opportunities while also helping stabilize the organization's financial situation.

CRHA continues to work with Habitat for Humanity of Greater Charlottesville and Piedmont Housing Alliance to help public housing residents and other interested eligible households identify and locate other housing options. Working to develop these public and private partnerships helps to provide the community with greater housing choices and better quality of life.

The Charlottesville Redevelopment and Housing Authority (CRHA) continues to give preference to homeless individuals in its public housing and housing voucher programs, as a way of helping local residents transition to permanent housing. Since many formerly-homeless individuals require a range of support services to keep them stable in their housing, CRHA is now working with a coalition of local organizations, City officials and Virginia Supportive Housing to develop a second Permanent Supportive Housing facility for our community, building on the success of the first such property (the Crossings at Fourth and Preston). Approx. 40 units at this second facility would be reserved for the chronically homeless, which would go a long way toward ending chronic homelessness in Charlottesville. A potential location and some potential funding sources have already been identified for this new facility and, if this planning process bears fruit, construction could be underway as soon as 2022.

VII. BARRIERS TO AFFORDABLE HOUSING

Introduction

This section describes actions planned to remove or ameliorate barriers to affordable housing in the one year period. The one-year actions described in this section are intended to fit within the 5-year strategy to remove or ameliorate barriers to affordable housing.

The Charlottesville City Council has approved approximately \$900,000 to complete the update of its Comprehensive Plan, Affordable Housing Strategy as well as re-write its Zoning Ordinance. The City has retained the services of RHI Consultant Team to assist staff in completing the projects. These initiatives are now underway and are designed to provide policies that would spur creation of more affordable housing in the city. The recently completed Housing Needs Assessment would inform the development of the Affordable Housing Strategy Plan. Additionally, the City has been increasing its funding commitment to affordable housing development. In 2019, the City allocated \$3.4 Million to capitalize its Charlottesville Affordable Housing Fund (CAHF). In FY 2020, the City Council allocated more than \$10 million to support creation of affordable housing, and Council is proposing to continue its investment in the affordable housing creation in the 2021 budget. The current COVID-19 situation has affected the City's revenue stream and may delay the City's ability to meet its affordable housing priorities. The fund would provide financial support for the Phase I of the Piedmont Housing Alliance's (PHA) Friendship Court Redevelopment project, and Charlottesville Redevelopment Housing Authority's (CRHA) redevelopment activities, among other projects. The current PHA's 11.75 acre site has 150 units and after the redevelopment plan is fully implemented, there will be 450 to 480 units, most of which would be affordable largely to households at 30 to 80% AMI. The City will continue its financial support for first time home buyers and owner-occupied rehabilitation assistance through its nonprofit partners, and Supplemental Rental Assistance Program via the CRHA. Approximately, \$2,595,000 has been appropriated by the City over the last 3 program years to assist low income households and homeless persons with their rental assistance needs.

The City provided \$75,000 split over two years for a full-time Self-Sufficiency position for PHA to enable the organization to improve the capacity of their residents to effectively seek economic opportunities that would enhance their self-sufficiency. This is now underway.

Analysis of Impediments to Affordable Housing Update

The City's Affirmatively Furthering Fair Housing requirements has been postponed until October 2022. The Analysis of Impediments to Fair Housing Choice (AI) has been updated and approved by the City Council in May 2020, as a supplement to the Consolidated Plan. Actions in FY 20-21 to address impediments identified in the AI are included as an attachment to this plan.

Albemarle County – Resolution in Collaboration with Habitat for Humanity

The County of Albemarle received two planning grants funded through CDBG to assist Habitat for Humanity in community organizing and developing plans for the first phase of the Southwood Mobile Park redevelopment. An action plan has been developed with steps leading to

construction beginning in late 2019.

Thomas Jefferson Planning District Commission Regional Housing Partnership

The Thomas Jefferson Planning District Commission (TJPDC) has been working with local housing partners and coalitions to launch a Regional Housing Partnership (RHP) and conduct a Regional Housing Study. TJPDC is committing staff time toward the project and partnering with Albemarle County and the Virginia Housing Development Authority (VHDA) to fund and carry out a regional housing study. Regional strategies will be developed during the year.

City - Comprehensive Plan Updates

The City staff is currently working with the RHI Consultant Team to update the Comprehensive Plan, which provides a vision for the City's future growth and specific guidance on land use policies, development patterns, and infrastructure and public facility investments. The Plan update and wholesale Zoning Ordinance rewrite will be informed by the City's affordable housing strategy, policy and program recommendations.

City Affordable Housing Policy/Program Recommendations

The City underwent a major planning effort in response to findings from a consultant-developed Housing Study and Analysis for the City and the urban ring in Albemarle County. The City's Housing Advisory Committee (HAC) has been developing and refining recommendations that consist of a compilation of tools/developer incentives to be used for supporting affordable housing development.

City - Comprehensive Housing Strategy

The City of Charlottesville, in partnership with the HAC, RHI Consultant Team and Comp Plan Steering Committee affordable, is working to develop a comprehensive affordable housing strategy for the City. The overall goals of the housing strategy are to 1) identify specific targets and means to meet affordable housing unit production and preservation based on household income, 2) identify specific regulatory tools and developer incentives to support and encourage the provision of new affordable housing units within the City, and 3) ensure equitable development throughout the City's neighborhoods.

City of Charlottesville's Strategic Investment Area and Form-based Code

The City adopted the Strategic Investment Area (SIA) Plan in February 2014. The City completed the Form-Based Code designed to implement the SIA Plan, and is currently under review. The recommendations include incentives for inclusion of affordable housing units in new developments.

Actions planned to foster and maintain affordable housing

The provision and retention of affordable housing is a central theme of the 2022 Consolidated Plan. The City of Charlottesville and the Consortium will approach the issue of affordable housing from a variety of pathways, including direct provision of new affordable units, tenant-based assistance, and removal of barriers currently in existence. These barriers may be regulatory, in which case those that are within the purview of localities will be reviewed as described in this plan, or they may be cultural. Many of the goals of the plan are educational in

nature, with the purpose of ameliorating community resistance to affordable housing and generating social momentum for grassroots community development.

Actions planned to reduce lead-based paint hazards

The Consolidated Plan contains several goals that address lead-based paint hazard through the rehabilitation of existing substandard homes. The overwhelming majority of homes that undergo rehabilitation were built before 1978 and can be considered high-risk for hazard. Rehabilitation activities will include abatement of lead-based hazards in compliance with federal law. Detection and removal of lead-based paint in residences constructed before 1978 is to occur while rehabilitating homes when there are children present under the age of 7 years.

The Fluvanna/Louisa Housing Foundation has a certified lead-based paint hazards trainer to assist the region's non-profit providers. Houses being purchased with the down payment and closing cost assistance program to first-time homebuyers also must be reviewed for lead based paint.

Training has been provided to building inspectors and local housing rehabilitation agencies to allow them to evaluate, treat and/or remove lead paint hazards in our communities. Inspectors evaluate each job before the rehabilitation begins. Grant funding is used to pay for removal of lead based hazards, which will continue to reduce the lead paint concerns. The notification, Watch Out for Lead-Based Paint Poisoning is given to all persons assisted, even if the residence was constructed after 1978, since it serves as a good information and educational tool.

In terms of increasing access to housing without LBP, all of the housing goals in the plan can be considered strategies toward this end. All housing units receiving assistance with CDBG or HOME funds will meet housing quality standards, and thus not contain any lead hazards. The City of Charlottesville, with its down payment and closing cost assistance program to first-time home buyers, will not approve a home if peeling paint is in evidence until it is repaired satisfactorily. This situation is identified through the Section 8 inspection.

Actions planned to reduce the number of poverty-level families

Many affordable housing and community development activities have the objective of increasing and maintaining self-sufficiency for poverty-level families. The priorities and goals identified in the Action Plan are geared toward increasing the self-sufficiency and financial independence for poverty-level families as it relates to housing/homelessness, workforce development, and economic development. The City's \$15 minimum wage is in effect and serves as an anti-poverty measure.

The primary anti-poverty agency serving the region is the Monticello Area Community Action Agency (MACAA), which serves Charlottesville, Albemarle, Fluvanna, Louisa and Nelson. The Skyline Community Action Program (Skyline CAP) serves Greene County in the Thomas Jefferson Planning District, and also Orange and Madison Counties in Planning District 9. Each of these agencies operates the Head Start pre-school program, a fundamental part of the regional anti-poverty strategy. Each social service agency operates the family self-sufficiency program.

Other organizations and programs in the region including the Charlottesville Redevelopment and Housing Authority, Fluvanna/Louisa Housing Foundation, and the Nelson County Community Development Foundation all administer Housing Choice Voucher Programs for low-income families. Additionally, organizations like these as well as the Albemarle Housing Improvement Program and others also provide assistance to low-income families in making household repairs and installing indoor plumbing.

Finally, the region has a strong, locally administered Social Service/ Welfare Departments operating in each locality. Acting as the primary provider of state funded programming and service delivery, these local government offices help implement the regional strategy by administering strong programs with a coordinated, comprehensive approach.

The City of Charlottesville's Strategic Action Team, comprising key staff from the Departments of Economic Development, Neighborhood Development Services, Social Services, Human Services and the City Manager's Office developed the Pathways to Self Sufficiency: Growing Opportunities Report with action strategies to increase job opportunities through workforce development efforts and to reduce barriers to assist residents with retaining jobs with the ultimate goal of reducing the number of families living in poverty in the City. The report serves as an action plan for prioritizing funding for programs, including CDBG and HOME funding.

In addition to other efforts, the City has initiated effort designed to provide affordable internet access to the residents of public housing. Discussions with potential service providers is in progress. Several goals in this Consolidated Plan address the needs of people in poverty beyond their immediate housing needs. There are goals to increase job training and recruitment services, in order assist people entering the labor force and, as a result, reduce household poverty. Educational campaigns, such as fair housing law and awareness of the unique needs of people with disabilities, may open up opportunities for advancement for groups that had previously been obstructed.

The City of Charlottesville Pathways to Self-Sufficiency: Growing Opportunities Report contains a chapter that addresses affordable housing. Further, the report will help serve as a funding priority guide to ensure the City's CDBG and HOME funds are awarded in coordination with the goals set forth in the report and the Consolidated Plan.

Actions planned to develop institutional structure

The Housing Directors meet regularly to coordinate the housing programs in the region. The TJACH Governance Board and its Service Providers Council meet monthly to address the needs of the homeless and special needs populations.

The Regional Housing Partnership Advisory Board will meet twice each year, with the Executive Committee meeting bi-monthly. The RHP will also offer two housing summits each year. The RHP will focus on housing production, diversity, accessibility, cost, location, design, and

increasing stability for the region's residents.

The City of Charlottesville's current Comprehensive Plan was adopted in August 2013. A broad-reaching update is underway, addressing findings from the City's Housing Needs Assessment. The Albemarle County Board of Supervisors adopted their current Comprehensive Plan on June 10, 2015, including an updated Affordable Housing Policy. The updated policy highlights the dispersal of affordable units throughout a development and adherence to the counties design standards for development areas. State legislation that took effect on July 1, 2016 prevents the County from accepting proffers for affordable housing.

The regional Analysis of Impediments to Fair Housing Choice was updated in 2019. This assessment engaged decision-makers and the general public with the ongoing disparities that exist within the region. It is the intent of the City of Charlottesville and the HOME Consortium to utilize this growing institutional capacity and leverage it toward meeting the goals of this plan. A table of actions to address impediments to fair housing choice is included in Appendix A.

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

There are a few umbrella organizations in the region that serve to bring together housing providers and human services and health agencies.

- *Thomas Jefferson Area Coalition for the Homeless (TJACH)*: a non-profit organization that serves as the lead for the region's Continuum of Care. The TJACH Governance Board includes housing providers, representatives from Departments of Social Services, and other human services and health agencies.
- *Housing Directors Council*: includes representatives from all HOME sub-recipients
- *Jefferson Area Board for the Aging (JABA)*: JABA is working with Piedmont Housing Alliance (PHA) on a plan for continuing to keep Low-Income Housing Tax Credit properties affordable beyond the end of their affordability period.
- *Housing Advisory Committee (HAC)*: Provides City Council with recommendations regarding housing policy and affordable housing funding priorities; researches and discusses trends and ideas in affordable housing across the state and nation and ways Charlottesville can implement some of those new ideas.

The consortium will continue to collaborate with community partners that provide housing and social services to the community. The City will continue to coordinate efforts through subrecipient partners who are internal and external to local government. The agencies listed under the consultation section of the Consolidated Plan will be included in the citizen engagement process for future action plans.

VIII. CITIZEN PARTICIPATION

Citizen participation was a central component of the Consolidated Plan update, completed in August 2018. This process established the goals and priorities for the Consolidated Plan, which continues to inform the annual Action Plans. For this Action Plan, a draft for public comment was made available on March 26, 2020 for a 30-day public comment period. An advertisement on the availability of the draft and the comment period appeared in the Thursday, March 26, 2020 issue of the Daily Progress, the newspaper of general circulation in the region. The draft plan for public comment was also distributed by e-mail: Agencies and Organizations - The Charlottesville Health Department of the Thomas Jefferson Health District, United Way, Independence Resource Center, County of Albemarle, Salvation Army, Region Ten Community Services, Monticello Area Community Action Agency, Charlottesville Redevelopment and Housing Authority, Albemarle Housing Improvement Program, Piedmont Housing Alliance, Jefferson Area Board For Aging, County of Albemarle Housing Office, Public Housing Association of Residents, On Our Own-Drop-In Center, and Charlottesville/Albemarle Legal Aid Society; Local Media - The Daily Progress, Fluvanna Review, Greene County Record, The Central Virginian, and Cville Weekly; Neighborhood Associations – Belmont-Carlton, Blue Ridge Commons, Burnett Commons, Fifeville, Forest Hills, Fry’s Spring, Greenbrier, Jefferson Park Avenue, Johnson Village, Kellytown, Lewis Mountain, Little High, Locust Grove, Martha Jefferson, Meadows, Meadowbrook Hills/Rugby, North Downtown, Orangedale, Ridge Street, Rose Hill, Starr Hill, University, Venable, Westhaven, Willoughby, Woodhaven, Woolen Mills and 10th and Page.

A public hearing is scheduled for the Thomas Jefferson Planning District Commission’s (TJPDC’s) regular meeting on May 7, 2020. The draft plan will be posted on the TJPDC web site and an article on the availability of the plan will be included in TJPDC’s April 9 News Brief, reaching an audience of approximately 1,200 people across the region. The Regional Housing Directors Council is a major partner in the development of the Action Plan, provided input on actions to be undertaken and reviewing the plan at its regular monthly meetings during plan development. The City Council will hold a public hearing and consider adoption on May 4, 2020.

Comments received were:

- To be itemized here, when received.

The following notice appeared in the Daily Progress on Thursday, March 26, 2020:

**NOTICE OF PUBLIC HEARING AND PUBLIC COMMENT PERIOD
DRAFT YEAR 2020-2021 ACTION PLAN OF THE CONSOLIDATED PLAN FOR THE CITY OF
CHARLOTTESVILLE AND THE
THOMAS JEFFERSON PLANNING DISTRICT
30-DAY COMMENT PERIOD: March 26 - April 26, 2019**

The City of Charlottesville and the TJPDC invite all interested citizens to comment on the 2020-2021 (July 1, 2020 to June 30, 2021) Draft Action Plan of the Consolidated Plan. The Consolidated Plan and the Action Plan guide the use of federal Community Development Block Grant (CDBG) funds in the City of Charlottesville and federal HOME funds in the Thomas Jefferson Planning District (City of Charlottesville and counties of Albemarle, Fluvanna, Greene, Louisa, and Nelson). Funding levels from the current year are being used for planning for the 2019-2020 year, assumed to be \$419,367 for CDBG and \$644,752 for HOME. The City Council will hold a public hearing on May 4, 2020 at 6:30 pm in City Council Chambers, 605 E Main St. A public hearing will also be held in TJPDC's Water Street Center, 407 E Water St., May 7, 2020, at 7:00 pm.

The Action Plan is available at www.tjpd.org/housing or by contacting Erin Atak, City of Charlottesville at (434) 970-3093 or Shirese Franklin, TJPDC, at (434) 422-4080. Reasonable accommodations for persons with disabilities and non-English speakers will be provided if requested.

HOME funds will be distributed throughout the entire planning district, which includes the Counties of Albemarle, Greene, Fluvanna, Louisa, and Nelson and the City of Charlottesville. The CHDO project is assigned to localities on a rotating basis, based on an established rotation schedule. Remaining HOME project funds available are allocated to the six localities in equal amounts.

I. PROGRAM SPECIFIC REQUIREMENTS

A. Community Development Block Grant Program (CDBG)

The activities that will be undertaken with CDBG funds are all described in the Listing of Proposed Projects. Estimated available funding includes:

2020-2021 Entitlement	\$419,367
Estimated Program Income and Reprogramming	\$13,324
TOTAL	\$432,691

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. 100.00%

Proposed CDBG Projects

Project	CDBG Fund
PRIORITY NEIGHBORHOOD	
Ridge St. Priority Neighborhood	\$201,912.90
ECONOMIC DEVELOPMENT	
Community Investment Collaborative	\$15,000
PUBLIC SERVICES	
TJACH – Coordinated Entry Services	\$53,354.58
HOUSING PROJECTS	
AHIP – Homeowner Rehab	\$78,550.12
ADMINISTRATION AND PLANNING	\$83,873.40
City CDBG Total	\$432,691

B. HOME Investment Partnership Program (HOME)

Other Types of Investment

The Thomas Jefferson HOME Consortium does not intend to use forms of investment other than those described in 24 CFR 92.205(b).

Resale/Recapture Guidelines

All members (sub-recipients) of the Consortium have elected to use recapture provisions. The original homebuyer is permitted to sell the property to any willing buyer during the period of affordability although Consortium sub-recipients will be able to recapture the entire amount of the HOME-assistance provided to the original homebuyer that enabled the homebuyer to buy the unit. Recapture provisions are triggered by any transfer of title, either voluntary or involuntary, or if the property is no longer used as the owner's primary residence during the established HOME *period of affordability*.

The *period of affordability* is based upon the *direct HOME subsidy* provided to the homebuyer that enabled the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included when determining the *period of affordability*. If the total HOME investment in the unit is under \$15,000, the *period of affordability* is 5 years; if the HOME investment is between \$15,000 and \$40,000, the period of affordability is 10 years and if the HOME investment is over \$40,000, the period of affordability is 20 years.

Direct HOME subsidy includes the total HOME investment (including program income) that enabled the homebuyer to purchase the property. This may include down payment assistance, closing costs, or other HOME assistance provided directly to the homebuyer. The amount of recapture is limited to the *net proceeds* available from the sale of the home. *Net proceeds* are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Recapture of initial HOME investment shall be secured by note and deed of trust for a term not less than the applicable period of affordability. Consortium subrecipients will also execute a HOME written agreement that accurately reflects the recapture provisions with the homebuyer before or at the time of sale. A clear, detailed written agreement ensures that all parties are aware of the specific HOME requirements applicable to the unit. The written agreement is a legal obligation. The HOME written agreement is a separate legal document from any loan instrument.

Refinancing Existing Debt

The TJ HOME Consortium does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.