

MEMO

To: TJPD Commissioners
From: Billie Campbell
Date: March 24, 2017
Re: FY17-18 Action Plan

Purpose: The Action Plan guides the use of federal Community Development Block Grant (CDBG) funds in the City of Charlottesville and federal HOME Investment Partnership funds in the Planning District, received from the U.S. Department of Housing and Urban Development (HUD).

Background: The 5-year Consolidated Plan for 2013-2017 was adopted in May 2013 and combines planning and submission requirements for the Community Development Block Grant (CDBG) and the HOME Investment Partnership Program (HOME) into a single document. The Annual Action Plan identifies specific housing and community development projects to be undertaken during the year with HOME and CDBG funds. Allocations for Program Year 2017 (July 1, 2017 to June 30, 2018) are not yet known. For this Draft Action Plan for public comment, the plan uses the funding levels from the current year: CDBG Entitlement Grant for the City of Charlottesville of \$371,309 and HOME funds of \$468,166 for the region. Federal funding cuts are being considered, including the possibility of eliminating the HOME and CDBG programs altogether. HOME funds can be used to assist homebuyers, rehabilitate owner-occupied homes, and develop new housing units for home ownership or rental. Of the total HOME allocation, 10% is for planning and administration, 15% is set aside for a Community Housing Development Organization (CHDO) project, and the remaining funds are divided equally among the six localities for housing projects.

The draft Action Plan for public comment describes the planned projects for each locality and identifies the CHDO project. The CHDO set-aside of 15% of the HOME allocation is awarded to each locality on a rotating basis, adjusted as needed for project readiness. For next year, the CHDO project is a new affordable home for a homebuyer in the Harmony Ridge development in the City of Charlottesville.

The Consortium was established in 1993 through TJPD work with all six localities in the region. By coming together our region is entitled to funds that no locality would receive on their own. From 1993 through 2017, \$18,698,635 in HOME Consortium funds have been awarded, and an additional \$1,917,394 in Program Income has been generated to carry out affordable housing projects in the region.

Issues: A public comment period and public hearing are required as part of the process. The FY17-18 Annual Action Plan is being made available for public comment through April 21 and is enclosed for your review and use for the public hearing to be held as part of the Commission meeting on April 6, 2017. The City will hold a public hearing on May 1, 2017.

Action Needed: The Commission needs to conduct a public hearing at the April 6 meeting and offer its own comments on the plan for incorporation prior to submission. The public comment period is March 22 through April 21. The Commission will be asked to approve the Plan at the May 4, 2017 meeting. The Action Plan is due to HUD by May 15, 2017, submitted through HUD's on-line system.

Effective Date: The FY17-18 Program year begins July 1, 2017.

**FY 17 - 18
ACTION PLAN
for the
CITY OF CHARLOTTESVILLE
and the
THOMAS JEFFERSON HOME
CONSORTIUM**

**Draft for Public Comment
Comments accepted March 22 to April 21**

**Public Hearing
Thomas Jefferson Planning District Commission
April 6, 2017**



**Public Hearing
City Council
May 1, 2017, 7:00 p.m.**



I. INTRODUCTION

The Consolidated Plan for 2013-2017 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 2017-2018 re-affirms the goals expressed in the region’s Consolidated Plan, which was developed and adopted in May 2013. 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, 2017 to June 30, 2018 as a means of fulfilling the goals stated in the Consolidated Plan. The objectives and outcomes of the Annual Action Plan for 2017-2018 are linked to the priority 5-Year Goals for set forth in the Consolidated Plan.

Summary of Local Goals from the 2013 Consolidated Plan and FY 17-18 Measurable Objectives

Note: Unless otherwise designated, the Objective for 2017-2018 activities is “Decent Housing” and the Outcome is “Affordability”

Locality: Albemarle			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2017 - 2018 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Risk of homelessness, first-time homebuyers (HB), doubling up	Refine the County’s Affordable Housing Policy to promote creation of affordable units with long-term affordability requirements.	Revise Affordable Housing Policy as required with the passage of SB 549	
Risk of homelessness, doubling up, discrimination	Preserve and expand the supply of affordable rental properties; assist renters through rental assistance programs.	Continue providing rental assistance to approximately 425 households	HUD Housing Choice Vouchers

First-Time Homebuyers, cost-burden	Provide homebuyer assistance and below-market-rate mortgages to 7-10 lower-income homebuyers per year who live and/or work in Albemarle County.	Use proffered funds to support the development of affordable housing with long-term affordability restrictions	
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 40-50 homes per year	40 emergency repairs	HPG Private Funds
Lack of Jobs paying sufficient wages, cost-burden, first-time HB, discrimination	Promote job growth by encouraging affordable workforce housing in proximity to employment centers in designated growth areas	Consider the addition of “workforce housing” in revising the Affordable Housing Policy	
Insufficient housing options, homelessness, discrimination	Encourage new housing with supportive services for individuals with physical and/or developmental disabilities.	Support efforts by private-sector in creating housing and services for special needs populations	
Housing conditions are substandard and not energy efficient.	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes per year	Rehabilitate 5 owner-occupied homes (HOME) and 15 homes (CDBG)	HOME CDBG
Multiple Needs	Participate in development of state housing and community development programs and seek funding from federal and state sources.	(Competitive CDBG funds awarded for work this year. No new applications until work is complete)	
Locality: Charlottesville			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2017 - 2018 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Lack of Jobs paying sufficient wages	Support programs which increase and improve job opportunities.	Assist 143 low/moderate income persons with workforce development, business assistance, or childcare assistance	CDBG
Low-income households are at risk of homelessness.	Encourage the retention and provision of new affordable housing within the community.	Provide down payment assistance to 11-13 low/moderate income families.	HOME
Housing conditions are substandard and not energy efficient.	Provide rehabilitative services to 60 homes that are deemed substandard.		

Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 25-30 homes per year.		
Multiple Housing Needs	Preserve and increase programs to assist residents with housing needs.		
Risk of homelessness, cost-burdened renters, regional cooperation	Continue partnerships with community entities to establish and maintain rental units for low/moderate income renters.		
Insufficient housing options, homelessness, discrimination	Continue to support programs which assist special needs groups, including financial assistance for home modifications.		
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 11-13 low/moderate income families. Construct one new affordable housing unit	HOME, including CHDO set-aside funds
Homelessness, discrimination, ex-offender re-entry	Facilitate expansion and coordination of rapid-rehousing, permanent supportive housing, and associated services for the homeless population.		
Risk of homelessness, cost-burdened renters, doubling-up, substandard housing, segregation	Support redevelopment of public and/or other subsidized housing to reintegrate those properties into existing neighborhoods. Where applicable, support resident bill of rights as formally adopted.		
Risk of homelessness, cost-burdened renters, first-time HB, government regulations	Revise city codes and ordinances to allow innovative housing types		
Multiple Needs	Encourage increase in financial assistance and support services to low income residents and Section 8 recipients.		

Lack of training provided by employers	Conduct training sessions	Assist 140 low/moderate income persons with workforce development training or business development (technical assistance)	CDBG
Transportation access barriers	Support Infrastructure Improvements	Provide streetscape improvements to improve pedestrian safety in the 10 th & Page neighborhood	CDBG
Lack of childcare options	Encourage increase in financial assistance	Assist 3 low/moderate income families with childcare assistance	CDBG
Ex-offender reentry	Support homeless and transition to independence	Assist 100 low/moderate income ex-offenders with re-entry services	CDBG
Locality: Fluvanna			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2017 - 2018 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
First-time HB	Enable 1-2 eligible families per year to become homeowners.	Build new home for First Time Homebuyer	HOME
Multiple needs	Promote the use of local funds to achieve housing and community development goals	Monetary assistance to local volunteer groups for ten housing repair or accessibility modification	State EmHR F/L HF funds
Housing conditions are substandard and not energy efficient.	Rehabilitate 2-3 homes per year that are deemed substandard.	Perform Emergency Home Repairs on thirty (30) homes	State EmHR TJPDC-HPG F/L HF funds
Risk of homelessness, housing options	Create new rental units affordable to very-low/low income residents of Fluvanna County or Town of Columbia.	Purchase lots and build two rental units in Palmyra	HOME F/L HF Funds
Locality: Greene			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2017 - 2018 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Insufficient transportation infrastructure	Support infrastructure improvements along Route 29 Business Corridor and the Stanardsville area.		

Insufficient housing options, child-care options	Address the needs of the elderly, disabled, victims of domestic violence, and single parents.		
Housing conditions are substandard and not energy efficient.	Rehabilitate 2-3 substandard homes per year with an emphasis on those lacking complete plumbing.		
First-time HB	Enable 1-2 eligible families per year to become homeowners.		
Risk of homelessness, cost-burden	Encourage development of 1-2 affordable rental units per year.	Acquire and renovate existing building into 2 rental units	HOME Private Funds
Locality: Louisa			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2017 - 2018 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Housing conditions are substandard and not energy efficient.	Rehabilitate 4-5 homes per year that are deemed substandard.	Major Rehab on one homes	HOME
Risk of homelessness, cost-burden, doubling up	Create new rental units affordable to very-low/low income residents of Louisa County.	Purchase lot and build one new rental unit	HOME F/L HF funds
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 5-6 homes per year.	Perform Emergency Home Repairs on 100 homes	State EmHR TJPDC-HPG F/L HF funds
First-time HB	Enable 1-2 eligible families per year to become homeowners.	Complete new homes for two (2) First Time Homebuyers	Louisa County HOME F/L HF funds
Risk of homelessness, housing options, ex-offender re-entry	Continue operation of transitional home to meet emergency community needs.	Continue operation of transitional home to meet emergency community needs.	F/L HF funds
Risk of homelessness, cost-burden, first-time HB	Encourage smaller homes to provide greater affordability, either through new construction or conversion of existing units.	Explore new models of small, energy efficient housing units	F/L HF Funds
Locality: Nelson			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2017 - 2018 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.	Nelson has developed eight units under 5-year plan, and owns total of 12. No additional rental development planned.	
Housing conditions are substandard and not energy efficient.	Rehabilitate 2-3 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.	IPR, IPR Program Income, HOME funds, HPG funds, NCCDF funds
First time HB, cost-burden	Assist 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.	HOME funds
Regional cooperation	Continue collaborative efforts with other agencies to fund local projects.	Explore public/private cooperation to develop more rental units on NCCDF land.	CHDO proceeds, NCCDF funds
Housing options, discrimination	Promote job opportunities and accessible housing for people with disabilities and the elderly.	Seek private grants, other funds to install accessibility ramps for elderly and disabled.	CACF, BAMA fund, VHDA

II. RESOURCES

A. Federal

Allocations for 2017-2018 (July 1, 2017 to June 30, 2018) have not yet been released. This plan estimates funding based on the PY16 figures: Charlottesville's FY 16-17 CDBG Entitlement Grant was \$371,309 and HOME funds for the region were \$468,166. Reductions in federal funding for HUD programs are being considered.

The breakdown of Consortium estimated funds by locality, and by eligible Community Housing Development Organizations (CHDOs) is as follows:

Administrative Funds: (10%)	\$46,816.60
HOME Program Funds:	\$58,520.75
Albemarle:	\$58,520.75
Charlottesville:	\$58,520.75
Fluvanna:	\$58,520.75
Greene:	\$58,520.75
Louisa:	\$58,520.75
Nelson:	\$58,520.75
CHDO Set-Aside (15%)	\$70,224.90
Total:	\$468,166.00

The sub-recipients in the HOME Consortium currently has \$194,344 in program income on hand. These funds are programmed for PY17 projects as follows.

2017-2018 HOME Projects
Projected use of Program Income Currently On-Hand

Project	Program Income
Albemarle Rehabilitation	\$16,800
Charlottesville First-time Homebuyers	\$20,000
Fluvanna Assistance to First Time Homebuyers	\$10,000
Fluvanna New Rental Units	\$23,620
Greene Rental	\$47,357
Louisa Rehabilitation	\$10,000
Louisa Assistance to First Time Homebuyers	\$20,000
Louisa New Rental Units	\$26,567
Nelson Assistance to First Time Homebuyers	\$10,000
Nelson Rehabilitation	\$10,000
TOTAL	\$194,344

III. DESCRIPTION OF PROJECTS

The following list of proposed projects details the proposed projects to be undertaken using HOME funds beginning in fiscal year 2017-2018 (beginning July 1, 2017). These projects reflect a one-year implementation plan consistent with the five-year goals approved in the 2013 Consolidated Plan, which are included above in the Introduction to this Action Plan.

Albemarle County

- Complete 5 housing rehabilitation projects for low and very low-income homeowners in substandard housing in Albemarle County. Estimated HOME Investment: \$58,207. Program Income: \$1,500.

Charlottesville

- Provide down payment assistance to 11 to 13 low/moderate income families: Estimated HOME investment: \$58,207. Program Income: \$20,000. CDBG projects are listed in the attached budget. The CHDO project is listed at the end of this section.

Fluvanna

- Build one new residence for a first-time homebuyer. Estimated HOME Investment: \$0. Estimated Program Income: \$10,000.
- Build one new affordable rental unit for elderly and/or disabled tenant in Fluvanna County. Estimated HOME Investment \$58,207. Program Income \$23,620.

Greene

- Acquire a building and renovate into two rental units: Estimated HOME Investment: \$58,207. Program Income \$47,357.

Louisa

- Perform major rehab on one home. Estimated HOME Investment \$0. Program Income \$10,000.
- Build two new residences for first-time homebuyers. HOME Investment \$0. Estimated Program Income \$20,000.
- Develop one new rental unit: HOME Investment: \$58,207. Estimated Program Income \$26,567.

Nelson

- Provide assistance to 1 First Time Home Buyer. Program Income: \$12,000.
- Rehabilitate or replace 4 substandard owner-occupied homes. Estimated HOME Investment: \$46,207.

CHDO Set-aside

- Build one new affordable unit for homeownership in the Harmony Ridge project within the City of Charlottesville. Estimated CHDO Set-Aside: \$70,230.00

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, The City of Charlottesville has been identified as the locality for the CHDO rotation in 2017-2018.

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.

In Charlottesville, the CDBG Priority Neighborhood for FY 17-18 is 10th and Page. Planned 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. While minor revisions were made to the plan in 2012, the Thomas Jefferson Area Coalition for the Homelessness (TJACH) adopted a substantially 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 re-housing 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. The Charlottesville Redevelopment and Housing Authority (CRHA) has an aging housing stock consisting of seven scattered site projects and four stand-alone homes comprising 376 units on a combined 40.88 acres that are in need of wholesale renovation or redevelopment. 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. CRHA also maintains a website with information about housing authority news of interest, community-wide news, and upcoming job and training opportunities.

CRHA has requested and received funding from the City of Charlottesville Affordable Housing Fund (CAHF) for assistance with operations and redevelopment. At present, the City is providing partial funding for a Maintenance Supervisor & Modernization Coordinator position and the City is continuing its effort to work with CRHA to help identify the best way to utilize the Charlottesville Development Corporation (CDC) in future redevelopment efforts. 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 is holding CAHF in reserve pending identification of next steps for redevelopment.

CRHA has hired an Executive Director in 2016. The new Executive Director's primary priority upon starting was to stabilize the operations and budget management of the organization. The City is working with the CRHA to strengthen its capacity building and Board governance. To this point,

The Charlottesville Redevelopment and Housing Authority (CRHA), the Public Housing Association of Residents (PHAR), and the City of Charlottesville applied and received a Strengthening Systems Grant from the Charlottesville Area Community Foundation for \$283,000. This three-year grant is designed to support programs that strengthen the formal and informal systems within the community. The grant is to be used for CRHA Board training, PHAR and CRHA resident's capacity building and community engagement.

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

One of the requirements of the Strengthening System Grant from the Community Foundation is to conduct a resident-led, redevelopment engagement process that repairs, builds and helps to maintain trust between public housing residents, CRHA and the City in preparation for expected redevelopment. A Project Management Committee composed of the representatives from Community Foundation, City, CRHA and PHAR has been set up to oversee the implementation of the grant.

CRHA has established a residents-driven Redevelopment Committee to help plan and implement redevelopment projects.

Also, the City is proposing a \$250,000 Capital Improvement Program (CIP) allocation to the CRHA for future redevelopment efforts. The City also has \$390,416.65 of CAHF funds set aside for CRHA redevelopment efforts and to support the hiring of a Modernization Coordinator.

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.

Planned Actions to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing

The Thomas Jefferson Community Land Trust will continue to have conversations with the Virginia Housing Development Authority (VHDA) about the possibility of revising their policies related to financing for Community Land Trust projects. The CLT model makes homeownership more affordable to the initial buyer, and also ensures that the home will remain affordable for future buyers. TJCLT homebuyers benefit from a reduced price on the home, with the CLT owning the land, in exchange for a lower share of the appreciation in the home's value at resale. Accessing permanent mortgage financing has been a barrier to expanding this model. Current VHDA policies do not allow mortgages for CLT properties. A change in policy would allow more CLT projects to move forward.

In December of 2013, the City Council adopted the Strategic Investment Area Plan. This plan is intended to provide guidance for investment in the target area south of downtown and for improved urban design to create a better quality of life. It anticipates the redevelopment of Charlottesville Redevelopment and Housing Authority sites but is not a redevelopment plan.

The Strategic Investment Area (SIA) is an area of approximately 300 acres in the Downtown Extended Zone of Charlottesville. It includes portions of the Ridge Street, Belmont, Downtown, and

Martha Jefferson Neighborhoods. Three CRHA-owned public housing sites as well as a Section 8 apartment complex are located within the SIA. The City has identified this area as a potential “growth” area due to its low density and available land areas, and its location as a gateway to Downtown. The SIA Study was initiated in order to create a transformative process for redevelopment and to identify key strategies for both public and private development.

Core Goals of the SIA

1. To rebuild and preserve public and assisted housing as part of an integrated plan for revitalizing neighborhoods hallmarked by concentrated poverty.
2. To catalyze coordinated investments in neighborhood revitalization, including improvements in infrastructure, education and community assets that attract businesses and industries.
3. To build the foundations for economically viable neighborhoods of opportunity and choice within one of the city’s most distressed communities by promoting mixed income residential development without displacement and employment growth.
4. To address interconnected challenges: housing decay, crime, disinvestment, health disparities, adult educational opportunities, transportation and economic opportunities for youth and adults.
5. To create a healthy, viable neighborhood with urban amenities such as public parks, institutions like libraries and excellent food sources and safe, connected streets that promote walking, biking and efficient public transit.

Since the plan’s development, a number of projects have moved forward within the SIA area. In addition, in Spring 2016, the SIA area was split into three phases. Phase I includes the areas currently zoned Downtown Extended (DE) and direction was provided to explore development of a form based code for this area. Staff has been performing preliminary reviews for a code framework for Phase I of the SIA taking into account the redevelopment of the Friendship Court site and other projects in process.

To address affordable housing needs throughout other areas of the City, the Housing Advisory Committee (HAC) is developing a list of policy recommendations for City Council. The HAC’s recommendations include amendments to the City’s zoning ordinance, creation of developer incentives to encourage affordable housing construction among private market developers, and implementation of programs to increase the number of affordable rental units within the City.

VIII. OTHER ACTIONS

Actions planned to address obstacles to meeting underserved needs

The Housing Choice Voucher Program (formerly Section 8) provides one of the few subsidized housing opportunities in the more rural counties in the Planning District and the number of Housing Choice Vouchers (HCVs) is not sufficient to meet the need. The relative lack of HCVs is compounded by the lack of available rental units. The Consolidated Plan Needs Assessment reported a deficit in the number of rental units available to low and very low income households in the region, as well as a number of renting households spending in excess of 50% of their income on housing. Consultations with social services providers and the aggregated results of the online survey conducted for the Consolidated Plan underscore the finding that a lack of affordable rental housing for very low-income families is needed. This is exactly the target clientele for the HCV, but the number of vouchers available falls far short of the need.

The City and the Consortium will work with the funds received to address the needs of as many individuals as possible. The annual goals to address these underserved needs are contained in this

Action Plan. The City is planning a Landlord Forum for the fall of 2017 to reach out to landlords to improve relationship and understanding of housing needs. This will include information and education on Housing Choice Vouchers, Rapid Re-housing, Permanent Supportive Housing, and local programs (e.g. International Rescue Committee, Shelter for Help in Emergency). The goal is to increase the pool of participating landlords.

Actions planned to foster and maintain affordable housing

The provision and retention of affordable housing is a central theme of the Consolidated Plan and this Action Plan. The City of Charlottesville and the HOME Consortium will approach the issue of affordable housing from a variety of pathways, including creation of new affordable units, rehabilitation of substandard homes, providing assistance to renters, and addressing policies that create barriers to affordable housing. A dedicated fund maintained by the City of Charlottesville, the Charlottesville Affordable Housing Fund, is used to preserve existing affordable housing stock, support rental subsidy programs for the extremely poor, and develop new affordable housing units. A proposal to increase the annual CAHF appropriation by \$800,000 is currently being considered by City Council.

Albemarle County was awarded \$855,000 as a Community Improvement Grant through the Virginia Department of Housing and Community Development (DHCD), for housing rehabilitation in the Alberene neighborhood in the southern part of the County. Work is planned to include rehabilitation of 28 homes, including energy conservation initiatives.

Actions planned to reduce lead-based paint hazards

Rehabilitation of existing substandard housing units is a key component of preserving existing affordable housing. Due to the age of the housing stock, particularly in the rural areas where renovations are less likely to have occurred in recent decades, there is a greater likelihood of the existence of lead-based hazards. Special precautions will be taken in homes where young children are present, whether or not the existing structure was built before 1978. Appropriate controls and abatement measures will be utilized in homes built before 1978.

Actions planned to reduce the number of poverty-level families

Many affordable housing and community development activities have the objective of making life easier for poverty-level families, by increasing the quality of their housing and/or neighborhood or reducing the impact of housing on the family budget. An implicit goal of every activity in this plan is to provide a ladder for families to move themselves out of poverty and into financial independence. Of course, this can only happen through a robust job market, with opportunities available to the range of skill sets and educational backgrounds that exist in the region, as well as training programs and mechanisms for linking prospective poverty-level employees with employers. Although the job market is relatively healthy and unemployment is low compared to Virginia and the nation, a significant segment of the population is on the sidelines of the labor force. The Charlottesville Works Initiatives, housed at Piedmont Virginia Community College (PVCC), identifies full-time jobs providing wages adequate for self-sufficiency and requiring skills that could be obtained within an 8-week training period. A Peer Network of well-connected members of the community is used as the mechanism to identify possible applicants/trainees. Charlottesville Works provides job-specific training and addresses barriers to employment, including transportation, child care, and housing. The approach is to leverage the resources that are currently available and creating what is not there.

Activities utilizing HOME funds will not directly address job provision and training, but locating new housing in high-opportunity areas with ample access to jobs facilitates employment among clients served. Other goals call for the inclusion of support services, including job training, into housing for the homeless. CDBG projects address business development and workforce development

directly. The City supports Coming Home to Work to help recently released felons gain employment. It has also worked diligently over the past year to advance its Growing Opportunity (GO) workforce development initiatives to increase training and employment opportunities for City residents and reduce the number of households living in poverty in Charlottesville. Efforts include: continued support of the previously established Downtown Job Center; GO training programs (GO Driver, GO Electric, GO Clean, GO CNA, GO Utilities); continued support of GO Ride, a free bus pass program for individuals needing transportation to job interviews and to work; and the creation of GO Hire, a wage subsidy and incumbent worker training program for City businesses that hire low-income City residents. A peer network model is also being piloted to connect community leaders with information relating to job openings and trainings.

Finally, the Thomas Jefferson Area Coalition for the Homeless (TJACH) has established a dedicated SSDI Outreach, Access and Recovery (SOAR) program to ensure that people experiencing homelessness and behavioral health disabilities gain access to entitlement benefits which will significantly improve their capacity to obtain and maintain stable housing.

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. These groups coordinate with local government and work together to provide the best housing strategies for the region's low and moderate in-come residents.

The Thomas Jefferson Planning District Commission (TJPDC), the City of Charlottesville, and Albemarle County completed a three-year Sustainable Communities Regional Planning Grant in early 2014, administered through HUD's Office of Sustainable Housing and Communities. The primary deliverable of this process, known as Many Plans/One Community, was a regional sustainability implementation plan, consisting of the Comprehensive Plans for the City of Charlottesville and Albemarle County, as well as the MPO's Long Range Transportation Plan. Throughout this process, an unprecedented level of planning coordination has taken place and is expected to continue into the future.

Housing, in particular, received significant attention from the Planning Commissions and elected bodies compared to previous Comprehensive Plans, as a result of this process. In addition to a section on housing in each of the Comprehensive Plans, a Fair Housing and Equity Assessment was developed to supplement the existing Analysis of Impediments to Fair Housing Choice. 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.

The City of Charlottesville adopted its Comprehensive Plan in August 2013. In March 2017, City Council approved the Planning Commission recommendations for a community engagement strategy for the regulatory framework review and alignment with the City's 2018 Comprehensive Plan review.

The Albemarle County Board of Supervisors adopted their updated 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.

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

The Housing First approach and Community Case Review process utilized by the Thomas Jefferson Coalition for the Homeless (TJACH) brings housing and social service agencies together to address housing needs and support services. This process is working well and will continue to be refined and strengthened to build relationships and enhance coordination between housing and services. A local Housing & Homelessness Symposium in March 2015 was geared toward to expanding the connection between housing and homelessness programs. In addition, TJACH successfully advocated for the re-instatement of a preference and prioritization of families experiencing homelessness in the application process for public housing subsidized units. A Housing and Homelessness Symposium is being planned for October 2017.

TJACH has identified 6 annual outcomes as part of the recently adopted community plan including:

1) Reduce the number of people experiencing homelessness by 20%

Measurement tools: Annual point in time count, HMIS annual homelessness assessment report, number of coordinated assessments conducted in a given period of time

2) Reduce the amount of time people experience homelessness by 20%

Measurement tools: average length of stay- HMIS

3) Increase the number of people exiting homeless service programs to permanent housing by 40%

Measurement tools: agency and community performance data – HMIS

4) Increase the number of people exiting homelessness service programs with improved sources of income by 25%

Measurement tool: annual performance report data - HMIS

5) Decrease the number of people that return to homelessness within 12 months of program exit by 20%

Measurement tool: HMIS service records, new HUD performance measure

6) Increase the number of people that remain in housing for six months or longer to 80% or more

Measurement tool: HMIS annual performance report

IX. CITIZEN PARTICIPATION

Citizen participation was a central component of the Consolidated Plan update, completed in May 2013. 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 22, 2017 for a 30-day public comment period. An advertisement on the availability of the draft and the comment period appeared in the Tuesday, March 21, 2017 issue of the Daily Progress, the newspaper of general circulation in the region. The draft plan for public comment will also be distributed by e-mail to solicit comments: 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 Virginia, 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 will be held at the Thomas Jefferson Planning District Commission’s (TJPDC’s) regular meeting on April 6, 2017. The draft plan was posted on the TJPDC web site and an article on the availability of the plan was included in TJPDC’s March 14, 2017 News Brief, reaching an audience of approximately 1,200 people across the region. The Action Plan was reviewed at the March 21 and April 18 meetings of the Regional Housing Directors Council. The City Council held a public hearing and considered adoption on May 1, 2017.

Comments received were:

- To be itemized here, when received.

The following notice appeared in the Daily Progress on Tuesday, March 21, 2017:

<p>NOTICE OF PUBLIC HEARING AND PUBLIC COMMENT PERIOD DRAFT YEAR 2017-2018 ACTION PLAN OF THE CONSOLIDATED PLAN FOR THE CITY OF CHARLOTTESVILLE AND THE THOMAS JEFFERSON PLANNING DISTRICT 30-DAY COMMENT PERIOD: March 22 - April 21, 2017</p> <p>The City of Charlottesville and the TJPDC invite all interested citizens to comment on the 2017-2018 (July 1, 2017 to June 30, 2018) 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 for the coming year are estimated as \$371,309 for CDBG and \$468,166 for HOME. A public hearing will be held in TJPDC’s Water Street Center, 407 E Water St., April 6, 2017 at 7:00pm. The City Council will also hold a public hearing on May 2, 2017 at 7:00pm in City Council Chambers, 605 E Main St. The Action Plan is available at www.tjpd.org/housing or by contacting Tierra Howard, City of Charlottesville at (434) 970-3093 or Billie Campbell, TJPDC, at (434) 422-4822. Reasonable accommodations for persons with disabilities and non-English speakers will be provided if requested.</p>
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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.

X. 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:

2017-18 Entitlement	\$371,309.00
Estimated Program Income and Reprogramming	\$42,268.31
TOTAL	\$413,577.31

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
PRIORITY NEIGHBORHOOD – 10th and Page – Block by Block Area	\$271,120.31
ECONOMIC DEVELOPMENT	
Community Investment Collaborative Scholarships	\$12,500
PUBLIC SERVICES	
OAR Re-entry Program	\$14,696
United Way – Childcare Subsidies	\$24,000
City of Promise – Enrolled to Launch Program	\$17,000
Administration and Planning	\$74,261
City CDBG TOTAL	\$413,577.31

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.