

**FY 19 - 20
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
April 4, 2019, 7:00 p.m.**



**Public Hearing
City Council
May 6, 2019, 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 2019-2020 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, 2019 to June 30, 2020 as a means of fulfilling the goals stated in the Consolidated Plan. The objectives and outcomes of the Annual Action Plan for 2019-2020 are linked to the priority 5-Year Goals set forth in the Consolidated Plan.

Summary of Local Goals from the 2018 Consolidated Plan and FY 19-20 Measurable Objectives

Note: Unless otherwise designated, the Objective for 2019-2020 HOME activities is "Decent Housing" and the Outcome is "Affordability"

Housing or Community Development Need Addressed	5 Year Broad Goal from Strategic Plan	2019-2020 1 Year Measurable Objective	Source of Funds to Achieve Goal
Locality: City of Charlottesville			
Workforce Development	Support Programs that Aid in Increasing Self-Sufficiency	Workforce development training for seven beneficiaries Provide basic literacy instruction to 20 low/moderate income persons	CDBG: \$34,731
Homelessness and Risk of Homelessness	Support Homeless and Transition to Independence	Provide 41 homeless persons access to services through a coordinated entry system	CDBG: \$26,531
Business Development	Foster Small and Local Business Development	Provide scholarships to assist 20 entrepreneurs launch their own micro-enterprises through technical assistance	CDBG: \$12,500

Housing or Community Development Need Addressed	5 Year Broad Goal from Strategic Plan	2019-2020 1 Year Measurable Objective	Source of Funds to Achieve Goal
Infrastructure Improvements- Accessible Neighborhood Amenities	Enhance & Improve Access to Neighborhood Amenities	Provide ADA/sidewalk improvements to enhance safety and accessibility in the Belmont neighborhood.	CDBG: \$204,263
Affordable Housing (Critical Need for 0-50% AMI)	Preserve Existing Supply of Affordable Housing	Conduct three major homeowner rehabilitations	CDBG: \$50,000 HOME \$78,001 & \$28,379 PI
Affordable Housing (Critical Need for 0-50% AMI)	Expand the Affordable Housing Stock		
Locality: Albemarle County			
Affordable Housing (Critical Need for 0-50% AMI)	Preserve Existing Supply of Affordable Housing	Rehabilitate 5 homeowner-occupied houses	HOME \$78,001 & \$18,000 PI
Locality: Fluvanna County			
Affordable Housing (Critical Need for 0-50% AMI)	Preserve Existing Supply of Affordable Housing	Rehabilitate 1 homeowner-occupied house	\$9,000 PI
Affordable Housing (Critical Need for 0-50% AMI)	Expand the Affordable Housing Stock	Build two new rental unit homes in Fluvanna Provide down-payment assistance to 1 family	HOME \$78,001 \$9,439 PI \$4,500 PI
Locality: Greene County			
Affordable Housing (Critical Need for 0-50% AMI)	Preserve Existing Supply of Affordable Housing	Rehab one home in FY20 for homeowner	HOME \$20,000 Program Income
Affordable Housing (Critical Need for 0-50% AMI)	Expand the Affordable Housing Stock	Build and subsidize 1 home for 1 st time homebuyers – Assist two 1 st time homebuyers with down payment and/or closing cost support	HOME \$50,000 & \$53,102 PI HOME \$8,000

Housing or Community Development Need Addressed	5 Year Broad Goal from Strategic Plan	2019-2020 1 Year Measurable Objective	Source of Funds to Achieve Goal
Locality: Louisa County			
Affordable Housing (Critical Need for 0-50% AMI)	Preserve Existing Supply of Affordable Housing	Major Rehabilitation on one home	HOME \$15,000 & PI \$5,000
Affordable Housing (Critical Need for 0-50% AMI)	Expand the Affordable Housing Stock	Purchase lot and build two new rental units Provide down payment assistance to one family	CHDO \$93,602 HOME \$63,001 & PI \$32,446 PI \$4,500
Locality: Nelson County			
Affordable Housing (Critical Need for 0-50% AMI)	Preserve Existing Supply of Affordable Housing	Rehabilitate 7 homeowner-occupied houses	HOME \$73,001 & PI \$29,000
Affordable Housing (Critical Need for 0-50% AMI)	Expand the Affordable Housing Stock	Provide down payment assistance to 1 FTHB	HOME \$5,000

II. RESOURCES

A. Federal

Allocations for 2019-2020 (July 1, 2019 to June 30, 2020) have not yet been released. This plan estimates funding based on the PY18 figures: Charlottesville's FY 18-19 CDBG Entitlement Grant was \$408,417 and HOME funds for the region were \$624,013. The breakdown of Consortium estimated funds by locality, and by eligible Community Housing Development Organizations (CHDOs) is as follows:

Administrative Funds: (10%)	\$62,401.30
HOME Program Funds:	\$561,611.70
Albemarle:	\$78,001.63
Charlottesville:	\$78,001.63
Fluvanna:	\$78,001.63
Greene:	\$78,001.63
Louisa:	\$78,001.63
Nelson:	\$78,001.63
CHDO Set-Aside (15%)	\$93,601.95
Total:	\$624,013.00

The sub-recipients in the HOME Consortium currently have \$193,366 in program income on hand. These funds are programmed for PY19 projects as follows.

2019-2020 HOME Projects
Projected use of Program Income Currently On-Hand

Project	Program Income
Albemarle Rehabilitation	\$18,000
Charlottesville Substantial Rehab	\$28,379
Fluvanna Rehab	\$9,000
Fluvanna Assistance to First Time Homebuyers	\$4,500
Fluvanna New Rental Units	\$9,439
Greene FTHB New Home Construction	\$53,102
Louisa Rehabilitation	\$5,000
Louisa Assistance to First Time Homebuyers	\$4,500
Louisa New Rental Units	\$32,446
Nelson Rehabilitation	\$29,000
TOTAL	\$193,366

III. DESCRIPTION OF PROJECTS

The following list of proposed projects details the proposed projects to be undertaken using HOME funds beginning in fiscal year 2019-2020 (beginning July 1, 2019). 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

- Complete 5 housing rehabilitation projects for low and very low-income homeowners in substandard housing in Albemarle County. Estimated HOME Investment: \$78,001. Program Income: \$18,000.

Charlottesville

- Complete 3 housing rehabilitation projects for low to moderate-income homeowners in substandard housing in the City of Charlottesville. Estimated HOME investment: \$78,001. Program Income: \$28,379. CDBG projects are listed in the attached budget.

Fluvanna

- Perform major rehab on one home. Estimated Program Income: \$9,000
- Provide down-payment assistance to 1 family. Estimated Program Income: \$4,500
- Build two new rental homes. Estimated HOME Investment: \$78,001. Estimated Program Income: \$9,439.

Greene

- Develop one affordable home for purchase by FTHB. HOME funds \$50,001. Program Income \$53,102
- Rehabilitate two homeowner-occupied homes: HOME funds \$20,000
- Assist two 1st time homebuyers with down payment and/or closing cost support: HOME funds, \$8,000

Louisa

- Perform major rehab on one home. Estimated HOME Investment \$15,000. Estimated Program Income \$5,000.
- Provide down-payment assistance to 1 family. Estimated Program Income: \$4,500
- Purchase lot and build one new rental unit: Estimated HOME Investment: \$63,001. Estimated Program Income \$32,446.

Nelson

- Provide assistance to 1 First Time Home Buyer. Program Income: \$5,000.
- Rehabilitate or replace 7 substandard owner-occupied homes. Estimated HOME Investment: \$73,001. Program Income \$29,000.

CHDO Set-aside: Build one new rental unit in Louisa County: Estimated HOME Investment: \$93,601.95

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 2019-2020, 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 19-20 is Belmont for a second year. 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. 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 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. 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.

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.

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 \$900,000 to complete the update of its Comprehensive Plan, Affordable Housing Strategy as well as re-write its Zoning Ordinance. These initiatives 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 2020, the City Council is proposing more than \$10 million to support creation of affordable housing. 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 Rental Assistance Program via the CRHA. About \$900,000 has been appropriated by the City for 2019 program year to assist low income households and homeless persons with their rental assistance needs.

The City provided \$75,000 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.

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 March 2019, as a supplement to the Consolidated Plan. Actions in FY 19-20 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 Planning Commission is currently updating 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 updates will be informed by the City's

affordable housing 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 are 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 and resident advocates, is working to develop a comprehensive housing strategy for the City. The overall goals of the housing strategy are to 1) identify specific targets for 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 is currently working with FBCI to prepare a form-based zoning code for Phase 1 of the Strategic Investment Area that will 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 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, 2019 for a 30-day public comment period. An advertisement on the availability of the draft and the comment period appeared in the Monday, March 25, 2019 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 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 is scheduled for the Thomas Jefferson Planning District Commission's (TJPDC's) regular meeting on April 6, 2019. 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 6, 2019.

Comments received were:

- To be itemized here, when received.

The following notice appeared in the Daily Progress on Monday, March 25, 2019:

**NOTICE OF PUBLIC HEARING AND PUBLIC COMMENT PERIOD
DRAFT YEAR 2019-2020 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 2019-2020 (July 1, 2019 to June 30, 2020) 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 \$408,417 for CDBG and \$624,013 for HOME. A public hearing will be held in TJPDC's Water Street Center, 407 E Water St., April 4, 2019 at 7:00 pm. The City Council will also hold a public hearing on May 6, 2019 at 6:30 pm in City Council Chambers, 605 E Main St.

The Action Plan is available at www.tjpc.org/housing or by contacting Missy Creasy, City of Charlottesville at (434) (434) 970-3182 or Billie Campbell, TJPDC, at (434) 422-4822. 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.

IX. 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:

2019-20 Entitlement	\$408,417
Estimated Program Income and Reprogramming	\$0
TOTAL	\$408,417

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	
Belmont Neighborhood	\$254,872
ECONOMIC DEVELOPMENT	
Community Investment Collaborative Scholarships	\$12,500
PUBLIC SERVICES	
Literacy Volunteers – Basic Literacy Instruction	\$10,000
OED GO Utilities	\$21,262
TJACH – Coordinated Entry System	\$30,000
Administration and Planning	\$81,683
City CDBG TOTAL	\$412,217.82

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.

Impediment	Objective	Proposed Actions for Program Year 19-20
Regulatory Barriers	Revise and update plans to integrate fair housing policies/principles when conducting housing studies, examine impacts to fair housing	<p>1 year Actions: Include fair housing principles in the Request for Proposal (RFP) for consulting work on the City’s Comprehensive Plan update, to address zoning and other regulatory barriers identified in the Housing Needs Assessment (HNA).</p> <p>Draft Housing Chapters for local Comprehensive Plans as part of the Regional Housing Partnership’s (RHP’s) work.</p>
	Revise ordinances that create barriers to housing affordability	<p>1-year Actions: Begin work on a clear definition of affordable housing and develop consensus on the definition and community benefits. (2 to 3-year process to complete)</p> <p>Include work on Housing Advisory Committee (HAC) recommendations to develop a strategy to increase the number of affordable housing units in the City in the RFP for consultant services.</p> <p>Complete the RHP’s Regional Housing Analysis and begin to develop strategies to address identified barriers.</p>
Rental and Home-ownership Affordability	<p>Increase the homeownership rate for racial and ethnic minorities;</p> <p>Support workforce development and microenterprise assistance;</p> <p>Support programs to increase financial capacity;</p> <p>Increase the number of affordable homeowner and rental units;</p> <p>create incentives for affordable housing</p>	<p>1-year Actions: Provide and support workforce programs to improve job skills, assist in job placement and promote entrepreneurship in the City of Charlottesville.</p> <p>Through Piedmont Housing Alliance (PHA) and Fluvanna Louisa Housing Foundation (FLHF) continue to provide credit repair programs.</p> <p>Continue to provide HUD-Certified Counseling Training for prospective homeowners through PHA and Skyline CAP.</p> <p>Through Skyline CAP’s new First Time Homebuyer program, provide information and support for new homeowners to access affordable, fair mortgage products. All HOME subrecipients will assist FTHB by providing information on mortgage products. Carry out 4 DP assistance activities through HOME.</p> <p>Continue local tax relief programs. Consider expansion of programs as part of strategies developed in the Regional Housing Study.</p> <p>Provide repairs at low cost to local homeowners using HOME and HPG funding, private grants and donations (AHIP, FLHF, Skyline CAP, NCCDF). Rehabilitate 18 homes through the HOME program.</p> <p>Skyline CAP will build one new home in Greene County (HOME).</p> <p>FLHF will work with HCV clients to move them toward homeownership.</p> <p>The City will provide support to Habitat for Humanity and PHA</p> <p>FLHF will build 2 rental homes in Fluvanna and 2 in Louisa</p> <p>The RHP will draft strategies to increase affordable housing and identify opportunities to implement them.</p> <p>Include increased funding for rent relief and tax relief programs for low-income elderly/disabled households in the City’s budget</p>

		Increase funding for the Charlottesville Housing Affordability Fund (CHAF) for non-elderly/non-disabled low-income homeowners in the City's budget
Lack of Accessible Housing for People with Disabilities and People Aging in Place	Increase the quantity and scope of accessible units; communicate visitability and accessibility needs to homeowners and landlords	<p>1-year Actions: The City of Charlottesville will support redevelopment of public housing through its Capital Improvement Program (CIP)</p> <p>Include accessibility features in homeowner rehabilitation activities through HOME, HPG and privately-funded projects.</p> <p>Include basic accessibility features in new home construction. Track accessibility features through the HOME program</p> <p>Subrecipients will continue and expand referral sources (DSS, JABA, Independence Resource Center, UVA Hospital) for accessibility and reasonable accommodations needs.</p> <p>Continue FLHF ramp program</p>
Insufficient number of Family sized rental units	Increase the number of family-sized units for renter households	1-year Action: Analyze data and develop strategies to address needs for rental units with 3 or more bedrooms through the RHP, primarily in urban and suburban markets.
Language and Cultural Barriers	Reduce cultural and linguistic barriers to housing access; engage different groups in conversations about differences and similarities	<p>1-year Actions: Conduct a four-factor analysis to determine if vital HOME and CRHA documents need to be translated. Get copies of VHDA materials in Spanish. Identify available services for verbal and written translation.</p> <p>Contact the International Rescue Committee (IRC) and Creciendo Juntos (CJ) to establish referral and translation processes.</p> <p>Engage diverse residents and representatives that support diverse populations in discussions for the update of the City's Comprehensive Plan.</p>
Discrimination in the rental and homeowner market	Raise awareness of fair housing laws; provide counseling and advocacy; test for discrimination	<p>1-year Actions: Piedmont Housing Alliance (PHA) will raise awareness of fair housing laws through housing counseling and advocacy, including informing the public of their rights and laws that protect them at community outreach events, group education classes/workshops, with informational resources, and with individual housing counseling clients, as well as assisting people with housing discrimination complaints and requests for reasonable accommodations and reasonable modifications.</p> <p>Skyline CAP will include fair housing as part of its housing counseling program. PHA will provide information on VHDA's Rental Unit Accessibility Modification program to the Independence Resource Center (IRC), International Rescue Committee (IRC) and the Jefferson Area Board for Aging (JABA)</p> <p>Develop a one-page fact sheet for lenders to inform them of available resources in the region and equip them to refer applicants to those resources</p> <p>The City's Office of Human Right will reach out to the LGBTQ+ community to encourage reporting of any instances of discrimination.</p> <p>TJPDC's Legislative Liaison will track efforts at the state level for source of income protections.</p>