

**FY05-06
ACTION PLAN
for the
CITY OF CHARLOTTESVILLE
and the
THOMAS JEFFERSON HOME
CONSORTIUM**

**Approved by
Charlottesville City Council
May 2, 2005**



**Approved by the
Thomas Jefferson Planning District Commission
June 2, 2005**



**Amended by
Charlottesville City Council
February 6, 2006**

**FY05-06 Action Plan
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1. Executive Summary

The Annual Action Plan identifies specific housing and community development projects to be undertaken in 2005-2006. These projects reflect a one-year implementation plan consistent with the five-year goals approved in the 2003 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 and American Dream Downpayment Initiative (ADDI) funds in the Thomas Jefferson Planning District (City of Charlottesville and counties of Albemarle, Fluvanna, Greene, Louisa, and Nelson). Beginning July 1, 2005 the City of Charlottesville expects to receive \$619,580 in CDBG funds and the Thomas Jefferson Planning District Commission expects to receive \$968,915 in HOME funds and \$37,521 in ADDI funds for a total of \$1,006,436.

The following table illustrates the five-year goals from the 2003 Consolidated Plan, the one-year measurable objectives for 2005-2006, and the source of funds.

**Summary of Local Goals from the 2003 Consolidated Plan
and FY05-06 Measurable Objectives**

Locality: Albemarle			
Housing or Community Development Need Addressed:	5 Year Broad Goal from 2003 Strategic Plan:	2005-2006 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Rehabilitation of Substandard Houses	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes year	20 homes rehabilitated	Consortium HOME; Local funds; Rural Development; CDBG
Affordable Rental Housing	Preserve and expand the supply of affordable rental properties; assist renters through tenant-based rental assistance programs.	Maintain no net loss of affordable rental units; provide rental assistance to 375 households	Consortium HOME; VHDA; State CHDO funds; HUD HCV program
Land Use and Housing Development	Provide and encourage development of a variety of affordable housing in Growth Areas		Consortium HOME; State CHDO funds; VHDA; Local Funds; private funds.
Assistance to First-Time Homebuyers	Provide homeownership opportunities to low- and moderate income households	Provide down payment assistance to 18 low- and moderate-income households	State CDBG; Home; ADDI, CHDO; Housing Initiative Fund; Crozet Crossing Fund

Community Development	Expanded support for Affordable Housing Preservation and Production with special emphasis on programs designed to promote independence and self-sufficiency		State CDBG
Provide Affordable Housing for the Special Needs Population	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.		CHDO, local, VHDA
Locality: Charlottesville			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2005-2006 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Increase opportunities for first-time homebuyers	Enable 100 eligible families to become homeowners	Assist 3 families; HOME funds to support 2 families.	CDBG, VHDA, HOME, ADDI
Rehabilitate or replace substandard owner-occupied homes	Study number of substandard homes and rehabilitate 25 most in need	Rehabilitation for 6 substandard owner-occupied homes; HOME funds to support the rehabilitation of 2 substandard owner-occupied homes.	CDBG, VHDA, HOME
Rehabilitate substandard renter-occupied homes and multi-family units	Develop a plan and funding recommendations to rehab an additional 10 units	Rehabilitation for 25 substandard renter-occupied homes; HOME funds to support the rehabilitation of 7 substandard renter-occupied homes.	CDBG
Provide financial assistance and support services to low income renters and Section 8 housing recipients	Encourage increase in financial assistance and support services to low income renters and Section 8 recipients		CDBG
Assist special needs groups (elderly, disabled, homeless, and single parent families)	Continue to support programs which assist special needs groups	Counseling assistance to 30 persons in the Drug Court program.	CDBG
Encourage a regional approach in the provision of housing for low-income persons and families	Increase communication between members of the Consortium to address the needs of the region as a whole		CDBG

Preserve neighborhoods, the building blocks of our community, by assisting residents with their housing needs	Preserve and increase programs to assist residents with housing needs	Paint program assistance to 12 homes, 5 homeowner rehabilitation grants, 2 handicap access grants, make 2 units energy efficient, 1 unit mold safe and provide heating assistance to eligible households.	CDBG, City funds
Work Force Development	Support programs which increase and improve job opportunities	Provide education and employee needs to 60 persons in the OAR program.	CDBG
Locality: Fluvanna			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2005-2006 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Emergency and Transitional Housing	Study the feasibility of developing an emergency or transitional unit	Continued exploration of building shelter	
Rehabilitation of Substandard Owner-Occupied Houses	Study the number of substandard homes and rehabilitate 15 most in need	Rehab 3 homes	Consortium HOME; State Indoor Plumbing Funds to be used for additional rehabilitations
Assistance to first Time Home Buyers	Encourage County planning process to allow for affordable lots	Head up Work Force Housing Study Commission appointed by BOS	State Regional Loan Fund; Consortium HOME, ADDI
Affordable Rental Housing	Encourage an increase in affordable rental units; build rental units; implement TBRA program for homeless or near homeless	Build one rental unit with high energy efficient and “green building” principals	Consortium HOME
Community Development	Support improved infrastructure for the Fork Union Sanitary District; Economic revitalization in Palmyra and Columbia Assist town of Columbia in ongoing CDBG program	Study need for regional Assisted Living Center	State CDBG; Rural Development

Locality: Greene			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2005-2006 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Assistance to first Time Home Buyers	Enable eligible families to become home owners	3 Families will become First Time Homebuyers	State Regional Loan Fund; Consortium HOME, ADDI
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard homes with an emphasis on those lacking complete plumbing	7 substandard Households will be rehabilitated, 5 of those are without indoor plumbing	State Indoor Plumbing Funds; Consortium HOME to be used for additional rehabilitations
Affordable Rental Housing	Encourage development of affordable rental units		HOME Consortium
Assist Special Needs Populations	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.		HOME Consortium
Community Development	Support infrastructure improvements along Route 29 Business Corridor		Rural Development
Locality: Louisa			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2005-2006 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Emergency and Transitional Housing	Unit occupied at least by 8 families	3 families to occupy shelter	F/L HF
Rehabilitation of Substandard Owner-Occupied Houses	Study the number of substandard homes and rehabilitate 24 most in need	Construct 6 replacement homes	Consortium HOME Plus Indoor Plumbing: approx. \$300,000
Assistance to first Time Home Buyers	Encourage County planning process to allow for affordable lots	Partner with developer to build affordable units	State Regional Loan Fund; ADDI, HOME, Habitat for Humanity

Affordable Rental Housing	Encourage increase in affordable rental units, especially for people with disabilities; implement TBRA program for homeless or near homeless families	Full occupancy of 4 rental units built previous year	Consortium HOME; CHDO
Community Development	Assist Town of Louisa in building new Administration Center with Food Pantry	Study need for Regional Assisted Living Center	State CDBG; Rural Development; Local Funds
Locality: Nelson			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2005-2006 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Affordable Rental Housing	Develop 8 affordable rental units across the County at a scale consistent with the rural character of the County	Complete 2 rent-to-own units on NCCDF lots	Consortium HOME; CHDO funds, private foundation
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard owner-occupied homes with an emphasis on those without complete plumbing	Complete 2 rehabilitation projects on homes without indoor plumbing	Consortium HOME; State Indoor Plumbing Funds, NCCDF funds to be used for additional rehabilitations
Assistance to first Time Home Buyers	Assist first time home buyers, with an emphasis on those who have received home ownership counseling	Provide down payment and loan assistance to 2 first-time homebuyers	State Regional Loan Fund; Consortium HOME, NCCDF funds, ADDI, Rural Development
Community Development	Continue adaptive reuse of significant local buildings	Continue to assist JABA/PHA with Ryan Senior Apartment Project	State CDBG; Rural Development; Local Funds, Tax Credits, NCCDF funds
Locality: Region			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2004-2005 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:

Affordable Housing for Special Needs Populations	Address the needs of the elderly, developmentally and physically disabled and victims of domestic violence	Participate in housing committee (TJPDC rep) of JABA's 2020 Senior Long-Term Care (LTC) Partners Acting Together for Health (PATH) project	Consortium HOME; CHDO Loan Fund, VHDA
Coordination of Regional Affordable Housing Service Providers	Foster cooperation and coordination among affordable housing service providers in the region	Provide staff support for Housing Directors Consortium	HOME Consortium
Increase Affordable Rental Housing Opportunities	Establish security deposit loan program offering counseling and training and loans for security deposits and utilities	Provide loans for security and utilities deposits to 15 families	HOME Consortium; MACAA, CHDO
Fair Housing	Provide public education and outreach on fair housing laws; measure compliance with and support enforcement of fair housing laws through testing	Proceed with implementation of 2004 Update to Impediments to Fair Housing Choice	HOME Consortium; other sources available: local funds and HUD, through Piedmont Housing Alliance
Rehabilitation of Substandard Housing	Provide rehabilitation of substandard owner occupied housing	Rehabilitate substandard housing in all six localities; rehabilitate housing owned by low income elderly citizens	HOME Consortium
Affordable Homeownership	Provide affordable homeownership opportunities	Provide assistance to first time homebuyers; increase number of low-income homebuyers in the region.	HOME Consortium, ADDI
Homelessness	Provide tenant-based rental assistance to people who are homeless or near-homeless	Participate in development of 2012 Plan to End Homelessness	HOME Consortium, Thomas Jefferson Area Coalition for the Homeless.
Increase Affordable Housing and Community Development Opportunities	Expansion of regional housing and community development financing capacity		CDFI Fund, local funds, VHDA, DHCD, Rural Development, private funds
Increase Financial Literacy Awareness and Combat Predatory Lending	Conduct financial literacy trainings	Participate in 3 events to raise awareness	CDBG, Consortium HOME, private funds

FY05-06 Action Plan for the Consolidated Plan

2. Introduction and Statement of Goals From Year 2003 Consolidated Plan

The Action Plan for FY 2005-2006 re-affirms the goals expressed in the region's Consolidated Plan, which was developed and adopted in May 2003. 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.

This Action Plan identifies specific activities to be undertaken with the funds expected beginning July 1, 2005 as a means of fulfilling the goals stated in the Consolidated Plan. The goals in the Consolidated Plan were developed both regionally and by each locality and are restated below:

Goals From Year 2003 Consolidated Plan

Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan Locality: Albemarle
Rehabilitation of Substandard Houses	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes year
Affordable Rental Housing	Preserve and expand the supply of affordable rental properties; assist renters through tenant-based rental assistance programs.
Land Use and Housing Development	Provide and encourage development of a variety of affordable housing in Growth Areas
Assistance to First-Time Homebuyers	Provide homeownership opportunities to the County's Homebuyer Club graduates
Community Development	Expanded support for Affordable Housing Preservation and Production with special emphasis on programs designed to promote independence and self-sufficiency
Provide Affordable Housing for the Special Needs Population	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.

Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan: Locality: Charlottesville
Increase opportunities for first-time homebuyers	Enable 30 eligible families to become homeowners
Rehabilitate or replace substandard owner-occupied homes	Study number of substandard homes and rehabilitate 25 most in need

Rehabilitate substandard renter-occupied homes and multi-family units	Research substandard renter-occupied homes and multi-units through PHAR and the Housing Authority to determine specific needs
Provide financial assistance and support services to low income renters and Section 8 housing recipients	Encourage increase in financial assistance and support services to low income renters and Section 8 recipients
Assist special needs groups (elderly, disabled, homeless, and single parent families)	Continue to support programs which assist special needs groups
Encourage a regional approach in the provision of housing for low-income persons and families	Increase communication between members of the Consortium to address the needs of the region as a whole
Preserve neighborhoods, the building blocks of our community, by assisting residents with their housing needs	Preserve and increase programs to assist residents with housing needs
Work Force Development	Support programs which increase and improve job opportunities

Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan Locality: Fluvanna
Emergency and Transitional Housing	Study the feasibility of developing an emergency or transitional unit
Rehabilitation of Substandard Owner-Occupied Houses	Study the number of substandard homes and rehabilitate 15 most in need
Assistance to first Time Home Buyers	Encourage County planning process to allow for affordable lots
Affordable Rental Housing	Encourage an increase in affordable rental units; build rental units; implement TBRA program for homeless or near homeless
Community Development	Support improved infrastructure for the Fork Union Sanitary District; Economic revitalization in Palmyra and Columbia Assist town of Columbia in ongoing CDBG program

Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan Locality: Greene
Assistance to first Time Home Buyers	Enable eligible families to become home owners
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard homes with an emphasis on those lacking complete plumbing
Affordable Rental Housing	Encourage development of affordable rental units
Assist Special Needs Populations	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.

Community Development	Support infrastructure improvements along Route 29 Business Corridor
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Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan Locality: Louisa
Emergency and Transitional Housing	Unit occupied at least by 8 families
Rehabilitation of Substandard Owner-Occupied Houses	Study the number of substandard homes and rehabilitate 24 most in need
Assistance to first Time Home Buyers	Encourage County planning process to allow for affordable lots
Community Development	Assist Town of Louisa in building new Administration Center with Food Pantry

Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan Locality: Nelson
Affordable Rental Housing	Develop 8 affordable rental units across the County at a scale consistent with the rural character of the County
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard owner-occupied homes with an emphasis on those without complete plumbing
Assistance to first Time Home Buyers	Assist first time home buyers, with an emphasis on those who have received home ownership counseling
Community Development	Continue adaptive reuse of significant local buildings

Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan Locality: Region
Affordable Housing for Special Needs Populations	Address the needs of the elderly, developmentally and physically disabled and victims of domestic violence
Coordination of Regional Affordable Housing Service Providers	Foster cooperation and coordination among affordable housing service providers in the region
Increase Affordable Rental Housing Opportunities	Establish security deposit loan program offering counseling and training and loans for security deposits and utilities
Fair Housing	Provide public education and outreach on fair housing laws; measure compliance with and support enforcement of fair housing laws through testing
Rehabilitation of Substandard Housing	Provide rehabilitation of substandard owner occupied housing
Affordable Homeownership	Provide affordable homeownership opportunities
Homelessness	Provide tenant-based rental assistance to people who are homeless or near-homeless
Increase Affordable Housing and Community Development Opportunities	Expansion of regional housing and community development financing capacity

Increase Financial Literacy Awareness and Combat Predatory Lending	Conduct financial literacy trainings
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In keeping with the goals developed during the Consolidated Planning Process, the region's local governments have developed a series of projects designed to address the goals of each jurisdiction as well as the region. These projects are detailed in the attached Listing of Proposed Projects.

3. Resources

a. Federal

Charlottesville's FY04 CDBG Entitlement Grant is expected to be \$619,580. HOME funds for FY 05-06 are expected to be \$968,915. The Consortium will also receive \$37,521 in FY2005 ADDI funds.

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

Administrative Funds: (10%)		\$96,891
HOME Program Funds:		\$726,684
Albemarle:		\$121,114
Charlottesville:		\$121,114
Fluvanna:		\$121,114
Greene:		\$121,114
Louisa:		\$121,114
Nelson:		\$121,114
ADDI Program Funds 05		\$40,518
Albemarle:		\$6,253
Charlottesville:		\$6,253
Fluvanna:		\$6,253
Greene:		\$6,253
Louisa:		\$6,253
Nelson:		\$6,253
CHDO Loan Fund (15%):		\$145,337
Total:		\$1,006,436

In 2002 the Thomas Jefferson Planning District Commission received a 3-year grant of \$213,210 to serve as the lead agency in establishing a regional Homeless Management Information System. The HMIS automates creation of APR reports, GAPS analysis, and other key reports for policy makers, funding sources, and agency administrators. The grant has been conditionally approved for renewal funding for 2005-2006.

The Community Development Block Grant funds to the City of Charlottesville are as follows:

Entitlement Grant (includes reallocated funds):	\$676,782
Unprogrammed Prior Year's Income not previously reported:	0
Surplus Funds:	0
Return of Grant Funds:	0
Total Estimated Program Income:	\$30,000
TOTAL FUNDING SOURCES:	\$706,782

Estimated Program Income		
Description	Grantee	Sub-recipient
1. Relocation/LBP	City	City
TOTAL PROGRAM INCOME	\$30,000	

The HOME Consortium estimates that it will receive \$192,500 in program income in FY 05. It is anticipated that program income will be used for the following projects:

**2005 HOME Projects
Projected use of Program Income**

Project	Estimated FY 2005 Program Income
Albemarle Assistance to First Time Homebuyers	
Albemarle Rehabilitation	
Albemarle Rental Development	
Charlottesville First-time Homebuyers	\$20,000
Charlottesville Substantial Rehab	\$10,000
Fluvanna Assistance to First Time Homebuyers	\$2,000
Fluvanna Rehabilitation	\$18,000
Fluvanna Rental Development	
Greene First Time Homebuyers	
Greene Rehabilitation	\$101,500
Louisa Assistance to First Time Homebuyers	\$2,000
Louisa Rehabilitation	\$18,000
Louisa Rental Development	
Nelson Assistance to First Time Homebuyers	\$10,000
Nelson Rehabilitation	
Nelson Rental Development	\$11,000
	\$192,500

The City of Charlottesville spent down the large amount of program income that had accumulated over the last few years. Procedures are now in place to spend down program income in a timely manner.

b. State

There is much concern about state funding for local programs. The Commonwealth has experienced great cuts in budgets that are affecting every community in many areas, especially social services and special programs.

The Commonwealth of Virginia's Department of Housing and Community Development offers several programs to support affordable housing in the State. They include: the Single Family Regional Loan Fund Demonstration Program (provides low interest rate loans and deferred loans for first time home buyers); Multi-Family Loan Program (provides low interest rate loans for multi-family rental units); Independent Living SHARE (for emergency and transitional housing and housing for persons with AIDS); Check-Off Housing Program (material or labor to assist low-income senior citizens, disabled and the homeless); Emergency Home Repair; Weatherization; and the Indoor Plumbing/Rehabilitation Loan Program. Many of these State programs are funded either entirely or in part with federal funds.

In addition, the Commonwealth of Virginia administers the federal Community Development Block Grant non-entitlement programs available on a competitive basis to the counties in the Planning District. All eligible counties have used CDBG funds to support affordable housing through this competitive program. Last year Albemarle County submitted a CDBG proposal to the State to create a Community Center at Whitewood Village, a 96 unit apartment complex purchased by the Albemarle Housing Improvement Program for affordable units in the County. The Town of Columbia submitted a Comprehensive Community Development application for State CDBG funds to provide municipal water and to rehabilitate substandard homes. Nelson County submitted a State CDBG proposal for a phase III development in the Piney River to provide the entire community potable water, sewer, and housing rehabilitation.

The Virginia Housing Development Authority offers programs, primarily in the form of low-interest loans, to promote affordable housing. They include: the Virginia State Tax Credit Program for landlords who reduce rents to elderly and disabled tenants; the Program for Housing Persons with Mental Disabilities and Recovering Substance Abusers; the Multi-Family Equity Investment Program; the Basic Home Purchase Loan Program; the Single Family Affordable Housing Program; and the Home Rehabilitation Loan Program. The Single Family Regional Loan Fund Demonstration Program is a joint venture with the Department of Housing and Community Development and mixes VHDA Mortgage Revenue Funds, Virginia Housing Partnership funds and federal HOME funds to establish a loan fund for first-time homebuyers. Piedmont Housing Alliance has been active every year with this program.

c. Local Programs

Every locality within the Planning District offers resources in support of affordable housing initiatives. As discussed below, private, non-profit resources are available in each locality within the Planning District and they are supported with local funds. Charlottesville and Albemarle County support the Albemarle Housing Improvement Program (AHIP) with approximately \$241,185 and \$400,000 respectively. Piedmont Housing Alliance also received financial support from Charlottesville and Albemarle County; for FY05 these amounts were \$110,218 and \$95,981 respectively. The City is collaborating to complete major housing revitalization, through demolition, rebuilding, new construction and rehabilitation of housing in the 10th and Page neighborhood. Similar support is given in Nelson County to the Nelson County Community Development Foundation (approximately \$50,000 per annum), and in Louisa and Fluvanna counties to the Fluvanna/ Louisa Housing Foundation. Habitat for Humanity has developed or expanded services recently, now serving the entire Planning District with sweat equity housing for needy homebuyers. Habitat has worked in consort with the foundations established in each locality and has become active with the Planning District's Regional Housing Directors Council. Habitat for Humanity loans are eligible to use as match for HOME funds (based on the difference between the Habitat loans and market rate loans).

Piedmont Housing Alliance serves all the local governments in the Planning District as a regional Community Housing Development Organization (CHDO) and provides low interest loans and grants for emergency repairs, assistance to the elderly, and with home buyers counseling and programs to support first time home buyers.

Albemarle County maintains a vigorous homebuyers club program, including one in Spanish, which has been very popular and successful. This program is seen as a model for instituting a regional homebuyers program.

Charlottesville Redevelopment and Housing Authority runs a number of programs explained fully throughout this report. In addition, they administer the down payment and closing cost program which provide funds for down payment and closing costs to low and moderate income first time homebuyers and the HOP (Housing Opportunities Program) which provides soft second mortgages to low and moderate income homeowners.

In-kind contributions, such as the donation of land and the waiver of local fees, is another way in which localities support affordable housing in the Planning District. Local governments have shown a consistent commitment to affordable housing programs, with an emphasis on the rehabilitation of substandard housing units and promotion of first time homebuyer programs.

d. Private Resources

For-Profit

Some private, for-profit businesses in the planning district support affordable housing. This support comes in the form of donated services and technical expertise. In addition, certain corporations such as the Jefferson Area Home Builders Co. specialize in affordable housing using USDA Rural Development funds (formerly Farmers Home Administration). Manufactured housing companies have been a valuable resource for affordable homes, including replacement homes and have offered quantity discounts for affordable housing programs.

The other arena in which private, for-profit businesses assist in developing affordable housing for low and moderate income citizens is through vendors who work with the region's non-profits. Many provide special pricing for affordable housing programs. These include contractors, building suppliers, real estate appraisers, real estate attorneys and lending institutions. Lending institutions, in particular, play a fundamental role in the region's first time homebuyer programs.

Non-Profit

Eleven private, non-profit housing foundations serve the Thomas Jefferson Planning District. Five non-profits of these serve as sub-recipients for the five counties participating in the Consortium HOME Program. The City of Charlottesville is the recipient and contracts with AHIP, PHA, and the Charlottesville Redevelopment and Housing Authority, among others for services. The directors of these five non-profits and a representative from Charlottesville constitute a formal Housing Directors Council and are advisors to the Thomas Jefferson HOME Consortium.

Albemarle Housing Improvement Program (AHIP) serves Albemarle County, Greene County, the City of Charlottesville, and the Thomas Jefferson Planning Commission through a number of programs in addition to the owner occupied rehabilitation program. The first-time homebuyer program assists low to moderate-income individuals, who qualify, with finding affordable

housing and procuring the necessary financial resources to become homeowners. AHIP also has a Rent to Own program for individuals who want to purchase a home but do not have the financial resources at that time. Persons pay rent for the units until they have saved the resources needed to purchase the unit. AHIP has an Emergency Home Repair program in Albemarle County that is available to repair structures where the occupants or the structure is in danger. There is a Self-Help program in the Esmont area of Albemarle County in which families provide sweat equity for their unit in exchange for lowering the cost of the housing. AHIP also works with the Fifeville Neighborhood Revitalization program with the objective of rehabilitating houses for low to moderate-income persons to become homeowners. They are currently working on four units for this project.

The Fluvanna/Louisa Housing Foundation serves Fluvanna and Louisa counties as the Consortium HOME sub-recipient and leverages private donations and serves as an implementing agency for housing programs in these counties. In Greene County, Skyline CAP leverages federal, state and private funds, including Head Start and the Emergency Assistance Program. Nelson County, too, has a private, non-profit housing foundation, the Nelson County Community Development Foundation, that has been successful at raising private funds to assist housing initiatives in the County. The Nelson County Community Development Foundation has been successful in new home construction for first-time homebuyers and at rehabilitation of substandard housing and has recently expanded production of affordable rental units. Currently all of the non-profits serving as sub-recipients for the Consortium own and operate rental units, which are both affordable to low income citizens and profitable for the non-profits who can then expand projects in all HOME eligible categories.

Piedmont Housing Alliance is a regional organization dedicated to improving the lives of low and moderate-income families and individuals by creating housing and community development opportunities throughout the Thomas Jefferson Planning District. Services include: Loan Funds for Housing and Community Development (low interest loans for homeownership, home safety modifications, home repairs, and affordable single family and rental housing projects), MicroLoan Program (Small business counseling and financing), Affordable Housing Programs (Comprehensive housing counseling, Steppingstone Program and Mainstream Housing Vouchers for persons with Disabilities), Fair Housing Education, Outreach and Advocacy, and Housing and Neighborhood Revitalization Project Development including housing for seniors (a 30 unit affordable rental housing for the elderly is being done in cooperation with the Jefferson Area Board for the Aging) and special needs populations. The Steppingstone program, a transitional program to aid low to moderate-income individuals to become homeowners, has seven units in the City of Charlottesville and five units in Greene County. The Charlottesville Housing Foundation was formerly a separate non-profit; all Foundation financial resources have now reverted to the Piedmont Housing Alliance.

Virginia Mountain Housing owns and manages three housing projects in Charlottesville, Blue Ridge Commons formerly known as Oakridge Gardens, Forrest Street and Ephphatha Village for the hearing impaired. Blue Ridge Commons, a 204 unit low income housing community, recently underwent a \$ 2.4 million dollar rehabilitation funded with a HUD grant. Habitat for Humanity continues work in Charlottesville and the greater Albemarle area. They have assisted eight families in the city and obtained two building lots financed with CDBG funds. The houses have now been completed.

The Jordan Development Corporation operates two facilities for the elderly and handicapped, in the Town of Scottsville (Albemarle County) and in the community of Crozet (Albemarle County).

4. Statement of Specific Annual Objectives

Summary of Local Goals from the 2003 Consolidated Plan and FY05-06 Measurable Objectives

Locality: Albemarle			
Housing or Community Development Need Addressed:	5 Year Broad Goal from 2003 Strategic Plan:	2005-2006 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Rehabilitation of Substandard Houses	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes year	20 homes rehabilitated	Consortium HOME; Local funds; Rural Development; CDBG
Affordable Rental Housing	Preserve and expand the supply of affordable rental properties; assist renters through tenant-based rental assistance programs.	Maintain no net loss of affordable rental units; provide rental assistance to 375 households	Consortium HOME; VHDA; State CHDO funds; HUD HCV program
Land Use and Housing Development	Provide and encourage development of a variety of affordable housing in Growth Areas		Consortium HOME; State CHDO funds; VHDA; Local Funds; private funds.
Assistance to First-Time Homebuyers	Provide homeownership opportunities to low- and moderate income households	Provide down payment assistance to 18 low- and moderate-income households	State CDBG; Home; ADDI, CHDO; Housing Initiative Fund; Crozet Crossing Fund
Community Development	Expanded support for Affordable Housing Preservation and Production with special emphasis on programs designed to promote independence and self-sufficiency		State CDBG
Provide Affordable Housing for the Special Needs Population	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.		CHDO, local, VHDA

Locality: Charlottesville			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2005-2006 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Increase opportunities for first-time homebuyers	Enable 100 eligible families to become homeowners	Assist 3 families; HOME funds to support 2 families.	CDBG, VHDA, HOME, ADDI
Rehabilitate or replace substandard owner-occupied homes	Study number of substandard homes and rehabilitate 25 most in need	Rehabilitation for 6 substandard owner-occupied homes; HOME funds to support the rehabilitation of 2 substandard owner-occupied homes.	CDBG, VHDA, HOME
Rehabilitate substandard renter-occupied homes and multi-family units	Develop a plan and funding recommendations to rehab an additional 10 units	Rehabilitation for 25 substandard renter-occupied homes; HOME funds to support the rehabilitation of 7 substandard renter-occupied homes.	CDBG
Provide financial assistance and support services to low income renters and Section 8 housing recipients	Encourage increase in financial assistance and support services to low income renters and Section 8 recipients		CDBG
Assist special needs groups (elderly, disabled, homeless, and single parent families)	Continue to support programs which assist special needs groups	Counseling assistance to 30 persons in the Drug Court program.	CDBG
Encourage a regional approach in the provision of housing for low-income persons and families	Increase communication between members of the Consortium to address the needs of the region as a whole		CDBG
Preserve neighborhoods, the building blocks of our community, by assisting residents with their housing needs	Preserve and increase programs to assist residents with housing needs	Paint program assistance to 12 homes, 5 homeowner rehabilitation grants, 2 handicap access grants, make 2 units energy efficient, 1 unit mold safe and provide heating assistance to eligible households.	CDBG, City funds

Work Force Development	Support programs which increase and improve job opportunities	Provide education and employee needs to 60 persons in the OAR program.	CDBG
Locality: Fluvanna			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2005-2006 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Emergency and Transitional Housing	Study the feasibility of developing an emergency or transitional unit	Continued exploration of building shelter	
Rehabilitation of Substandard Owner-Occupied Houses	Study the number of substandard homes and rehabilitate 15 most in need	Rehab 3 homes	Consortium HOME; State Indoor Plumbing Funds to be used for additional rehabilitations
Assistance to first Time Home Buyers	Encourage County planning process to allow for affordable lots	Head up Work Force Housing Study Commission appointed by BOS	State Regional Loan Fund; Consortium HOME, ADDI
Affordable Rental Housing	Encourage an increase in affordable rental units; build rental units; implement TBRA program for homeless or near homeless	Build one rental unit with high energy efficient and "green building" principals	Consortium HOME
Community Development	Support improved infrastructure for the Fork Union Sanitary District; Economic revitalization in Palmyra and Columbia Assist town of Columbia in ongoing CDBG program	Study need for regional Assisted Living Center	State CDBG; Rural Development
Locality: Greene			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2005-2006 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Assistance to first Time Home Buyers	Enable eligible families to become home owners	3 Families will become First Time Homebuyers	State Regional Loan Fund; Consortium HOME, ADDI

Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard homes with an emphasis on those lacking complete plumbing	7 substandard Households will be rehabilitated, 5 of those are without indoor plumbing	State Indoor Plumbing Funds; Consortium HOME to be used for additional rehabilitations
Affordable Rental Housing	Encourage development of affordable rental units		HOME Consortium
Assist Special Needs Populations	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.		HOME Consortium
Community Development	Support infrastructure improvements along Route 29 Business Corridor		Rural Development
Locality: Louisa			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2005-2006 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Emergency and Transitional Housing	Unit occupied at least by 8 families	3 families to occupy shelter	F/L HF
Rehabilitation of Substandard Owner-Occupied Houses	Study the number of substandard homes and rehabilitate 24 most in need	Construct 6 replacement homes	Consortium HOME Plus Indoor Plumbing: approx. \$300,000
Assistance to first Time Home Buyers	Encourage County planning process to allow for affordable lots	Partner with developer to build affordable units	State Regional Loan Fund; ADDI, HOME, Habitat for Humanity
Affordable Rental Housing	Encourage increase in affordable rental units, especially for people with disabilities; implement TBRA program for homeless or near homeless families	Full occupancy of 4 rental units built previous year	Consortium HOME; CHDO
Community Development	Assist Town of Louisa in building new Administration Center with Food Pantry	Study need for Regional Assisted Living Center	State CDBG; Rural Development; Local Funds

Locality: Nelson			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2005-2006 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Affordable Rental Housing	Develop 8 affordable rental units across the County at a scale consistent with the rural character of the County	Complete 2 rent-to-own units on NCCDF lots	Consortium HOME; CHDO funds, private foundation
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard owner-occupied homes with an emphasis on those without complete plumbing	Complete 2 rehabilitation projects on homes without indoor plumbing	Consortium HOME; State Indoor Plumbing Funds, NCCDF funds to be used for additional rehabilitations
Assistance to first Time Home Buyers	Assist first time home buyers, with an emphasis on those who have received home ownership counseling	Provide down payment and loan assistance to 2 first-time homebuyers	State Regional Loan Fund; Consortium HOME, NCCDF funds, ADDI, Rural Development
Community Development	Continue adaptive reuse of significant local buildings	Continue to assist JABA/PHA with Ryan Senior Apartment Project	State CDBG; Rural Development; Local Funds, Tax Credits, NCCDF funds
Locality: Region			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2004-2005 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Affordable Housing for Special Needs Populations	Address the needs of the elderly, developmentally and physically disabled and victims of domestic violence	Participate in housing committee (TJPDC rep) of JABA's 2020 Senior Long-Term Care (LTC) Partners Acting Together for Health (PATH) project	Consortium HOME; CHDO Loan Fund, VHDA
Coordination of Regional Affordable Housing Service Providers	Foster cooperation and coordination among affordable housing service providers in the region	Provide staff support for Housing Directors Consortium	HOME Consortium

Increase Affordable Rental Housing Opportunities	Establish security deposit loan program offering counseling and training and loans for security deposits and utilities	Provide loans for security and utilities deposits to 15 families	HOME Consortium; MACAA, CHDO
Fair Housing	Provide public education and outreach on fair housing laws; measure compliance with and support enforcement of fair housing laws through testing	Proceed with implementation of 2004 Update to Impediments to Fair Housing Choice	HOME Consortium; other sources available: local funds and HUD, through Piedmont Housing Alliance
Rehabilitation of Substandard Housing	Provide rehabilitation of substandard owner occupied housing	Rehabilitate substandard housing in all six localities; rehabilitate housing owned by low income elderly citizens	HOME Consortium
Affordable Homeownership	Provide affordable homeownership opportunities	Provide assistance to first time homebuyers; increase number of low-income homebuyers in the region.	HOME Consortium, ADDI
Homelessness	Provide tenant-based rental assistance to people who are homeless or near-homeless	Participate in development of 2012 Plan to End Homelessness	HOME Consortium, Thomas Jefferson Area Coalition for the Homeless.
Increase Affordable Housing and Community Development Opportunities	Expansion of regional housing and community development financing capacity		CDFI Fund, local funds, VHDA, DHCD, Rural Development, private funds
Increase Financial Literacy Awareness and Combat Predatory Lending	Conduct financial literacy trainings		CDBG, Consortium HOME, private funds

5. Description of Projects

The following list of proposed projects details the proposed projects to be undertaken beginning in fiscal year 2005-06 (beginning July 1, 2005). These projects reflect a one-year implementation plan consistent with the five-year goals approved in the 2003 Consolidated Plan, which are included above in the Introduction to this Action Plan. The attached list of projects is also being submitted in hard-copy and electronic form on Table 3 templates.

Albemarle County

- Assist 18 families purchasing homes in Albemarle County who have completed Homebuyer Education Programs and who need assistance paying down payment/closing costs to qualify for mortgage financing. Estimated HOME Investment: \$23,747. Estimated ADDI Investment: \$6,253

- Assist 20 low, and very low-income homeowners in substandard housing in Albemarle County make the necessary improvements. Estimated HOME Investment: \$97,367

Charlottesville

- Increase opportunities for first time homebuyers by providing down payment and closing cost assistance to 2 families. Estimated ADDI: \$6,253
- Substantially rehabilitate 2 substandard owner-occupied homes. Estimated HOME Investment: \$91,114
- Rehabilitate two substandard renter-occupied homes and multi-family units. Estimated HOME Investment: \$30,000
- CDBG projects are listed in the attached budget –
- **Housing Opportunities Program (HOP) – provide loans to low-income families who wish to become homeowners by making up the difference between what the family’s income qualifies them to purchase and the sale price of the home. These funds can be used in conjunction with the Downpayment/Closing Costs Assistance Program. The maximum loan is \$15,000. (Program Income - \$75,000).**
- **Gas Assistance Project (GAP) – provide heating assistance to low-income City residents who have gas utility service, when their cost of home energy is excessive in relation to their income and resources. (Program Income - \$18,000).**

Fluvanna

- Provide assistance to 3 first time homebuyers. Estimated HOME Investment: \$8,747. Estimated ADDI Investment: \$6,253
- Rehabilitate 3 substandard owner occupied houses. Estimated HOME Investment: \$112,367

Greene

- Assistance to First Time Home Buyers, through closing costs and down payment assistance to 3 low income families completing the First Time Homebuyers Program with ADDI and HOME funds. Joint partner funding, with HOME funds, for an approved Habitat for Humanity project. Estimated ADDI Investment: \$6,253; Estimated HOME Investment: \$49,000
- Provide rehabilitation of substandard owner-occupied houses for 4 families, with priority for indoor plumbing, the elderly and/or disabled. Estimated HOME Investment: \$72,114

Louisa

- Provide assistance to 6 first time homebuyers. Estimated HOME Investment: \$23,747. Estimated ADDI Investment: \$6,253
- Rehabilitate (replace substandard trailers). Estimated HOME Investment: \$97,367

Nelson

- Provide assistance to 2 First Time Home Buyers - single family homes in St. James Place subdivision in Roseland. Estimated HOME Investment: \$40,000. Estimated ADDI Investment: \$6,253
- Rehabilitation of substandard housing for elderly and people with disabilities. Estimated HOME Investment: \$55,114
- Assist in completion of 2 rent-to-own units on NCCDF lots. Estimated HOME Investment: \$26,000

CHDO Set-aside

- Develop 1 affordable energy efficient unit for home ownership or rental in Fluvanna County.
Estimated HOME Investment from CHDO set aside: \$145,337

Originally, the Thomas Jefferson HOME Consortium's CHDO funds were allocated to the existing CHDOs (at that time AHIP and Rapidan Better Housing serving Greene County) and their base allocation adjusted so each locality received an equal one-sixth share. This was limiting to these localities because it reduced the options to do rehabilitation. Next, a regional loan pool was established at PHA, with a one-sixth share of these funds set-aside for use in each locality. This resulted in a limited amount of funding in any one locality so a competitive application process was started with any non-profit able to apply (in partnership with a CHDO if necessary).

Beginning with FY 02, the 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. Any program income returned from loans made with these CHDO funds is for future use in that locality.

6. 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.

In Charlottesville, all CDBG projects will be focused in the City's CDBG Target Neighborhoods but will be eligible to low-income residents City-wide: Belmont, Rose Hill, Fifeville, 10th & Page, and Ridge Street. It is possible that other areas will be identified as Target areas due to these numbers. (see attached map). At least 51% of the Target neighborhoods consist of persons who are considered low to moderate income (i.e. less than 80 percent of MFI). Each of these neighborhoods also contains Charlottesville's highest percentage of minority population. See map for neighborhood boundaries.

7. Homeless and Other Special Populations

Homelessness continues to be a pervasive problem in the region. The Planning District has a number of organizations that participate in the Thomas Jefferson Area Coalition for the Homeless (TJACH) and prepare the Continuum of Care Plan for the region. TJACH conducted its third annual Point in Time Survey on January 25-27, 2005. 175 people were found to be homeless on January 26th. 76 homeless adults with 16 dependent children were surveyed over the three-day period. Most of these were residing in emergency or transitional facilities. Shelter staff verified the presence of another 83 people who did not complete surveys. The number of people homeless continued to rise, up 8% from 2004. Despite the increase in homelessness, the number of people unsheltered locally fell significantly with the added capacity of the PACEM winter shelter program. Employment remained nearly constant at 37%, with 57% of those homeless having worked full or part time in the last 60 days. Those reporting veteran status doubled in 2005, after being little changed from 2003 to 2004. (7% in 2003, 8% in 2004, 18% in 2005). One third reported having untreated dental problems (up 10% from 2004). The most commonly identified barrier was an inability to find affordable housing, followed by medical problems and physical disabilities.

People And Congregations Engaged in Ministry (PACEM) is an interfaith collaboration of congregations founded on the principle of "a pillow for every head." PACEM is a low-demand

shelter modeled on the long running and highly successful CARITAS program in Richmond. This is one of the strategies resulting from the March 30, 2004 forum titled "Homelessness in a World-Class Community: Creating an Action Agenda." Host congregations provide shelter on a rotating basis, with clean and safe dormitory-style accommodations and access to showers and bathrooms. PACEM opened its doors November 15, 2004 and exceeded its 35-bed estimate by the third month of operation. For this first year, operation was limited to the winter months, with services ending in March 2005. PACEM is a 501(c)(3) charitable organization and receives funding from private foundations and contributions from churches, organizations and individuals.

This year, major providers (Region Ten Community Services Board, the public provider of Substance Addiction and Mental Health services, and The Salvation Army Emergency Shelter) expanded their coordinated engagement efforts on behalf of the chronically homeless. Active outreach and engagement between these two organizations continued to assure linkages with SA and MH treatments, case management, and intensive residential supports. The agency's PACSS (Partnership for Assertive Community Street Services) targeted chronically homeless persons. Region Ten CSB continued this year to expand this partnership with the local consumer Drop-In Center. The program engages the hard-to-engage mentally ill or dually diagnosed persons, most of whom are counted among the ranks of the chronically homeless. Together, these agencies in its PACSS project (in addition to an effective PATH program) identified and engaged more than 150 homeless persons in the twelve months ending in August 2004. Weekly case evaluation meetings between these three mutual partners review and target those persons whose homelessness appears chronic in nature.

Additionally, Region Ten CSB re-defined its long-standing public inebriate shelter, the Mohr Center, and added ten beds for long-term transitional substance abuse residential treatment. Longer-term residential support and recovery services have established better opportunities to intervene with chronic substance abusing men. These men are significantly represented in both the sheltered and unsheltered chronically homeless persons in the region. This residential service now assists these men to discontinue use and to more effectively establish long-term sobriety. This program is currently actively planning with the Downtown Interfaith Ministries to expand emergency shelter options to further focus and follow-through with this population of men as well as women (see below).

The Thomas Jefferson Area Coalition for the Homeless (TJACH) continued to promote and prioritize current effective programs devoted to this chronically homeless population. Now ten years old, the permanent supportive housing program, Dual Recovery Center, has long recognized the crucial connection between mental illness, substance abuse, indigence and consequent homelessness. In addition to the ten beds funded by HUD, the program annually provides housing and supports to on average ten other homeless. The Coalition reviews the continued need and effectiveness of this permanent supportive housing project annually and has reinforced its visibility and access to the community.

The 2004 Continuum of Care application for Homeless Assistance funds submitted by the Thomas Jefferson Area Coalition for the Homeless (TJACH) was fully funded, bringing almost \$400,000 to the region. The TJACH application ranked second in the state, and was notified in January 2005 that funding was awarded for a new supportive housing project operated by the AIDS/HIV Services Group (ASG), the on-going operations of the very successful Region Ten CSB Dual Recovery Center, and the Thomas Jefferson Planning District regional Homeless Management Information System.

The City of Charlottesville financially supports Monticello Area Community Action Agency (MACAA), the Shelter of Help in Emergency, and Region Ten along with several shelters and homes provided by Community Attention. The Monticello Area Community Action Agency has two facilities to address the need for transitional and permanent housing in the area. Hope House I provides short-term, transitional housing up to 3 months, for 3 families at a time. Hope House II has received VHDA funds to rehab long-term transitional housing for 11 homeless families at one time. Households residing in these properties will also be the beneficiaries of numerous counseling services offered by MACAA.

The Shelter for Help in Emergency (SHE) provides temporary help to battered women and their children. Clients can stay in the shelter for up to six weeks, in which time the staff helps them locate and secure permanent housing and counseling.

Community Attention, a division of the Department of Social Services provides outreach and residential services to “at-risk” youth and their families. Specific housing programs include the Attention Home, a 24 hour, co-ed group home offering emergency and long-term placements and Family Group Homes which offer treatment foster care programs through 10-15 private homes. Both of these programs help prevent teenage homelessness.

The City of Charlottesville also offers tax relief to the elderly and disabled to allow them to remain in their homes. Other localities in the Planning District offer similar assistance.

8. Needs of Public Housing

The Charlottesville Redevelopment and Housing Authority Five-Year Plan for Fiscal Years 2005-2010 states the following housing needs:

Of 9,964 total renter households in Charlottesville, 2,338 (23%) had incomes under \$10,000, or roughly 30% of the Area Median Income (AMI), which is \$31,007. Another 1,132 (11%) had annual incomes between \$10,000 and \$15,000, over 30% but below 50% of the AMI. Together these two groups make up 35% of the renter households in the city. Forty percent (40%) of all Charlottesville renters pay 35% or more of their incomes for rent.

Of the 354 families living in public housing at this writing, 263 (74%) have incomes at or below 30% of the AMI.

There are 912 families on the wait list for public housing, 263 (29%) of whom are extremely low-income families, with incomes at or below 30% of the area median income, which is \$31,007. Two hundred and twelve (212) of the total wait list are families with dependent children. The average wait period is 498 days.

There are 1070 families on the waiting list for Housing Choice Vouchers tenant-based assistance. 1046 (97%) of which are extremely low-income families, with incomes 30% or less of the area median income. The list is in the process of being evaluated and purged. The average wait period has increased from about one year to 3-5 years due to the fact that the program has not been funded the last two years.

There are 386 families on the waiting list for Mainstream Vouchers, all of which have at least one disabled family member. Two hundred and thirty-one (97%) have incomes under 30% of the AMI.

This is a new program, begun in 2000, which has reached 100% capacity. A new family signing up today faces a wait period of 3-5 years because there is very little turnover in the program.

CRHA owns and manages 376 public housing units located in 7 rental communities and 5 units on single or duplex lots within the City of Charlottesville. The Authority also administers 296 Housing Choice Vouchers, 10 Vouchers for people participating in the Family Unification Program and 75 Mainstream Vouchers for persons with disabilities. Ten Housing Choice Vouchers are designated for the Voucher Homeownership program.

Weed and Seed Academy (established January 2000) Vocational and Academic Scholarships and student support services for Certificate and Degree Programs at Charlottesville Public School's Adult Education Program (GED); Charlottesville Albemarle Technical Education Center; and Piedmont Virginia Community College. Since the program's inception, 176 students have improved their academic and professional portfolios. In 2003 – 2004, 27 students matriculated at PVCC with 13 completing certificate programs; six students received CATEC Certificates, and of the eight Adult Education students, five passed their GED exams; two students received Associates Degrees at PVCC and one has completed $\frac{3}{4}$ s of the classes need for her Bachelor Degree from Old Dominion University; six students have completed their nursing course work and are Licensed Practical Nurses.

Program Partners: As a last resort scholarship program the Weed and Seed Academy has actively partnered with others to leverage more than \$1 million in additional scholarship funds. Program partners include: Piedmont Works' Adult Programs (will cease operation June 2005); Federal Financial Aid programs including PELL Grants and Veterans Administration benefits; the Connecting People to Jobs Program (no longer operating but offered--soft-skills training and workforce development programs for public and subsidized housing residents); the Virginia Department of Social Services (provides scholarships to help Virginia Initiative for Employment not Welfare (VIEW) clients transition into the workforce); the Community Development Block Grant program (awarded \$5,800 for Weed and Seed scholarships in 2003 - 2004); and, the Virginia Department of Rehabilitative Services (soft-skills and vocational training for disabled and handicapped residents). Another partner, the College Board, provides fee waivers for S.A.T. and A.C.T. college entrance exams, as well as for college application fees for Weed & Seed's *Students On A Mission! (S.O.A.M.!) Club* members. This allows our students to sit for the exams and apply to post-high school institutions, without having to pay the associated fees. An anonymous donor arranges for *S.O.A.M.!* Club members to take the Kaplan course – which costs \$799 per student – free of charge. With Kaplan preparation, our students increase their S.A.T. scores by an average of 200 points.

Summer Enrichment Programs (established April 1999) During the past five summers, 4,205 residents (includes duplicate participants) were served in 65 programs (includes duplicate programs and program providers). Summer Enrichment Programs support one-to-one and small group mentoring opportunities for youth or adults at risk of failing in school or the workplace; dropping out of school; becoming involved in delinquent or criminal behavior including gang activity, violence, drug dealing, substance abuse, and other risky conduct. Program partners included community- and faith-based organizations, plus, the 76+ agencies with which they collaborated in order to produce their summer programs. Outcomes-based measurement program planning, proposal writing, and evaluation methods are used. In 2004, U.S. Attorney John Ashcroft added a stipulation requiring that all such programs have a law enforcement or community-policing component.

Community Policing Initiatives: Through Weed and Seed, \$295,670 has been granted to Charlottesville Police Department to support officers assigned to neighborhood foot and bike patrols, community outreach and surveys, as well as Community Resource Officers at Buford Middle School. Another \$90,000 is earmarked for calendar year 2005. Last year, a Summer Youth Mentoring Program was conducted in partnership with the Police Department. Natalie Howard, the first Weed and Seed Academy Associates Degree graduate, staffed this Safe Haven project. She is now pursuing a Bachelors Degree in Criminology from Old Dominion University.

Crime Prevention Through Environmental Design (CPTED): In 2003 Weed and Seed received \$50,000 in additional funds from the U.S. Department of Justice to assist the Charlottesville Redevelopment & Housing Authority (CRHA) with their CPTED Project. The Charlottesville Police Department, residents, Weed and Seed, architects, the City of Charlottesville, Piedmont Housing Alliance and the Community Development Block Grant program worked together to help CRHA produce landscape ideas that met CPTED guidelines. Environmental design specialists with CPTED expertise designed architectural and architectural landscaping plans that discourage criminal activity, encourage more neighborhood use of public spaces, and increase the attractiveness of the communities.

Students On A Mission! Club at Charlottesville High School was established in the 2002 – 2003 school year. Third and fourth year students participate in this vocational-, college-, and post-high-school-prep *Club*. A majority of the participants are from low-income families and some are known to the juvenile court system. Most of the seniors were accepted to college and attended, with approximately 20% dropping out to accept employment. The financial aid and grants awarded to *S.O.A.M.* students exceeds \$75,000.

Charlottesville-Albemarle Family Drug Treatment Court opened for business in July 2002 and since then 10 families, consisting of 21 children have participated in the program. At an average annual foster care cost of \$10,000 - \$50,000 per child, tens-of-thousands of dollars have been saved by keeping these families united. This court initiative provides intensive drug treatment and follow-up services. The planning board consists of judges, representatives of Region Ten Community Services Board, Social Services Departments, the Court Appointed Special Advocates Program, Guardians ad Litem Attorneys, the Thomas Jefferson Planning District, Weed and Seed, and others. The goal is to reduce the number of children entering the foster care system, which is growing at an alarming rate, by allowing families to stay united while addicted parents successfully complete treatment programs.

Strategic Plan The Weed and Seed Network Steering Committee is in year two of implementing a five-year Strategic Plan for the period 2003 - 2008.

9. Anti-Poverty Strategy

The primary anti-poverty agency serving the region is the Monticello Area Community Action Agency, which serves Charlottesville, Albemarle, Fluvanna, Louisa and Nelson. The Skyline Community Action Program serves Greene County. 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. One particularly innovative program to assist family self-sufficiency in Albemarle County is the Treesdale project to assist both victims of domestic violence with transitional shelter and to assist families in the family self-sufficiency program with affordable housing.

10. Lead Based Paint Hazards

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. 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. In cases where lead-based paint is suspected, Aqua Air Laboratories in Charlottesville is used to make this determination. 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. Detection and removal of lead-based paint is to occur while rehabilitating homes. The Health Department reported that Elevated Blood Lead Levels of 10 or higher occurred in children under 7 years of age in 4 cases in Charlottesville, 1 case in Louisa County, 1 case in Nelson County from February 2004 through January 2005. No cases were reported in the Counties of Albemarle, Fluvanna or Greene.

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.

11. Other Actions

Other actions, included in the Ramirez memo, are as follows:

a. Obstacles to meeting underserved needs

The City and the Consortium will work with the funds received to address the needs of as many individuals as possible. The goals to accomplish with these funds are listed in the section "Statement of Specific Annual Objectives".

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 Section 8 vouchers and certificates is not sufficient to meet the need. The relative lack of Section 8 vouchers and certificates is compounded by the lack of available rental units, again, primarily in the more rural areas of the Planning District.

b. Institutional structures and coordination

The Housing Directors meet regularly to coordinate the housing programs in the region. The Homeless Coalition meets to address the needs of the homeless and special needs population. These groups coordinate with local government and work together to provide the best housing strategies for the region's low and moderate income residents.

c. Lead based paint hazards

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.

d. Barriers to affordable housing

Population in the region is growing and the average household size is decreasing. The cost of housing is increasing more rapidly than average income. The cost of housing for low- to

moderate-income households continues to rise. Trends include cost burden and fewer affordable units being developed.

Housing Virginia is a non-profit organization that represents a diverse collaboration of housing organizations in Virginia who share a common desire to help educate Virginians about the benefits of affordable communities. The purpose of Housing Virginia is to create a more favorable environment for affordable communities that offer a wide range of housing opportunities for all people with different needs and income levels resulting in more stable, diverse and integrated neighborhoods. In the past year, Housing Virginia completed the development of marketing materials, website and kicked off the campaign in Charlottesville. The Charlottesville Region was chosen for the first campaign to educate the public about the shortage of housing that is affordable throughout the state and benefits affordable communities have on the local economy. Charlottesville and surrounding Counties were selected for the pilot campaign because the region faces many of the issues that impact affordable communities in cities and counties throughout Virginia. A survey commissioned by Housing Virginia found that one-third of the residents in the Charlottesville area who rent indicated that they hope to purchase a house in the area; however, one-third of those Charlottesville area residents who looked for homes in the region said they found very few affordable options. The average salary for an elementary school teacher in Charlottesville is \$34,990, which would support a home loan of \$119,990. The median home price in Charlottesville in 2003 was \$195,954. During the first six months of 2004, the median sales price of a home in Charlottesville increased to \$215,854. Housing Virginia's radio and print advertising campaign began appearing in the Charlottesville region in late August 2004. The campaign is winding down and will end before the summer of 2005.

The public policies within the Planning District do affect the provision of affordable housing and can do so in both positive and negative ways. Lower tax rates and less frequent property assessments tend to promote affordable housing, although often at the expense of other, government-sponsored programs and initiatives, such as schools and the provision of needed infrastructure. This is the case in Fluvanna, Louisa and Nelson counties in particular. Greene County has the highest real property tax rate outside of the City of Charlottesville, yet the region's residents still look to Greene County for affordable housing.

Within the private arena, perhaps the greatest barrier to affordable housing is poor credit ratings among citizens who might otherwise qualify for mortgages to purchase a home. Lack of awareness among the potential home buying public is exacerbating this problem. Housing counseling and credit counseling is needed to overcome this barrier.

Land use policies also affect the affordability of housing, and there is an inherent tension in some land use policies to preserve the rural character of the region and the provision of affordable housing. This is especially true in Albemarle County, with a more complex set of land use and zoning ordinances than elsewhere in the region. To preserve open land and the rural character of the County, Albemarle has adopted recommendations proposed by a citizen's group that direct more intensive development in designated growth areas. The recommendations include developing a variety of housing types and price ranges within new developments.

Private sector market forces are resulting in higher land costs for developed land that directly affect housing prices and rents. These forces are outside of direct control of local government. Albemarle County is continuing to improve regulatory processes to minimize time for approval and is also getting citizen input on development needs through a Master Planning Process in each

of the designated growth areas. The regulatory processes in Greene, Louisa, Fluvanna and Nelson counties are not as complex and thus have less of an effect on the cost of building. However, as growth pressures place additional demands on these localities, as they have throughout the 1990s, pressure to amend land use policies grows.

A subcommittee of the Albemarle County Housing Committee worked with staff to review options for developing a policy to promote affordable housing. The Albemarle County Board of Supervisors adopted the Affordable Housing Policy resulting from the subcommittee's work on February 4, 2004. The policy set a target of 15% of all units developed under rezoning and special use permits to be affordable as defined by the County, or a comparable contribution to be made to achieve the affordable housing goals of the County. The Albemarle County Affordable Housing Policy Advisory Committee began meeting in May 2004 to develop plans for implementing the policy with input from the real estate industry including those like to be most affected – developers and builders. Although the County is still in the early stages of implementing their policy, some voluntary proffers have been brought forward on rezoning requests. No new affordable units have yet been developed, but at least one development has proposed that 15% of the units, in the form of townhouses, would be affordable. Additionally, a couple of developments are proposing to develop “auxiliary units” within the main unit or over a detached garage and some developments suggest providing some level of cash proffer. The County believes that the major accomplishment to date is opening of dialogue with developers. The other notable accomplishment is the creation of a homebuyer assistance program to be announced the end of April 2005.

The City of Charlottesville created a Housing Policy Task Force last year with the charge to focus on housing issues including affordability, accessibility, and visitability. This group has submitted recommendations to the governing body to aid in addressing housing concerns and it is expected that this document will be adopted in the next few months. The City has been working with developers to obtain additional affordable units throughout the city. The developers for the following projects have voluntarily agreed to integrate affordable units in their developments for a total of 15 additional units.

5th Street Development	4 units
Riverside PUD	2 units
Moore's Creek PUD	2 or 3 units
Huntley PUD	5 units
John Street PUD	2 units

The City of Charlottesville will continue to promote affordable housing by supporting regional housing activities and through continued use of the Section 8 program, low interest loan programs for rehabilitation and weatherization, and down payment/closing cost assistance programs. The Section 8 Rental Assistance Program operates in each locality in the region and provides a needed subsidy to make rents more affordable to low income citizens. The Counties of Louisa and Fluvanna are also moving forward to establish a committee or task force to study affordable housing.

Region Ten Community Services Board provides a comprehensive range of mental health, mental retardation and substance abuse services many of which are subject to State budgetary pressures and reductions. The Region Ten CSB provides an array of residential facilities, housing and residential supports to persons with these disabling conditions. These include group homes, subsidized and supervised apartments for mentally ill and mentally retarded adults, and

transitional residential placement for persons who have completed substance abuse treatment.

Local governments recognize that approval time of permits can increase the cost of a project. Therefore, they may use a variety of methods at their disposal to mitigate those costs for projects that meet the priority needs including more timely approvals, financial contributions, and keeping fees to a minimum (to reflect the actual cost of providing the service).

The Charlottesville Area Association of Realtors (CAAR) has also recognized that few members of the area's work force can afford to own a home in the community they serve, given the scarcity of properties available in their price range. The CAAR Work Force Housing Committee researched and studies the issue for more than a year, and recently created the Work Force Housing Plan. The program is a partnership between CAAR and the Piedmont Housing Alliance (PHA) and serves the entire Planning District. The Work Force Housing Fund will provide no-interest second mortgages for qualified buyers: those employed in a key public service sector such as health care, safety, or education and whose annual household income is less than \$51,000. The funds are loans that recipients agree to pay back, along with a percentage of their capital gains, when they sell the property, to create a self-sustaining fund.

The Thomas Jefferson HOME Consortium launched the Sustainable Communities Initiative in 2004 aimed at making housing more affordable through energy efficiency, less water consumption, lower cost from waste disposal, and reduced long-term maintenance. The Sustainable Communities Initiative provides seed money for non-profit organizations in each locality to incorporate green building techniques into affordable housing and establishing a regional clearinghouse of information and resources on green building design and construction. Projects receiving funding through this initiative will be complete by the end of FY2006.

e. Public housing and resident initiatives

The Charlottesville Redevelopment and Housing Authority continues to provide quality housing and support to the City's lowest income population. The Family Self-Sufficiency program uses a case management approach to mobilize and coordinate a comprehensive array of existing services to meet the particular needs of each individual family. The program provides an opportunity for public housing and housing choice voucher families to become economically independent and reduce their dependency on public assistance. In addition, the Authority works to create awareness in the community of the problems faced by low-income families and to demonstrate the Authority's capacity to assist families through the efficient and innovative use of existing public and private resources.

CRHA works with numerous community partners to provide on-site opportunities for youth and adults in public housing. The agency's overall goal in creating programs is to facilitate and encourage residents' efforts towards success and independence. Youth programs include sports, after-school programs, safety and educational programs and activities. Adult programs include health and wellness programs, GED and other educational opportunities, job training programs, homeownership counseling, and safety and security practices.

Plans are underway to reactivate the redevelopment arm of the Authority. Long range portfolio planning is in progress to assess the expected life span of existing public housing structures and the potential for transformation of existing pockets of poverty to vital mixed-income neighborhoods. The Authority is working in partnership with the City in order to produce a master plan for the future that meets the planning goals of the City for affordable housing and historic preservation. CRHA will participate in the City's Affordable Planning Task Force in the

coming year.

f. Persons living below the poverty level

Several strong job-training programs exist in the City and surrounding jurisdictions. The Thomas Planning District staffs and manages the Workforce Investment Board and the providers of services under the Workforce Investment Act. Direct links to all service providers and to policy makers concerning job training are available at the Planning District, which also manages the region's HOME Consortium. The Piedmont Workforce Network, the Local Workforce Investment Board for this area, has issued a Request for Proposals for an Operator for the One Stop System in the geographic area of the Planning District. The proposal calls for a fully coordinated and integrated customer service strategy that is market-driven and offers accessibility, convenience and consumer choice. The operator will establish a fully integrated menu of services for job seekers and employers that will include: a single point of entry for job seekers which provides unassisted and assisted core services such as labor market information, initial assessments, job search assistance, and placement assistance; intensive and/or training services for adults and dislocated workers, with low income adults receiving first priority for services, a single point of entry for employers seeking qualified job seekers and other one-stop services and a coordinated effort among all required partners in the provision of all these services. Services under the new operator contract will begin July 1, 2005.

MACAA operates a job-training center providing job readiness, vocational counseling and job placement services. The programs are available to students and adults. One provides work experience and education while paying for participation in community service projects. MACAA has also expanded to offer more extensive training to welfare clients seeking to go back to work.

The City of Charlottesville recognizes that economic development is the hand up out of poverty and is actively supporting actions in this area. The Welfare to Work requirements have made it necessary to focus on job creation and training efforts. CDBG funds have been allocated to OAR to provide training and resources to individuals who are reentering the work force following incarceration.

g. Compliance with planning requirements

The Thomas Jefferson HOME Consortium works with non-profit organizations and local governments to ensure compliance with program and comprehensive requirements.

The City has recently expanded its emphasis on the empowerment of neighborhoods to improve their health and to create plans for positive change. Accepted neighborhood plans will receive funds from the City. The City also has a Neighborhood Leadership Institute program that empowers leaders in neighborhoods around the City. This training will assist residents from all neighborhoods, including public housing, in an effort to organize and create positive change.

h. Neighborhood Priority Projects

The City of Charlottesville spent the majority of the 2000-01 year completing the update of the Comprehensive Plan. The new Comprehensive Plan has a neighborhood approach with all city neighborhoods having been involved in the process. High levels of citizen participation and community building occurred. The CDBG target neighborhoods have benefited greatly from this process through the rate of participation and the identification of neighborhood needs, which include housing and non-housing issues. These intensive studies are being used as the driving

initiatives for the City's Capital Improvement Program. Each neighborhood has chosen priorities and decided which CIP project/s each would like funded with their yearly allocation of Neighborhood Priority CIP funds. During the 2001-02 year projects from the first year were implemented and each plan was reviewed and projects selected for the second year priority.

City Council decided to have citywide priorities for the 2003-04 year, followed by neighborhood priorities for 2004-05. Priorities for the 2004-2007 year were established at neighborhood meetings in June of 2004. These new priorities are listed below for the CDBG Target areas as well as updates on priorities from prior years.

Belmont

2001-02

- Provide public trashcans on certain streets of high foot volume. *Identified areas, On Public Services schedule*
- Add pedestrian safety lighting near stores. *No operating funds at this time*
- Add bike lanes on Monticello Avenue. *Voted down by neighbors*
- Add bike lanes on Avon Street. *Voted down by neighbors*
- Construct sidewalk along 6th Street, SE *Estimate completed, awaiting construction*
- Construct/Install pedestrian crossings along Rialto Street. *Stamped but not painted*

2002-03

- Provide funding to complete the Belmont Spray Pool

2003-04

- Citywide priorities

2004-05

- Neighborhood traffic calming – We anticipate meeting with interested neighborhood residents to discuss the scope of a neighborhood traffic-calming plan in March 2005. To date, we have the following detail;
- Raised crosswalk on Rialto Street linking 800 Druid Avenue to Belmont Park.
- Speed humps and a raised crosswalk on Monticello Road linking to Belmont Avenue near Industry for the Blind.
- Curb Extension @ Clark School – We are currently working on a preliminary concept to share with the neighborhood at the upcoming March meeting.
- Sidewalk along 613 Meridian Avenue (west side) at corner with Monticello Avenue. We need a brief letter from the property owner indicating they are in agreement with the sidewalk to be built. Once received, survey and design will be scheduled.

Fifeville

2001-02

- Light walkway to Boys/Girls Club & Buford School (approximately 5 lights). – *No operating funds at this time.*
- Install curb and gutter improvements along Delevan Street and 6 ½ Street. – *Awaiting easements. Should take all of 01-02 allocation*
- Install sidewalks on the southern side of Cherry Avenue from Buford School (as far as possible) to the existing walks west of Forest Hills Avenue, and links to tracks at 5th, 7th, and “old” 9th Streets. Also install sidewalks on a portion of the entire south side of Forest Hills Avenue, the north side of Oak Street at Ridge and the east side of 7 ½ Street from Cherry to Prospect. – *No funding available at this time*

2002-03

- Complete 01-02 priorities
- Provide sidewalks from the 9th/10th connector through Prospect Avenue on both sides of the

street to connect the sidewalks.

2003-04

- Citywide priorities

2004-05

- Lighting – We have received the following locations from the Police Department.
Burned Out Street Lights: Bailey Road between Prospect and Orangedale
9th SW at Forest Hills Rd
600 Block 7 1/2 Street
All three locations have been called in to the 1-888-667-3000 Dominion Power Call Center. Although the operator took the call using the pole numbers, he urged that residents make direct contact with them in the future and have an adjacent street address in addition to the pole numbers. Time for repairs is dependent on the workload – he did not know what that was but guessed it could be anywhere from a day or two to a week or two.

Ridge Street

2001-02

- Add traffic calming as appropriate on Ridge Street. One south of Brookwood Road and one north of Raymond Road. – *Project is underway*
- To build appropriate drains, curb and gutter on Ridge Street and Lankford Avenue. – *The specific problem is in front of 217 Lankford and 221 Lankford*
- Build sidewalks and curbs on Hartman's Mill Road by sending out Request for Proposal for design work, and hiring contractor to complete project. – *90% completed*

2002-03

- Complete 01-02 priorities
- Add traffic calming to Hartman's Mill Road
- Place two no parking signs (one at the beginning and one past the curve) on upper Ridge Street near Barksdale Drive. Enforcement will be necessary.

2003-04

- Citywide priorities

2004-05

- Sidewalk on 6th Street - completion of sidewalk connection on 6th Street SE on both sides of street. Specifically on the west side from Rockland to Ron Martin or Palatine, and on the east side from 1500 6th Street SE to Elliott. A neighborhood resident should circulate the enclosed updated petition to all impacted owners. Once received back by city staff, survey and design can begin.
- Traffic Calming - Cars going north on 5th Street block entrance to upper Ridge Street, so cars cannot enter or exit upper Ridge Street. Also hard to turn left on 5th Street from Ridge (south). We would like to meet with interested neighborhood residents to develop the scope of a traffic-calming plan for Ridge Street.
- Traffic calming on upper Ridge Street. Speed hump south of Brookwood Road and one north of Raymond Road – Will discuss this in the traffic-calming meeting with other traffic calming measures.

Rose Hill

2001-02

- Place trash cans and "Do Not Litter" signs at the following locations: Henry Avenue at Burley School, Forest Street near Murray School, Dale Avenue near Anderson Business Services and on Henry at Albemarle Street. – *Completed*
- Fix/complete sidewalk on both sides of Charlton Avenue between Booker Street and Rose Hill Drive. – *Completed*
- Brighten the lighting on Dale Avenue. – *Addressed with tree maintenance*

- Construct sidewalk on the 700 & 800 Blocks of Albemarle Street. – *Canceled at property owner's request*

2002-03

- Have city acquire vacant lot on Henry Avenue near Washington Park to provide additional parking for the park. Look into keeping the lot grass with steel netting underground to enforce the ground and leave open space. *Accomplishing goal by restructuring Washington Park parking lot*
- Build sidewalk sections on Concord Avenue to connect the gaps. (one gap is in front of 709 Concord) – *Under design*
- Connect sidewalk on the east side of Harris Street between Henry Avenue and Concord Avenue.

2003-04

- Citywide priorities

2004-05

- Traffic Calming on Rose Hill Drive and Charlton towards the park - We have met with interested neighborhood residents to discuss a traffic-calming plan. We have developed a brief PowerPoint presentation to describe the various options available for calming traffic. This will be distributed electronically to those in attendance at our last meeting. Once we are in agreement about what features are desired, we will proceed to ballot impacted properties.
- Street light @ Charlton/Rose Hill by vacant lot – Please submit a petition of support signed by all impacted property owners.
- Better trashcans throughout neighborhood (pebble in lieu of wire) – Six (6) trashcans have been replaced in August 2004.

10th and Page

2001-02

- Inventory neighborhood and install streetlights in dark areas for safety, to include east side of 10th (West to Wertland), east side of 10-1/2 (West to Page), elsewhere as needed *No information*
- Neighborhood and City develop and carry out neighborhood beautification plan, addressing landscaping, sidewalk repair, street cleaning, and other needs *No information*
- Construct a sidewalk on Albemarle Street, along railroad tracks to West Main Street *Scope completed, awaiting estimate*

2002-03

- No new priorities identified at this time

2003-04

- Citywide priorities

2004-05

- Traffic calming (speed humps) and beautification along 11th Street - We have reviewed several street locations for the installation of speed humps. Enclosed is a map for your review. The next step is to send ballots to the impacted residents along 11th Street. If adequate support exists, we intend to coordinate installation of the humps with the new sidewalk construction in 2005.
- 10th and Page intersection improvement/beautification – We believe it is possible to request a Council appropriation to allow funding to be used by PHA for work associated with the streetscaping which fronts their developing lots. It is most efficient to have the streetscaping designed and built by PHA so that all work is carefully coordinated and finished at the same time. Please forward any information you have regarding the design, construction costs and property limits so that we may approach Council about an appropriation to PHA.
- Improve safety and visibility of pedestrian crossing on Preston Avenue at Washington Park and several other locations along Preston Avenue. – We have found equipment that can be installed which includes a pedestrian activated button and flashing lights (as well as an advance flashing beacon/PED IN CROSSWALK WHEN FLASHING sign to the west of Rosser Avenue because

of sight distance to the top of the hill) to enhance the crosswalk at 10th Street and Preston Avenue at Washington Park. It will be necessary to remove the existing overhead mast arm/flashing light assembly in order to prevent conflicts with the new apparatus. The cost estimate for this equipment/installation is about \$13,000-\$15,000. Once the order is received, installation can occur in 2-4 weeks. We are awaiting the decision to move forward on this project from the neighborhood.

12. Monitoring

The Thomas Jefferson Planning District, the managing body for the Thomas Jefferson HOME Consortium, monitors the HOME activities of designated sub-recipients in a number of ways. All projects are reviewed and set up in the IDIS system by staff of the Planning District. Within the Planning District staff, there is a separation of duties, where one staff person sets up and completes projects while another requests and disburses funds. All funds are monitored in two ways: first through the IDIS system and, second, through an independent accounting system set up by the Planning District. As stipulated in the sub-recipient agreements, all sub-recipients submit their independent audit to the Planning District office within four months of the end of the fiscal year. These audits are reviewed both internally and by the Planning District's independent auditors.

Planning District staff make site visits to each sub-recipient and the regional CHDO every year. At that time files are reviewed using the checklist provided by HUD, fiscal records are reviewed as well and visits are made to projects to inspect work and to talk with beneficiaries about their satisfaction with the work conducted. A follow-up letter documenting findings is then prepared and sent to each sub-recipient. Technical assistance is provided to sub-recipients and their clients, as needed.

The City of Charlottesville monitors the Community Development Block Grant sub-recipients in many different ways. All projects are reviewed and set up in the IDIS system by City staff. The Community Development Department staff sets up and completes projects while staff in the Finance Department requests and disburses funds. All funds are monitored through the IDIS system and through the City accounting system. All sub-recipients are required to submit an independent audit to the City.

The City of Charlottesville also requires all agencies to submit quarterly reports stating achievement towards the stated objectives and benefit figures. This includes the number of participants, their income level, minority status, and if they reside in a female headed household. Payment is not released until information is provided. This information is also checked during the monitoring visit, which is completed at least once a year. All agencies must abide by the appropriate OMB circular. All agencies receiving funds must attend an orientation meeting, and throughout the program year staff of the City meet periodically with agencies.

13. Impediments to Fair Housing Choice

The Thomas Jefferson Planning District Commission and the City of Charlottesville work with Piedmont Housing Alliance (PHA), a private, regional, non-profit housing agency, to alleviate fair housing concerns in the City as well as the region. An updated version of the Analysis of Impediments to Fair Housing Choice was submitted to HUD in April 2004. The following table, taken from the Analysis of Impediments to Fair Housing Choice, summarizes the main impediments and proposed actions. Many of the impediments will be addressed in Piedmont Housing Alliance's Regional Fair Housing Education and Outreach Program described immediately following the table.

Impediments to Fair Housing and Proposed Objectives

Impediment	Objective	Measurable Result	Responsible Parties	Time Frame for Completion
AFFORDABILITY: Significant housing cost burden for low and moderate income families; Lack of affordable units	Make existing housing more affordable; Incr. supply of affordable units; Decrease % of people with severe cost burden	Smaller % of people w severe cost burden; # of people receiving assistance; # of affordable units	HOME Consortium, local governments, non-profit organizations	Ongoing
ACCESSIBILITY: Lack of awareness about accessibility requirements; Shortage of accessible units	Raise awareness of fair housing laws; Increase # of accessible units; Resources for people w disabilities; Incr. # of accessible units	Number of people reached through outreach efforts; Availability of resources for people w disabilities; # of accessible units	Piedmont Housing Alliance, Independence Resource Center, local governments	Ongoing
LENDING: Disparity in loan applications and approval rates by race	Achieve equity in lending; Raise awareness about financial literacy, homebuyer counseling, and predatory lending; Affirmative marketing	Number of people reached through trainings; Results of future HMDA data; Level of outreach	Piedmont Housing Alliance, other non-profit organizations, local governments	PHA's predatory lending training will began in Jan 2004; other activities are ongoing.
GROWTH PATTERNS: Movement of low income families out of urban areas	Encourage greater integration of neighborhoods; Support mixed income/mixed use; Integrated transportation sys.	More integrated neighborhoods; Development of mixed income, mixed use neighborhoods	Thomas Jefferson Planning District Commission, local governments, non-profit orgs	Ongoing
COMMUNITY RESISTANCE: Stigma attached to affordable housing	Dissipate community resistance; Improve image of affordable housing; Seek additional funding for special needs populations	Results of Housing Virginia pre- and post- campaign surveys; Improve design in affordable housing; Funding for special needs populations	Local governments, HOME Consortium, non-profit organizations, Housing Virginia	Beginning Spring/Summer 2004 Ongoing
DISCRIMINATION: Discrimination based on race, national origin, family status, gender, & disability in housing; Lack of awareness about fair housing laws	Eliminate discrimination in housing; Raise awareness about fair housing laws; Provide counseling and follow-up	# of people reached w articles, trainings, etc; # of complaints; results from testing (if conducted)	Piedmont Housing Alliance, local gov, HOME Consortium, and other non-profit organizations.	Ongoing

Piedmont Housing Alliance's Regional Fair Housing Education and Outreach Program is a full-service, intensive initiative to inform the public about their rights and obligations under the federal Fair Housing Act and the Virginia Fair Housing Law. The program is designed to address barriers to equal opportunity through education on fair housing rights and responsibilities regarding rental,

sales, and lending transactions. The program maximizes new and existing interrelationships by partnering with an inclusive range of established service providers and community resources, faith-based organizations, housing agencies, disability advocacy organizations, immigrant advocacy groups, homeless service providers, real estate professionals, and lenders to reach and educate underserved populations of housing consumers, housing providers, and the entire regional community with the goal of identifying housing discrimination and increasing fair housing compliance.

In the coming year, the Regional Fair Housing Education and Outreach Program will achieve the following:

Broad-based Community Education: The Alliance will conduct fifteen educational trainings, seminars, and special events to raise public awareness about housing discrimination, fair housing rights and responsibilities, and equal housing opportunity. Two of the trainings will be conducted specifically for non-English speaking audiences.

Aggressive Community Outreach: The Alliance will aggressively pursue a wide range of community education outlets, including newspaper advertisements, articles, web site, displays, and the annual fair housing forum.

Fair Lending/Anti-Predatory Lending Initiative: The Alliance will participate in three events to promote fair lending and will continue its role in the Virginia Partnership to Encourage Responsible Lending (VaPERL) – a partnership with Legal Aid and HOME that includes Fannie Mae’s Anti-Predatory Lending Refinance Initiative, to assist victims of predatory lending and educate the community about financial literacy.

Accessibility Compliance: Acting on information about serious local non-compliance with accessibility requirements, the Alliance will participate in three events to increase awareness and offer technical assistance about the Fair Housing Act accessibility requirements.

On-Going Advocacy: Information, referral, counseling, advocacy, support and follow-up services will be provided to assist persons experiencing housing discrimination and other barriers to fair housing choice

Activities for 2005 will include the following:

- Conduct 15 fair housing educational workshops/trainings, providing fair housing resources and targeting a diverse range of community organizations, human service agencies, housing providers, and faith-based organizations, with at least 200 people in attendance. These presentations will specifically include immigration and homeless advocacy groups and service providers. Two of the trainings will be for non-English speaking audiences
- Raise awareness about predatory lending and lending discrimination through participation in 3 events, and continue work with the Virginia Partnership to Encourage Responsible Lending (VaPERL) and the Fannie Mae Anti-Predatory Lending Refinance Initiative.
- Raise awareness about fair housing accessibility requirements through participation in 3 events.
- Conduct annual Fair Housing Forum with at least 35 persons in attendance.
- Develop and place 18 fair housing public awareness newspaper advertisements.
- Publish 3 fair housing articles, including 1 for the Alliance’s Roofline newsletter.
- Update fair housing section of the Alliance's existing web site (www.avenue.org/pha/fairhousing).
- Coordinate and facilitate, as Chair, 6 bimonthly Regional Fair Housing Advisory Board meetings.
- Respond to 50 fair housing inquiries or complaints.
- Refer complaint to HUD and/or VFHO or resolve complaint for 15 people.

- Provide information, referral, counseling, support, advocacy, and/or follow-up services for over 5,000 persons in the region through the various education and outreach efforts outlined above.

14. Performance Measurement

The Thomas Jefferson HOME Consortium and the City of Charlottesville use measurable indicators to assess the success of projects funded by HOME and CDBG. Each year TJPDC and the City of Charlottesville prepare a Consolidated Annual Performance Evaluation Report (CAPER), which provides accomplishment data for HOME and CDBG funded projects in the City and throughout the Planning District.

The City has implemented Outcome Measurement processes as part of its grant application process for CDBG and HOME. Starting in 2002, the outcome measurement application used by the United Way and the City/County funding application was piloted for CDBG Social program applications in an attempt to standardize funding applications in the community while obtaining needed outcome indicators. The pilot was successful and expanded to all CDBG/HOME city applications. Programs funded submit program outcomes as part of the required quarterly reports. Any program that applies for repeat funding is required to submit additional information concerning outcomes. It has only been a few years, but the information provided is aiding in outlining the actual program outcomes in addition to the data that outlines the number and characteristics of persons served.

The Thomas Jefferson HOME Consortium and the City of Charlottesville have not yet developed a Regional Outcome Measurement System for the CDBG/HOME programs. Additional training and deliberation will be required to develop a system that measures output indicators appropriate to the objectives and outcomes of the programs. Modifications to existing HUD reporting requirements and mechanisms (IDIS and the CAPER) will also be needed to include these outcomes, indicators and appropriate data variables.

The Joint Grantee/HUD/OMB Outcome Measurement Working Group has developed a Consensus Document outlining the Outcome Measurement System to implement for the CDBG, HOME, HOPWA and ESG block grant programs. Full implementation of the Outcome Measurement System is projected to be in place for the Consolidated Plan/Action Plan for FY2007. This projected date is based on rollout of Phase I of the system in the fall of 2006, and training for grantees in 2006 and 2007.

The objective for the HOME and CDBG Programs is Decent Affordable Housing. Outcomes include availability/accessibility and affordability. Output indicators will include some or all of the following, and others that may be appropriate to the program:

- Amount of money leveraged
- Number of units constructed or rehabilitated
- Income levels of persons or households served, by 30%, 50%, 60% or 80% of area median income
- Direct financial assistance to homebuyers

15. Coordination

Each jurisdiction participating in this Consortium has signed a Cooperative Housing Statement, which was updated in 2001 and 2004. The agreement includes certification of each member agreeing to affirmatively further fair housing within the Consortium.

As the managing body for the Thomas Jefferson HOME Consortium, TJPDC convenes the Housing Directors Council on a monthly basis. The directors represent a variety of non-profit organizations, local government agencies, and concerned citizens in the region. The goals of the Directors Council are to provide coordination among local housing agencies to ensure that the affordable housing needs of the region are adequately met and to guarantee that HOME funds are used in the best possible way to serve the region.

16. Citizen Participation

Citizens are encouraged to participate in the development of the Annual Action Plan through public hearings and public comment periods. In addition to being available at regional libraries, a draft copy of the Plan was available for public comment on the TJPDC website.

The following notice appeared in the Daily Progress from Friday, April 1 through Sunday, April 3, 2005.

**NOTICE OF PUBLIC COMMENT PERIOD
DRAFT YEAR 2005-2006 ACTION PLAN OF THE CONSOLIDATED PLAN
FOR THE
CITY OF CHARLOTTESVILLE
AND THE
THOMAS JEFFERSON PLANNING DISTRICT COMMISSION**

30-DAY COMMENT PERIOD: APRIL 1, 2005 – APRIL 30, 2005

The City of Charlottesville and the Thomas Jefferson Planning District Commission invite all interested citizens to comment on the Draft Year 2005-2006 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). Beginning July 1, 2005 the City of Charlottesville expects to receive \$619,580 in CDBG funds and the Thomas Jefferson Planning District Commission expects to receive \$1,009,430 in HOME funds.

Copies and additional information may be obtained at www.tjpc.org/housing/consPlan_HOME.asp or by contacting Ms. Missy Creasy, City of Charlottesville, at 434.970.3182 or by contacting Ms. Billie Campbell, Thomas Jefferson Planning District, at 434.979.7310 ext. 230.

**NOTICE OF PUBLIC HEARINGS
2005-2006 ACTION PLAN OF THE 2003-2008 CONSOLIDATED PLAN
FOR THE
CITY OF CHARLOTTESVILLE
AND THE
THOMAS JEFFERSON PLANNING DISTRICT COMMISSION**

The City of Charlottesville and the Thomas Jefferson Planning District Commission invite all interested citizens to comment on the Draft Year 2005-2006 Action Plan of the Consolidated Plan. Public Hearings will be held at the following times and locations:

Thomas Jefferson Planning District Commission, April 7, 2005 at 7:00pm in Conference Room, 300 East Main Street (Bank of America Building)

Charlottesville City Council, May 2, 2005 at 7:30pm in City Council Chambers, 610 East Market Street.

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). Beginning July 1, 2004 the City of Charlottesville expects to receive \$619,580 in CDBG funds and the Thomas Jefferson Planning District Commission expects to receive \$1,009,430 in HOME funds.

Copies and additional information may be obtained at www.tjpd.org/housing/consPlan_HOME.asp or by contacting Ms. Missy Creasy, City of Charlottesville, at 434.970.3182 or by contacting Ms. Billie Campbell, Thomas Jefferson Planning District, at 434.979.7310 ext. 230.

The City of Charlottesville has been including citizens in the planning process of the use of CDBG funds through both public hearings and citizen committees. The process began in September after the initial public hearing was held in August 2004 to discuss the general priorities of the CDBG funding and the selection of the priority neighborhood. Following the public hearing and recommendations from City Council, the CDBG Task Force, made up of residents from each Target Neighborhood, as well as the School Board, Planning Commission, Social Agencies and one at large member, met to discuss how City Council directives could be implemented. The work of the citizen committees began in earnest, with the CDBG Task Force issuing an RFP for potential projects. Subcommittees consisting of Task Force members and staff reviewed the projects proposed in the RFPs. Meetings were held through January. The consolidated list of potential projects was sent to the Planning Commission and City Council for a Public Hearing on March 9, 2004. The comments from the public hearing were very positive and the projects were approved. City Council is expected to approve the CDBG budget on April 18th. The Action Plan was available to the public for a 30-day comment period and adopted in early May 2005.

It should be noted that prior to all CDBG Task Force meetings, notices were mailed to a broad list of potentially interested parties, including the Health Department, Housing Authority, Salvation Army, as well as neighborhood associations and non-profit agencies serving low income people, the elderly and people with disabilities.

Comments from the public hearing and meeting of the Thomas Jefferson Planning District Commission on April 7, 2005 have been incorporated into this plan. The section on Barriers to Affordable Housing, from page 34 of the posted draft, has been rewritten to incorporate information from the Housing Committees or Task Forces, and tangible results from the goals set by the City of Charlottesville and County of Albemarle. An extract of the minutes of that meeting follows:

“Public Hearing on HOME 2005-2006 Action Plan: Billie Campbell briefly summarized the Action Plan. This is the second annual action plan since the five-year goals were established in the 2003 Consolidated Plan. The 2005-2006 Action Plan follows the same format as the 2004-2005 Action Plan, and much of the text is unchanged or has been revised only to bring it up to date. A number of parties provided input into the plan: the localities and sub-recipients who carry out the HOME program, City Staff, the Fair Housing Program at the

Piedmont Housing Alliance, and the Thomas Jefferson Area Coalition for the Homeless. The draft plan was posted on the TJPDC web site on March 28, 2005 and public comments are being received from April 1 to 30, 2005. At the time the plan was posted, the local objectives for 2005-2006 had not been received from Greene County and the table in the plan contains information from the 2004-2005 Action Plan. This information has now been received and will be incorporated into the plan prior to action by the City and TJPDC. TJPDC staff met with City staff on April 6 to receive their comments on grammatical and formatting corrections needed, as well as some updates to the text from the draft. Duplicate information was inadvertently included in the plan. The following text should be deleted from the draft: all of page 27, page 28 down to “Homeless and Other Special Populations,” page 33 from “Barriers to affordable housing” to the bottom of the page, and the first paragraph on page 34. Ms. Allen asked for public comment on the plan. Howard Evergreen commended the TJPDC for its role in forming the HOME Consortium, bringing the region together to bring federal HUD funds into the community. Mr. Evergreen noted that this was a vital program with far-reaching benefits for the region. There were no further comments from the public. Mr. Lynch and Ms. Lewis recommended that text be added to page 34 citing that goals for affordable housing were included in both the City’s and Albemarle County’s comprehensive plans. The 15% goal is not enforceable, but is a statement of policy that lays the groundwork for addressing the need for affordable housing through rezoning and proffers. The City has realized development of affordable housing in several locations and requested that these results be added to the plan. Ms. Thomas also indicated that the County had seen tangible results tied to the goals and policy set forth in their comprehensive plan. Albemarle County had a task force that developed a definition of “affordable housing” and provided input into the comprehensive planning effort. Mr. Tate reported that Fluvanna County has created a Workforce Housing Task Force and Dr. Morgan indicated that Louisa County was also putting together a task force on affordable housing. Ms. Thomas volunteered to share Albemarle County’s definition of “affordable housing” with these task forces. Ms. Thomas also reported that she has been participating in meeting with other Albemarle County officials and citizens regarding Southwood Trailer Park. Septic fields are failing on this privately-owned property, which may ultimately lead to displacement of residents in the trailer park. Mr. Tate noted that there were similar situations on a smaller scale in Fluvanna County. Ms. Allen asked for further comments on the Action Plan, and hearing none closed the public hearing. Action on the plan is scheduled for the May 2 City Council meeting and the May 5 meeting of the TJPDC.”

17. Specific CDBG Requirements

a. Sources of funds

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

2005 Entitlement	\$619,580
Estimated Program Income and Reprogramming	\$87,202
TOTAL	\$706,782

b. Float-funded activities

The City of Charlottesville does not intend to carry out any float-funded activities.

c. Locations

Locations of CDBG target neighborhoods are described above in the section “Geographic Distribution.”

d. Contingency

No contingency funds will be used for cost overruns.

e. Urgent needs

No “urgent needs” activities are included in this listing of proposed projects for FY05-06.

18. Specific HOME Requirements

a. Resale provisions

Resale of HOME-assisted units will be to low-income families who will use the home as their principal residence. The price of resale will be affordable to other low-income families and this price will reflect a fair return on the previous owner's investment in the property. If the net proceeds from the sale are not sufficient to capture the full HOME investment plus enable the homeowner to recapture the homeowner’s down payment and capital investments made in the property, the home owner and participating jurisdiction may share the appreciation.

The homes will be affordable to low-income families for a period not less than 15 years (when existing homes are used in the program). Monthly payments that include principal, interest, taxes and insurance will not exceed 30% of the gross income of a family whose income is 80% of the median income. For newly constructed homes, the period of affordability under the above guidelines will be 20 years rather than the 15 years for existing dwellings.

b. HOME Tenant-Based Rental Assistance

In 2003, the Consortium reprogrammed \$25,000 from prior years to provide tenant-based rental assistance through a Security Deposit Loan Program for low-income residents who receive Section 8 vouchers. Due to the low rate of issuing Section 8 vouchers, for 2005 the Housing Directors Council voted to expand the program to include clients working with case managers in established programs, making active progress toward self-sufficiency. The Security Deposit Loan Program consists of two parts: a counseling and training program and small loans for security and utilities deposits. The Monticello Area Community Action Agency (MACAA) provides counseling and training for people on the Section 8 waiting list who expect to receive a voucher in the next six months. The training includes topics such as credit repair, how to find an apartment, housekeeping, and tenants’ rights and responsibilities. HOME funds will not be used for the counseling and training program.

After completing the training program, clients are eligible to receive assistance with security deposits and possibly deposits for utility companies. HOME funds are distributed in the form of loans (generally 50% of the security deposit, up to \$500). Clients are expected to pay back the loan within 12 months at zero interest.

c. Other Forms 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).

d. Affirmative Marketing

Pursuant to 24 CFR 92.351(a), the HOME Consortium takes several steps to affirmatively market housing containing five or more HOME-assisted units. As a member of the HOME Consortium, the Piedmont Housing Alliance provides fair housing counseling, training, and assistance. Affirmative marketing is done in conjunction with service providers and community agencies in order to provide information and attract eligible persons in the housing market area to the available housing without regard to race, color, national origin, sex, religion, familial status or disability.

e. Minority/Women's Business Outreach

Each sub-recipient in the Thomas Jefferson HOME Consortium uses minority contractors and women contractors to the highest degree possible and includes minority and women contractors on all bid invitation lists. Nelson County consistently receives bids from a women-owned business and in Fluvanna and Louisa, minority-owned businesses participate in the bid process. All these businesses are requested to bid on rehabilitation proposals, as well. The Albemarle Housing Improvement Program maintains its own crews.

f. Refinancing

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.

g. Matching Requirements

The Thomas Jefferson HOME Consortium has been granted a two-year 100% reduction in the HOME program match requirement under the Robert T. Stafford Disaster Relief and Emergency Assistance Act. The period of the exemption is from July 1, 2003 – June 30, 2005. As of June 30, 2003, the Consortium had an excess match of \$1,871,419.

19. Specific ADDI Requirements

a. Use of ADDI funds

A list of proposed uses of ADDI funds is included in the section "Description of Projects" above. Funds will be distributed among the six localities to be used to assist low and moderate income families become first-time homeowners in accordance with all HUD regulations governing the use of ADDI funds. The Consortium will use HUD's definition of first-time homebuyers to determine eligibility. First-time homebuyers include an individual and his or her spouse who have not owned a home during the three-year period prior to purchase of a home with assistance under ADDI, as well as displaced homemakers and single parents. No ADDI funds will be used for administrative expenses.

b. Targeted Outreach

Each of the sub-recipients will conduct targeted outreach to residents and tenants of public and manufactured housing, and to other families assisted by public housing agencies. The only public housing in the Planning District is located within the City of Charlottesville. The Charlottesville Redevelopment and Housing Authority, which owns and manages the public housing units in Charlottesville is also the sub-recipient of ADDI funds. Therefore, the Housing Authority will have the ability to smoothly transition public housing residents into ADDI-assisted homeownership. Outreach will consist of public announcements, notification by case managers,

and information published in CRHA printed materials and on the website.

While there is no public housing in any of the other localities, each housing organization works closely with low-income families. Each organization that will receive ADDI funds currently manages their locality's Section 8 program and will target eligible families who currently receive rental assistance or are in need of assistance (i.e. on Section 8 waiting lists). In the rural localities, each of the housing organizations has extensive contact with people currently living in substandard manufactured housing, as well. Case managers will notify this population of ADDI assistance through newsletters, websites, via phone and personal meetings, and public announcements.

c. Ensuring recipient's ability to undertake and maintain homeownership

As with the HOME program, all families who receive assistance are screened for income eligibility and provided assistance determining a realistic budget to cover their household and other expenses. Each of the sub-recipients works closely with their clients to assist them in becoming viable homeowners and maintaining homeownership. One of the benefits of having non-profit housing providers in each locality is to provide personalized attention to clients in order to ensure success in becoming homeowners as well as maintaining homeownership over the long-term.