



**FY 2026 - 2027 Annual Action Plan**  
Program Year 2026

*for the*

**City of Charlottesville**

*and the*

**Thomas Jefferson  
HOME Consortium**



**Adopted by the Thomas  
Jefferson Planning District  
Commission:**

**Adopted by Charlottesville  
City Council:**

# Executive Summary

## AP-05 Executive Summary - 91.200(c), 91.220(b)

### 1. Introduction

The Consolidated Plan for 2023-2027 set forth an overall plan to support community development needs, including housing needs, in the Thomas Jefferson Planning District (TJPD) and in the City of Charlottesville. The Action Plan for FY 2024-2025 re-affirms the goals expressed in the region's Consolidated Plan. The Consolidated Plan is a five-year document that guides the specific activities developed annually through the Action Plan. Both the Consolidated Plan and the annual Action Plan guide the use of federal Community Development Block Grant (CDBG) funds received annually by the City of Charlottesville and the federal HOME funds received annually by the Thomas Jefferson HOME Consortium. Consortium members include the City of Charlottesville and the counties of Albemarle, Fluvanna, Greene, Louisa, and Nelson.

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

This Action Plan identifies specific activities to be undertaken with the funds during the program year from July 1, 2026 to June 30, 2027 as a means of fulfilling the goals stated in the Consolidated Plan. The objectives and outcomes of the Annual Action Plan are linked to the priority 5-Year Goals set forth in the Consolidated Plan.

### 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The objectives identified in the one year Action Plan include:

- Expand and Preserve Affordable Housing: Activities focus on housing programs where the purpose of the activity meets the needs of households with incomes below 80% of AMI, with a priority for households with incomes below 60% of AMI;
- Establish and maintain a suitable living environment: Activities designed to benefit families, individuals, and communities by addressing their living environment; and
- Create Economic Opportunities: Activities related to economic development, commercial revitalization, or job creation.
- Ensure housing access for low income residents: Activities designed to help low income residents obtain affordable rental housing or purchase a first home.
- Support homeless and transition to independence: Activities designed to connect people experiencing homelessness with case management and resources.

The identified objectives are combined with two performance outcome categories:

- Development of Affordable Housing
- Supporting Affordable Housing Opportunities

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City and the HOME Consortium have made an impact with CDBG and HOME funds, and will continue to do so.

The City of Charlottesville continues to make demonstrable progress towards the goals outlined in the 2023-2027 Consolidated Plan. The city's CDBG program has, among other things:

- Supported the expansion and preservation of youth counseling services for children and families impacted by the ongoing COVID pandemic
- Supported the development of sheltered and accessible spaces for medically fragile families of children receiving counseling services at one of the city's oldest youth-focused nonprofits
- Supported energy-efficiency upgrades for income-eligible homeowners to enable them to qualify for free solar panels from Dominion Energy
- Significantly expanded our partnership with the city's Redevelopment Housing Authority (CRHA) to support the resident services they provide (including financial development and eviction diversion services) and the rehabilitation of dilapidated roofing for several naturally occurring affordable housing

units acquired through a novel City/CRHA partnership that will preserve these units for as many as eleven (11) income-eligible households

- Supported a program to train residents of publicly supported housing to help plan the redevelopment of historically underserved neighborhoods
- Supported workforce development and adult literacy programs to enhance participants ability to maintain and enhance employment opportunities and their economic self-sufficiency
- Supported a novel program to connect persons transitioning out of homelessness with employment opportunities through expansion of a regional microtransit partnership

With HOME funds, our region implemented one homebuyer unit, 16 homeowner rehabilitations, and 9 rental rehabilitations during the Program Year 2024. Since the start of July 2025, our region has implemented one additional new homebuyer unit, 8 homeowner rehabilitations, and four new rental units, with more on the way.

A commitment of City resources is often the catalyst used by community-based organizations to leverage private dollars for even greater impact. With the financial commitment of the City and the HOME Consortium, organizations are greatly strengthened in their ability to obtain donations from the community, from foundations, and the private sector. Additionally, City funds are often used as last in “gap financing” to support important efforts after an organization’s fundraising capacity has been reached. Annual performance, projects funded, and entitlement resources expended are located in each annual CAPER.

#### **4. Summary of Citizen Participation Process and consultation process**

This will be included after the comment period.

#### **5. Summary of public comments**

This will be included after the comment period.

**PR-05 Lead & Responsible Agencies - 91.200(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	CHARLOTTESVILLE	
CDBG Administrator	CHARLOTTESVILLE	City of Charlottesville
HOPWA Administrator		
HOME Administrator	CHARLOTTESVILLE	Thomas Jefferson Planning District Commission
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

**Consolidated Plan Public Contact Information**

Anthony Warn, CDBG, City of Charlottesville: [warna@charlottesville.gov](mailto:warna@charlottesville.gov)

Laurie Jean Talun, HOME, TJPDC: [ljalun@tjpd.org](mailto:ljalun@tjpd.org)

## **AP-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

Several umbrella organizations in the region serve to bring together housing providers and human services and health agencies. The Blue Ridge Area Coalition for the Homeless (BRACH) is a non-profit organization that serves as the lead for the region's Continuum of Care. The BRACH Governance Board includes housing providers, representatives from Departments of Social Services, and other human services and health agencies. The Housing Directors Council includes representatives from all HOME sub-recipients, including AHIP, Albemarle County Office of Housing, BRHD, City of Charlottesville staff, CRHA, FLHF, Habitat for Humanity, LEAP, NCCDF, PHA, and Skyline CAP. All of these are consulted every two months throughout the year for updates.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The CoC, under the leadership of the Blue Ridge Area Coalition for the Homeless (BRACH), developed an updated Community Plan to End Homelessness in Our Region in 2019, to reflect current needs, changing federal funding priorities, and greater collaboration. At present, a new Community Plan is under development. Current goals include adopting a Housing First strategy, in its work to reach a functional end of homelessness and a system-wide focus on prioritizing the most vulnerable, chronically homeless households for all federally and locally-funded housing service assistance. BRACH is currently employing a strategic planning process and will have a new Community Plan for the CoC expected in July 2025.

BRACH works closely with The Haven, a day shelter that provides case management, rapid rehousing, and other services to the homeless population in the region. To address the needs of homeless families, our community offers Homelessness Prevention, Rapid Re-Housing services, and emergency shelter and/or hotel vouchers for immediate shelter needs. McKinney-Vento Coordinators in all the schools offer case management, and Families in Crisis, based in Albemarle, can offer short term hotel stays for families at risk of homelessness. Piedmont Housing Alliance and Legal Aid provide support around eviction prevention and intervention. Currently, there are 6 homeless individuals ages 18-24.

HOME funds will primarily be used to increase the affordable housing stock, and maintain the affordable housing stock that exists. CDBG funds will supplement other major fundraising efforts in our region to address the career and wealth building needs, mental health services, transportation, and other community development needs of our region.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

BRACH was consulted several times in the development of the Consolidated Plan, and administrative staff attended several collaborative group meetings hosted by BRACH. The CoC Program Consolidated Application from 2019 provides additional guidance to all partners in CoC implementation. BRACH was consulted again in March of 2025. BRACH is a regular partner of the HOME Consortium, and meets regularly with the HOME administrators.

BRACH consults with the Virginia Department of Housing and Community Development (DHCD) regularly to plan and allocate the best use of ESG funds. Once state ESG performance metrics are set in collaboration with sub-recipients, CoCs are required to submit quarterly ESG performance reports to DHCD for ongoing evaluation of local performance. BRACH provides annual homelessness data updates to each Consolidated Planning Jurisdiction in the service area for inclusion in each respective Consolidated Plan. The Thomas Jefferson Planning District Commission assists in the completion of each jurisdictions' Consolidated Plan and they ensure that each plan contains updated data from BRACH.

**2. Agencies, groups, organizations and others who participated in the process and consultations**

**Table 2 – Agencies, groups, organizations who participated**

<b>1</b>	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY OF GREATER CHARLOTTESVILLE
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	

**Identify any Agency Types not consulted and provide rationale for not consulting**

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Blue Ridge Area Coalition for the Homeless	CDBG goals help fund some aspects of the BRACH plan.
CRHA Annual Plan	Charlottesville Redevelopment and Housing Authority	HOME Consortium aligns its goals annually with CRHA.

**Table 3 – Other local / regional / federal planning efforts**

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	464,924.00	0.00	0.00	464,924.00	800,000.00	The expected annual allocation for year one is based on the base year allocation. Expected amount for remainder of plan assumes allocations and program income will remain stable for the remaining years

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	740,546.00	122,438.69	1,853,894.76	2,716,879.45	3,416,879.00	The expected annual allocation for year one is based on the base year allocation. Expected amount for remainder of plan assumes allocations and program income will remain stable for the remaining years

Table 2 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City of Charlottesville provides on an annual basis several locally-funded grant programs that support activities similar to those of our CDBG and HOME programs, including but not limited to: the Charlottesville Affordable Housing Fund (“CAHF”), a component of the City Council’s commitment to allocate at least \$10MM or affordable housing programs throughout the city; the Housing Operations and Supports Program (“HOPS”); and the Vibrant Communities Fund (“VCF”). Many of the activities funded through these programs are designed to meet similar needs as of those funded through our CDBG and HOME programs and often work to enhance the city’s investment of CDBG and HOME funds.

In addition, the City partners with many third-party organizations to support these programs, including but not limited to: the Center for Nonprofit Excellence; the Charlottesville Area Community Foundation; the Bama Works Fund set up by the Dave Matthews Band; the Rivanna Trails Foundation, and many more.

The City of Charlottesville also provides on behalf of the partner member counties of the HOME Consortium the required local match for HOME allocations, primarily through affordable housing projects funded through the Charlottesville Affordable Housing Fund (“CAHF”) and/or direct appropriations of local general funds. Examples of these projects include: critical and emergency repairs to homes of low- and moderate-income homeowners through the Albemarle Home Improvement Program (“AHIP”) and Community Services Housing (“CSH”); acquisition of naturally-occurring affordable housing through partnerships with Habitat for Humanity of Greater Charlottesville (“Habitat”) and the Piedmont Community Land Trust (“PCLT”); and the construction and revitalization of several publicly-supported affordable housing projects throughout the city by community partners like the Piedmont Housing Alliance (“PHA”).

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

In recent years, the City of Charlottesville has supported the acquisition of significant parcels of land to support the development of new affordable homeownership opportunities and the rehabilitation and preservation of affordable rental opportunities.

In but one example, the City partnered with the Charlottesville Housing and Redevelopment Authority (“CRHA”) to purchase a sizeable portfolio of rental properties from a private management company so as to preserve these as affordable rental units. Often referred to as the “Dogwood Portfolio,” these properties are now currently undergoing major rehabilitation funded in part by city appropriations, CRHA rent revenues and a one-time allocation of CDBG funds, thereby ensuring these units as improved long-term affordable rental opportunities.

The City also partnered with Piedmont Housing Alliance (PHA), Habitat and PCLT to fund the acquisition of the Carlton Mobile Home Park, a privately-owned mobile home park within the city, so as to prevent the property from being sold to private developers. This bold, innovative partnership prevented the displacement of some 60 families and paves the way for the redevelopment of the site into as many as 180 new affordable housing units, with displacement protections in place for all current park residents. PHA has assumed the real role in this development and is currently working with residents of the park to develop a comprehensive plan to redevelop the land. The cost of the acquisition was \$8.7 million.

Albemarle County has also committed to develop a housing fund, which is currently in process.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand the affordable housing stock	2023	2027	Affordable Housing	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Affordable Housing - Rental Affordable Housing - Ownership		Rental units constructed: 16 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit
2	Preserve existing supply of affordable housing	2023	2027	Affordable Housing	City of Charlottesville Albemarle County Fluvanna County Louisa County Nelson County	Affordable Housing - Ownership		Homeowner Housing Rehabilitated: 24 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Ensure housing access for low income residents	2023	2027	Affordable Housing	City of Charlottesville Nelson County	Affordable Housing - Rental Homelessness and Risk of Homelessness Affordable Housing - Ownership		Direct Financial Assistance to Homebuyers: 2 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 6 Households Assisted
4	Support the provision of supportive housing	2023	2027	Affordable Housing Non-Homeless Special Needs	City of Charlottesville			Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8 Persons Assisted
5	Support homeless and transition to independence	2023	2027	Affordable Housing Homeless	City of Charlottesville	Homelessness and Risk of Homelessness		Homelessness Prevention: 100 Persons Assisted
6	Energy efficiency and environmental stewardship	2023	2027	Affordable Housing Non-Housing Community Development	City of Charlottesville	Affordable Housing - Ownership		Homeowner Housing Rehabilitated: 16 Household Housing Unit
7	Foster small and local business development	2023	2027	Non-Housing Community Development	City of Charlottesville	Business Development		Businesses assisted: 10 Businesses Assisted

**Table 3 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Expand the affordable housing stock
	<b>Goal Description</b>	Activities will include <b>construction or purchase of affordable rental units, and construction of homeowner housing</b> for low- to moderate-income homebuyers, with a priority for beneficiaries with incomes below 60% of AMI. Production of units can include purchase and repair of existing units. Priority will be on rental housing, in response to the needs assessment.  16 rental units will be under development this program year, along with two homebuyer units.
2	<b>Goal Name</b>	Preserve existing supply of affordable housing
	<b>Goal Description</b>	Activities will include the <b>rehabilitation of homes</b> owned by low- to moderate-income homeowners, and <b>rehabilitation of rental units</b> . Addition of accessibility features for people with disabilities is an allowable activity, as are emergency repairs.  All localities except Greene County will engage in homeowner rehabilitation. We anticipate completing 24 homeowner rehabilitation activities this program year.
3	<b>Goal Name</b>	Ensure housing access for low income residents
	<b>Goal Description</b>	Activities will include homebuyer <b>Down Payment Assistance</b> , and <b>TBRA</b> when appropriate.  The City of Charlottesville will oversee the provision of down payment assistance for 2 households, and tenant based rental assistance for 6 households.
4	<b>Goal Name</b>	Support the provision of supportive housing
	<b>Goal Description</b>	Enhance the living environment and reduce barriers to access in facilities for persons with disabilities (03B; goal = 1 public facility improved; secondary goal = 8 residents assisted with improved services)
5	<b>Goal Name</b>	Support homeless and transition to independence
	<b>Goal Description</b>	Support the coordination of outreach and intake services through one of the city’s most active homeless service providers (03T; goal = 100 people assisted)

<b>6</b>	<b>Goal Name</b>	Energy efficiency and environmental stewardship
	<b>Goal Description</b>	Preserve and enhance affordable homeownership opportunities through critical homeowner rehabs for income-eligible city residents through partnerships with two nonprofit home repair service providers (14A; goal = 6 housing units rehabbed)  Energy efficiency and associated rehabs through a partnership with an experienced home repair provider working with Dominion Energy (14F; goal = 10 housing units rehabbed)
<b>7</b>	<b>Goal Name</b>	Foster small and local business development
	<b>Goal Description</b>	Support local microenterprise/entrepreneurs through subsidized scholarships for training through Charlottesville-based CDFI (18C; goal = 10 people assisted)

## **AP-35 Projects - 91.420, 91.220(d)**

### **Introduction**

The following projects are planned to be initiated within the following fiscal year, in order to achieve the goals previously stated in the Action Plan with available resources through the HOME and CDBG programs.

### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

Comprehensive local planning and community needs assessments strongly indicate the program areas listed above as high priorities for the region, with the need for further economic development opportunities for the city's low- and moderate-income (LMI) residents and a desperate need for more affordable housing opportunities (both homeownership and rental) among the highest priorities. As in the past, limited financial resources available to support these activities is one of the most significant and persistent of challenges.

## AP-38 Project Summary

### Project Summary Information

No.	Project	Goals Supported	Geographic Areas	Needs Addressed	Funding
1	HOME Albemarle Rehabilitation AHIP	Preserve existing supply of affordable housing	Albemarle County - Local Target area	Affordable Housing - Ownership	HOME : \$15,000.00
	Description	AHIP will complete 8 homeowner rehabilitations			
	Target Date for Completion				
	Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	8			
	Location Description (additional information for this	Albemarle			

	<b>discussion may be available on the AP-36 Project Detail screen)</b>				
	<b>Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>AHIP will complete 8 homeowner rehabilitations</b>			
<b>2</b>	<b>HOME Cville Homebuyer</b>	<b>Expand the affordable housing stock</b>	<b>City of Charlottesville - Local Target area</b>	<b>Affordable Housing - Ownership</b>	<b>HOME : \$20,000.00</b>
	<b>Description</b>	<b>The City will award a subgrant for the development of 1 homebuyer unit</b>			
	<b>Target Date for Completion</b>				
	<b>Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be</b>	<b>1</b>			

	available on the AP-36 Project Detail screen)				
	Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)	Charlottesville			
	Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)	The City will award a subgrant for the development of 1 homebuyer unit			
3	HOME Cville Rehabilitation	Preserve existing supply of affordable housing	City of Charlottesville - Local Target area	Affordable Housing - Ownership	HOME : \$20,000.00
	Description	The City will award a subgrant for 2 homeowner rehabilitations			
	Target Date for Completion				
	Estimate the number	2			

	<b>and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>				
	<b>Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>Charlottesville</b>			
	<b>Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>The City will award a subgrant for 2 homeowner rehabilitations</b>			
<b>4</b>	<b>HOME Cville Down Payment</b>	<b>Ensure housing access for low income residents</b>	<b>City of Charlottesville - Local Target area</b>	<b>Affordable Housing - Ownership</b>	<b>HOME : \$20,000.00</b>

<b>Description</b>	<b>The City will award a subgrant for the delivery of 2 down payment assistance</b>
<b>Target Date for Completion</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>2</b>
<b>Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>Charlottesville</b>
<b>Planned Activities (additional information for this discussion may be available on the AP-36</b>	<b>The City will award a subgrant for the delivery of 2 down payment assistance</b>

	<b>Project Detail screen)</b>				
	<b>HOME Cville TBRA</b>	<b>Ensure housing access for low income residents</b>	<b>City of Charlottesville - Local Target area</b>	<b>Homelessness and Risk of Homelessness</b>	<b>HOME : \$20,000.00</b>
	<b>Description</b>	<b>The City will administer tenant-based rental assistance to 6 households</b>			
	<b>Target Date for Completion</b>				
<b>5</b>	<b>Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>6</b>			
	<b>Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>Charlottesville</b>			

<b>Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>The City will administer tenant-based rental assistance to 6 households</b>			
<b>HOME Fluvanna Rental FLHF</b>	<b>Expand the affordable housing stock</b>	<b>Fluvanna County - Local Target area</b>	<b>Affordable Housing - Rental</b>	<b>HOME : \$80,000.00</b>
<b>Description</b>	<b>FLHF will develop 2 rental units in Fluvanna</b>			
<b>Target Date for Completion</b>				
<b>6</b>	<b>Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>2</b>		
<b>Location Description</b>	<b>Fluvanna - Fork Union</b>			

<b>(additional information for this discussion may be available on the AP-36 Project Detail screen)</b>				
<b>Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>FLHF will develop 2 rental units in Fluvanna</b>			
<b>HOME Louisa Rental FLHF</b>	<b>Expand the affordable housing stock</b>	<b>Louisa County - Local Target area</b>	<b>Affordable Housing - Rental</b>	<b>HOME : \$80,000.00</b>
<b>Description</b>	<b>FLHF will develop 7 rental units in Louisa</b>			
<b>Target Date for Completion</b>				
<b>Estimate the number and type of families that will benefit from the proposed activities (additional</b>	<b>7</b>			

	<b>information for this discussion may be available on the AP-36 Project Detail screen)</b>				
	<b>Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	Louisa			
	<b>Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	FLHF will develop 7 rental units in Louisa			
	<b>HOME Nelson Rehab NCCDF</b>	<b>Preserve existing supply of affordable housing</b>	<b>Nelson County - Local Target area</b>	<b>Affordable Housing - Ownership</b>	<b>HOME : \$20,000.00</b>
<b>8</b>	<b>Description</b>	<b>NCCDF will deliver 1 homeowner rehabilitation</b>			
	<b>Target Date for Completion</b>				

<b>Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>1</b>				
<b>Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>Nelson County</b>				
<b>Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>NCCDF will deliver 1 homeowner rehabilitation</b>				
<b>9</b>	<b>HOME Nelson Rental NCCDF</b>	<b>Expand the affordable housing stock</b>	<b>Nelson County - Local Target area</b>	<b>Affordable Housing - Rental</b>	<b>HOME : \$20,000.00</b>

<b>Description</b>	<b>NCCDF will develop 1 rental unit</b>
<b>Target Date for Completion</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>1</b>
<b>Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>Nelson County</b>
<b>Planned Activities (additional information for this discussion may be available on the AP-36</b>	<b>NCCDF will develop 1 rental unit</b>

<b>Project Detail screen)</b>				
<b>HOME Greene Rental Skyline CAP</b>	<b>Expand the affordable housing stock</b>	<b>Greene County - Local Target area</b>	<b>Affordable Housing - Rental</b>	<b>HOME : \$200,000.00</b>
<b>Description</b>	<b>Skyline CAP will purchase one unit for low-income rental in Greene County</b>			
<b>Target Date for Completion</b>				
<b>1 0 Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>1</b>			
<b>Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>Greene</b>			

<b>Planned Activities</b> (additional information for this discussion may be available on the AP-36 Project Detail screen)	<b>Skyline CAP will purchase one unit for low-income rental in Greene County</b>				
<b>1</b> <b>1</b>	<b>HOME Administration TJPDC</b>	<b>Expand the affordable housing stock</b>  <b>Preserve existing supply of affordable housing</b>  <b>Ensure housing access for low income residents</b>	<b>City of Charlottesville - Local Target area</b>  <b>Albemarle County - Local Target area</b>  <b>Fluvanna County - Local Target area</b>  <b>Louisa County - Local Target area</b>  <b>Greene County - Local Target area</b>  <b>Nelson County - Local Target area</b>	<b>Affordable Housing - Rental</b>  <b>Affordable Housing - Ownership</b>	<b>HOME :</b> <b>\$60,000.00</b>
<b>Description</b>	<b>TJPDC will administer HOME funding to developers and non-profits who will provide services.</b>				
<b>Target Date for</b>					

<b>Completion</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>42</b>
<b>Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>Regional</b>
<b>Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>TJPDC will administer HOME funding to developers and non-profits who will provide services.</b>

<b>CDBG People with Disabilities</b>	<b>Ensure housing access for low income residents</b>	<b>City of Charlottesville - Local Target area</b>	<b>Transportation and Infrastructure Improvements</b>	<b>CDBG : \$10,000.00</b>
<b>Description</b>	<b>Enhance the living environment and reduce barriers to access in facilities for persons with disabilities (03B; goal = 1 public facility improved; secondary goal = 8 residents assisted with improved services)</b>			
<b>Target Date for Completion</b>				
<b>1 2 Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>9</b>			
<b>Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>Charlottesville</b>			
<b>Planned Activities</b>	<b>Enhance the living environment and reduce barriers to access in facilities for persons with disabilities</b>			

<b>(additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>(03B; goal = 1 public facility improved; secondary goal = 8 residents assisted with improved services)</b>			
<b>CDBG Workforce Literacy</b>	<b>Foster small and local business development</b>	<b>City of Charlottesville - Local Target area</b>	<b>Homelessness and Risk of Homelessness Workforce Development and Job Placement</b>	<b>HOME : \$10,000.00</b>
<b>Description</b>	<b>Support job/workforce and associated adult literacy readiness activities (05H; goal = 25 people assisted)</b>			
<b>1 Target Date for 3 Completion</b>				
<b>Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36</b>	<b>25</b>			

	<b>Project Detail screen)</b>				
	<b>Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>Charlottesville</b>			
	<b>Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>Support job/workforce and associated adult literacy readiness activities (05H; goal = 25 people assisted)</b>			
<b>1 4</b>	<b>CDBG Job Creation</b>	<b>Foster small and local business development</b>	<b>City of Charlottesville - Local Target area</b>	<b>Business Development Workforce Development and Job Placement</b>	<b>CDBG : \$10,000.00</b>
	<b>Description</b>	<b>Support local microenterprise/entrepreneurs through subsidized scholarships for training through Charlottesville-based CDFI (18C; goal = 10 people assisted)</b>			
	<b>Target Date for Completion</b>				

<p><b>Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b></p>	<p><b>10</b></p>				
<p><b>Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)</b></p>	<p><b>Charlottesville</b></p>				
<p><b>Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b></p>	<p><b>Support local microenterprise/entrepreneurs through subsidized scholarships for training through Charlottesville-based CDFI (18C; goal = 10 people assisted)</b></p>				
<p><b>1 5</b></p>	<p><b>CDBG Homeless Outreach</b></p>	<p><b>Support homeless and transition to independence</b></p>	<p><b>City of Charlottesville - Local Target area</b></p>	<p><b>Homelessness and Risk of Homelessness</b></p>	<p><b>CDBG : \$10,000.00</b></p>

<b>Description</b>	<b>Support the coordination of outreach and intake services through one of the city's most active homeless service providers (03T; goal = 100 people assisted)</b>
<b>Target Date for Completion</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>100</b>
<b>Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>Charlottesville</b>
<b>Planned Activities (additional information for this discussion may be</b>	<b>Support the coordination of outreach and intake services through one of the city's most active homeless service providers (03T; goal = 100 people assisted)</b>

	available on the AP-36 Project Detail screen)			
1 6	<b>CDBG Homeowner Rehabs</b>	<b>Preserve existing supply of affordable housing Energy efficiency and environmental stewardship</b>	<b>City of Charlottesville - Local Target area</b>	<b>Affordable Housing - Ownership CDBG : \$10,000.00</b>
	<b>Description</b>	<b>Preserve and enhance affordable homeownership opportunities through critical homeowner rehabs for income-eligible city residents through partnerships with two nonprofit home repair service providers (14A; goal = 6 housing units rehabled); Energy efficiency and associated rehabs through a partnership with an experienced home repair provider working with Dominion Energy (14F; goal = 10 housing units rehabled)</b>		
	<b>Target Date for Completion</b>			
	<b>Estimate the number and type of families that will benefit from the proposed activities (additional information for this discussion may be available on the AP-36</b>	<b>6</b>		

<b>Project Detail screen)</b>	
<b>Location Description (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>Charlottesville</b>
<b>Planned Activities (additional information for this discussion may be available on the AP-36 Project Detail screen)</b>	<b>Preserve and enhance affordable homeownership opportunities through critical homeowner rehabs for income-eligible city residents through partnerships with two nonprofit home repair service providers (14A; goal = 6 housing units rehabbed)</b>



## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

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

HUD recognizes the City of Charlottesville as an entitlement community under the CDBG program and is, therefore, the sole recipient of CDBG funds.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Charlottesville	23
Albemarle County	23
Fluvanna County	13
Louisa County	13
Greene County	13
Nelson County	13

**Table 4 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Each of the six localities in the HOME Consortium is allocated an equal share of EN funds. Charlottesville is an entitlement community and receives all CDBG funds.

The CHDO project is assigned on a rotating basis among the six localities. For PY26, Albemarle County will receive the CHDO set aside funds. Each HOME subrecipient retains their own program income. So, these amounts vary by locality.

In recognition of the fact that low- and moderate-income residents are increasingly less concentrated in specific neighborhoods, the City has increasingly sought to invest its CDBG funds in programs that are aimed at either a citywide benefit and/or that are aimed at providing maximum benefits to residents at the lower ends of the income spectrum.

## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

HOME activities are carried out through non-profit housing foundations in the region: Albemarle Housing Improvement Program (serving the City of Charlottesville and Albemarle County), Piedmont Housing Alliance (serving the City), Habitat for Humanity (serving the City and Fluvanna), the Fluvanna/Louisa Housing Foundation (serving Fluvanna and Louisa Counties), the Nelson County Community Development Foundation, and Skyline CAP (serving Greene County). The Consortium will be using all of its HOME funds to further affordable housing activities such as development of affordable rental units and homeowner rehabilitation.

CDBG funds are predominantly used for public services and economic development activities. Each year, the City of Charlottesville releases Requests for Proposals and selects multiple service delivery subrecipients to complete the activities that are in line with the Consolidated Plan.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	100
Non-Homeless	43
Special-Needs	0
Total	143

**Table 5 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	22
The Production of New Units	18
Rehab of Existing Units	24
Acquisition of Existing Units	1
Total	65

**Table 6 - One Year Goals for Affordable Housing by Support Type**

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

The Charlottesville Redevelopment and Housing Authority (CRHA) is the Public Housing Authority for the City of Charlottesville.

Public housing is owned and operated by CRHA and all units are contained within the City limits of Charlottesville.

This section outlines plans to provide this resource and improve the current stock of housing.

### **Actions planned during the next year to address the needs to public housing**

The CRHA Annual Plan includes the following goals:

CRHA will engage in modernization and redevelopment of public housing units, demolition of previous units, use of project-based vouchers, and other capital grants programs.

The CRHA anticipates submitting a Mixed Finance Development application for the Sixth Street (AMP 3) development for Sixth St Phase II. We anticipate developing between 40-65 units on the site with a mixture of 1–5- bedroom units. The CRHA, the resident planners that live on the site and the Public Housing Association of Residents (PHAR) are currently planning the redevelopment. CRHA anticipates submitting the Mixed-Finance and Demolition/ Disposition application in mid-November, 2026.

The CRHA plans to build upon partnerships with the RAB/RC and other stakeholders to continue the implementation of public housing redevelopment. In the current Fiscal Year, CRHA anticipates that these activities will include redevelopment planning, community engagement, environmental study/ survey, Demolition/ Disposition submittal and approval, site plan development and approval, permitting of construction activities, construction and related activities. To enhance its redevelopment prospects, CRHA will also consider pursuing acquisition of new properties for its portfolio if any such opportunities arise.

The CRHA currently operates a PBV program of its Voucher program budget authority to provide housing for the homeless. We plan to expand the families we assist through the PBV program for families in the South First Street Phase 2 (Development VA16000003) and Sixth Street Phase 1 (Development VA16000003). The CRHA will reduce or discontinue the issuance of new tenant-based vouchers so that the necessary PBV assistance is made available through attrition. The use of PBV's is consistent with CRHA's goal to explore, and where appropriate, convert Housing Choice Vouchers to Project Based Vouchers to support CRHA's redevelopment plans and objectives. The CRHA will also project base TPV's from replacement public housing units. In the current Fiscal Year, CRHA will work with the RAB/RC and other community stakeholders to continue determining the need for and

designating for use certain project-based vouchers to assist in the redevelopment of CRHA's extremely-low income and very low-income housing portfolio.

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

Goals in the CRHA Annual Plan include:

Continuing to provide space for Self- Determined Community Programs to provide or obtain partnerships to provide supportive services to increase the lifestyle and economic independence of residential families, youth, the elderly, and families with disabled family members. CRHA will continue to support the Nursing Clinics, and assist connecting children to after-school and summer programs.

CRHA will foster the participation of 2-5 families in Partner Homeownership Training. They are continuing to build the CRHA Homeownership Program, and provide information and education to develop residents knowledge of and readiness for homeownership, as stakeholders as the program is further developed. CRHA will use redevelopment opportunities through public housing redevelopment; community partnerships; and the Housing Authorities Preservation of Naturally Occurring Affordable Housing (P-NOAH) program to create up to 5 homeownership opportunities per year. This requires pursuing additional funding to support homeownership efforts. CRHA is working to develop an endowment to support homeownership efforts. CRHA also builds relationships with local lending institutions, in order to support CRHA renters in becoming homeowners.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

The annual Homeless Strategy is derived from the revised Community Plan to End Homelessness, led by the Blue Ridge Area Coalition for the Homeless (BRACH).

Guiding principles identified in the revised plan include a) focusing on the most vulnerable homeless population, b) adopting and implementing housing first strategies, c) using best practices, d) making decisions based on community-level data, e) advocating for a broad and effective system of care beyond housing and homelessness services, f) increasing housing options for the very poor and people with barriers, and g) providing strong regional leadership.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

BRACH, along with its partner organizations, is primarily responsible for outreach to homeless persons. McKinney Vento Coordinators are primarily responsible for identifying and providing case management for families with children who are at risk for or experiencing homelessness. BRACH partners closely with TJPDC, the City of Charlottesville, and other subrecipients of HOME and CDBG funds.

Coordinated Entry and the Homeless Information Line (HIL):

The Coordinated Entry team operates a phone line called the Homeless Information Line which is the primary point of entry to homelessness services in the region. Callers are screened by HIL officers and diverted to other resources as appropriate, or given an intake at The Haven if eligible. BRACH is currently hiring an outreach coordinator that will work in the rural areas of the region. The City of Charlottesville is also in the process of hiring a Homelessness Coordinator along with two outreach positions.

BRACH has added an Outreach staff this year, who works directly with at-risk individuals in the community, including addressing urgent needs, assisting with short-term hotel stays in inclement weather, and monitoring longer term needs.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Emergency shelter is provided by PACEM and Salvation Army. Transitional housing is provided by MACAA and Support Works. As documented in the Needs Assessment and Market Analysis in the 2023 Consolidated Plan, emergency shelters are currently providing for the primary needs of homeless individuals. However, the number of homeless families is increasing, and the plan calls for increased resources to meet these changing needs. Transitional housing needs have been met predominantly

through rapid rehousing (RRH) programs, but the need for more support is clear due to the number of recipients who need further support after the two year RRH support ends.

The CoC is seeking additional funding to expand opportunities in the community. One transitional home is currently in operation, one by the Monticello Area Community Action Agency (MACAA) called Hope House, which contains 4 units for families with children. New transitional housing is under development, which is expected to yield 7 units for families with children.

City staff and non-profit service providers have been meeting with partners in a nearby city, Harrisonburg, to better understand their new model for emergency shelter, and explore adopting similar methods to more thoroughly address the increasing need. There is currently a city-wide task force, made up of providers such as BRACH, PACEM, and The Haven, in the development of a year-round overnight low-barrier shelter. The City of Charlottesville has purchased a building, and a collaborative team is moving forward with planning the potential rehabilitation and use of the shelter.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Integrating housing opportunities with ongoing case management support has been identified as a priority for this CoC. Funding support for housing-focused supportive services has been requested from local funders in order to improve this community's capacity to provide housing stabilization services.

With the support of a Community Case Review process, regional partners work to build a pathway from shelters or street to stable housing and build an inventory of participating landlords. Community Case Review identifies opportunities for Permanent Supportive Housing for chronically homeless individuals and provides rapid rehousing. A focus has been on creating new Permanent Supportive Housing opportunities for people experiencing homelessness. Support Works Housing is developing new units at Vista 29 in Albemarle County. The Haven provides support identifying independent living options.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

The Piedmont Housing Alliance (PHA) provides case management and court navigation to prevent

evictions within the City of Charlottesville and Albemarle County.

Prevention strategies include interventions immediately prior to homelessness occurring, adequate case management during the transition out of homelessness to prevent relapse, and support during a discharge from institutional housing. The Haven receives state homelessness prevention funding, which is administered through the HIL hotline. The City of Charlottesville and Albemarle County each have emergency funds that are used to prevent homelessness, called PATHWAYS and ACERP, respectively.

The Rapid Rehousing program, funded through BRACH and distributed to The Haven, prioritizes chronically homeless individuals, including the funds being sought to substantially expand it, includes a prevention component. This will allow organizations such as Support Works Housing, The Haven, and PACEM to identify at-risk households to avoid an experience of homelessness.

The Jefferson Area OAR have been trained to assist their clients with securing SSI/SSDI support rapidly to have sufficient income to prevent recidivism, and this form of counseling will be practiced over the following year. The Haven and PACEM have SOAR certified staff to assist with securing SSI/SSDI support.

TBRA funds may be used for households in crisis who need rental assistance in order to avoid becoming homeless.

## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

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

The Consolidated Plan's Market Analysis described the following barriers to affordable housing, and the 5-year Strategic Plan provided an overview of regional efforts to address these barriers. The most urgent barrier identified in the Consolidated Plan was zoning, and the City of Charlottesville has already adopted a new zoning policy.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City continues to implement its new Zoning Code, which was designed to support additional housing development through the city, such as by removing long-standing requirements for single-family residential lots in all neighborhoods and new supports for infill development and affordable housing activities. The City continue to work to establish a Land Bank Authority designed to spur affordable housing development and ameliorate any unintended displacement that may occur as the result of affordable development activities, including ongoing work to create a Tax Abatement Program that can incentivize developers to build and/or rehabilitate more affordable housing.

### **Discussion**

Additional barriers described in the market analysis include Very Low-Income Needs and Correcting Historical Inequities. All HOME and CDBG activities will continue to incorporate priorities as detailed in the goals in our Strategic Plan, which are designed to address these barriers.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

All actions detailed below are designed to address areas of need identified by the Needs Assessment detailed in our 2023-27 5-Year Strategic Consolidated Plan.

### **Actions planned to address obstacles to meeting underserved needs**

CDBG-funded activities will continue to work to address a core set of needs within our community, including: a continued emphasis on expanding access to affordable housing opportunities (including but not limited to low-income housing redevelopment and critical and emergency rehabilitations for income-eligible homeowners); workforce development, adult literacy and microenterprise entrepreneur assistance; energy efficiency focused homeowner rehabilitations income-eligible homeowners; down payment assistance and counseling services; and improvements to public infrastructure improvements designed to eliminate or reduce barriers to access to public amenities for mobility-impaired residents and those experiencing and/or at-risk of experiencing homelessness.

HOME-funded activities will continue to focus on the needs of low-income residents. The key obstacles are the shortage of funds, low incomes, and limited housing stock. By increasing funding for affordable housing, HOME funds will assist in increasing the housing stock and providing additional opportunities for low-income households to access affordable housing.

### **Actions planned to foster and maintain affordable housing**

All of the data available to us confirms that the burden of finding affordable housing, whether for ownership or rental, falls heaviest on those at extremely low (0-30% of AMI) and very low (30-50% of AMI) income levels.

Using HOME funds, the HOME Consortium plans to provide 18 new rental and homebuyer units, along with rehabilitating 24 existing affordable units. In addition to HOME funds, other funding has been gathered by Piedmont Housing Alliance and Habitat for Humanity, to add to the regional housing stock in both rentals and homebuyer units.

The Regional Housing Partnership engages private companies that develop housing, working with them to increase their ability to produce affordable housing in the region as well.

### **Actions planned to reduce lead-based paint hazards**

The City of Charlottesville will continue to work with its home rehabilitation partners to ensure that all lead-based paint hazards found in homes being worked on through all city-funded programs, not just CDBG and HOME, are remediated. DHCD is a Virginia state agency that provides lead hazard reduction

opportunities directly to beneficiaries within our region.

### **Actions planned to reduce the number of poverty-level families**

Many affordable housing and community development activities have the objective of increasing and maintaining self-sufficiency for poverty-level families. The priorities and goals identified in the Action Plan are geared toward increasing the self-sufficiency and financial independence for poverty-level families as it relates to housing/homelessness, workforce development, and economic development. The primary anti-poverty agency serving the region is the Monticello Area Community Action Agency (MACAA), which serves Charlottesville, Albemarle, Fluvanna, Louisa and Nelson. The Skyline Community Action Program (Skyline CAP) serves Greene County in the Thomas Jefferson Planning District as well as Orange and Madison Counties in Planning District 9. Each of these agencies operates the Head Start pre-school program, a fundamental part of the regional anti-poverty strategy. Each social service agency operates a family self-sufficiency program. Other organizations and programs in the region administer Housing Choice Voucher Programs for low-income families, including the Charlottesville Redevelopment and Housing Authority, Fluvanna/Louisa Housing Foundation, and the Nelson County Community Development Foundation.

Additionally, these organizations and others like them, such as the Albemarle Housing Improvement Program (AHIP) and others, also provide assistance to low-income homeowners in making household repairs, installing indoor plumbing and facilitating energy efficiency upgrades. Finally, the region has a strong, locally administered Social Service/ Welfare Departments operating in each locality. Acting as the primary provider of state funded programming and service.

### **Actions planned to develop institutional structure**

There is a strong need for continued collaboration and communication between organizations to ensure that no category of need is left unaddressed.

For housing coordination, the Housing Directors will continue coordination with monthly meetings and will stay current with activities conducted by other organizations.

BRACH hosts a range of meetings to address the needs of the homeless and special needs population. These groups coordinate with local government and service providers to provide the best housing strategies for the region's homeless population.

It is the intent of the City of Charlottesville and the HOME Consortium to utilize this growing institutional capacity and leverage it toward meeting the goals of this plan. A strong and promising example of this is the Low Barrier Shelter Working Group, a new multi-organization workgroup that brings together city staff and a range of nonprofit partners and community groups to take advantage of a rare opportunity to convert an unused commercial space into the city's first low barrier shelter and to ensure that the new facility can provide as broad a range of services to those in need as possible.

The Regional Housing Partnership (RHP) provides a regional perspective and informs the education of service providers and housing industry professionals. The RHP is currently in the process of completing a Regional Housing Study and Strategies Report.

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

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

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

- Housing Directors Council: includes representatives from all HOME funding recipients
- Jefferson Area Board for the Aging (JABA): JABA is working with Piedmont Housing Alliance (PHA) on a plan for continuing to keep Low-Income Housing Tax Credit properties affordable beyond the end of their affordability period.
- Housing Advisory Committee (HAC): Provides City Council with recommendations regarding housing policy and affordable housing funding priorities; researches and discusses trends and ideas in affordable housing across the state and nation and ways Charlottesville can implement some of those new ideas. The consortium will continue to collaborate with community partners that provide housing and social services to the community. The City will continue to coordinate efforts through subrecipient partners who are internal and external to local government. The agencies listed under the consultation section of the Consolidated Plan will be included in the citizen engagement process for future action plans.

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

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

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

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

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

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

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Recapture of initial HOME investment shall be secured by note and deed of trust for a term not less than the applicable period of affordability. Consortium subrecipients will also execute a HOME

written agreement that accurately reflects the recapture provisions with the homebuyer before or at the time of sale. A clear, detailed written agreement ensures that all parties are aware of the specific HOME requirements applicable to the unit. The written agreement is a legal obligation. The HOME written agreement is a separate legal document from any loan instrument.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

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.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

None.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

None.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

None.



## Attachments

## Grantee Unique Appendices

### Market Analysis

#### Median Sales Price

This Attachment to the 2026 Annual Action Plan follows the guidance provided in 24 CFR 92.254 to establish a more accurate median area purchase price for single family housing in the jurisdiction.

According to the preliminary report from the RHP partnership with the Virginia Center for Housing Research:

Home sale prices throughout the TIPDC have risen steadily over the past decade. Since 2016, median sale prices in the district have increased by \$150,000 (representing a 74% increase). Median sales in Albemarle and Charlottesville are \$518,500 and \$535,000, respectively, which is at least \$92,250 higher (22%) than the next highest median of \$426,250 in Nelson County. As of 2025, Fluvanna County has the lowest median price (\$357,025) by 10.7% compared to the next closest county, Louisa (\$400,000).

Low- and moderate-income buyers face significant barriers due to both financing constraints and the limited supply of homes in move-in ready condition.

**Annual Median Sale Price by Locality**

County	Median Sale Price in 2024
Charlottesville City	\$518,500
Albemarle County	\$535,000
Fluvanna County	\$357,025
Greene County	\$404,990
Louisa County	\$400,000
Nelson County	\$426,250
All TIPDC	\$455,000

Commented [M13]: Be careful of errors, need this and the following to be a correct change.

HOME regulations also give Participating Jurisdictions the ability to determine separate limits for varying unit types (i.e. newly constructed units vs. existing units and attached vs. detached homes).

The CAAR data from January through July of 2025 shows that the median sales price for Attached homes was \$440,370, and for Detached homes was \$535,000. Given the high cost of providing housing in this particular region, the Charlottesville HOME Consortium is requesting consideration for approval of four distinct unit sale price limits as follows:

1. Existing Attached Homes:
  1. Median: \$279,500
  2. Charlottesville HOME Consortium sale price limit: \$265,525
2. Newly Constructed Attached Homes:
  1. Median: \$449,900
  2. Charlottesville HOME Consortium sale price limit: \$427,405
3. Existing Single-Family Homes:
  1. Median: \$495,000
  2. Charlottesville HOME Consortium sale price limit: \$470,250
4. Newly Constructed Single-Family Homes:
  1. Median: \$479,221
  2. Charlottesville HOME Consortium sale price limit: \$455,259