

FY18 - 22 CONSOLIDATED PLAN
and
FY 18 - 19
ACTION PLAN
for the
CITY OF CHARLOTTESVILLE
and the
THOMAS JEFFERSON HOME CONSORTIUM



Adopted at the June 7, 2018 Meeting



Adopted by the City Council on May 7, 2018

Executive Summary

Executive Summary - 91.200(c), 91.220(b)

1. Introduction

This document contains the Consolidated Plan for the City of Charlottesville (herein “the City”) and the Thomas Jefferson Planning District, covering the period of July 1, 2018 through June 30, 2023. The Consolidated Plan sets forth an overall plan to support community development needs, including housing needs, in the Thomas Jefferson Planning District and in the City of Charlottesville. The Planning District encompasses the Counties of Albemarle, Fluvanna, Greene, Louisa and Nelson, and the City of Charlottesville. The Consolidated Plan is a required document, submitted to the U.S. Department of Housing and Urban Development, which specifically addresses the use of federal funds, including HOME Investment Partnership (HOME) funds received annually by the region through a 1993 Cooperation Agreement, and Community Development Block Grant (CDBG) funds received annually by the City of Charlottesville.

The member governments of the Thomas Jefferson Planning District agreed on an equal share basis of HOME program 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 (TJPDC) the designated Program Manager for the Consortium.

The process involves thorough data analysis followed by citizen participation to review and comment on the data and on the projected uses of the federal funding received, and it allows the City and the HOME Consortium to make affordable housing and economic investment decisions.

This document serves as the City’s application to the U.S. Department of Housing Urban Development (HUD) for the following federal resources:

- The **Community Development Block Grant (CDBG) program** is the City’s funding resource and can be used for both housing and non-housing activities, including those that revitalize neighborhoods, promote economic development, and improve community facilities, infrastructure and services in low-moderate income communities. The City anticipates receiving \$408,400 each year.
- The **HOME Investment Partnerships (HOME) program** supports building, buying, and/or rehabilitating affordable housing for rent, and homeownership. HOME funds can be used to provide direct rental assistance to low-income residents, but the Consortium has not chosen this option. The HOME Consortium anticipates receiving \$624,000 each year.

The City anticipates level funding throughout implementation of the Plan. The total funding anticipated over the next 5 years for CDBG is \$2,042,085 and \$3,120,000 for HOME, though that number may change pending annual appropriations and program income (i.e. repayment of loans).

In addition to the Plan, the City is required to complete a report on an annual basis before funds can be spent. The Annual Action Plan specifies project and program information about how the funds are intended to be used to meet the priority needs identified in the Consolidated Plan. At the end of the year, the City is required to submit a Consolidated Annual Performance and Evaluation Report (CAPER) which details how the City spent its federal funds and whether or not the City met the goals set forth in the Consolidated Plan and Annual Action Plan during that year.

The City of Charlottesville is the lead agency responsible for the submission of the Consolidated Plan to the U.S. Department of Housing and Urban Development (HUD), which is updated every 5 years. This

Plan is due to HUD no later than 30 days after the receipt of the allocation letter from HUD. The plan will be submitted July 1.

2. Summary of the objectives and outcomes identified in the Plan

The City is required to use HUD's Performance Outcome Measurement System which enables HUD to collect and aggregate standardized performance data on entitlement-funded activities from all grantees nationwide. This information is presented to Congress on the effectiveness of formula entitlement programs in meeting HUD's strategic objectives.

The City is required to use housing and community development grant funds primarily to benefit low and moderate-income persons in accordance with the following HUD objectives:

- Provide decent housing: Activities focus on housing programs where the purpose of the activity meets individual, family, or community needs;
- 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.

These objectives are combined with three performance outcome categories:

- Accessibility/availability: Activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low and moderate-income people, including persons with disabilities.
- Affordability: Activities that provide affordability in a variety of ways in the lives of low and moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.
- Sustainability: Projects where the activity is aimed at improving communities or neighborhoods, increasing their livability by providing benefit to persons of low and moderate-income or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

3. Evaluation of past performance

The City and the HOME Consortium have made an impact with CDBG and HOME funds. Prior to updating the Consolidated Plan, staff performed a self-evaluation of the full scope of the 5-year plan, essentially adding up accomplishments recorded in the previous CAPERs. The purpose of the self-assessment was to set realistic goals, based on what has been achievable in the past given a certain level of funding. The evaluation revealed that some activities fell short of the goals in the previous Consolidated Plan, while others greatly exceeded the goals.

In general, with the exception of not meeting the strategic plan goal for affordable rental assistance, the City exceeded its CDBG goals. The City exceeded its goals for supporting job improvement, conducting training sessions related to job improvement, supporting homeless and transition to independence, supporting programs to assist persons with special needs, and support for operating a transitional home. The Priority Neighborhood project outcomes lagged due to a multi-year, multi-phased project approach, however, all outcomes will be reported in the following year's CAPER (2018-2019).

For HOME, down payment assistance and other activities designed to promote first-time homeownership, homeowner rehabilitation, and the creation of new homeowner units did not meet its strategic plan goals. On the other hand, creation of new rental units exceeded projected outcomes. The Consolidated Plan establishes broad 5-year goals, but the annual Action Plans allow the City of

Charlottesville and the HOME Consortium the ability to adapt to current market conditions and changing needs. Fiscal Year 17-18 outcomes are currently unknown and will be reported out on in the CAPER report due in September. Redevelopment of Public Housing has not yet began as the planning process is currently ongoing.

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, 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

Citizen participation was a central component of the Consolidated Plan update, with members of the public and representatives of stakeholder organizations giving substantive input during every stage of the process. The following efforts were made to engage the public during the Consolidated Plan process:

- The City distributed a Consolidated Plan “Kick-off” announcement of the updates in Fall 2017 through public notices.
- A dedicated webpage was established on the TJPDC and City’s website, and materials and meeting notices were published on the websites as they became available.
- Public meetings were held between January 2018 and April 2018
 - On March 13, 2018, the proposed FY 18-19 CDBG and HOME Action Budget/Action Plan came before the planning commission for a public hearing
 - A public meeting was held March 20, 2018 to share draft needs and market analysis, review survey results and stakeholder input, and provide an update on the 2018 Point-in Time Count of persons who are homeless in the region. Stakeholders had the opportunity to evaluate needs and recommend revisions to draft goals or goals to add.
- TJPDC Public Hearing on April 5, 2018
- City of Charlottesville Public Hearing on May 7, 2018
- An online survey was conducted between January 29, 2018 and March 13, 2018.
- The Housing Director’s Council (Thomas Jefferson HOME Consortium members) had an opportunity to make comments on the Consolidated Plan and Action Plan at their March 20 and April 17, 2018 meetings.
- Fourteen stakeholder discussions were held with targeted groups. Conversations were focused around affordable housing needs, community service needs, and improved access to enhanced neighborhood amenities.
- Data was requested and provided by many organizations that provide services to the community. Current community plans were also advised during the process.
- The draft Consolidated Plan and Action Plan have been advertised for a thirty-day comment period (March 28th – April 27th, 2018) before being sent to HUD for approval. Comments received to date have been incorporated into the Consolidated Plan and the Action Plan.

7. Summary

The Consolidated Plan contains data and narrative to establish the current and anticipated needs, a description of the current and anticipated market context within which any activities would be conducted, and a strategic plan designed to meet identified needs with the anticipated funding available. The plan will govern housing and community development actions undertaken by the City of Charlottesville and the HOME Consortium between 2018 and 2022.

Needs Assessment

Overview

This section presents an assessment of the City's needs pertaining to affordable housing, disproportionate greater need, homelessness, public housing, special needs housing, and community development. Needs were identified from consultations with government agencies, service providers, 14 community meetings, an analysis of local, state, and federal data sources, a thorough review of existing plans, and an online survey. The identified needs were compared to an inventory of programs and services currently available to meet the needs, in order to assess the degree to which the needs remain unmet in the community.

Affordable Housing Needs: The Needs Assessment discusses the following housing problems – housing cost-burden, overcrowding, and substandard housing that lacks kitchen and plumbing facilities. The data shows that **high housing cost burden** is the greatest housing problem in the Thomas Jefferson Planning District (TJPD), which was also confirmed in every Consolidated Plan community meeting. High housing cost burden represents the percentage of households who spend a disproportionate amount of their income on housing costs. Populations who are most affected by these housing problems are households that are extremely-low (up to 30% of the area median income - AMI) and very-low-income and earn less than 50 percent of the AMI, renters in all low-income categories that experience a housing problem, elderly homeowners with cost-burdens in excess of 30 percent and 50 percent of their income and persons with special housing needs. The data shows that overcrowding and substandard housing problems are less of an issue than high housing cost burden, however, qualitative data from discussions with stakeholders reveal that issues related to accessibility for elderly persons and persons with disabilities remain an issue.

Disproportionate Greater Need: HUD defines disproportionate greater need when there is greater than a 10 percentage point difference between a racial group at an income level who experiences at least one housing problem and the total population in that income category experiencing at least one housing problem. Based upon the definition, the data does not show a significant disparity amongst Black/African American household, however, data does show a significant disparity amongst Hispanic household (greater by 20%) in the region who have a disproportionate share of households in the 30% to 50% AMI range who experience at least one housing problem. There was no disproportionate share of households who experienced Severe Housing Problems. Sections NA-15, 20, 25, and 30 further describes disproportionate greater need.

Homelessness: The Point-in-Time Count identified 160 homeless individuals in 2017 and 176 homeless individuals in 2018. In 2018, the count observed 129 individuals in emergency shelter, 28 individuals in transitional housing, and 19 unsheltered individuals. The 2017 and 2018 data showed a slight increase over 2016, but the trend has been downward since 2010. The most common reason for losing shelter is the inability to pay rent and utilities, and lack of rental options available for those earning not much above the minimum wage. Insufficient resources for rapid-rehousing programs and public transportation to access the limited number of housing options and services needed also serve as a barrier for transitioning out of homelessness into stable housing. NA-40 Homeless Needs Assessment further explains characteristics of the homeless population.

Public Housing: The City's public housing portfolio consists of approximately 376 units including five scattered site units. CRHA also administers 700 Housing Choice Vouchers that are funded by HUD. The waiting listed maintained by CRHA for Housing Choice Vouchers and public housing included 1,866 households in July 2017. Excluding overlap caused by households on both lists, there are 1,651 unduplicated households. The waiting lists for Housing Choice Vouchers and public housing have been closed for years. With low levels of turnover, this represents an eight-year wait for a voucher or a

seven-year wait for public housing though the wait is significantly shorter for elderly and disabled individuals. This is indicative of the number of low-income households in need of affordable housing options in the City.

Special Needs Housing: Persons living with physical or cognitive disabilities, older adults, persons with severe mental illnesses, victims of domestic violence, and persons living with HIV/AIDS and their families were identified through the citizen participation process as special needs populations. Additional costs and access to medical and personal care, social isolation, the need for home modifications, affordable housing needs exacerbate challenges faced by these groups to remain stably housed and connected to care. Data shows that 25 percent of residents in Albemarle facilities were relocated or placed from Charlottesville. The Jefferson Area Board for Aging (JABA) reports that generally there are no vacancies for its own projects, the turnover rate is low, and that typically there is a waiting list. Section NA: 45 Non-Homeless Needs Assessment presents key characteristics among each group.

Housing Needs Assessment

Summary of Housing Needs

The purpose of this section is to present data on population, basic demographics, and housing needs, and to discuss how these needs are manifested and distributed in the City and the Thomas Jefferson Planning District (TJPDC). The Comprehensive Housing Affordability Strategy Data (CHAS) is used to assess housing needs. The Needs Assessment analyzed the following housing problems: housing cost-burden, overcrowding, and substandard housing that lacks kitchen and plumbing facilities. The data shows that **high housing cost burden** is the greatest housing problem in the TJPDC.

In 2013, the Thomas Jefferson Planning District had 91,199 households with an average household size of 2.60 (Table NA-10.1). The population percentage changed increased 17% from 2000 to 2013. Household size has been decreasing since 1960, when it was 3.29. That trend appears to have stabilized, with a slight increase in household size between 2010 and 2013.

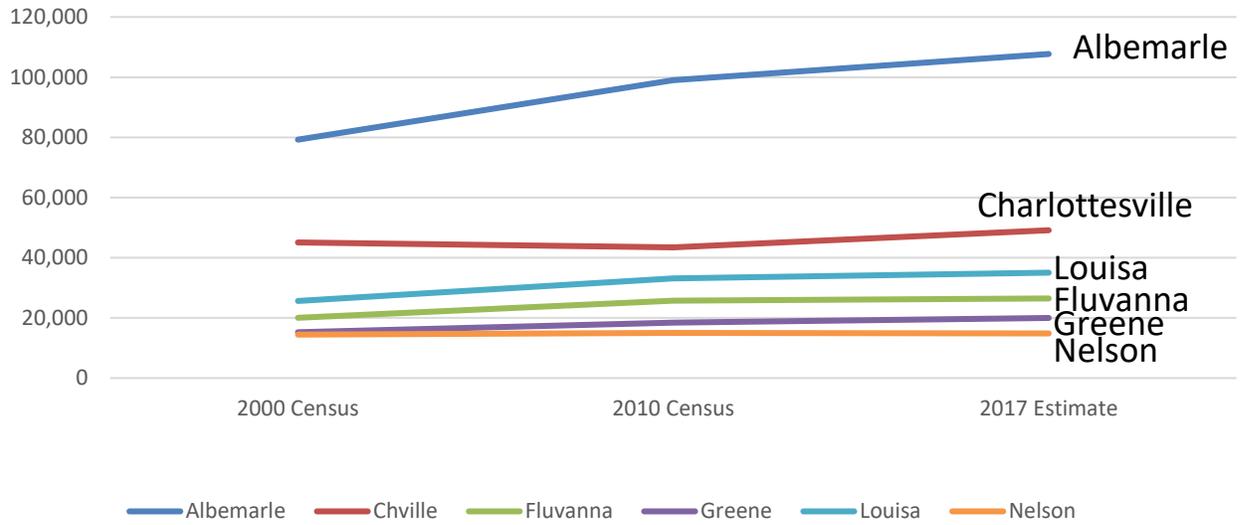
Table NA-10.1, Demographic Characteristics 2000-2013

Demographics	Base Year: 2000	2010	Most Recent Year: 2013	% Change 2000 to 2013
Population	199,648	234,712	236,963	17%
Households	72,899	91,504	91,199	16%
Household Size	2.57	2.57	2.60	
Median Income	\$57,000	\$73,800	\$77,500	36%

Data Source: 2000 Census (Base Year), 2009 – 2013 ACS (Most Recent Year)

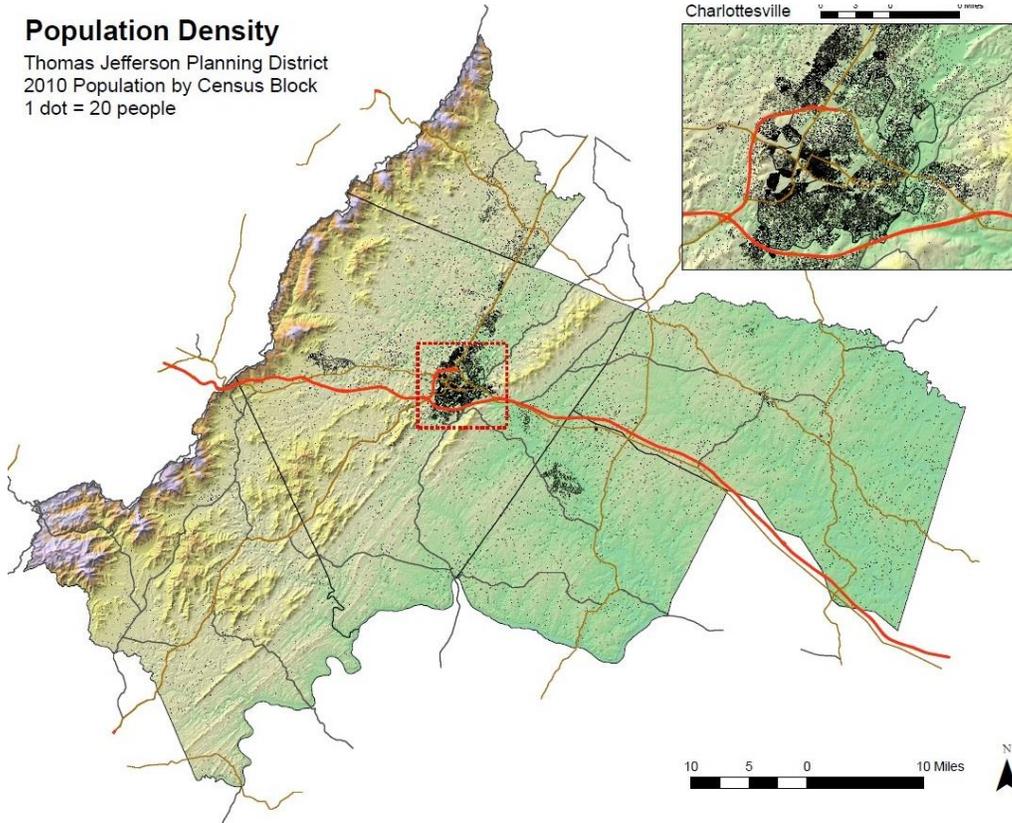
In the region, Albemarle County has the largest population, and the fastest growth rate. The following chart uses 2000 and 2010 Census Data and estimated population for 2017 from the Weldon Cooper Center.

Population and Households in the Region



Population Density

Thomas Jefferson Planning District
2010 Population by Census Block
1 dot = 20 people



The region is largely rural, with an urban core consisting of the City of Charlottesville and an urban ring in Albemarle County. Population is also clustered along the Route 29 corridor, with a concentration just over the Greene County boundary with Albemarle County. Other growth areas in Albemarle County include Crozet to the west and the Village of Rivanna on east Route 250. Lake Monticello is a densely populated area in Fluvanna County.

Number of Households Table

Table NA-10.2, Number of households by HUD Adjusted Median Family Income (HAMFI)

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	12,683	9,570	15,203	10,015	43,729
Small Family Households	2,889	2,632	5,234	3,874	21,994
Large Family Households	479	623	1,163	684	3,153
Household contains at least one person 62-74 years of age	1,958	2,366	3,134	2,197	9,512
Household contains at least one person age 75 or older	1,711	1,843	2,034	673	3,638
Households with one or more children 6 years old or younger	1,431	1,283	2,366	1,219	5,033

Data Source: 2009-2013 CHAS

Table NA-10.3, Number of Households with Housing Problems by Tenure and Income

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,744	1,699	608	50	7,101	2,217	1,667	1,352	399	5,635
Having none of four housing problems	1,598	2,554	5,989	3,513	13,654	1,934	3,656	7,232	6,064	18,886
Household has negative income, but none of the other housing problems	1,713	0	0	0	1,713	473	0	0	0	473

Data Source: 2009-2013 CHAS

Table NA-10.4, Number of households spending more than 30% of income on Housing Costs by Tenure and Income

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,352	990	1,316	3,658	718	674	1,532	2,924
Large Related	189	132	245	566	110	195	340	645
Elderly	624	572	505	1,701	1,265	1,279	954	3,498
Other	2,772	1,471	1,571	5,814	933	517	642	2,092
Total need by income	4,937	3,165	3,637	11,739	3,026	2,665	3,468	9,159

Describe the number and type of single person households in need of housing assistance.

Residents who live alone represent about 28.9% (26,331) of the region's households. 51.2% of single-person households are renters.

Older adults make up 25.8% of all single-person households, and nearly half of older adults are homeowners.

Extremely low-income households who live below the federal poverty line make up 17.8% of all single-person households.

According to the 2018 annual Point-In-Time Count survey, 114 individuals in households without children stayed in emergency shelter, 0 stayed in transitional housing, and 28 individuals were unsheltered in the Charlottesville area. Individuals in households without children make up 77% of the areas homeless population overall.

More than half of the people (52%, 970 persons) on the CRHA Housing Choice Voucher and public housing waitlist are single persons.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Persons with Disabilities

10.8% of the population had at least one disability in the Planning District in 2016.

Victims of Domestic Violence, Dating, Sexual Assault, or Stalking

The Charlottesville Police Department received 188 calls-for-service in domestic violence related incidents in 2017. In 2017 the Charlottesville Police department responded to 1 homicide and 52 cases of sexual assault in which the victim accessed hospital-based care. Currently, there is no data available to determine what the safe housing placement needs are for a victim or the victim's family after the crime, either due to the potential of retaliation or future violence, or due to the personal information of the victim being compromised in the attack.

The needs of the victimized population make them a unique population to serve, often because the trauma that they experience leads to an abundance of needs that make much of the traditional shelters dangerous. A person who has ongoing safety concerns related to a domestic violence situation or a family member's recent homicide is going to need housing that is outside of the immediate vicinity of their neighborhood. The City is a relatively small area, which makes finding housing in a neighborhood that is considered "safe" a far more challenging task than in other jurisdictions. Additionally, the trauma that the victim suffered during the victimization will likely require special accommodations within housing facilities, such as private bathrooms or sleeping rooms with doors that lock. And finally, since many of these victims have children, any housing accommodations will need space to accommodate them as well.

What are the most common housing problems?

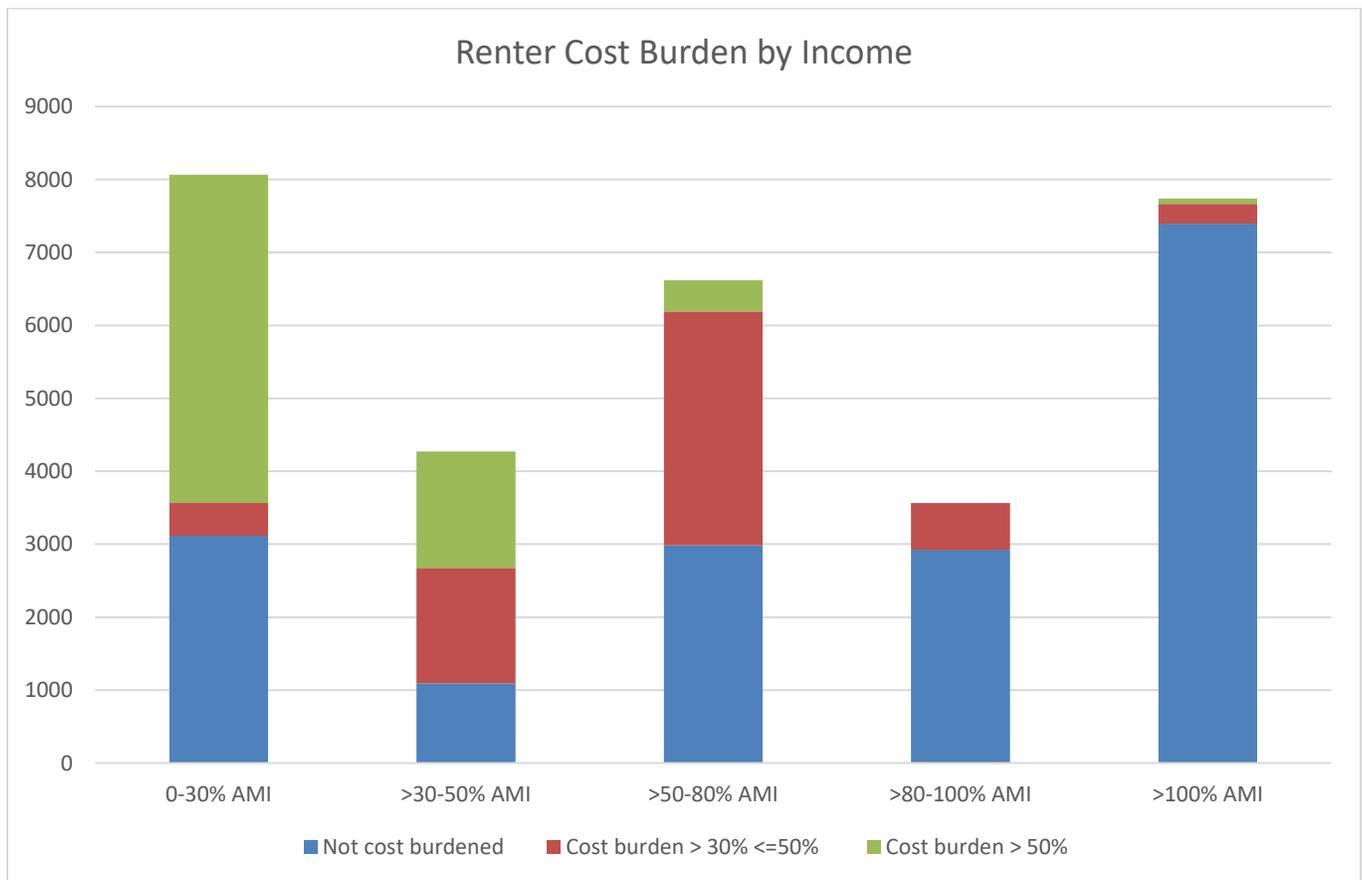
The Needs Assessment analyzed the following housing problems: housing cost-burden, overcrowding, and substandard housing that lacks kitchen and plumbing facilities. The data shows that **high housing cost burden** is the greatest housing problem in the TJPDC, which was also confirmed in every Consolidated Plan community meeting. HUD defines cost-burdened families as those "who pay more than 30 percent of their income for housing" and "may have difficulty affording necessities such as food, clothing, transportation, and medical care." Severe rent burden is defined as paying more than 50

percent of one's income on rent. For renters, housing costs consists of contract rent plus utilities. Renters in the region have higher cost burdens than home owners.

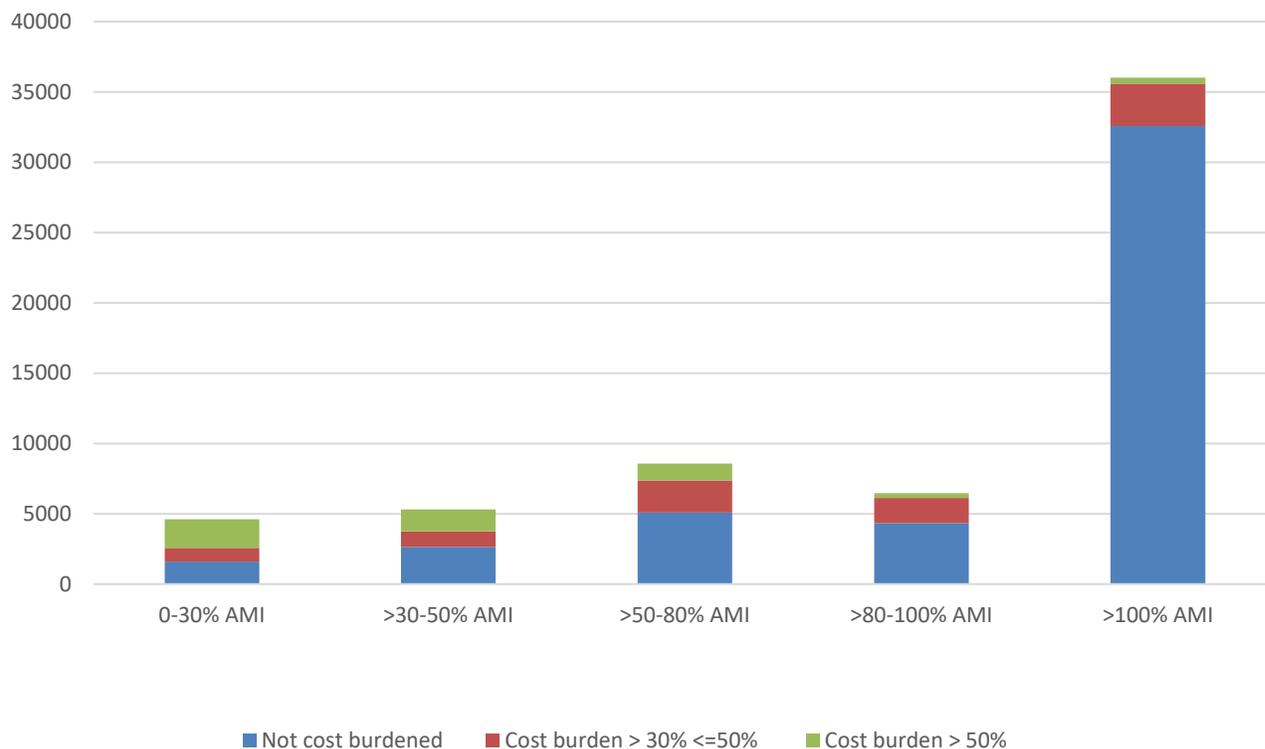
Cost Burden

The data show that **High housing cost burden** is the greatest housing problem in the TJPD. According to the 2009 - 2013 CHAS data presented above, over 22 percent of all households in the TJPD were considered cost-burden. Households that paid between 30 percent and 50 percent of their monthly income on housing were considered moderately cost-burdened. The data shows, 11,739 renter households and 9,159 homeowner households earned below the median income and spent greater than 30 percent of their income on housing, and over half spent 50 percent of their income on housing (*Table NA 10.4-5*).

Populations most affected by these housing problems are households that are extremely-low (up to 30% of the area median income - AMI) and very-low-income and earn less than 50 percent of the AMI, renters in all low-income categories that experience a housing problem, elderly homeowners with cost-burdens in excess of 30 percent and 50 percent of their income and persons with special housing needs. The data shows that overcrowding and substandard housing problems are less of an issue than high housing cost burden, however, qualitative data from discussions with stakeholders reveal that issues related to accessibility for elderly persons and persons with disabilities remain an issue. A summary of comments from stakeholder discussions is included as an attachment in the plan.



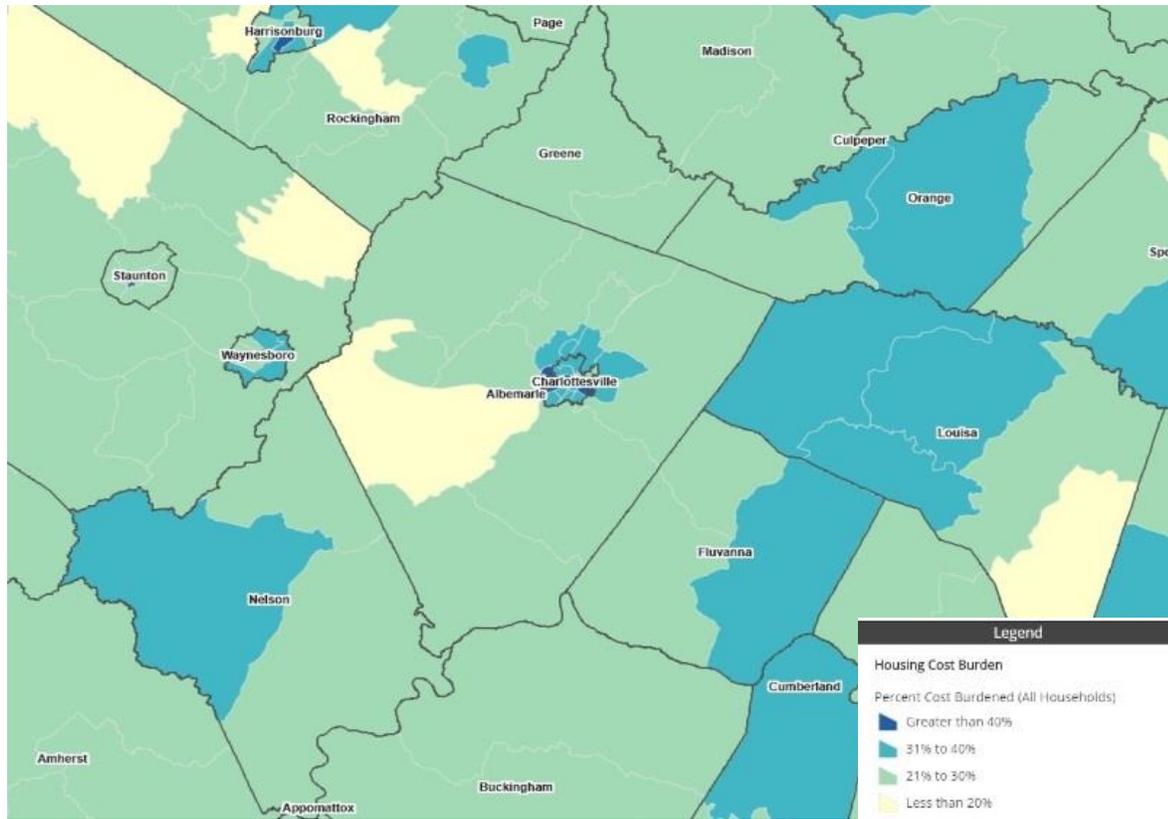
Owner Cost Burden by Income



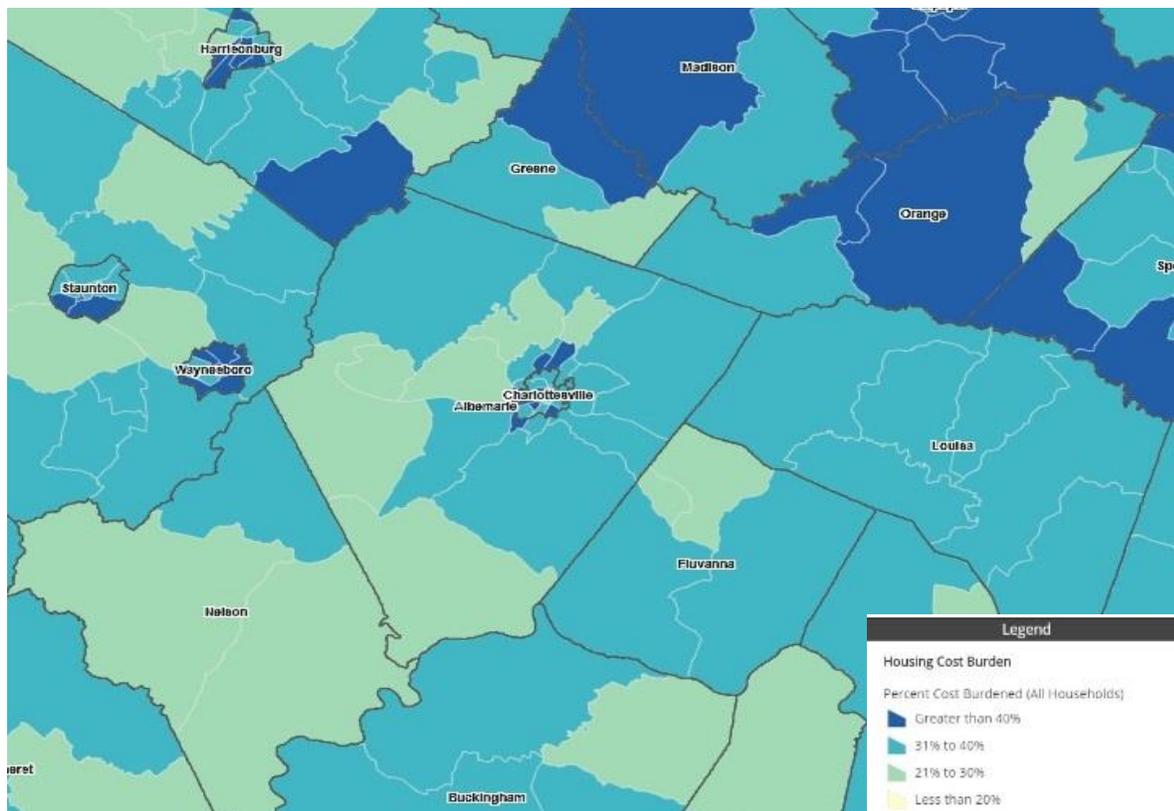
The Gap Analysis for the Charlottesville Metropolitan Statistical Area (MSA) from A Report for Virginia’s Housing Policy Advisory Council released November 2017 indicates a high cost-burden, and also notes that there is an insufficient supply of rental units affordable to households with incomes under 30% AMI. Additionally, households with higher incomes occupy the majority of units affordable to that income group. Although there are physically enough units for households in the 30% to 80% Area Median Income (AMI) range, households with higher incomes occupy many of the units. A significant percentage of units affordable in the 30% to 80% age range are also occupied by households with incomes lower than required to rent affordably. There are also a high number of vacant, for-rent units among those affordable to households in the 30 to 80% AMI range, which may indicate issues with those units. A similar pattern exists for owned homes, with a shortage of units affordable to households under 50% AMI, and households with higher incomes occupying the majority of those homes. Households with incomes lower than required to own in the 80 to 100% AMI income range occupy a very high percentage of units that affordability range. The two-page summary of the gap analysis from that report is included at the end of this plan. **NOTE: The MSA does not include Louisa County.**

Housing Virginia developed maps of Virginia available through their Mapbook. The two maps on the following page show the change in the percentage of households in the region that were cost-burdened in 2000 and 2014. In 2000, a larger percentage of households in the City of Charlottesville and the northern urban ring were the most cost-burdened than the region as a whole. In 2014, the percentage of households that were cost burdened increased in the region from 21 percent – 30 percent in 2000 to 31 percent to 40 percent over the past 14 years.

Housing Cost Burden in 2000



Housing Cost Burden in 2014



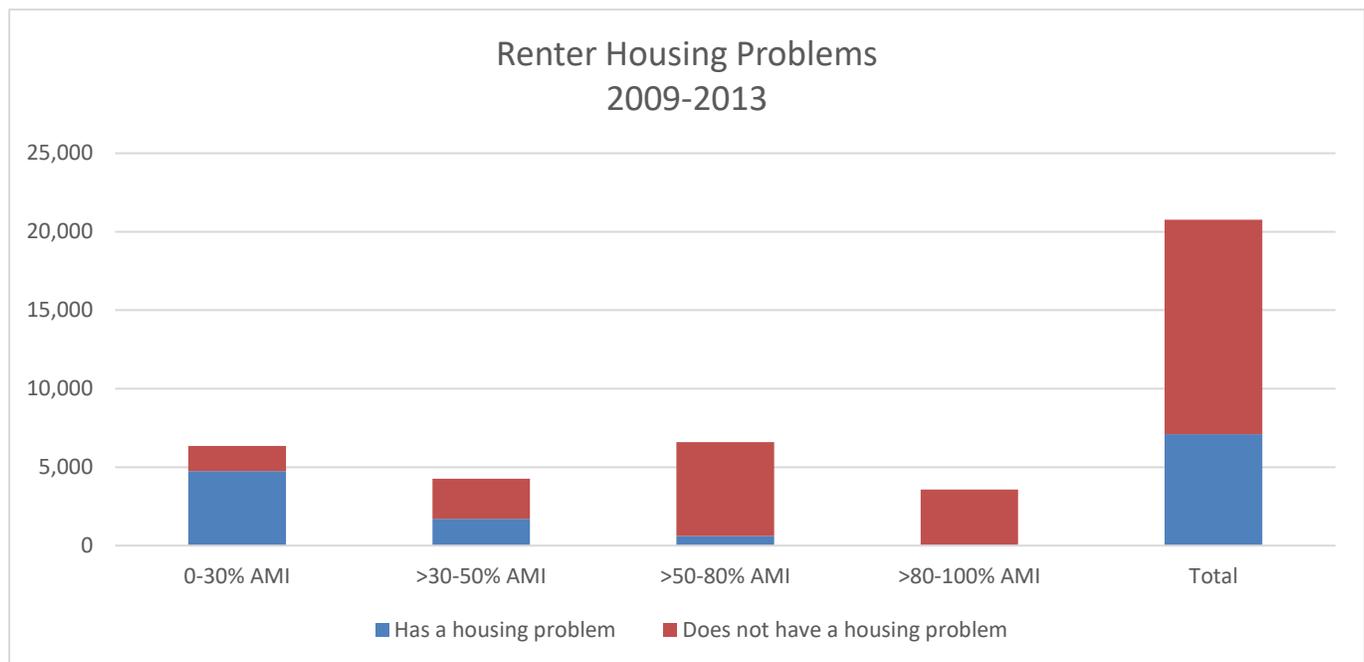
A housing affordability index created by the Center for Housing Research and Housing Virginia shows that in 2016, the median household in the City of Charlottesville would have to spend 35 percent of their income to acquire a median priced house and 25 percent of their income to rent the median priced unit. In Albemarle County, the threshold is 29 percent of income to acquire a median priced house and 21 percent of income to rent a median priced unit. In the Charlottesville Metropolitan Statistical Area (MSA), the median household would have to spend 27 percent to acquire a median priced house and 22 percent to acquire the median priced unit. All figures, with the exception of renting in Albemarle, exceed the statewide index of 25 percent for buying a home and 21 percent to rent. **NOTE: The MSA does not include Louisa County.**

High housing costs close to the core of the Metropolitan Area may be compelling some households to move further away from Charlottesville. These households are apparently willing to accept an extended commute and higher transportation costs in exchange for the lower housing prices that are possible in most rural areas. A Housing and Transportation Index developed by Center for Neighborhood Technology shows that a typical household in the metropolitan area would expect to pay 48% of their income on housing and transportation costs combined. In many cases, the relative affordability of housing in rural areas is negated by the higher costs of travel to work, necessary services, and shopping.

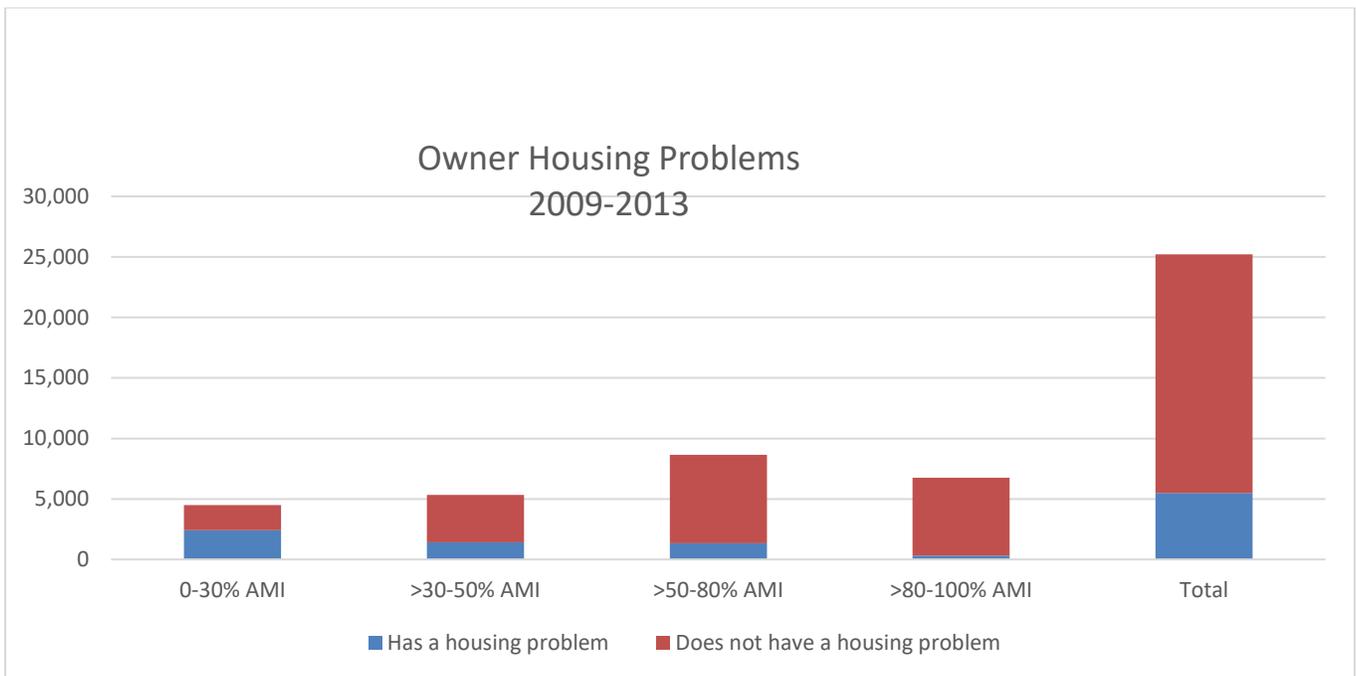
In addition to cost-burden, there are three other housing problems in the CHAS data:

- 1) housing unit lacks complete kitchen facilities;
- 2) housing unit lacks complete plumbing facilities;
- 3) household is overcrowded (more than 1 person per room)

A household is said to have a housing problem if they have any 1 or more of these 4 problems.



The incidence of housing problems correlates with income. Households in the 0 to 30% and 30 to 50% AMI ranges have significantly higher incidence of housing problems than other households. This is true for both renters and homeowners.



Overcrowded Households

Many households cope with the shortage of affordable units by squeezing a family into small units or doubling up with family or friends, often leading to overcrowded circumstances. Less than one percent (864) of the TJPD’s population is overcrowded (*Table NA-10.6*), including 192 households that are severely overcrowded where the household has more than 1.5 persons per room (*Table NA-10.6-7*). The data trend does not show up prominently in the census data shown above, but it may be reasonably assumed that households who are doubling-up may not report the additional residents as members of the household, and thus may not be counted as overcrowded, under the official definition. Meetings with service providers revealed shared experiences of clients doubling up within housing units, which supports the assumption that overcrowding may be an unreported problem in the region.

Substandard Housing

Less than one percent (519) of all households across the TJPD lives in housing that lacks complete kitchen or plumbing facilities. Housing with hot and cold running water, a flush toilet, and a bathtub or shower is considered to have complete plumbing facilities; households with a sink, faucet, a stove or range, and a refrigerator are considered to have complete kitchen facilities. According to the data, 519 households in the City still live in substandard housing conditions by this standard and are in need of necessary improvements. These substandard housing conditions are more prevalent amongst renters who represent 75 percent of households lacking complete kitchen and plumbing facilities (*Table NA-10.7*). Although the data shows that substandard housing is not as much as an issue, discussions with stakeholder groups emphasized the lack of accessible housing or lack of accommodations for disabled and/or elderly persons and the need for rehabilitation to preserve the older housing stock so that it does not become substandard in the future. According to Albemarle Housing Improvement Program, there are currently 99 people on the waitlist for City emergency repairs and 88 people for City rehabs (a total of 187 persons in the City) and 233 people on the waitlist for County emergency repairs and 93 for County rehabs(a total of 326 persons). Combined, there are a total of 513 people in the region on AHIP’s waitlist for either rehab work or emergency repairs.

Are any populations/household types more affected than others by these problems?

Extremely low-income and Very Low-income populations

Extremely low-income households – from any age group, race, and household composition represents the largest share of the population with housing problems, specifically, housing cost-burden. Housing issues disproportionately affect households who earn less than 50 percent of the AMI. These very low-income households represent 81 percent of all households reporting a problem (Table NA-10.3, 10.7).

Renter Households

When looking at housing problems by tenure in the region, that data shows that renter households in all income categories, especially those within the 0 to 30 percent AMI category, experience a housing problem. For owner households, the data shows the same trend. In comparing renters to homeowners, the data shows that renter households have a larger share of housing problems than owner households. Overall, there are a greater number of renters than homeowners in all low-to-moderate income categories that experience a housing problem. The 2009 - 2013 data shows that 11,739 low-to-moderate income renters are cost-burdened, and over half of these are severely cost-burdened.

Elderly homeowners

The data also reveals a significant number of elderly homeowners with housing cost burdens. A total of 3,498 elderly homeowners pay in excess of 30% of income on housing, and almost half of the elderly homeowners pay in excess of 50% of income. The majority of these severely cost-burden elderly homeowners are at extremely-low to very-low income levels. All localities in the region offer property tax relief to elderly or disabled homeowners, however, the issue of maintaining payments on a home with a fixed income continues to persist for this demographic.

Special Needs Populations

Many residents with a disability have special housing needs, which may limit the number of available units and exacerbate already high housing costs. The 2016 American Community Survey estimates that 9.8% of the population in the Charlottesville Metropolitan Statistical Area has at least one disability. NOTE: The MSA does not include Louisa County. For people with disabilities, affordability tends to be the primary concern. Individuals and households are faced with the decision of finding less expensive housing in more rural areas, which can make access to services more difficult.

Other Households

Twenty-three percent of households with children, 30 percent of households with an adult over 75, and 18 percent of all large families (5+ people) earn less than 50 percent AMI and, therefore, are likely to experience a wide range of housing issues due to their lack of resources (Table NA-10.3, 10.7). Many of the homeless have conditions that contribute to their homelessness. The number of chronically homeless individuals has fallen from 117 in 2011 to 50 in 2017 with 2 homeless families in 2017. Thirty-four were severely mental ill or had chronic substance abuse problems. Forty-five homeless individuals were victims of domestic violence. Only nine were veterans.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The purpose of this section is to present data on the racial composition and income characteristics of households that experiences housing problems in the region. The Comprehensive Housing Affordability Strategy (CHAS) data captures the following four housing problems: lacks complete kitchen facilities, lacks complete plumbing facilities, overcrowding of more than one person per room, or a housing cost-burden greater than 30% of the area median income are more likely to experience a housing problem than any other income group.

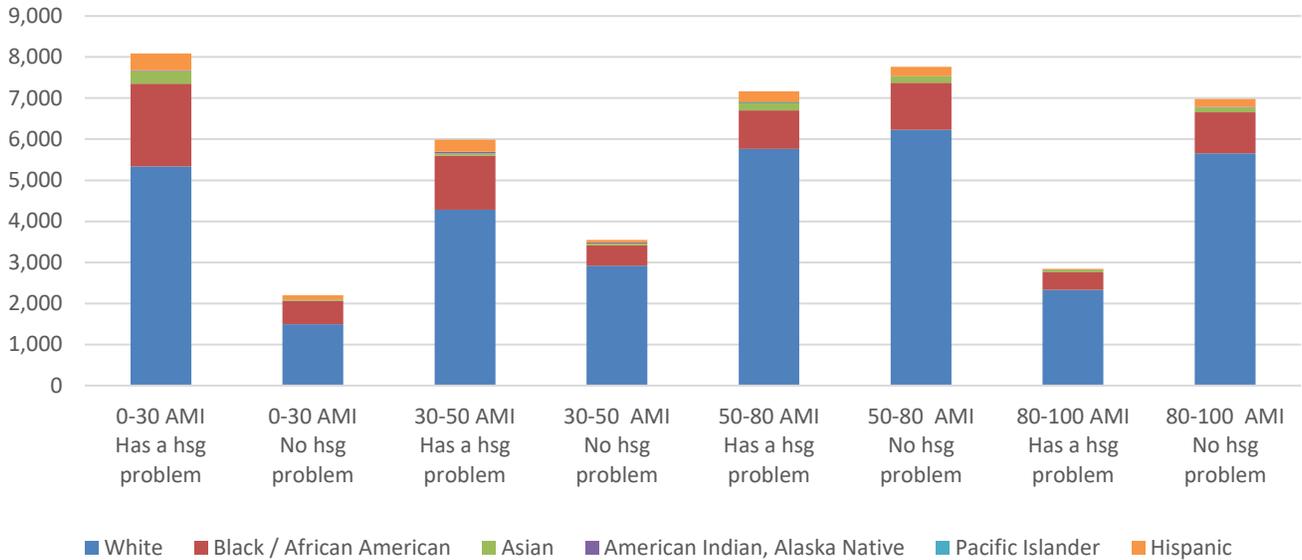
HUD defines disproportionate greater need when there is greater than a 10-percentage point difference between a racial group at an income level who experiences at least one housing problem and the total population in that income category experiencing at least one housing problem.

Table NA-15.1, Percentage of Racial Group Experiencing Housing Problem by Income Levels

Housing Problems	0-30 AMI Has a hsg problem	30-50 AMI Has a hsg problem	50-80 AMI Has a hsg problem	80-100 AMI Has a hsg problem
Region	79%	63%	49%	29%
White	78%	59%	48%	29%
Black / African American	78%	73%	45%	30%
Asian	90%	55%	54%	34%
American Indian, Alaska Native	100%	59%	0%	17%
Pacific Islander	0%	0%	100%	0%
Hispanic	81%	83%	55%	9%

Chart NA-15.1, Percentage of Racial Group Experiencing Housing Problem by Income Level

Housing Problems by Race



Discussion

Based upon the definition, the 10% difference between Black/African American households in the 30% to 50% AMI range (disproportion is greater than 10%). The data does show a significant disparity amongst Hispanic household (greater by 20%) in the region who has a disproportionate share of households in the 30% to 50% AMI range who experience at least one housing problem. American Indian/Alaska Native and Pacific Islander also had more than a 10% difference. There was no disproportionate share of households who experienced Severe Housing Problems. It is likely that racial and ethnic groups across each income category are not showing a significant amount of disproportionate greater need due to the inclusion of University of Virginia students amongst cost-burdened renter households. In Charlottesville specifically, there are clear disparities amongst census tracts that are majority-minority residents (Black/African American and Hispanic) and those with a higher percentage of White residents (excluding the census tracts dominated by students).

Among extremely-low income households (<30 percent of AMI), the data shows that Asians, American Indian and Alaska Native groups experience a disproportionately greater need than the jurisdiction as a whole (Table NA-15.2), however, only a small number of persons in American Indian and Alaska Native racial group are reflected in the data across all income categories in the region.

Among 30-50 percent AMI households, Hispanics (83 percent) show a higher incidence of housing problems (20 percent difference) than the very-low income population as a whole (63 percent) Blacks in the same income category experience severe housing problems 10 percent more than that the jurisdiction as a whole.

Among households earning between 50-80% AMI, there are no racial categories that experience a higher incidence of housing problems. Pacific Islanders show a higher incidence of housing problems than the jurisdiction as a whole, however, only four persons within the Pacific Islander category are reflected in the data. Among households earning between 80-100% AMI, there are no racial categories that experience a higher incidence of housing problems. Based upon HUD's definition of disproportionate greater need, no racial group, as a percentage of their population, spends significantly more on housing than the region wide average.

The region's white population makes up 80.5 percent of the total population. The lower incidences of disproportionate greater need amongst other racial groups may be the result of an influx of white young, entry-level professionals, University of Virginia students and professors who select housing options in high cost areas of the region (City of Charlottesville). Poor Black households are much more likely to be long-term residents, have low rents, and or receive subsidized housing assistance. All of these scenarios would decrease the rate at which households experience a housing problem and could result in skewed data results.

Housing Market Analysis

Overview

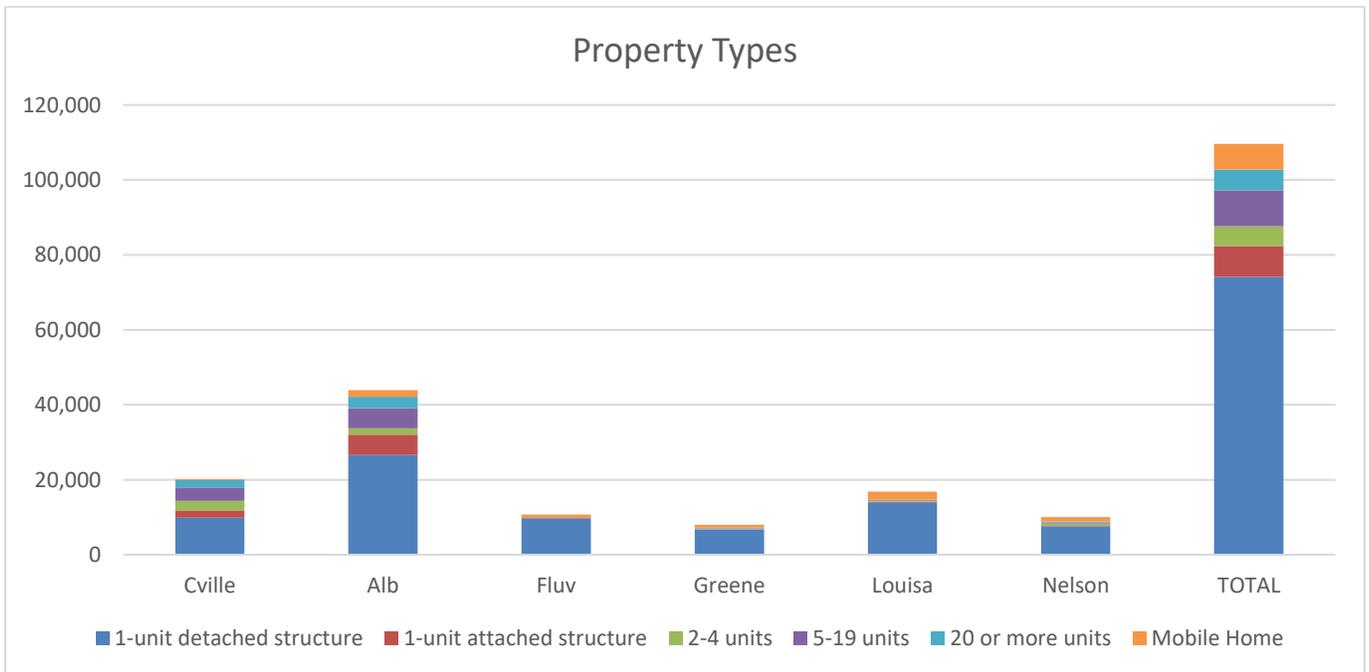
This section overviews the entire regional housing market, including the numbers and types of units available in the region. Using this as a context, the section then discusses the number of supported units in the region, and how well this matches the gaps that currently exist between market-rate homes and the identified needs of the region.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	73,388	69%
1-unit, attached structure	7,045	7%
2-4 units	4,882	5%
5-19 units	9,799	9%
20 or more units	5,557	5%
Mobile Home, boat, RV, van, etc	5,921	6%
Total	106,592	100%

Table 1 – Residential Properties by Unit Number

Data Source: 2009-2013 ACS



According to the Housing Needs Assessment (Partners for Economic Solutions), Charlottesville had a total housing stock estimated at 19,866 units in 2015. Just over half the units were single-family detached units with another 9.9 percent as single-family attached units (e.g., townhomes). Two-unit structures, which include both traditional duplexes and houses with an English basement or other accessory unit, represented another 9.0 percent of the inventory. Larger rental buildings with 20 or more units in the structure accounted for 9.9 percent of the rental housing stock. The 17 mobile homes were 0.9 percent of the city’s housing units.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	81	0%	833	3%
1 bedroom	953	2%	5,823	19%
2 bedrooms	8,239	14%	11,340	38%
3 or more bedrooms	51,683	85%	12,247	41%
Total	60,956	101%	30,243	101%

Table 2 – Unit Size by Tenure

Data Source: 2009-2013 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

A number of housing units are assisted with federal, state, and local funds from a range of sources and programs in the Thomas Jefferson Planning District. However, the degree to which this funding remains with the unit for use by the next eligible occupant or is translated into equity for the current occupant or landlord varies between programs. Furthermore, many units that do retain affordability only do so for a certain period of time. Therefore, the affordable housing stock must be actively retained in order to continue to provide benefit to extremely low to moderate-income households.

City of Charlottesville

Public Housing: CRHA has an inventory of 376 public housing units – 371 in seven complexes as well as 5 units on scattered sites. CRHA administers 700 Housing Choice Vouchers that are funded by HUD. (Fifty-one of these vouchers are committed to units in Friendship Courts. The vouchers allow extremely-low-income families, the elderly and disabled individuals to pay 30 percent of their income for rent with HUD making up the difference between what they pay and fair market rents. Given the high rents in the City, many of the vouchers administered by CRHA are used to rent housing in surrounding counties. Many of those used in the City are used in LIHTC buildings to lease units designated for households up to 60 percent of AMI.

Low Income Housing Developments: In the City, eleven developments that have received LIHTC funding from 1988 through 2014 continue to provide 720 affordable units. For those LIHTC developments where information is available on the mix of units, studios and one-bedroom units constitute 37 percent of the supply, two-bedroom units represent 40 percent, and three- and four-bedroom units are 23 percent of total units. Most of the LIHTC units were developed for households with incomes at 50 to 60 percent of Area Median Income (AMI).

Local Government Resources: To date, the City’s Affordable Dwelling Unit Ordinance has resulted in more than \$1.8 million being contributed to the CAHF and 14 homeownership ADUs being provided, with an additional five rental ADUs in the pipeline. The amount of CIP dollars allocated to the CAHF has increased 43 percent since FY2008, from \$1.75 million to approximately \$2.5 million. Combined with the other CAHF Funding sources, the total amount of City dollars allocated to the CAHF exceeds \$20 million. Of this amount, more than \$16 million (or 98 percent of total CAHF allocations) have been directly invested in affordable housing projects, creating or preserving an estimated 807 units of affordable housing since FY2008. In addition to CAHF funds, in fiscal year 2017, the HOME program supported a total of 29 housing projects in the city. Activities included: providing down payment assistance for 22 low- income homebuyers, rehabilitation of 23 owner-occupied homes, and two rental housing projects.

Other City housing programs include the Commissioner of Revenue's four programs to increase housing affordability for low-income homeowners and renters residing within the City. The **Real Estate Tax Relief for the Elderly or Permanently Disabled Program** forgives a percentage of the real estate tax assessed during a given taxable year for homeowners must be 65 years of age or older or permanently disabled, with combined household incomes no greater than \$50,000 and a net worth less than \$125,000. The **Disabled Veterans Real Estate Tax Exemption Program** is available for any Veteran who: has a U.S. Department of Veteran Affairs confirmed 100% service-related disability, owns the property for which they are seeking the tax exemption, and occupies that property as their primary place of residence. The tax exemption may apply to surviving spouses of disabled Veterans, under certain circumstances. In 2017, a total of 380 elderly/disabled and 10 Veteran households received an average of \$1,299.38 of real estate tax relief and an average of \$2,707.17 real estate exemptions per household respectively.

Homeowners who do not qualify for these programs, may qualify for assistance through the **Charlottesville Housing Affordability Tax Grant Program**, or CHAP. CHAP serves non-elderly/disabled households with annual incomes less than \$50,000 and whose homes are valued at less than \$365,000. In addition, homeowners applying for CHAP assistance must not owe any delinquent real estate taxes or own any other real estate. The program is subject to annual renewal by City Council and, each year the program is renewed, the Commissioner of Revenue mails application materials directly to all homeowners who may qualify for the CHAP grant. In 2017, a total of 707 homeowners received an average CHAP grant amount of \$439.71 each.

The **Rental Relief Program for the Elderly or Permanently Disabled** provides grants to qualifying renter households to help offset the costs of rental housing. To qualify, applicants must be 65 years of age or older, or permanently disabled, with combined household incomes no greater than \$50,000 and a net worth less than \$125,000. Assistance is provided as a grant with the grant amount based on the previous year's total rent payments. The average grant amount awarded this fiscal year equals \$607.24 per household.

Counties

Total numbers of supported units have not been quantified in Albemarle County or the other counties in the region. In Albemarle County, a total of 629 units of Low Income Housing Tax Credits properties are in use. Roughly, 150 Housing Choice Vouchers are in use in the US 29 corridor or Albemarle County, and an additional 75 are in use in Pantops along US 250. An additional 450 units of HUD-funded multifamily apartment buildings exist in Albemarle. There are also several units that have affordability restrictions as a result of Albemarle County's affordable housing proffer policy.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

In the City of Charlottesville, in the absence of further local investment in affordable housing or the availability of external funding sources, and no improvements are made to 376 public housing units, then 942 units of supported affordable housing that represent nearly one-half of the City's current stock of supported affordable housing would most likely be lost over the next 15 years. The existing inventory of assisted housing affordable to low-income households includes 376 public housing units and 720 units of housing financed with Low-Income Housing Tax Credits. Of those, 439 need to be replaced in the near future due to age and the growing cost to maintain them.

In Albemarle County, The LIHTC properties were initiated more recently, and many of their 30-year periods of affordability will be in effect for the immediate-term future, with the exception of one project with 144 units that will no longer be supported by the program in 2022.

Does the availability of housing units meet the needs of the population?

The waiting lists for public housing and Housing Choice Vouchers have been closed for several years. They now number 1,651 unduplicated households. This represents an eight-year wait for a voucher or seven years for a public housing unit. More than half of those on the waitlist are single people.

Given the high rate of housing cost burden among the population of the Thomas Jefferson Planning District, as well as the state of the waiting lists for existing units, it is reasonable to conclude that there are an insufficient number of units to meet the present needs of the community.

According to UVA’s Weldon Cooper Center for Public Service projections, the City’s population will increase to 55,000 residents by 2040 (addition of 7,750 new residents). The projections suggest that the City will need to accommodate 3,100 new households with 3,200 units by 2040. By 2040, the Weldon Cooper Center projects that the senior population aged 65 and over will represent 13.1 percent of residents, up from 11.2 percent in 2017 with the aging of the Baby Boom. The share of the population 75 and over is projected to grow from 4.7 percent in 2017 to 5.7 percent by 2040. This population is most likely to need housing designed to meet seniors’ mobility and other needs.

Describe the need for specific types of housing:

The existing housing types in the region vary widely from urban to rural areas, and the needs are likewise specific to particular areas. However, like most other metropolitan areas in the United States, the housing stock is dominated by single-family detached dwelling units, at roughly 69% of all existing housing units. Housing market research reveals that most homebuyers in the United States prefer this housing type, and the region is likely no different. However, pressures of affordability, demographic shifts toward smaller households, and a concurrent preference for compact neighborhoods and direct access to services are all impacting the housing choices residents of the area are seeking. These trends suggest that the single-family detached housing type is currently overrepresented in the region.

Multi-unit properties make up a small percentage of property types in the rural areas: 2% in Fluvanna, 5% in Greene, 3% in Louisa, and 10% in Nelson. Charlottesville’s housing units are 40% multi-unit, and Albemarle’s are 23%. There are fewer rental options in the rural areas.

Property Type	Cville	Alb	Fluv	Greene	Louisa	Nelson	TOTAL	%
1-unit detached structure	9,823	26,555	9,624	6,744	13,821	7,603	74,170	68%
1-unit attached structure	2,000	5,447	154	79	288	260	8,228	8%
2-4 units	2,542	1,685	149	187	226	436	5,225	5%
5-19 units	3,575	5,362	71	76	238	332	9,654	9%
20 or more units	1,955	3,073	0	115	103	227	5,473	5%
Mobile Home	239	1,829	685	781	2,147	1,174	6,855	6%
Total	20,134	43,951	10,683	7,982	16,823	10,032	109,605	100%

Multiple units property type	8,072	10,120	220	378	567	995	20,352	
% of total	40%	23%	2%	5%	3%	10%	19%	

Data suggests that more rental units to accommodate persons at or below 30 percent of AMI are needed to accommodate renter households who are most cost-burdened. In the City, many of the existing assisted housing units built to serve this population need to be replaced. Included in the needs are an estimated 330 senior-headed renter households and 690 households with a member who has a disability (City-only). The forthcoming Housing Needs Assessment suggests that the citywide market does not offer private market apartments at rents affordable to households at or below 60 percent of AMI.

The distribution of households by size suggests a particular need for small units to accommodate the two-thirds of City households with only one or two persons. Household size within the region has also decreased, as referenced in NA-10. There is a lack of efficiency units among the larger apartment complexes. Renting space by the bed is an effective means to meet the needs of students but is not well suited to the needs of older households.

Homeownership units for first-time homebuyers are also needed to accommodate first-time homebuyers. According to the forthcoming Housing Needs Assessment, data suggests that 400 of the current renter households aged 25-44 would be owner households if pricing allowed.

In addition to renter and homeowner units, is the need for housing units that meet the needs of senior-headed renter households, and households who have a member with a disability. The need for more innovative group-oriented or accessory housing types has also been raised by advocacy groups for people with disabilities and the elderly. Accessory dwelling units offer the potential for affordable rental units for elderly or young small households, as well as the opportunity to defray homeownership costs. Certain special needs groups may benefit from the social interaction available from group homes, or collections of private homes with caregiver living arrangements on premises or nearby.

The University of Virginia's (UVA's) presence in the City is reflected in the 22.9-percent share of the city's population aged 20 to 24 and the 18.3-percent share aged 25 to 34. UVA's presence has a large impact on the market supply and demand imbalance. Students seek housing in private apartments and houses, typically within walking distance of grounds or on the UVA bus line. For the 2017-2018 academic year, the University enrollment increased 1.9-percent increase since the 2015-2016 enrollment year. RCLCO estimated that students occupy an additional 7,800 beds in purpose-built student housing off-grounds, roughly 2,800 beds in single-family detached houses and 1,800 beds in other multi-family apartments. Information from the 2012-2016 American Community Survey indicated that 39 percent of Charlottesville residents with incomes below the poverty line are students. There is a large need for a supply of housing that adequately addresses impacts and pressures from the University.

It is likely that additional units also will be needed to meet the needs of homeless individuals who need supportive services and to replace existing assisted housing units reaching the end of their useful lives. TJACH prioritizes prevention services for homeless families with younger children who have previously been homeless.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction:

The purpose of this section is to present data on the costs of housing provided by the private housing market in the region. Both rental costs and home-ownership costs are considered, as well as official HUD-designated limits that are benchmarked to market outcomes in the region.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	130,102	265,620	104%
Median Contract Rent	635	1,034	63%

Table 3 – Cost of Housing

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,297	No Data
50% HAMFI	6,605	3,382
80% HAMFI	18,706	10,515
100% HAMFI	No Data	17,615
Total	27,608	31,512

Table 4 – Housing Affordability

Data Source: 2009-2013 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	714	976	1,126	1,409	1,653
High HOME Rent	714	976	1,126	1,409	1,566
Low HOME Rent	714	788	946	1,093	1,220

Table 5 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is a shortage of physical rental units affordable to households with income at or below 30 percent of AMI. Households with higher incomes occupy more than half of the units affordable to this income group, further reducing the units available. There is an effective shortage of units affordable to households at 30 percent to 50 percent of AMI. Although there are physically enough units for this income range, both households with income greater than needed to afford these units and households with income lower than required to affordably rent these units occupy most of the available units. There are also a relatively high number of vacant for-rent units affordable to the 30 to 50% income range and 50 to 80% household range. This may indicate that units are not well located or are otherwise inappropriate.

For homes for sale, there is a shortage of physical units to accommodate owner with incomes less than 50% AMI. Households with higher incomes occupy the majority of these units. There is an effective shortage of units affordable to households with incomes between 50% and 80% AMI, with higher income households occupying the majority of these units.

Cost burdens for both renter and owner households are high for households under 50% AMI. Renters are more cost-burdened than owners. Populations most affected by housing cost-burden are elderly homeowners with cost-burdens in excess of 30 percent and 50 percent of their income as well as persons with special housing needs.

It is difficult for private developers to provide units priced to serve households below 50 percent AMI, the population with the most need in the region. Developable land is limited within the City of Charlottesville and land costs are high in both the City and Albemarle County. Connection fees, zoning restrictions, and other development costs are also barriers to developing affordable housing for these households.

According to data provided by Habitat for Humanity, the number of people invited to Applicant Information Meetings (AIM) in 2016 was 377. The numbers provided by Habitat indicate the number of people who asked for an application between November 2014 and October 2016 (a period when Habitat did not take any applications). Data provided by Habitat also demonstrates the need for housing due to housing cost burdens:

- The number of people who attended an AIM in 2016 was 190 households;
- The number of applications Habitat received in 2016 was 151 applications;
- The number of families approved in 2016 was 7 families;
- The number of people who attended an AIM in 2017 was 268 people;
- The number of households that applied for Habitat housing in 2017 was 109 unique households;
- The number of families approved in 2017 was 20 families.

How is affordability of housing likely to change considering changes to home values and/or rents?

The City of Charlottesville has experienced double-digit increases in both average rents and the average sales price of single family homes during the past five-year period (increases of 18.1% and 17.7% respectively). With constraints in the inventory of developable land, rising land costs, and anticipated future population growth, the affordability of housing within the City will continue to be a challenge for low- and moderate-income households.

In the City, rents are relatively high – ranging from \$1,299 to \$1,399 for studio apartments, \$855 to \$1,504 for one-bedroom units, \$1,093 to \$2,474 for two-bedroom units, \$1,445 to \$2,199 for three-bedroom units and \$2,864 to \$3,579 for four-bedroom apartments. The least expensive rent is \$855 for a small one-bedroom apartment. Average rents in these buildings have trended steadily upward, from \$1,172 in 2012 to \$1,384 in 2017. Average rents have increased 18.1 percent in the past six years and 9.4 percent in 2017 alone (Partners for Economic Solutions).

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In the Charlottesville MSA, Fair Market Rents are set reasonably well to match a housing unit of similar size and quality on the private market. There are significant variations within the region, so FMR near the University of Virginia will be less attractive than FMR in the more rural areas of the region. Louisa County is a member of the Thomas Jefferson Planning District, but is not within the Charlottesville MSA so a separate FMR is calculated for this county. The Louisa County FMR is significantly below that of the rest of the region. On average, 2016 FMR for Louisa County is 25% below FMR for

Fluvanna County, even though demographic and economic conditions are very similar between the two counties. This discrepancy might limit the feasibility in Louisa County of all HUD programs that are indexed to the FMR.

While Nelson County is included in the Charlottesville MSA, its actual median income is 30% below the MSA (\$50,994 vs. \$67,685). The FMRs for the MSA also increase accordingly. Eventually, this leads to higher rents as landlords become aware of what the HCV Program will bear. This has not translated to fewer vouchers but will inevitably strain program budgets.

HUD regulations may unintentionally restrict housing availability to lower income families. Without voucher support, NCCDF must rent units it has created with HUD funds to families at or below 80% median income, but the rent cannot be more than 30% of their income. As a property manager, NCCDF must set rents at a level that provides income for basic maintenance and sufficient operating income. Currently, rents charged are 40% below the FMRs (two bedroom - \$650/FMR \$1,126, three bedroom - \$800/FMR \$1,409), but affordability is still a problem.

A family in Nelson without voucher support must have a monthly income of \$2,200 to rent an NCCDF two-bedroom unit, and an income of \$2,667 for a three bedroom unit. This effectively means families at or below 45% AMI (\$26,400) without voucher support cannot rent HUD supported housing,

Discussion:

Housing affordability is a challenge for all income categories, but the needs are most pronounced for households at the lowest end of the regional income spectrum. Affordability of ownership is not expected to markedly improve in the next five years, and rental affordability could become more challenging.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

The condition of housing in the region is not only an issue of quality of life, but also public health and safety. Although the number of homes that lack modern features, such as indoor plumbing, continue to drop every year, the challenge of deferred maintenance and structural deterioration of older homes may lead to substantial loss of property or threats to public health. This section defines substandard conditions, estimates lead hazard in the region, and assesses the need for rehabilitation and/or substantial reconstruction of housing units in the region.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

Definitions

Housing in substandard condition is any housing that endangers the health, safety, property, or welfare of the occupants or the general public.

Housing in substandard condition but suitable for rehabilitation is any housing defined as substandard that may be rehabilitated to standard condition at a cost that does not exceed demolition of the unit and new construction of a functionally-equivalent housing unit, and for which a current need exists.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	15,108	25%	12,869	43%
With two selected Conditions	183	0%	420	1%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With three selected Conditions	28	0%	26	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	45,637	75%	16,928	56%
Total	60,956	100%	30,243	100%

Table 6 - Condition of Units

Data Source: 2009-2013 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	13,071	21%	4,812	16%
1980-1999	23,594	39%	11,416	38%
1950-1979	17,837	29%	9,889	33%
Before 1950	6,454	11%	4,126	14%
Total	60,956	100%	30,243	101%

Table 7 – Year Unit Built

Data Source: 2009-2013 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	24,291	40%	14,015	46%
Housing Units built before 1980 with children present	7,998	13%	5,237	17%

Table 8 – Risk of Lead-Based Paint

Data Source: 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

According to ESRI an estimated 6.7 percent of the City’s housing units are vacant as compared with 12.6 percent of metro area units (excluding Louisa). That total includes units sold or rented but not yet occupied and units held for seasonal or recreational use as well as other vacancies such as houses held in estates. Data from the 2011-2015 American Community Survey suggest that the area has a relatively high number of units held for seasonal or recreational use – 164 units in the City and 4,612 in the metro area as a whole (Partners for Economic Solutions).

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Nearly half of the rental housing stock, and a quarter of the owner housing stock, have at least one "housing condition" deficiency recorded in the table above. However, as noted in the Needs Assessment, housing cost burden is the most common deficiency, by a significant margin. The traditional indicators of housing quality, such as the existence of complete plumbing facilities, are no longer helpful indicators. The predominant housing condition issue is no longer a lack of modern amenities, but rather the existing of health and safety hazards that due to neglect of maintained or simple decay over time in addition to accessibility features for the aging and/or disabled population. There are few measurable indicators for these conditions.

Thirty-nine percent of the regions housing stock is relatively young (built between 1980-1999). The Housing Needs Assessment (Partners for Economic Solutions) shows that as of 2015, 42.3 percent of the City’s housing units were built before 1960 and only 10.3 percent built after 1999.

The City of Charlottesville assessed housing conditions of all residential structures within the City in 2011, basing the assessment on a windshield survey of the building's exterior. Of all 11,000 housing units, 58% were considered "sound," 37% were considered "sound with minor repairs," 4% were considered to need "moderate repairs," and only a negligible number were considered "dilapidated." The City of Charlottesville has a property maintenance code that likely encourages property owners to invest in their units. On the other hand, housing conditions in the rural areas of all counties in the region are much more likely to be substandard.

In the City, of the existing inventory of assisted housing affordable to low-income households, 376 units of public housing and 720 units of housing financed with Low-Income Housing Tax Credits, 439 need to be replaced in the near future due to age, obsolescence and the growing costs to maintain them in good condition. According to City school data for 2017, 31 children out of 226 children of concern were identified as unsheltered or living in severely substandard conditions.

As described in the Needs Assessment (NA), there are currently 99 people on the waitlist for AHIP City emergency repairs and 88 people for City rehabs (a total of 187 persons in the City) and 233 people on the waitlist for County emergency repairs and 93 for County rehabs (a total of 326 persons). Combined, there are a total of 513 people in the region on AHIP's waitlist for either rehab work or emergency repairs.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

The primary source of lead exposure is dust from lead-based paint in homes built before 1978. Lead interferes with normal brain development and is associated with learning disabilities and behavioral disorders. The Virginia Department of Health has identified areas in Virginia at risk for lead exposure as those with more than 27% of homes built before 1950 and/or those with an increased prevalence of children with elevated blood levels. A map of these areas is shown above.

Elevated blood lead levels are defined as greater than or equal to 5 µg/dL. Prior to 2016, Elevated Blood Lead Levels were defined as levels of 10 µg/dL or greater. The change in the standard has resulted in a higher number of cases than in previous years. The definition has increased the number of cases that the Thomas Jefferson Health District has seen. Given this, the incidence of elevated blood lead levels in children has increased in the region, at 50 cases per year. This has continued to be the case, despite a notable increase in the number of children who have been tested for lead exposure.

Numbers for elevated blood lead levels in children ages 0-15 for 2017 are as follows: Albemarle – 14, Charlottesville – 29, Fluvanna – 0, Greene – 1, Louisa – 1, Nelson 5, for a total of 50 across the region. The data show that elevated blood lead levels for children in Charlottesville are the highest in the region with Albemarle County following with almost half of the children in Charlottesville.

Discussion

Poor housing conditions have a detrimental impact on both the occupants of the home, the surrounding neighborhood, and the community as a whole. Although the problem of substandard housing conditions is less prevalent than housing affordability, those at lowest income levels are the ones most likely to experience the detrimental effects. The problems are especially prevalent in rural areas as well as most prevalent in the rental housing stock. The negative effects to the occupants of substandard housing include respiratory infections, asthma, lead poisoning, injuries, and mental health. These conditions may be caused by pest infestations, mold, allergens, improper wiring or plumbing, carbon monoxide exposure from dysfunctional hearing systems, and other housing failure. Due to location of structural integrity, substandard housing may be more susceptible to larger-scale natural hazards, such as floods, fires, and earthquakes.

Annual Action Plan

Five-Year Goals and One Year Action Plan

The 5-year goals and measurable actions for the 18-19 Program Year are set forth in the table below.

Summary of Local Goals from the 2018 Consolidated Plan and FY 18-19 Measurable Objectives

Note: Unless otherwise designated, the Objective for 2018-2019 activities is “Decent Housing” and the Outcome is “Affordability”

Locality: Albemarle County			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2018 - 2019 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Risk of homelessness, first-time homebuyers (HB), doubling up	Refine the County’s Affordable Housing Policy to promote creation of affordable units with long-term affordability requirements.		Local Funds
Risk of homelessness, doubling up, discrimination	Preserve and expand the supply of affordable rental properties; assist renters through rental assistance programs.		HUD’s Housing Choice Voucher Program
First-Time Homebuyers, cost-burden	Provide homebuyer assistance and below-market-rate mortgages to 7-10 lower-income homebuyers per year who live and/or work in Albemarle County.	7 to 10	County funds
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 40-50 homes per year	40 to 50	Seniors Safe at Home, Church and private donations, County funding
Lack of Jobs paying sufficient wages, cost-burden, first-time HB, discrimination	Promote job growth by encouraging affordable workforce housing in proximity to employment centers in designated growth areas		

Insufficient housing options, homelessness, discrimination	Encourage new housing with supportive services for individuals with physical and/or developmental disabilities.		
Housing conditions are substandard and not energy efficient.	Leverage a variety of funds to rehabilitate 8 to 10 owner occupied homes per year	9 (HOME) 7 to 15 other funding	HOME Private donations County funding CDBG
Multiple Needs	Participate in development of state housing and community development programs and seek funding from federal and state sources.		
Housing conditions are substandard and not energy efficient.	Promote energy-efficiency measures and seek resources to fund		LEAP
Multiple Housing Needs	Revitalize urban-ring neighborhoods		
Locality: Charlottesville			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2018 - 2019 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Lack of Jobs paying sufficient wages	Support programs which increase and improve job opportunities.	Assist 20 low/moderate income persons with business development (technical assistance) and 20 low/moderate income persons with basic literacy instruction	CDBG
Low-income households are at risk of homelessness.	Encourage the retention and provision of new affordable housing within the community.		
Housing conditions are substandard and not energy efficient.	Provide rehabilitative services to 60 homes that are deemed substandard.	1-2 major homeowner rehabilitations	CDBG HOME

Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 25-30 homes per year.		
Multiple Housing Needs	Preserve and increase programs to assist residents with housing needs.		
Risk of homelessness, cost-burdened renters, regional cooperation	Continue partnerships with community entities to establish and maintain rental units for low/moderate income renters.		
Multiple Housing Needs	Participate in development of state housing and community development programs and seek funding from federal and state sources.		
Insufficient housing options, homelessness, discrimination	Continue to support programs which assist special needs groups, including financial assistance for home modifications.		
First time HB opportunities, housing cost-burden	Enable 7-10 eligible low/moderate income families per year to become homeowners.	Provide down payment assistance to 8 low/moderate income families	HOME
Homelessness, discrimination, ex-offender re-entry	Facilitate expansion and coordination of rapid-rehousing, permanent supportive housing, and associated services for the homeless population.	Provide 27-28 homeless persons access to services through a coordinated entry system	CDBG
Risk of homelessness, cost-burdened renters, doubling-up, substandard housing, segregation	Support redevelopment of public and/or other subsidized housing to reintegrate those properties into existing neighborhoods. Where applicable, support resident bill of rights as formally adopted.		

Risk of homelessness, cost-burdened renters, first-time HB, government regulations	Revise city codes and ordinances to allow innovative housing types		
Multiple Needs	Encourage increase in financial assistance and support services to low income residents and Section 8 recipients.		
Lack of training provided by employers	Conduct training sessions	Assist 20 low/moderate income persons with business development (technical assistance) and 20 low/moderate income persons with basic literacy instruction	CDBG
Transportation access barriers	Support Infrastructure Improvements	Provide streetscape improvements to improve pedestrian safety in the Belmont and Ridge Street neighborhoods	CDBG
Lack of childcare options	Encourage increase in financial assistance	Assist 6-7 low/moderate income families with childcare scholarships	CDBG
Lack of safe public spaces	Collaborate to Fund Projects Expand Financing Capacity	Provide neighborhood improvements to improve public safety in the Belmont and Ridge Street neighborhoods	CDBG
Locality: Fluvanna			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2018 - 2019 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
First-time HB	Enable 3 eligible families to become homeowners.	Provide down-payment assistance to 1 family	HOME
Multiple needs	Promote the use of local funds to achieve housing and community development goals	Monetary assistance to local volunteer groups for ten housing repair or accessibility modification	State EmHR F/L HF Funds

Housing conditions are substandard and not energy efficient.	Rehabilitate 3 homes that are deemed substandard.	1 major homeowner rehabilitations	HOME F/L HF Funds
Risk of homelessness, housing options	Create new rental units affordable to very-low/low income residents of Fluvanna County or Town of Columbia.	Build two new rental unit homes in Fluvanna	F/L HF Funds HOME
Housing conditions are substandard and not energy efficient.	Provide Emergency Repairs for 30 homes per year	Perform Emergency Home Repairs on 30 homes	F/L HF Funds TJPDC-HPG State EmHR
Locality: Greene			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2018 - 2019 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Insufficient transportation infrastructure	Support infrastructure improvements along Route 29 Business Corridor and the Stanardsville area.		Private funds
Insufficient housing options, child-care options	Address the needs of the elderly, disabled, victims of domestic violence, and single parents.		State EMHP funds, private funds, Rural Development
Housing conditions are substandard and not energy efficient.	Rehabilitate 1-2 substandard homes per year with an emphasis on those lacking complete plumbing.		HOME funds, State IPR funds, Program Income
First-time HB	Enable 1-2 eligible families per year to become homeowners.		Regional loan Fund, HOME, VHDA, Rural Development, Program Income
Risk of homelessness, cost-burden	Encourage development of 1-2 affordable rental units per year.	Acquire and rehabilitate rental property, 2 to 4 units	HOME/CHDO funds, private funds, program income

Locality: Louisa			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2018 - 2019 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Housing conditions are substandard and not energy efficient.	Rehabilitate 1-2 homes per year that are deemed substandard.	Major Rehab on one home	HOME
Risk of homelessness, cost-burden, doubling up	Create 3 new rental units affordable to very-low/low income residents of Louisa County.	Purchase lot and build one new rental unit	HOME F/L HF Funds
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 100 homes per year.	Perform Emergency Home Repairs on 100 homes	State EmHR TJPDC-HPG F/L HF funds
First-time HB	Enable 3 eligible families to become homeowners.	Provide down payment assistance to one family	Louisa County HOME F/L HF Funds
Risk of homelessness, housing options, ex-offender re-entry	Continue operation of transitional home to meet emergency community needs.	Continue operation of Transition Home to meet emergency community needs	F/L HF funds
Locality: Nelson			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2018 - 2019 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Risk of homelessness, cost burden	Develop 1-2 affordable rental units per year near community services at a scale consistent with the rural character of county.	Develop one additional rental unit on NCCDF land	HOME and PI funds, CHDO loan
Housing conditions are substandard and not energy efficient.	Rehabilitate 2-3 substandard owner-occupied homes per year with an emphasis on those without complete indoor plumbing.	Rehabilitate 4 to 6 substandard Owner-occupied homes, with an emphasis on accessibility, lacking indoor plumbing	HOME funds, Program Income, NCCDF funds

First time HB, cost-burden	Assist 1 to 2 First Time Homebuyers with an emphasis on those who have received home ownership counseling.	Assist 1 – 2 First Time Homebuyers with closing costs assistance, home ownership counseling	HOME funds
Regional cooperation	Continue collaborative efforts with other agencies to fund local projects.	Explore public/private cooperation to develop more rental units on NCCDF land	CHDO proceeds, NCCDF funds
Housing options, discrimination	Promote job opportunities and accessible housing for people with disabilities and the elderly.	Seek private grants, other funds to install accessibility improvements for elderly, disabled.	CACF, BAMA, NCCF, VHDA

Anticipated Resources

Introduction

Allocations for 2018-2019 (July 1, 2018 to June 30, 2019) were recently released. Funding for Charlottesville’s FY 18-19 CDBG Entitlement Grant will be \$408,417 and HOME funds for the region will be \$624,013.

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

Use of Funds	HOME 2018	Notes
Admin	\$62,401.30	TJPDC
City	\$78,001.63	
Albemarle	\$78,001.63	
Fluvanna	\$78,001.63	
Greene	\$78,001.63	
Louisa	\$78,001.63	
Nelson	\$78,001.63	
CHDO set aside	\$93,601.95	Greene
HOME Admin	\$62,401.30	
TOTAL	\$624,013.00	

The sub-recipients in the HOME Consortium currently have \$121,300 in program income on hand. These funds are programmed for PY18 projects as follows.

**2018-2019 HOME Projects
Projected use of Program Income Currently On-Hand**

Project	Program Income on hand
Albemarle Rehabilitation	\$4,500
Charlottesville First-time Homebuyers	
Charlottesville Substantial Rehab	
Fluvanna New Rental Units	\$28,000
Fluvanna Assistance to First Time Homebuyers	\$4,400
Greene Rental	\$50,000
Louisa Assistance to First Time Homebuyers	\$4,400
Louisa Rehabilitation	\$5,000
Louisa New Rental Units	\$7,000
Nelson Assistance to First Time Homebuyers	\$8,000
Nelson Rehabilitation	\$10,000
Nelson Rental Development	
TOTAL	\$121,300

Geographic Distribution

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

The HOME funds distribution arrangement is stipulated in the original agreement between jurisdictions in the Consortium, and it has been practiced since 1993. CDBG funds are granted entirely to the City of Charlottesville as an entitlement community. Greene County's percentage is larger than the other localities for this fiscal year because it includes a CHDO project, which revolves around the region on an annual basis. Other differences in the proportions may be attributed to variations in program income received by localities, which stay within the locality that earns the income and is used toward future HOME or CDBG projects.

Target Area	Percentage of Funds
City of Charlottesville	49%
Albemarle County	6%
Fluvanna County	10%
Louisa County	8%
Greene County	19%
Nelson County	8%

Table 60 - Geographic Distribution

Description of Projects

The following list of proposed projects details the proposed projects to be undertaken using HOME funds beginning in fiscal year 2018-2019 (beginning July 1, 2018). These projects reflect a one-year implementation plan consistent with the five-year goals approved in the 2018 Consolidated Plan.

Albemarle County

- Complete 9 housing rehabilitation projects for low or very low-income homeowners in substandard housing in Albemarle County. Estimated HOME Investment: \$78,001. Program Income: \$4,500.

Charlottesville

- Provide down payment assistance to 8 low/moderate income families: Estimated HOME investment: \$38,001. CDBG Funds will also be used.
- Complete 1 housing rehabilitation project for a low-income homeowner in substandard housing. Estimated HOME Investment: \$40,000.
- CDBG projects are listed in the CDBG section of the Action Plan.

Fluvanna

- Provide down payment assistance to 1 low/moderate income family: Estimated HOME investment: \$5,000. Program Income \$4,400.
- Complete 1 housing rehabilitation project for a low-income homeowner in substandard housing. Estimated HOME Investment: \$8,000.
- Build one new affordable rental unit in Fluvanna County. Estimated HOME Investment \$66,001. Program Income \$28,000.

Greene

- Acquire a building and renovate into two to 4 rental units: Estimated HOME Investment: \$78,001. Program Income \$50,000. CHDO funds listed below will also be applied.

Louisa

- Provide down payment assistance to 1 low/moderate income family: Estimated HOME investment: \$5,000. Program Income \$4,400.
- Complete 1 housing rehabilitation project for a low-income homeowner in substandard housing. Estimated HOME Investment: \$12,000.
- Build one new affordable rental unit in Louisa County. Estimated HOME Investment \$61,001. Program Income \$7,000.

Nelson

- Provide assistance to 1 to 2 First Time Home Buyers. Program Income \$8,000.
- Rehabilitate 4 to 6 substandard owner-occupied homes. Estimated HOME Investment: \$20,000. Program Income \$10,000.
- Develop one new rental unit. Estimated HOME Investment: \$58,001.

CHDO Set-aside

- Acquire a building and renovate into two to 4 rental units in Greene County: CHDO Set-Aside: \$93,605