

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

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