



**FY 2023 - 2027 Consolidated Plan
and Program Year 2023 Action Plan**

for the

City of Charlottesville

and the

**Thomas Jefferson
HOME Consortium**



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

**Adopted by Charlottesville
City Council:**

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

This document contains the Consolidated Plan for the City of Charlottesville and the Thomas Jefferson Planning District (TJPD), covering the period of July 1, 2023 through June 30, 2028. The Consolidated Plan sets forth an overall plan to support community development needs, including housing needs, in the TJPD and in the City of Charlottesville, and specifies the Five Year Strategic Plan for use of HOME and CDBG funds in this region.

The TJPD 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 Thomas Jefferson HOME Consortium was formed with the signing of a Cooperation Agreement in 2001. The City of Charlottesville was designated the lead agency for the HOME Consortium and the Thomas Jefferson Planning District Commission (TJPDC) the designated Program Manager for the Consortium. Each year, 15% of the total HOME funds are reserved for the Community Housing Development Organization (CHDO) set aside. The CHDO funds are rotated among the participating localities on a 6-year basis.

The process of developing the Consolidated Plan involved thorough data analysis, citizen participation, and public comment to review and comment on the data and on the projected uses of the federal funding received. This process allows Charlottesville 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 Community Development Block Grant (CDBG) program and the HOME Investment Partnerships (HOME) program. 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 May 15, 2023 or no later than 45 days after the receipt of the allocation letter from HUD.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

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.

This plan will promote the objectives and performance outcomes through the goals outlined in SP-45 (related to the HUD objectives and goals listed above).

3. Evaluation of past performance

HOME

During the past 5-year period, HOME funds were used to assist low- to moderate-income residents with a wide range of housing needs.

84 homes were rehabilitated using HOME funds. These are homes owned by low-income homeowners, and rehabilitated to high standards as prescribed by HUD. If HOME funds are dedicated to rehabilitate a home, it is not possible to use HOME funds to repair only one housing problem; all problems in the home that are not up to local and federal standards must be repaired in order to complete the project. The difference that this makes in the lives of low-income homeowners is that they are able to remain in their home. Issues such as roof repairs can, when not addressed due to lack of funding, result in major problems in the home, eventually rendering it uninhabitable. Many low-income homeowners do not have enough money coming in each year to be ready to address such expensive challenges when something in the home becomes broken or damaged. By providing home rehabilitation, the HOME Consortium is able to preserve the affordable housing stock in our region.

25 households received down payment support to purchase a home. When a household is living off of a low income for many years, it is generally impossible to save up enough money for a down payment, even if the household will be able to pay the monthly mortgage costs down the road. By providing funding for down payments, the HOME Consortium is able to support households in building generational wealth that, for many families, was never possible in the past.

7 homes were built to be sold to low-income homebuyers. This is a critical service, because of the high prices of homes in our region, which prevent many low-income homebuyers from being able to purchase a home, and therefore begin to build wealth for their families.

7 rental units were constructed. When HOME funds are used to construct rental homes, these rental units must remain affordable to low-income renters for the following 20 years. There is an urgent need for affordable rental housing in the TJP, as demonstrated by the Needs Assessment that follows.

Of all households served, 44% were Black or African American, 35% were White, 7% were Asian, 5% were Hispanic, 5% were Biracial Black and White, and 3% were American Indian. Incomes were as follows: 32% of all served were at incomes of 0-30% of AMI; 47% had incomes of 30-50% of AMI; 10% had incomes at 50-60% of AMI; 11% had incomes at 60-80% of AMI. Ultimately, 89% of all households served were below 60% of AMI.

CDBG

Over the past 5 years, CDBG funds have been invested in the following projects:

1. Literacy Volunteers Basic Literacy Instruction
2. United Way Childcare Scholarships
3. BRACH Coordinated Entry System
4. Community Investment Collaborative Scholarships
5. Homeowner Rehabilitation

6. Neighborhood Infrastructure in Priority Neighborhoods (see below)
7. Housing Smoke Detectors
8. Fire CPR Assistance
9. BRHD Community Health Worker Program
10. CRHA Eviction Diversion
11. Habitat for Humanity Emergency Financial Assistance
12. LEAP Workforce Development
13. Arc of the Piedmont at Shamrock Group Home
14. PHAR Resident Involved Redevelopment

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:

- Over 39 meetings were held between December 2022 and April 2023.
- An online survey was conducted between February 7, 2023 and February 24, 2023. The survey's purpose was to identify and prioritize housing needs and economic development and community development needs for the TJPD region over the next five years, and also assisted in identifying impediments to fair housing choice. Translations were offered in Spanish, Farsi, and Swahili, based on consultation reports. Paper copies were provided upon request.
- Data was requested and provided by many organizations that provide services to the community. Current community plans were also advised during the process.

More details are provided in PR-15 Citizen Participation.

5. Summary of public comments

6. Summary of comments or views not accepted and the reasons for not accepting them

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 Program Years 2023 and 2027.

The Process

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

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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

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

Table 1 – Responsible Agencies

Narrative

The City of Charlottesville is the lead agency within the HOME Consortium. The City and TJPDC collaborate for the preparation of the Consolidated Plan. The City is responsible for administration of the CDBG program and the TJPDC is responsible for the administration of the HOME program.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

To develop the 2023 - 2027 Consolidated Plan, the City of Charlottesville and the TJPDC conducted a thorough, multi-layered consultation process and engaged with a variety of government agencies and organizations that provide community services. In addition to providing both formal and informal settings for citizen participation, the City and the TJPDC coordinated the following meetings and outreach with public agencies, private organizations, and the greater public to identify shared housing and community development needs and solutions.

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

Charlottesville, TJPDC, and the HOME Consortium rely on several partnerships and organizations in the region that serve to bring together housing providers and human services and health agencies.

- Blue Ridge Area Coalition for the Homeless (BRACH): a non-profit organization that serves as the lead for the region's Continuum of Care. The BRACH Governance Board includes housing providers, representatives from Departments of Social Services, and other human services and health agencies.
- Housing Directors Council: includes representatives from all HOME sub-recipients, CRHA, the HOPWA Coordinator from BRHD, with regular participation from the Jefferson Area Board for Aging (JABA).
- Central Virginia Regional Housing Partnership: Founded by TJPDC, the RHP incorporates service agencies, governmental bodies and leaders, and private housing developers to identify and address housing needs in the community.
- PHAR, PHA, and CRHA: Public Housing Association of Residents, Piedmont Housing Alliance, and the Charlottesville Redevelopment and Housing Authority, each partner with each other and with other organizations to address housing concerns in the region, particularly for low-income households. Other partners include the Fifeville Neighborhood Association.
- Region Ten Community Services Board: Region Ten hosts a variety of collaborative councils, and partners with a wide range of mental health service agencies in the region.
- Housing Advisory Committee (HAC): Provides City Council with recommendations regarding housing policy and affordable housing funding priorities; researches and discusses trends and ideas in affordable housing across the state and nation and ways Charlottesville can implement some of those new ideas.

- Nelson Community Wellness Alliance and the Nelson County Inter-Agency Council: Providing coordination between housing and other service providers in Nelson County, including a Health Worker program and Childcare.
- Louisa County Inter-Agency Council: The IAC brings a wide range of social service agencies together regularly to share information and identify opportunities to collaborate.

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

The CoC, under the leadership of the Blue Ridge Area Coalition for the Homeless (BRACH), developed an updated Community Plan to End Homelessness in Our Region in 2019, to reflect current needs, changing federal funding priorities, and greater collaboration. That plan includes adopting a Housing First strategy in 2015, in its work to reach a functional end of homelessness and a system-wide focus on prioritizing the most vulnerable, chronically homeless households for all federally and locally-funded housing service assistance. In 2021, BRACH developed the Charlottesville Homelessness to Housing Road Map, identifying solutions to homelessness such as: focusing on permanent housing solutions, cross sector collaboration, developing more affordable quality housing stock, and rapid rehousing programs.

BRACH works closely with The Haven, a day shelter that provides case management, rapid rehousing, and other services to the homeless population in the region. Special outreach, housing, and case management services are provided by a local Runaway and Homeless Youth (RHY) program to youth experiencing homelessness, primarily through ReadyKids services. To address the needs of homeless families, our community offers Homelessness Prevention, Rapid Re-Housing services, and emergency shelter and/or hotel vouchers for immediate shelter needs. McKinney-Vento Coordinators in all the schools offer case management, and Families in Crisis, based in Albemarle, can offer short term hotel stays for families at risk of homelessness. Piedmont Housing Alliance and Legal Aid provide support around eviction prevention and intervention.

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

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

BRACH was consulted several times in the development of this Consolidated Plan, and administrative staff attended several collaborative group meetings hosted by BRACH. The CoC Program Consolidated Application from 2019 provides additional guidance to all partners in CoC implementation.

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

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

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Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	ALBEMARLE HOUSING IMPROVEMENT PROGRAM (AHIP)
	Agency/Group/Organization Type	Housing Non-profit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homeless Needs - Families with children Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with AHIP staff on 12/12/22. Participation in HOME Consortium Housing Directors meetings, response to request for information, and participation in stakeholder meetings. Anticipated outcomes included continued participation on HOME Consortium.
2	Agency/Group/Organization	CRHA
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with CRHA staff on 2/10/23. Response to request for information. The CRHA Annual Plan was used to inform sections of the Consolidated Plan and coordinate efforts and outcomes outlined in the Strategic Plan. Collaboration will continue specifically around Equity Plans.

3	Agency/Group/Organization	City of Charlottesville
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Employment Service-Fair Housing Other government - Local Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Weekly meetings. The Office of Economic Development, Office of Sustainability, Department of Neighborhood Development Services, Office of Human Rights Commission, and the Department of Social Services responded to data requests, and participated in stakeholder discussions. Data and information provided for the Consolidated Plan, Affordable Housing Report, and Climate Plan was used to inform Strategic Plan goals and investment of funds.
4	Agency/Group/Organization	City of Promise
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education Non-profit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with staff 1/6/23. Provided detailed consultation.

5	Agency/Group/Organization	Community Services Housing, Inc
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Service-Fair Housing Non-profit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 2/10/23. Provided information about the needs of households with disabilities.
6	Agency/Group/Organization	Fifeville Neighborhood Association
	Agency/Group/Organization Type	Service-Fair Housing Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Economic Development Market Analysis Anti-poverty Strategy Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with leaders 1/9/23. Participation in two stakeholder meetings. Consultation has guided plans for priority neighborhoods.
7	Agency/Group/Organization	Fluvanna/Louisa Housing Foundation
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Foundation

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 1/12/23. Participation in HOME Consortium Housing Directors meetings, response to request for information, and participation in stakeholder meetings. Provided detailed information on the state of low-income households in Fluvanna County and Louisa County.
8	Agency/Group/Organization	HABITAT FOR HUMANITY OF CHARLOTTESVILLE
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing non-profit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting 1/18/23. Consultation helped inform needs assessment and market analysis. Habitat for Humanity provides match for HOME funds.
9	Agency/Group/Organization	International Rescue Committee
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Education Services-Employment Services - Victims non-profit

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 1/6/23. Guidance around the needs of refugee and immigrant communities.
10	Agency/Group/Organization	PIEDMONT HOUSING ALLIANCE
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 12/20/22. Participation in stakeholder meeting, participation in HOME Consortium Housing Directors meetings, and response to request for information. Guidance regarding the status of affordable rental housing, the challenges faced by developers. PHA is the 2023 CHDO for the HOME Consortium.
11	Agency/Group/Organization	PHAR
	Agency/Group/Organization Type	PHA Services - Housing Services-Education Service-Fair Housing Civic Leaders non-profit

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 12/20/22. Advised about the needs of residents in public housing, needs of extremely low income community members. Public Housing Association of Residents (PHAR).
12	Agency/Group/Organization	Nelson County Community Development Foundation
	Agency/Group/Organization Type	Housing Services - Housing Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 12/21/22. Participation in HOME Consortium Housing Directors meetings, response to request for information, and participation in stakeholder meetings. Provided detailed information about housing challenges in Nelson County.
13	Agency/Group/Organization	Region Ten
	Agency/Group/Organization Type	Services-Persons with Disabilities Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Market Analysis Strategic Plan

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 12/9/22. Exchange of emails, reference annual report. Provided data on the need for supportive housing services, housing needs for persons with disabilities and special needs. Consultation has contributed to Needs Assessment, Market Analysis, Strategic Plan.
14	Agency/Group/Organization	SKYLINE CAP
	Agency/Group/Organization Type	Housing Services - Housing Community Action Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 1/9/23. Participation in HOME Consortium Housing Directors meetings. Provided information specific to Greene County for the needs assessment.
15	Agency/Group/Organization	THOMAS JEFFERSON PLANNING DISTRICT COMMISSION
	Agency/Group/Organization Type	Housing Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Agency - Managing Flood Prone Areas Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Strategic Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Oversees the HOME Consortium and hosts the Housing Directors meetings and response to request for information. Conducted consultations and survey. Developed Consolidated Plan draft for approval.

16	Agency/Group/Organization	LOUISA COUNTY
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Child Welfare Agency Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Louisa County DSS was consulted on 12/9/22. Input assisted with identification of specific housing needs in Louisa County.
17	Agency/Group/Organization	Little High Street Neighborhood Association
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 12/16/22. Provided information regarding needs assessment.
18	Agency/Group/Organization	ALBEMARLE COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Albemarle County Office of Housing - meetings on 12/19/22, 1/19/23, and 2/17/23. Provided input regarding needs assessment, strategic plan, and market analysis.
19	Agency/Group/Organization	Casa Alma
	Agency/Group/Organization Type	Housing Services - Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting 12/19/22. Provided information about dynamics of housing needs locally, advocacy efforts, needs in the City of Charlottesville.
20	Agency/Group/Organization	Child Health Partnership
	Agency/Group/Organization Type	Services-Children Services-Health Health Agency Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 12/21/22. Provided information about the needs of very low income families with children.

21	Agency/Group/Organization	On Our Own Charlottesville
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 12/21/22. Provided information about special needs populations, housing issues among extremely low income households.
22	Agency/Group/Organization	Jefferson Area Board of Aging
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Communications begun on 12/22/22, information provided through emails. Provided information about nursing homes, elderly living on fixed incomes, and needs of elderly community members.
23	Agency/Group/Organization	Blue Ridge Area Coalition for the Homeless (BRACH)
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 12/28/23. Provided detailed data at several community meetings, as well as in written form directly for the purposes of the Consolidated Plan. BRACH oversees the regional Continuum of Care (CoC), and works closely with TJPDC and the HOME Consortium.
24	Agency/Group/Organization	Independence Resource Center
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-homeless Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 1/4/23. Provided extensive information about housing and financial needs of people with disabilities in our region.
25	Agency/Group/Organization	The Haven
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 1/4/23. Provided extensive information about programs for the homeless, and where gaps are in the system of care.
26	Agency/Group/Organization	Virginia Employment Commission
	Agency/Group/Organization Type	Services-Employment Other government - State Other government - Local Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Communications via email 1/12/23. Entire local staff provided feedback about the needs of workers, business opportunities, and suggested solutions. Opportunities for collaboration with CDBG subrecipients.
27	Agency/Group/Organization	Blue Ridge Health District (BRHD)
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Service-Fair Housing Health Agency Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 1/17/23. Provided detailed information about the HOPWA program. As a result, increased collaboration through partnership with the Housing Directors Council will ensue.
28	Agency/Group/Organization	Charlottesville Public Schools
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Education Other government - Local Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings with McKinney-Vento Coordinator on 1/9/23 and 1/18/23. Provided detailed information about the McKinney-Vento programs, data regarding families facing housing instability. Created an opportunity to share information about rental assistance and other housing services in the region.
29	Agency/Group/Organization	Network2Work PVCC Self Sufficiency
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 1/18/23. Provided detailed information about the needs of low income and extremely low income constituents. Provided information about solutions and existing efforts, as well as gaps, such as the difficulty of moving a household from 50% of AMI to 60-80% of AMI. Opportunities for collaboration with any CDBG subrecipients.
30	Agency/Group/Organization	OFFENDER AID & RESTORATION (OAR)
	Agency/Group/Organization Type	Services - Housing Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 1/20/23. Provided detailed information about the housing, employment, and mental health needs of individuals re-entering the community from carceral settings.
31	Agency/Group/Organization	Charlottesville Low Income Housing Coalition (CLIHC)
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 1/30/23. Group provided detailed information about the needs of extremely low income individuals in the community, as well as advocacy-identified goals.

32	Agency/Group/Organization	Families in Crisis, Albemarle Public Schools
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Services-Education Services - Victims Other government - Local Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 2/6/23. Provided detailed aggregate information about the needs of Albemarle families experiencing housing insecurity, as well as information about Families In Crisis services.
33	Agency/Group/Organization	HOUSING OPPORTUNITIES MADE EQUAL
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Hosted a community listening session at TJPDC on 2/9/23. Over 15 members of the community provided detailed information about housing inequities, discrimination, and income disparities in the TJPDC region. This information has been incorporated into the Consolidated Plan.
34	Agency/Group/Organization	Nelson Community Wellness Alliance
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 2/28/23. Provided information about new services, opportunities for coordination of services in Nelson County. Will develop continued partnership with NCCDF, a HOME subrecipient.
35	Agency/Group/Organization	Home to Hope
	Agency/Group/Organization Type	Services-Education Services-Employment Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting on 2/14/23. Provided information about housing and job support for people leaving carceral settings. Transitional housing needs.

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

A wide range of over 100 organizations were informed about the Consolidated Plan update process and kept informed of public meetings and draft reviews by email, phone, and during stakeholder meetings throughout the course of the update. These organizations include business groups, social service providers, neighborhood associations, the public housing community, housing organizations, anti-poverty organizations, and health and mental health organizations, and organizations that represent the Latino and African American community. Many representatives from these groups attended meetings held for the Consolidated Plan update, but not all opted to participate.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Blue Ridge Area Coalition for the Homeless (BRACH)	The Community Plan to End Homelessness addresses strategies and actions to address the immediate needs and housing needs of households experiencing homelessness. The goals overlap in the areas of emergency housing needs and in affordable housing needs overall.
Analysis of Impediments to Fair Housing Choice (AI)	City of Charlottesville and Thomas Jefferson Planning District Commission	Data within the Consolidated Plan and the Analysis of Impediments mutually support each other.
Comprehensive Plan 2021	City of Charlottesville	Charlottesville's Comprehensive Plan involved a wide range of community engagement and research. Goals in the Comprehensive Plan were incorporated into this Consolidated Plan.
MAPP2Health Community Health Improvement Plan	Blue Ridge Health District	This regional health plan has been consulted for the Needs Assessment for any health-related impacts that may result from housing and community development in the region.
Growing Opportunity: A Path to Self-Sufficiency	City of Charlottesville	This report has been consulted for local workforce development recommendations to increase and maintain the self-sufficiency of City residents.
Housing Needs Assessment	City of Charlottesville	Data from the Housing Needs Assessment has been included in the Consolidated Plan.
Transit Vision Plan 2022	TJPDC	The Transit Vision Plan was developed through a comprehensive coordination effort. Because community members identified transportation as a critical need in our region, this plan is incorporated into the Consolidated Plan.
Albemarle Climate Plan	Albemarle County	Along with the Charlottesville Climate Plan, and Albemarle Comprehensive Plan, the Albemarle Climate Plan provides important guidance for mitigating climate impacts through efforts in our Consolidated Plan.
VATI Broadband Plan	TJPDC	TJPDC is the recipient of the VATI grant to extend broadband throughout our region. Information from this program was incorporated into the Consolidated Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
CRHA Annual Plan 2023	Charlottesville Redevelopment and Housing Authority	The CRHA Annual Plan was consulted for guidance around needs identified and upcoming projects that will complement the plans outlined here.
Homelessness to Housing Road Map	BRACH	The 2021 Road Map was consulted, and aligns with the present Consolidated Plan.
Comprehensive Plan	Louisa County	Counties' Comprehensive Plans were consulted, and the present Consolidated Plan is in alignment with goals related to affordable housing.
Hazard Mitigation Plan	TJPDC	The 2023 Hazard Mitigation Plan for the TJPDC region informed the market analysis.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The Consolidated Plan is a regional document that has been reviewed by the Thomas Jefferson Planning District Commission during the course of the update process. The TJPDC is comprised of appointed representatives from each of its member jurisdiction in the region: the City of Charlottesville, Albemarle County, Greene County, Louisa County, Fluvanna County, and Nelson County. This Consolidated Plan was developed in close coordination between TJPDC staff and staff from the Charlottesville Office of Community Solutions. Representatives and staff from each participating jurisdiction were invited to participate; the Albemarle County Office of Housing, Charlottesville Public Works Department, Charlottesville Office of Economic Development, the County Administrators’ offices in Greene, Nelson, and Louisa, all participated in collaborative meetings.

The City of Charlottesville and the HOME Consortium actively participate in programs of the Virginia Department of Housing and Community Development (DHCD). A goal of the Consolidated Plan is to continue to participate in development of state housing and community development programs and seek funding from federal and state sources.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
9	Public Meeting	Non-targeted/broad community	On 12/1/22 BRACH hosted a Homeless Summit of providers and people who have experienced homelessness to review community needs community and develop plans for service provision.	Priorities included increasing outreach services, coordination between service providers, and increasing funding for housing.
10	Public Meeting	Minorities Non-targeted/broad community	12/15/22 regular meeting of Neighborhood Leaders. Two follow up contacts resulted. About 15 in attendance.	Requests for information about affordability periods, because residents would like to see long affordability periods.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
11	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish, Farsi, etc. Non-targeted/broad community Residents of Public and Assisted Housing	On 12/20/22, met with 3 leaders of PHAR for input.	Priorities are included in Public Housing section of the plan. Concerns for culturally appropriate services, resources for renters and homebuyers, child care, job support, addressing historical inequities around race because of past policies.
12	Public Meeting	Persons with disabilities	On 1/4/23 met with two leaders at the Independence Resource Center.	They reported discrimination against people with disabilities by landlords, need for accessibility features in all affordable housing, credit scores as a barrier to accessing housing, prioritizing affordable housing, understanding the needs of people on fixed incomes, and other items that have been incorporated into this Plan.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
13	Public Meeting	Minorities Non-English Speaking - Specify other language: Farsi, Dari, Swahili, etc.	1/6/23 meeting with 2 leaders from the International Rescue Committee to understand the needs of refugees who are resettling in our region.	Priorities included affordable units for rent, transportation issues, increasing ESL class options, accessibility features in affordable housing, credit scores as a barrier to accessing housing, low incomes being difficult to escape, need for child care, and other items that have been incorporated into this Plan.
14	Public Meeting	Non-targeted/broad community	On 1/10/23 and 2/7/23, attended the Service Provider Council hosted by BRACH. Shared information about the Consolidated Plan and sought feedback.	Gained information about homeless population, Goodwill training program for health care jobs, information about the Community Case Review focused on veterans and chronically homeless individuals and families.
15	Public Meeting	Non-targeted/broad community Formerly incarcerated individuals	On 1/20/23 met with leaders from OAR, who reported experiences of individuals leaving incarceration regarding housing, jobs, and mental health.	High need for supportive housing, affordable rental units, case management, support maintaining jobs.
16	Public Meeting	Non-targeted/broad community	1/23/23 attended Nelson County Interagency Council Meeting. About 20 in attendance.	Reported need for affordable housing, MAPP2Health health data, and desire to participate in survey.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
17	Newspaper Ad	Non-targeted/broad community	An advertisement was published on March 21, 2023 for two public hearings for the Consolidated Plan update.	No comments were received.
20	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Swahili, Farsi</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	An online survey was conducted February 7 to February 24, 2023. The survey's purpose was to identify and prioritize housing needs and economic development and community development needs for the TJPD region over the next five years, and assisted in identifying impediments to fair housing. Translations were offered in Spanish, Farsi, and Swahili, based on consultation reports. Paper copies were provided upon request. Advertised on social media and elsewhere.	Housing is a major priority - particularly affordable rental housing. Transportation and mental health are also top priorities among residents. Racial discrimination in housing is a major concern. People need higher paying jobs, and are concerned about not being able to pay their rent.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
21	Internet Outreach	Minorities Non-English Speaking - Specify other language: Multi Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Homeless Community	Email requests for data pertaining to specific populations were sent out via email.	Data received from organizations/agencies were incorporated into the text of the Consolidated Plan.
22	Newspaper Ad	Non-targeted/broad community	An advertised public comment period was held between March 21 and April 20, 2023. A draft of the Consolidated Plan was available for download on the City and TJPDC website.	This is a great report, so thorough!
24	Public Meeting	Non-targeted/broad community	On 1/25/23, about 15 members attended the Housing Director's Meeting.	Desire for collaboration, many activities currently being undertaken to address affordable housing needs.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
25	Public Meeting	Minorities Non-targeted/broad community Residents of Public and Assisted Housing	On 1/30/23, attended Charlottesville Low Income Housing Coalition (CLIHC) meeting. About 15 in attendance.	Desire to focus on those who are below 60% of AMI, and give priority to those who are 0-30% of AMI.
26	Public Meeting	Minorities Non-targeted/broad community Residents of Public and Assisted Housing	On 2/8/23, Housing Opportunities Made Equal hosted a listening session with a wide variety of housing leaders in our community. The topic was about housing discrimination. About 20 people in attendance.	Racial discrimination is a huge issue, and yet income discrimination seems to happen even more frequently. There is not enough affordable housing.
27	Public Meeting	Minorities Residents of Public and Assisted Housing	On 2/10/23, met with four leaders at CRHA.	Desire to collaborate on equity plans, workforce development.
28	Public Meeting	Minorities Non-targeted/broad community	On 2/15/23, attended a meeting of the Fifeville Work Group, a sub-committee of the Fifeville Neighborhood Association. About 10 people in attendance.	Concerns about gentrification, and elderly being pushed out of their neighborhood even after they own their house, because they cannot afford the taxes.

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section presents an assessment of the Planning District's needs pertaining to affordable housing, disproportionate greater need, homelessness, public housing, special needs housing, and community development. Availability of housing that people can afford is an underlying issue that impacts health disparities, economic mobility disparities, and even disparities in lifespan. For this reason, disparities in housing access must be addressed.

Needs were identified from consultations with government agencies, service providers, 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, to assess the degree to which the needs remain unmet in the community.

Area Median Income

The Thomas Jefferson Planning District has 95,455 households at or below Area Median Income (AMI). 20% of these households are low-income renters, and 20% are low-income home-owners (under 80% AMI). (2017 ACS estimates)

Household Size

In 2018, the Census Bureau estimated that our region had an average household size of 2.48, which decreased from 2.6 in 2013. Household size has been decreasing since 1960, when it was 3.29, but increased between 2010 and 2013.

Population Growth

According to the Housing Needs Assessment conducted in 2019, City household trends show steady growth in the number of households from 16,838 in 2000 to 19,915 in 2017. Citywide household growth has slowed, dropping to 19,312 in 2021. In the region, Albemarle County has the largest population, and the fastest growth rate. Greene county also has a high growth rate.

Concentration

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.

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NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The purpose of this section is to present data on housing needs, population shifts, and demographics, 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. Additional information was collected through a survey completed by 482 constituents, and consultations with over 30 staff and advocates who work with a wide range of clients impacted by low incomes, housing needs, and other risk factors for housing insecurity.

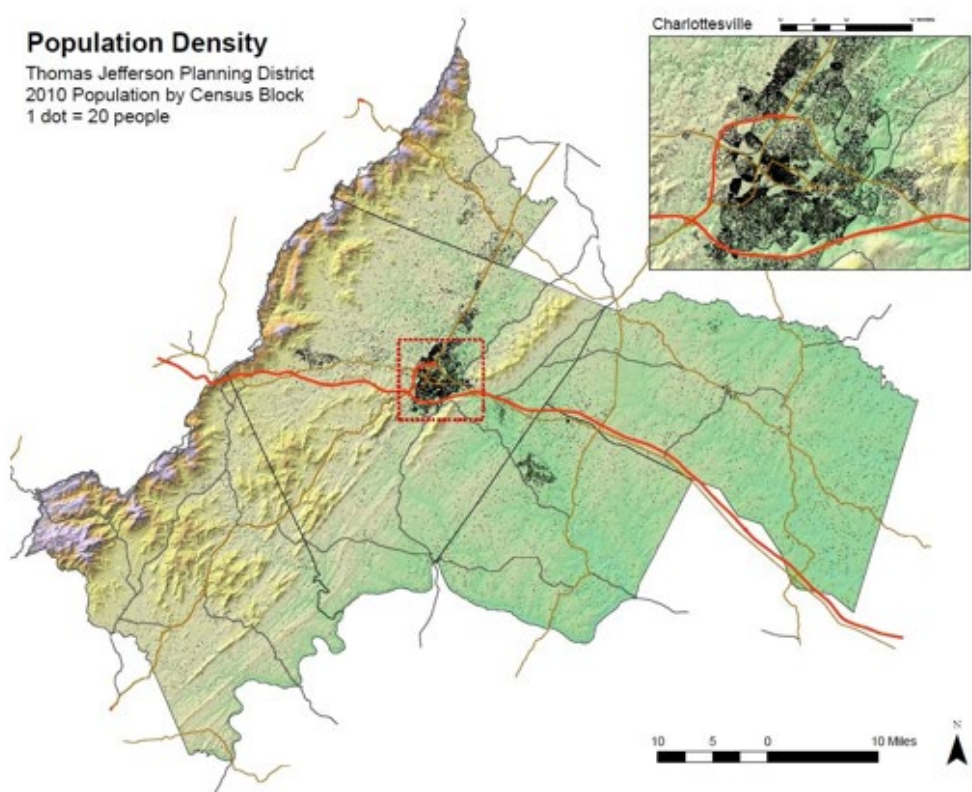
Through consultations, surveys, and reviewing previous assessments such as the 2019 Analysis of Impediments to Fair Housing, information was gathered about policies that impact access to housing, discriminatory practices, and challenges faced by constituents whose incomes are 0-30% of AMI (Extremely Low Income), 30-50% of AMI (Low Income), and 50-80% of AMI (Moderate Income). The sections below analyze housing problems such as: housing cost-burden, populations disproportionately affected, public housing needs, homeless needs, special needs populations, overcrowding, and substandard housing. The data shows that high housing cost burden, and lack of affordable rental housing, are the greatest housing problems in the TJPDC.

Thirty-four consultations with community members who provide advocacy, services, or leadership on the issue of housing in our region, revealed a high priority need for affordable rental housing units, as well as rental assistance. McKinney-Vento school counselors report that hundreds of families are unable to find permanent housing because there is a lack of access to affordable rentals and rental assistance in our region. Those who do find permanent housing often move away in order to do so. Five service organizations reported working with clients who receive housing vouchers, but cannot find an affordable apartment even after they receive the voucher. We received information about residents who live in a nursing home, who would move to independent housing if they could afford it, families who are afraid to be discovered as doubled-up in public housing, and people living in tents and sheds with no insulation or plumbing. For a large number of constituents, the need for affordable housing is urgent.

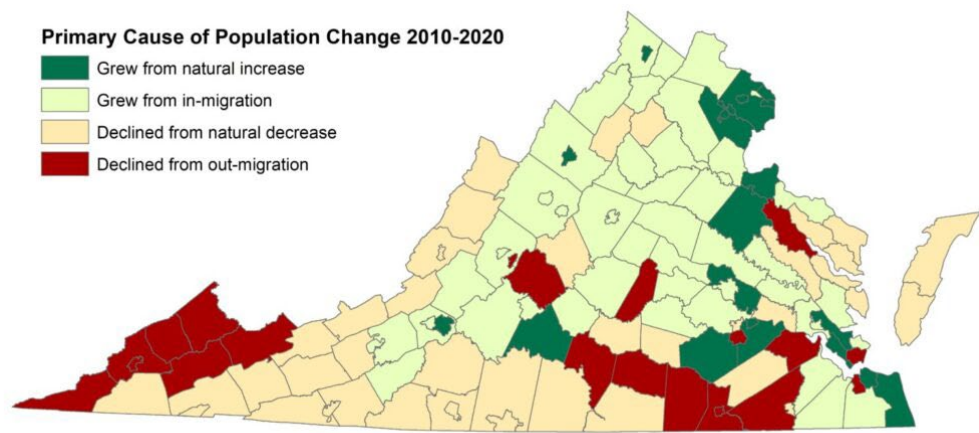
Demographics	Base Year: 2009	Most Recent Year: 2017	% Change
Population	224,176	20	-100%
Households	89,432	28	-100%
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)



Map 1



Causes of Population Change

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	12,268	9,991	15,805	10,823	46,499
Small Family Households	3,346	3,140	5,273	3,765	22,193
Large Family Households	412	656	933	765	3,313
Household contains at least one person 62-74 years of age	2,343	2,225	3,709	2,661	12,040
Household contains at least one person age 75 or older	1,783	1,957	2,235	1,153	3,724
Households with one or more children 6 years old or younger	1,615	1,418	2,029	1,239	5,790

Table 6 - Total Households Table

Data Source: 2013-2017 CHAS

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Housing Needs Summary Tables

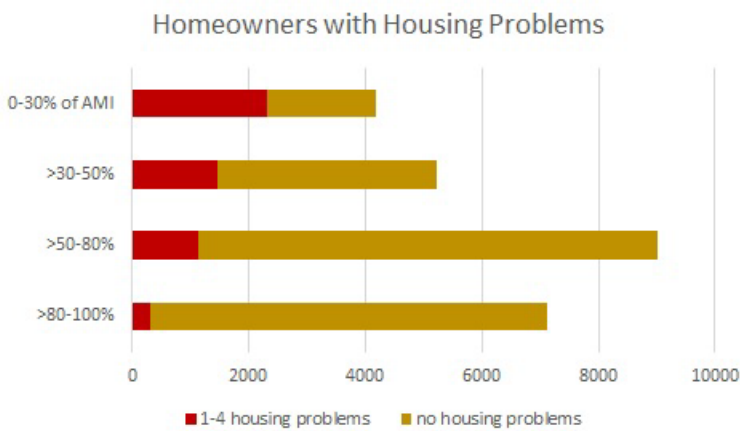
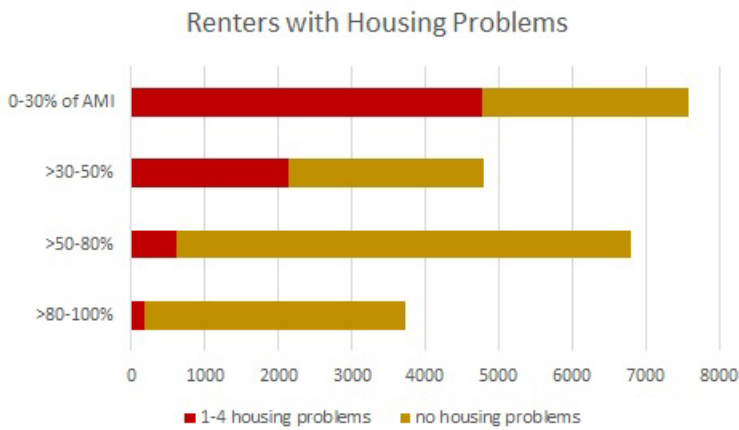
1. Housing Problems (Households with one of the listed needs)

	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										
Substandard Housing - Lacking complete plumbing or kitchen facilities	199	108	40	25	372	38	15	4	15	72
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	54	39	18	10	121	0	0	30	40	70
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	130	210	97	100	537	60	75	55	29	219
Housing cost burden greater than 50% of income (and none of the above problems)	4,388	1,776	437	45	6,646	2,236	1,378	1,054	234	4,902
Housing cost burden greater than 30% of income (and none of the above problems)	630	1,431	2,614	664	5,339	878	1,148	1,882	1,426	5,334

	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
Zero/negative Income (and none of the above problems)	1,016	0	0	0	1,016	472	0	0	0	472

Table 7 – Housing Problems Table

Data 2013-2017 CHAS
Source:



Housing Problems - Renters vs Homeowners

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	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	4,773	2,132	602	180	7,687	2,327	1,473	1,134	318	5,252
Having none of four housing problems	1,804	2,667	6,194	3,546	14,211	1,866	3,742	7,890	6,799	20,297
Household has negative income, but none of the other housing problems	1,016	0	0	0	1,016	472	0	0	0	472

Table 8 – Housing Problems 2

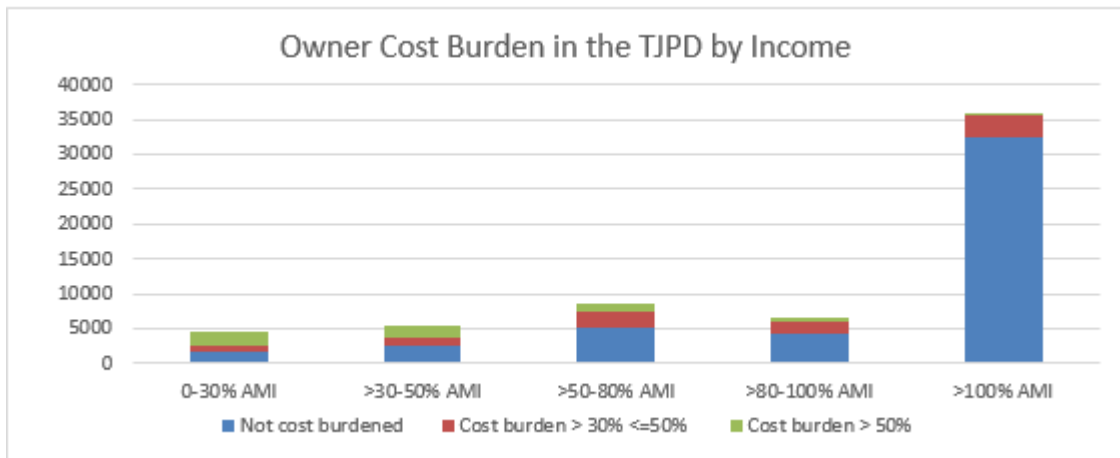
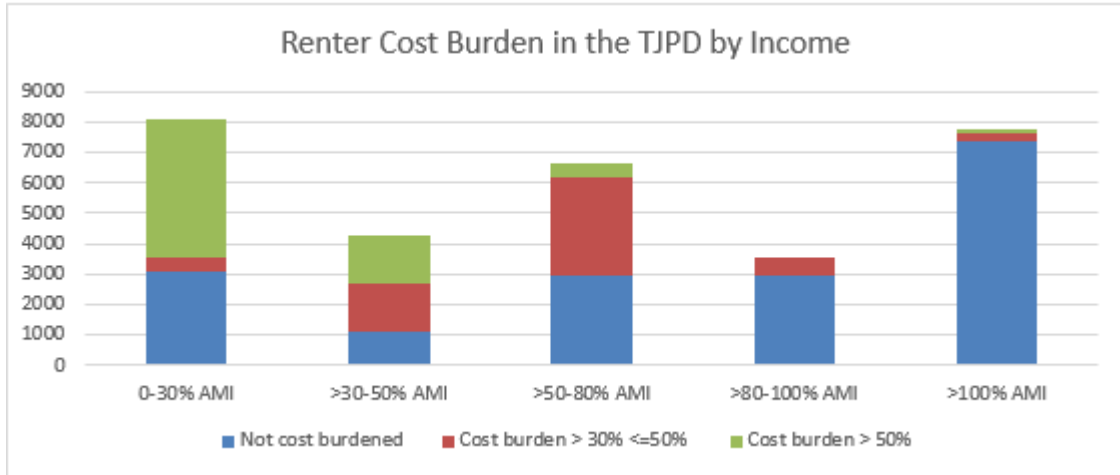
Data 2013-2017 CHAS
Source:

3. Cost Burden > 30%

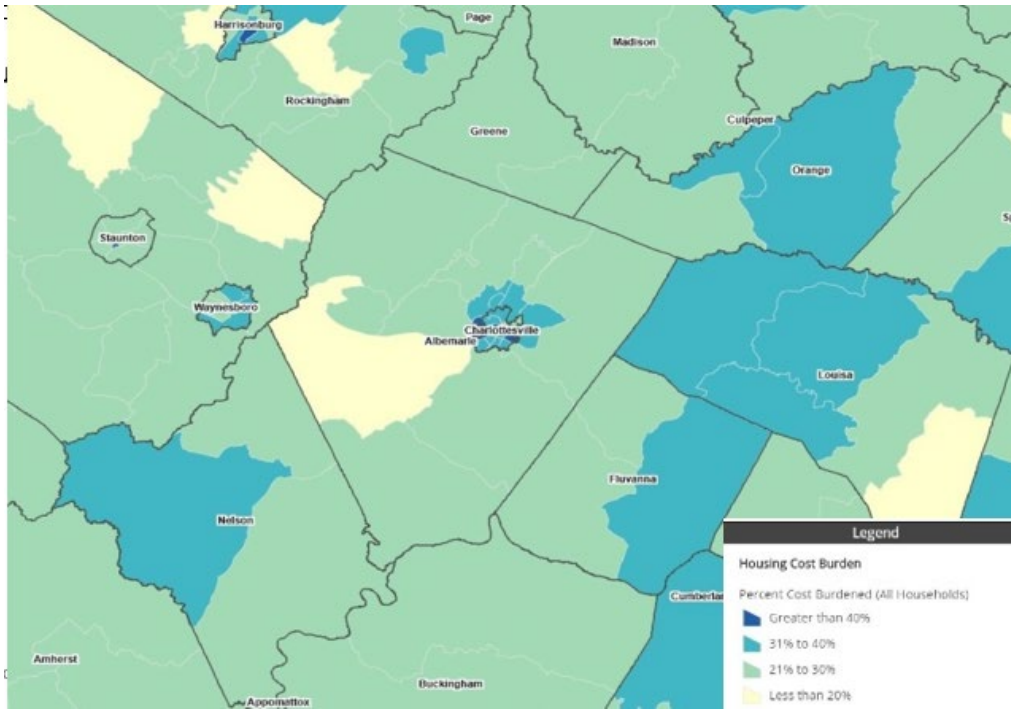
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,771	1,126	1,024	3,921	777	780	1,114	2,671
Large Related	143	219	134	496	129	219	179	527
Elderly	999	670	477	2,146	1,563	1,097	1,173	3,833
Other	2,382	1,417	1,462	5,261	723	407	492	1,622
Total need by income	5,295	3,432	3,097	11,824	3,192	2,503	2,958	8,653

Table 9 – Cost Burden > 30%

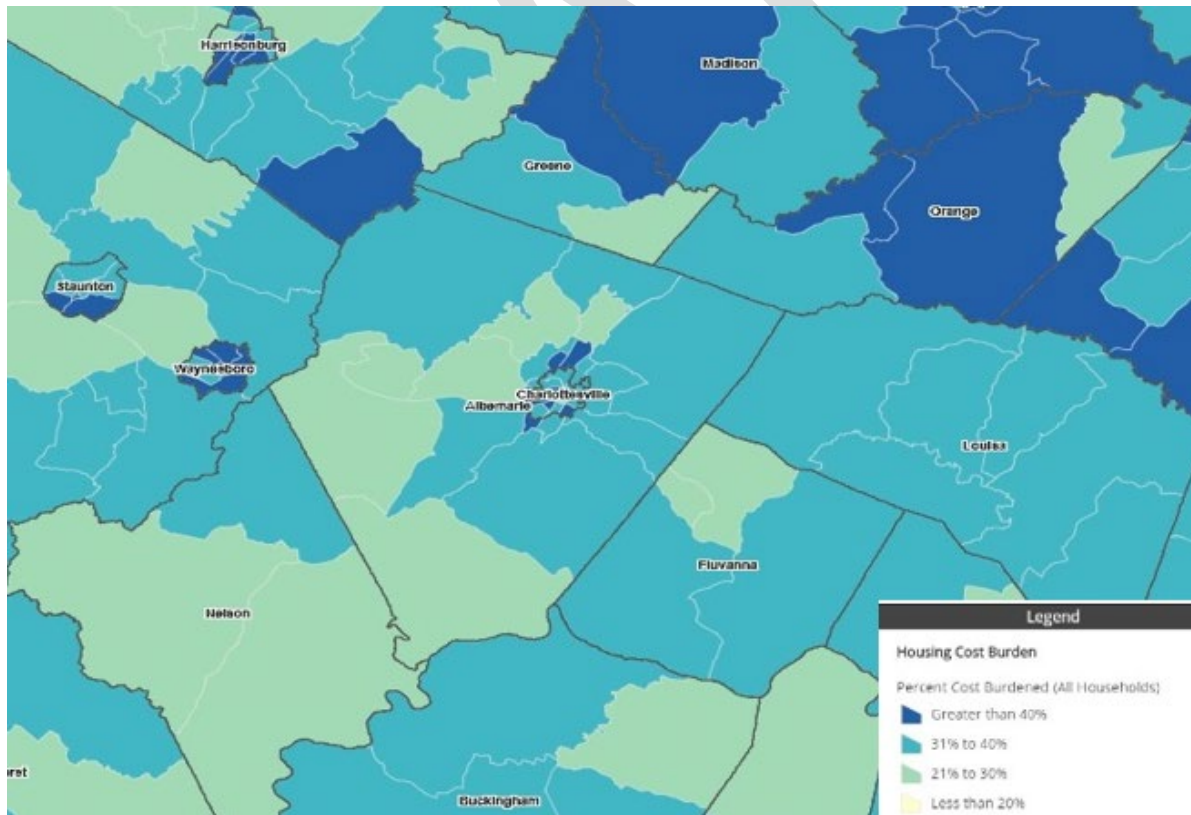
Data 2013-2017 CHAS
Source:



Cost Burden by Income



Housing Cost Burden in TJPD - 2010



Housing Cost Burden in TJPD - 2014

4. Cost Burden > 50%

	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	1,502	533	29	2,064	618	388	294	1,300
Large Related	143	37	24	204	100	84	60	244
Elderly	806	433	165	1,404	1,008	602	542	2,152
Other	2,212	892	238	3,342	554	289	184	1,027
Total need by income	4,663	1,895	456	7,014	2,280	1,363	1,080	4,723

Table 10 – Cost Burden > 50%

Data 2013-2017 CHAS
Source:

5. Crowding (More than one person per room)

	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										
Single family households	139	220	96	85	540	25	50	55	50	180
Multiple, unrelated family households	10	24	19	25	78	35	25	0	15	75
Other, non-family households	59	4	0	0	63	0	0	30	4	34
Total need by income	208	248	115	110	681	60	75	85	69	289

Table 11 – Crowding Information - 1/2

Data 2013-2017 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

We estimate the number and type of single person households in need of housing assistance through our homeless service system of care, PIT Counts, and other surveys.

According to the 2021 annual Point-In-Time Count survey, 135 individuals in households without children stayed in emergency shelter in the Charlottesville area, which is 76% of all homeless at the time. 75% of those on the CRHA public housing wait list are single persons, and 57% of those on the wait list for Housing Choice Vouchers are single persons. Single-income minimum wage households struggle to afford a housing unit renting for the HUD fair market rent in the MSA.

Of the 812 people served by our homeless service system of care over the last year, 651 of them were single person households without children (80%). 36% were over the age of 55 and 15% were over the age of 62. We have seen an increasingly aging population facing and experiencing homelessness over the last 3 years, with complex health conditions as well. Unsurprisingly, the vast majority of individuals are not able to afford single bedroom apartments in the community, with shared housing units being the only realistic options in most cases. Most individuals would prefer their own, private apartment, because of the impact on quality of life and safety.

Single person households have less capacity for income and sharing of costs, and as a result, often end up with increased housing cost burden, as compared to small families. Similar to the general population of TJPDC, single person households reported in the TJPDC Housing Needs Survey that the greatest needs are housing assistance, mental health services, and transportation. Single households report more anxiety about rents increasing than the general population. They also report a greater need for affordable housing for seniors, as more single person households are 65 and older than households of larger sizes.

According to the 2019 PES Housing Needs Assessment, in the City, there is a particular need for small units to accommodate the two-thirds of City households with only one or two persons. Small households of one or two persons dominate both City and metro area households with 67% and 63% of total households, respectively. The City has 517 households with six or more members – 3% of all households.

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:

The 2021 American Community Survey from the Census Bureau estimates that 8.6% of the population in Charlottesville has at least one disability. The characteristics and special needs for housing and supportive services of persons with disabilities are further explained in Section NA-45: Non-Homeless

Special Needs Assessment. The Census Bureau estimates 49,685 individuals in our region are 65 and older.

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

The Point-in-Time Count for January 2022 identified 437 homeless individuals including 219 individuals in emergency shelters as well as those with vouchers, in hotels, in transitional housing or in Rapid Re-Housing. Of the 26 unsheltered adults, 10 had a serious mental illness, 10 had a substance use disorder and 5 were survivors of domestic violence. From the 2022 PES study, an additional 25 persons were living in a domestic violence shelter.

The Point-in-Time Count in 2022 revealed 48 adult survivors of domestic violence. The Shelter for Help in Emergency (SHE), the region's primary shelter for domestic violence victims, reports seeing 200 families per year with an additional 10-15 male victims who are placed in hotels. Another 400 are seen who do not require housing. Sexual Assault Resource Agency (SARA) assists 300 to 400 assault victims annually; those that need shelter are transported to SHE. SARA has seen an uptick in teenagers being sexually trafficked but has no statistics. Without an appropriate youth shelter, they often return to their traffickers. In 2022, our local sexual assault support center provided services to 284 individuals who survived sexual assault, and 55 individuals who experienced family violence (VAdata report).

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 most common housing problems for families with children are the unaffordable cost of rental payments and the lack of affordable housing units. The majority of families in our system of care are one-parent households. Finding and paying for childcare is a significant barrier that compounds the challenge of securing gainful employment. These issues combine to pose barriers to affording housing.

The majority of families seeking assistance from the system of care are seeking homelessness prevention assistance to remain in the housing unit they currently have, but struggle to afford. Over the

last year we have seen an increasing number of families with arrearages far exceeding the amount of assistance CoC programming is capable of providing (multiple thousands of dollars).

Cost Burden

The data shows that high housing cost burden is the greatest housing problem in the TJPD. Among those below 80% of AMI, there are 20,477 households (24% of TJPD households) spending more than 30% of their income on housing, and an additional 11,737 households (14%) spending more than 50% of their income on housing. 40% of the households who are severely cost burdened are renters who have incomes less than 30% of AMI.

Lack of Affordable Rental Housing

In consultations and surveys, the report is that renters under 80% of AMI are unable to find homes to rent. When a home is identified, it is often either too expensive, or in disrepair.

Families who receive emergency shelter hotel vouchers now need more time in shelter in order to find housing in the community, compared with five years ago. Traditionally, 2 weeks in shelter was the average time families with children needed emergency shelter hotel vouchers while seeking permanent homes; but over the last 2 years, that has not been enough time for most families to find and move into housing.

Increasing the number of affordable housing units in the community, along with the number of housing subsidies available for families with children, would address the housing problems families face in the TJPD region.

Substandard Housing

Less than 1% (444) of all households across the TJPD live in housing that lacks complete kitchen or plumbing facilities. These substandard housing conditions are more prevalent amongst renters who represent 84% of households lacking complete kitchen and plumbing facilities. Although this data set makes it appear that substandard housing is not a pervasive issue, discussions with stakeholder groups and service providers 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. In particular, service providers consistently reported homes with floors, walls, and roofs caving in while still inhabited; severe mold issues; and pests, particularly in rental units.

Renters with housing problems, particularly those with extremely low incomes, far outnumber homeowners with housing problems. Among those with extremely low incomes, the number of renter households with housing problems is double that of homeowner households.

Overcrowded Households

Households cope with the lack of affordable units by squeezing a family into small units or doubling up with others, often leading to overcrowding. Less than 1% (947) of the TJPD's population is overcrowded, including 191 households that are severely overcrowded. The data trend does not show up prominently in the census data, but it may be reasonably assumed that households who are doubling-up may not report additional residents, so may not be counted. Meetings with service providers revealed clients doubling up within housing units.

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

Households with poor rental history, poor credit

Low incomes leave many with evictions and poor credit. Landlords use this information to weed out tenants, even if there is little correlation between credit scores, rental history, and the kind of tenant they will be moving forward. Housing service providers can offer Master Leasing: the service provider as the landlord can choose to house such families.

Extremely low-income and Very Low-income

Housing issues disproportionately affect households who are at 0-30% of AMI and 30-50% of AMI.

Renter Households

Renter households experience more housing problems, especially at 0-30% of AMI. More rental units are in disrepair than homeowner units.

Households with Children

25% of households with children under 6 are under 50% HAMFI. 33% of large families make less than 80% HAMFI. These families are likely to experience housing issues due to lack of resources. Housing services for homeless families are limited, and transitional housing units are in the single digits, although hundreds of families have been identified as in need.

Special Needs

Many residents with a disability have special housing needs, exacerbating high housing costs. A high proportion of people with disabilities are not able to obtain employment. Those who are able to work often only have access to low paying jobs. Many live on extremely low fixed incomes - \$400-700 per month fixed incomes were examples given to us in consultations and surveys.

8.6% of the Charlottesville MSA has a disability (19,165 people, US Census Bureau), likely underreported. Louisa and Greene Counties have the highest rates of persons with disabilities, at 11.8% and 10.7%.

Albemarle and Charlottesville have the lowest rates of disability, at 5.6%. Possible explanations may include the lack of affordable housing within the urban areas, forcing people with disabilities and lower incomes to live further away from the city and from resources.

Formerly incarcerated individuals

Consultations revealed that having a criminal record was often used as a reason not to rent to such households. The market allows landlords to easily fill units with tenants who lack a criminal record, so it is nearly impossible for someone with a criminal record to secure a rental.

Specific Geographical Areas

In Charlottesville, the lowest median rents, excluding UVa, are located in Census Tracts 4.01 (Ridge Street), 4.02 (including Nassau St.), and 8 (The Meadows). In the urban ring, the neighborhoods near but excluding Stonefield (census tract 107.01) have concentrated low median rents. Concentrations of lower-income households result in higher housing cost burdens.

Elderly homeowners

A significant number of elderly homeowners have housing cost burdens. 9,535 elderly homeowners pay in above 30% of income on housing, compared to 3,498 five years ago. 37% of cost burdened elderly homeowners spend above 50% of income on housing. The majority of these households have extremely-low to very-low incomes.

Mental Illness, Trauma, Other Conditions

Many of the homeless have conditions that contribute to homelessness. The number of chronically homeless individuals fell from 117 in 2011 to 50 in 2017, and stayed at 53 in 2021. In 2021, 7 people experiencing homelessness were veterans, 28 were unsheltered, which consultations report is far lower than the real amount of homeless individuals, especially in the rural areas. Consultants spoke of families in storage sheds or condemnable buildings. In 2021, Region Ten CSB reported serving 129 individuals experiencing both homelessness and mental illness. In the same year, Region Ten served 1,092 individuals with substance use disorders.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

In 2022, the homelessness prevention programs at The Haven and Virginia Supportive Housing provided rental assistance and case management to 106 people in 31 families and 60 individual adults (a total of 166 people served). This is an increase in services as compared to 5 years ago, when the total was about 100 people served. 63 of the people receiving services were children in families. 58% of all people served identified as Black or African American, 27% identified as White, 2% identified as Asian, and 13% identified as multiple races. 27 adults reported a history of domestic violence. 99% of households who received homelessness prevention assistance last year were still in housing at the time of program discharge.

Among households who receive Rapid Re-Housing assistance and are nearing the end of assistance, the greatest need is among those who are Chronically Homeless, who need indefinite subsidies paired with intensive case management. In Rapid Re-Housing, though housing has been obtained, the subsidy is limited to 2 years, and many Chronically Homeless households are not able to pay their own rent after 2 years, and struggle to maintain housing stability without subsidies. By contrast, households experiencing episodic homelessness are much better equipped to maintain housing stability after 2 years. They lack the additional barriers that long-term homelessness often poses. This information was provided through our consultation with staff at The Haven.

Our community is not able to serve all households who express a need for homelessness prevention, because the need is so high. Homelessness prevention staff at agencies like The Haven use a prevention screening and decision assistance tool to prioritize services to those households that are the most likely to enter shelter. They are currently reviewing this process to ensure implicit bias is not inhibiting equitable services.

The majority of local homeless aid services do not serve families with children. The Salvation Army provides 7 apartments for homeless families. MACAA provides 4 apartments for families in transition out of homelessness. These are not enough resources to serve the hundreds of families who need assistance.

School counselors report a high need for rental assistance. In the past 6 months, the counselors at Charlottesville City Schools identified 96 students who are homeless or at risk of homelessness. They report that our homelessness prevention services are unable to accommodate all of the need. 10 families have achieved permanent housing, which includes families who had to relocate in order to stay with extended family elsewhere. In the past year, the International Rescue Committee relocated

hundreds of Afghan families to our region, many of whom do not qualify for certain resources due to not being recognized as refugees. Many of these families are struggling with housing.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

We use information obtained by the local school districts to estimate the at-risk population locally. Across the TJPDC region, 423 children have been identified through McKinney-Vento programs, representing a total of 268 families, in the past year. The McKinney-Vento definition includes families living doubled up with friends or relatives or living in hotels.

In 2021, Albemarle County public schools documented 118 families that were experiencing moderate to severe housing instability. 30 additional students were impacted by domestic violence as well as housing instability.

Nelson County identified 20 families with 28 students who qualified for McKinney Vento in the 2021-22 school year. In the same year, Fluvanna County identified 70 families experiencing moderate to severe housing instability. They provided hotel stays for 3-5 days, gas cards, and food for the family.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The following are risk factors for becoming homeless.

Low Wages

Economic instability, lack of an adequate income or living wage, loss of income, and general inability to pay rent or utilities is by far the most important contributing factor to housing instability and risk of homelessness. Research also finds that households who have previously experienced homelessness (staying in a shelter or place not meant for habitation) are more likely to experience homelessness again, compared with households who have never experienced homelessness. Because of this, our homelessness prevention program is prioritized for households who have previously experienced homelessness.

History

In our consultations, many community leaders identified being formerly incarcerated as one of the biggest barriers to accessing housing among high risk populations. Additionally, having a record of being evicted or lacking a recent rental history prevent people from escaping homelessness, since landlords

often screen out applicants for these reasons. An alternative is to use models such as master leasing, where a service agency is the “landlord”, and therefore can ensure that there is no discrimination against tenants for such reasons.

Substandard Housing

In addition, the quality of housing is an important factor in housing instability. Many low-income households only have access to low-quality housing, and the lower the quality of housing, the more unstable the housing can be for a household. Very poor quality housing can offer a household significant additional stressors that can contribute to housing instability.

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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 experience 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.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,601	2,174	1,488
White	5,832	1,549	858
Black / African American	2,050	499	314
Asian	262	20	214
American Indian, Alaska Native	4	0	30
Pacific Islander	0	0	0
Hispanic	366	100	19

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,159	3,818	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	4,288	3,043	0
Black / African American	1,163	557	0
Asian	200	85	0
American Indian, Alaska Native	19	4	0
Pacific Islander	0	0	0
Hispanic	290	103	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,240	9,577	0
White	4,621	7,520	0
Black / African American	713	1,271	0
Asian	153	178	0
American Indian, Alaska Native	55	40	0
Pacific Islander	30	0	0
Hispanic	319	459	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,599	8,249	0
White	2,155	6,629	0
Black / African American	232	1,057	0
Asian	75	148	0
American Indian, Alaska Native	35	14	0
Pacific Islander	0	0	0
Hispanic	94	172	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

Based upon the definition, this particular data set does not show a significant disparity amongst Black/African American household (greater by 10%). Rates of housing problems among Hispanic households are 12% higher than rates among the jurisdiction as a whole. Asian, American Indian, Alaska Native, and Pacific Islander communities show a high disparity amongst 30-50% AMI and 50-80% AMI, but not amongst 0-30% AMI.

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 those who earn 30-50% of AMI, Hispanics experience housing problems 12% more than the total population, and American Indian and Alaska Natives experience housing problems 21% more than the total population. Among those who earn 50-80% of AMI, American Indian, Alaska Natives, and Pacific Islanders all have higher rates of housing problems than the rest of the population.

NA-20 Disproportionately Greater Need: Severe 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

For this analysis, disproportionately greater need exists when there is greater than a 10 percentage point difference between a racial group at an income level experiencing a severe housing problem and the total population in that income level experiencing a severe housing problem. The CHAS captures the following severe housing problems: overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-room, households with cost burdens of more than 50% of income, and households with a lack of adequate kitchen or plumbing facilities.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,100	3,670	1,488
White	4,811	2,554	858
Black / African American	1,645	903	314
Asian	248	34	214
American Indian, Alaska Native	4	0	30
Pacific Islander	0	0	0
Hispanic	321	145	19

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,605	6,409	0
White	2,635	4,683	0
Black / African American	519	1,197	0
Asian	145	130	0
American Indian, Alaska Native	15	8	0
Pacific Islander	0	0	0
Hispanic	169	214	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,736	14,084	0
White	1,365	10,808	0
Black / African American	159	1,806	0
Asian	4	322	0
American Indian, Alaska Native	15	80	0
Pacific Islander	0	30	0
Hispanic	133	639	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	498	10,345	0
White	373	8,390	0
Black / African American	0	1,298	0
Asian	30	193	0
American Indian, Alaska Native	0	49	0
Pacific Islander	0	0	0
Hispanic	90	176	0

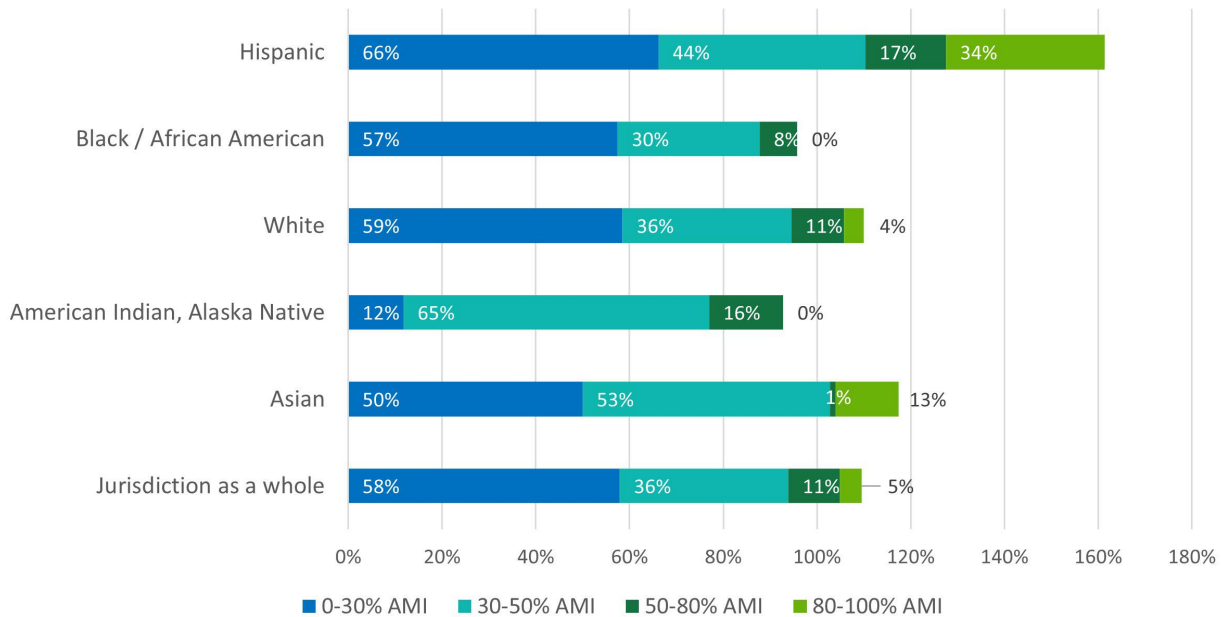
Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Disproportionate Need: Severe Housing Problems



DGN Severe Housing Problems

Discussion

Hispanic households in the 80-100% AMI group experience severe housing problems 29% more than the general population in the jurisdiction. Among those in the 30-50% AMI group, Asian and American Indian community members experience a disproportionate rate of severe housing problems.

The greatest disproportion is among different income categories: Extremely and very low income households have far more housing problems than households with moderate to middle incomes. Households whose incomes are 0-50% of AMI are disproportionately affected by housing problems, across all races and ethnicities.

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NA-25 Disproportionately Greater Need: Housing Cost Burdens - 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 U.S. Department of Housing and Urban Development (HUD) established the term “cost burdened” to describe households that need more affordable housing. HUD defines cost burdened households as “families who pay more than 30% of their income for housing... and may have difficulty affording necessities such as food, clothing, transportation and medical care.”

High housing costs relative to income is the most significant housing problem in the region. As of 2020, 50% of renters in the Charlottesville MSA pay more than 30% of their income on housing. This has remained the same since 2015. The percent of renters who are cost burdened varies within the region – 48% in Albemarle, 54% in Charlottesville, and 43% in Louisa.

As of 2020, 23% of homeowners spend more than 30% of their income on housing, down from 30% in 2015. (Comparative Housing Characteristics, U.S. Census Bureau)

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	68,399	13,198	12,310	1,525
White	56,939	9,825	8,962	878
Black / African American	6,689	2,041	2,210	324
Asian	1,653	304	409	214
American Indian, Alaska Native	66	79	34	30
Pacific Islander	10	30	0	0
Hispanic	2,209	444	478	19

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

Median Household Income and Poverty Rates by Race/Ethnicity

	Median Household Income	Percent Below Poverty Level
City of Charlottesville	\$ 50,727.00	25.9%
White	\$ 60,087.00	22%
Black	\$ 26,590.00	30.6%
Asian	\$ 41,086.00	48.2%
Hispanic or Latino	\$ 53,814.00	18.9%
Albemarle County	\$ 70,342.00	9.70%
White	\$ 73,383.00	8.6%
Black	\$ 47,260.00	18.7%
Asian	\$ 72,470.00	11.0%
Hispanic or Latino	\$ 48,904.00	7.5%
Fluvanna County	\$ 66,425.00	6.9%
White	\$ 67,297.00	4.3%
Black	\$ 52,292.00	19.1%
Asian	N/A	11.5%
Hispanic or Latino	\$ 42,826.00	5.3%
Greene County	\$ 61,615.00	11%
White	\$ 62,885.00	9.5%
Black	\$ 40,769.00	21.2%
Asian	N/A	0.0%
Hispanic or Latino	\$ 50,469.00	47.1%
Louisa County	\$ 54,662.00	12%
White	\$ 57,696.00	11%
Black	\$ 41,138.00	16%
Asian	N/A	0.00%
Hispanic or Latino	\$ 42,723.00	29%
Nelson County	\$ 50,994.00	14.6%
White	\$ 52,934.00	14.4%
Black	\$ 33,409.00	18.1%
Asian	N/A	0.0%
Hispanic or Latino	N/A	4.9%

Source: U.S. Census Bureau, 2012-2016 American Community Survey (B19013, B19013A, B19013B, B19013D, B1913I)

TJPD Poverty rates

Discussion

Households paying more than 30% of their income for housing are considered cost-burdened.
Households paying more than 50% of their income in housing are considered severely cost-burdened.

Ethnic and racial minorities, on average, have higher rates of both moderate and extreme severe housing cost-burden than that of non-Hispanic whites.

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, except Pacific Islanders, for whom 14% spend 30-50% of their income on housing.

Most significantly, across the region, 12,310 households spend more than 50% of their income on housing.

The extent of cost burdens was highest in Charlottesville and Albemarle County where 29% and 22% had severe cost burdens, respectively. Among the lowest-income households, severe cost burdens were higher in Albemarle County than in the city – 68% of renter households at less than 30% of AMI, and 51% of those between 30% and 50% of AMI, were severely cost-burdened. In the rural counties, severe cost burdens ranged from 11% in Nelson County to 17% in Greene County. Severe cost burdens impacted 1,064 households in the rural counties.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Disproportionate Need for Repairs

Disproportionate need amongst the income categories varies. Racial and ethnic minorities, such as Hispanic and Asian persons, show higher incidence of housing problems, specifically cost-burden, in comparison to non-Hispanic White persons.

Disparities Experienced by Black Households: Income and Cost Burden

In the Charlottesville MSA, the income disparities between Black households and households of other races and ethnicities are extreme. In 2021, the Median Household Income (MHI) of Black residents was \$39,421. That is less than half of the MHI of White, Hispanic, and Asian residents, which were \$85,522, \$86,658, and \$81,821, respectively (ACS S1903 report). The disparities of historic racism, specifically targeting Black families and communities, have long-standing impacts on wealth and income.

According to the U.S. Census Bureau, the median income in 2021 for White households in the Charlottesville MSA is \$85,522, whereas the median income for Black or African American households is \$39,421, less than half. Asian median income is \$81,821. As shown in U. S. Census 2018 American Community Survey 5-year estimates, we find that although 57% of all residents in Charlottesville are renters, 76% of Black residents are renters (as opposed to homeowners).

Specifically, when it comes to cost burden, a household whose income is \$39,000 is at 50% of AMI for the MSA. That means that the median Black household is already at 50% of AMI, which is classified as low income. Since the median rent in Charlottesville is \$1,250, that means that a Black household with an income that matches the median income for Black families in Charlottesville, whose rent matches the median rent in Charlottesville, is already paying about 40% of their income on rent alone, even before paying for utilities and other housing related costs.

This demonstrates that there is a severe disparity of cost burden between Black households and other households in our region.

General Housing Disparities

Through our consultations, it became clear that housing disparities – lack of access to safe and affordable housing, experiencing homelessness – are clear, anecdotally and in the data of service

organizations, demonstrating that people who are Black, Hispanic, or have Low English Proficiency, experience housing instability as a symptom of inequity in many parts of their lives. Similarly, we received reports that people who identify as LGBT, and people with disabilities, also experience high rates of housing discrimination, and lack of access to safe and affordable housing.

The percentage of White persons in comparison to other ethnic groups in the region is higher. 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). All of these scenarios decrease the rate at which households experience a housing problem and could result in skewed data results.

If they have needs not identified above, what are those needs?

Low Income Jobs

Through conversations with service providers during our consultation period, community leaders regularly identified employment opportunities as a challenge. Jobs are available; however, a large portion of the jobs are low-paying jobs, which will not provide an income at which regional median rents are affordable.

Lack of Child Care Facilities

For some families, part of what inhibits their ability to increase earnings is a lack of access to child care. In some consultations, it was reported that there are enough child care vouchers, but not enough child care facilities at which to use the vouchers. Transportation is also reported as a challenge.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

In Charlottesville, the African American population represents 53% of the Fifeville neighborhood, which includes Cherry Avenue and Prospect, and 39% of the Ridge Street neighborhood (also the neighborhood with the lowest median rent), south of Elliot. In the urban ring of Albemarle, the African American population represents 26% in the neighborhoods surrounding Stonefield (a region with a lower median rent relative to Albemarle rents), and 25% in the Pantops region. The Hispanic population represents 26% in the neighborhood known as Southwood, which is in Albemarle, and 11-12% of other parts of the urban ring. This information is from the 2020 census.

In more rural counties in our region, 12% of residents are African American, and 5% are Hispanic, according to the 2020 census. In Nelson County, People of Color live in higher density in Piney River and

Shipman. In Albemarle, People of Color live in higher density south of Esmont. (Data retrieved from EPA EJScreen)

The concentrations of lower-income households results in high shares of households with housing cost-burdens, translating to high cost-burdens for African American and Hispanic populations.

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NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

331 public housing units and 635 Housing Choice Vouchers are managed by the Charlottesville Redevelopment and Housing Authority (CRHA). A little over 1,000 housing units in the region are supported by HUD-funded programs for low-income households. Roughly two-thirds of these are privately-owned units occupied with a household using a Housing Choice Voucher to supplement rent. The other third are rental units supported through public housing and project-based programs. These units are an important component of the affordable housing stock in the region.

The following section assesses the unique needs of households who utilize public housing and vouchers. The needs of households on the waiting lists held by local housing agencies are also assessed.

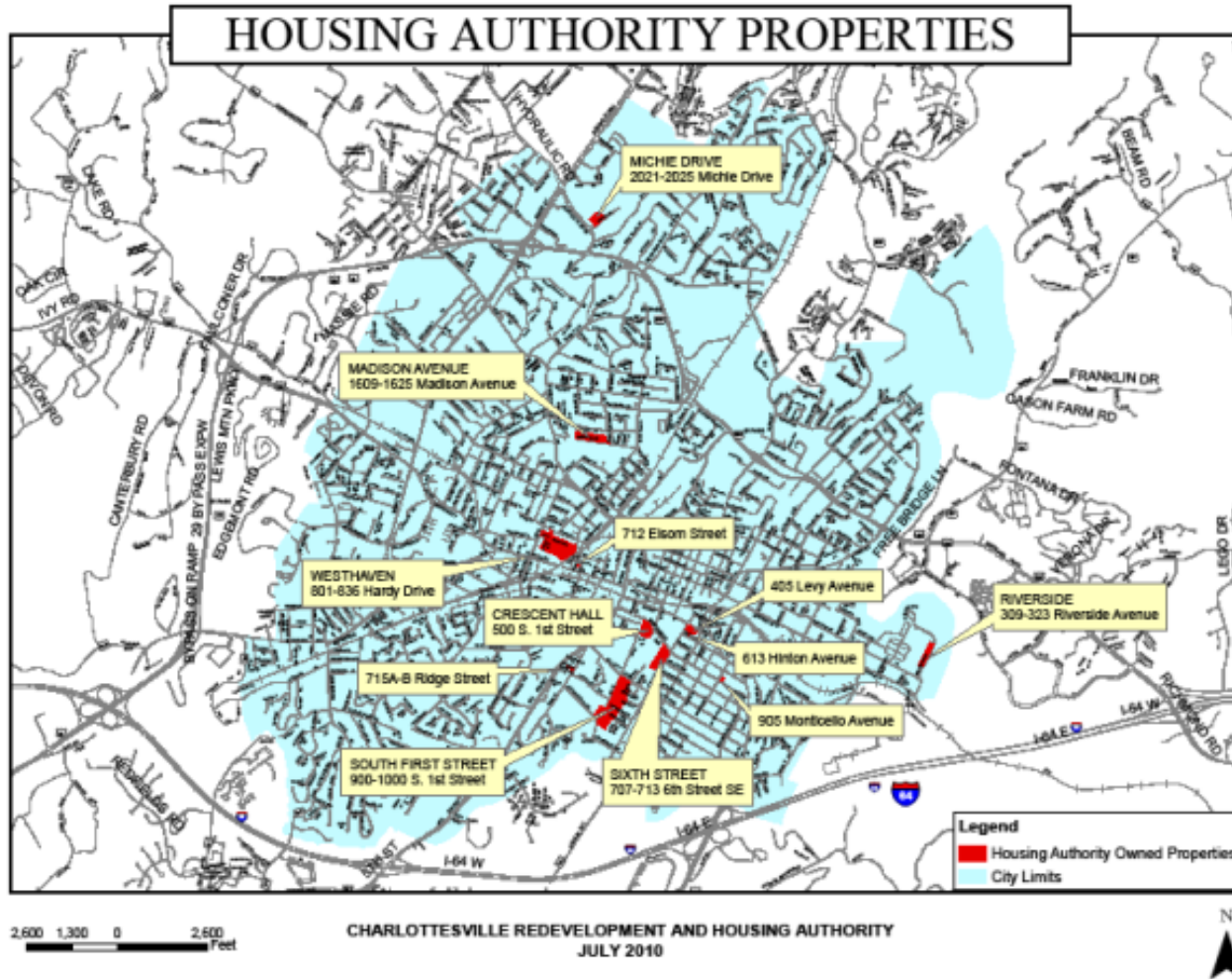
Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	31	354	700	51	627	0	22	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)



CRHA properties

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	2	0	2	0	0
# of Elderly Program Participants (>62)	0	24	62	102	23	79	0	0
# of Disabled Families	0	7	100	190	8	178	0	4
# of Families requesting accessibility features	0	31	354	700	51	627	0	22
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	25	81	209	27	171	0	11	0
Black/African American	0	6	272	484	23	450	0	11	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	1	6	1	5	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	5	12	2	10	0	0	0
Not Hispanic	0	29	349	688	49	617	0	22	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The needs which are most frequently expressed by public housing tenants and those on the waiting list include: housing units that are equipped with dwelling space to accommodate a live-in aid; one-level units that do not require residents to navigate steps; and units that are equipped with a walk-in bathtub and wheelchair ramps. Updates to the public housing stock are underway. Other reported needs include: career support, child care, and a pathway to homeownership.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The waiting listed maintained by CRHA for Housing Choice Vouchers included 603 families, and the waiting list for public housing included 1,125 families, as recorded in their 23-34 Annual Plan. 1,029 of all families on both waiting lists are extremely low income, meaning incomes less than 30% of AMI. The waiting list is closed for long intervals, though for shorter periods than 5 years ago, now at 18 months. 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.

As identified in the 2019 Analysis of Impediments to Fair Housing, Black households represent the majority of public housing residents in Charlottesville. Of the 662 households in CRHA public housing communities from November 2016 through February 2018, 77% of the head of households reported were black and 21% were white, which is a reverse of the percentages in the general population in the region. Families with children comprised 47% of all households; individuals or families with disabilities comprised 41%.

Public housing serves primarily extremely-low-income individuals and families and extremely-low income persons represent a larger share of households in the public housing. Extremely-low income persons represent a larger share of households on the public housing and housing choice voucher waitlist. More than half of those applying for assisted housing were single persons. Three percent had six or more members – 55 families. On the public housing waiting list, 113 applicants had elderly/disabled status, and 95 applicants were identified as homeless.

The needs expressed by residents have centered around connections to jobs, skills for getting and keeping jobs, and child care that is appropriate especially when children have special needs. The Public Housing Association of Residents (PHAR) is working on provision of affordable child care at public housing sites, particularly the neighborhoods of Friendship Court and Westhaven. Laundry access has also been a priority expressed by residents at PHAR meetings. The most immediate needs of non-

elderly/disabled public housing and housing choice voucher tenants is the prevalence and accessibility of quality, living wage jobs, as well as the availability of quality affordable housing in the private market.

Residents also express a desire for programs to help with homeownership. PHAR is partnering with Piedmont Housing Alliance to provide culturally appropriate homebuyer training programs. Down payment assistance is a requirement for residents of public housing.

The most immediate needs of elderly/disabled public housing and housing choice voucher tenants is the continued availability of quality, accessible, deeply affordable housing stock in the Charlottesville area.

There is also a concern about minors and young adults exiting the juvenile detention center, Blue Ridge Juvenile Detention (BRJD), without anywhere to live. Adults who have been incarcerated for many years don't qualify for CRHA housing because of their criminal record, and HUD prevents them from accessing this service. Due to this policy, and the resistance of many landlords in renting to people with a criminal history, it is nearly impossible for such a person to find a place to live, which increases their risk of injury and further exposure to criminal activity (CDC Connecting the Dots, 2014).

CRHA needs more funding to provide the full updates that residents want. CRHA leveraged millions of dollars to implement a full redevelopment project, with extremely limited federal dollars.

How do these needs compare to the housing needs of the population at large

The most common housing problem amongst CRHA residents and the region as a whole is housing cost-burden, lack of access to quality child care in order to maintain a job, lack of access to school buses, and lack of access to jobs that provide a living wage. Similar to the region, the priority need for affordable housing is for households who have an income between 0-30% of AMI. Although the needs of public housing residents are similar to the population at large, needs for extremely low income households are more urgent and more difficult to meet due to lack of resources.

One of the most pressing issues that impacts CRHA residents is the need for redevelopment or modernization of the public housing stock. CRHA's ability to redevelop and/or improve its housing stock will have an impact on affordable housing across the region.

Discussion

Public housing continues to be an important component of the regional housing stock. All public housing in the region is owned by CRHA and located in the City of Charlottesville. Outside of the city, Housing Choice Vouchers are the form of assistance most commonly used. Vouchers stay with the particular voucher-holder, not a particular unit, and voucher-holders are allowed to take their public support out of the region.

Properties with Low-Income Housing Tax Credits are located either in Charlottesville or the urbanized areas of Albemarle County. These typically serve households that are of moderate income. This program

is not included under the auspices of HUD, and thus does not get tallied in the data above. The federal government has been increasingly shifting funds away from public housing and toward vouchers, so future projects should account for an increase in the number of publicly-supported, privately-owned housing units.

DRAFT

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

Extremely Low-income households in the region face pressures that threaten them with homelessness. The most common reason for a household to lose their housing is the inability to pay rent or utilities. Job loss, decreased wages, sudden large bills such as health care bills, can be reasons for a financial crisis that results in inability to pay rent. Other causes can be sudden increases in rent, or paying more than 30-50% of one's income on rent for so long that debt builds and sustaining rent payments becomes impossible. Due to skyrocketing rents, lack of protected affordable units, and challenges finding jobs that pay enough to afford local rents, sometimes even small changes make a family at risk of homelessness.

The following circumstances commonly trigger an eviction:

- The rent was never affordable in the first place, and the unit was only acquired through a one-time cash outlay, such as a tax refund
- Reduction of income, such as a reduction of working hours or the stoppage of child support payments
- Job loss occurs
- A roommate or significant other sharing the unit leaves without proper notice
- Unexpected health care costs
- Reduction of public assistance such as food stamps or childcare assistance
- Rent and/or utility costs increase

This needs assessment has identified a lack of rental options available for households whose income is under 50% of AMI. Housing is almost impossible to come by for those whose income is under 30% of AMI. Many individuals are making minimum wage, \$12 an hour. This amounts to \$24,960 yearly, which is about 30% of the AMI for the Charlottesville MSA. Such low incomes, while working full time hours, render these families and individuals vulnerable to any fluctuations in rents. Needs assessment consultants identified low-income households whose rents increased by \$300-400, and were given only 2 weeks notice. This is an impossible situation for a family making less than 50% of AMI.

Lack of Affordable Units

In 2015, the Task Force to End Homelessness considered a \$550 apartment to be affordable housing, based on a household earning a “living wage” of \$10 an hour. A count of advertised rentals showed only 23 out of 432 apartments met these criteria. Wages have increased very little since then, compared to how much rents have increased, so the situation has worsened. Households earning minimum wage or subsisting on SSI payments have little to no affordable housing options.

High costs of rental units have been linked to housing instability for households at risk of homelessness. This is particularly true within the City of Charlottesville and urban ring of Albemarle County, where the steady influx of University of Virginia students allows landlords to continually increase the price of rental units.

Need for Rental Assistance and Transition-in-Place Housing Options

Rapid-rehousing programs are available to provide housing options for formerly homeless households. However, there are insufficient resources for the transition out of these programs into the broader housing market once the 2 year period of support is completed. 8 participants in our consultation process emphasized the need for transitional options.

Housing counseling can help clients select housing that will be continually affordable once the subsidy stops. However, this counseling must be culturally appropriate, and tailored to the needs of people who have experienced generational poverty, systemic discrimination based on race or disability, and who may have barriers such as criminal histories, a history of evictions, or poor credit. The urgent need right now is housing navigation and rental assistance that is appropriate to the state of crisis households are facing.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	41	0	102	49	58	64
Persons in Households with Only Children	0	0	0	0	0	0

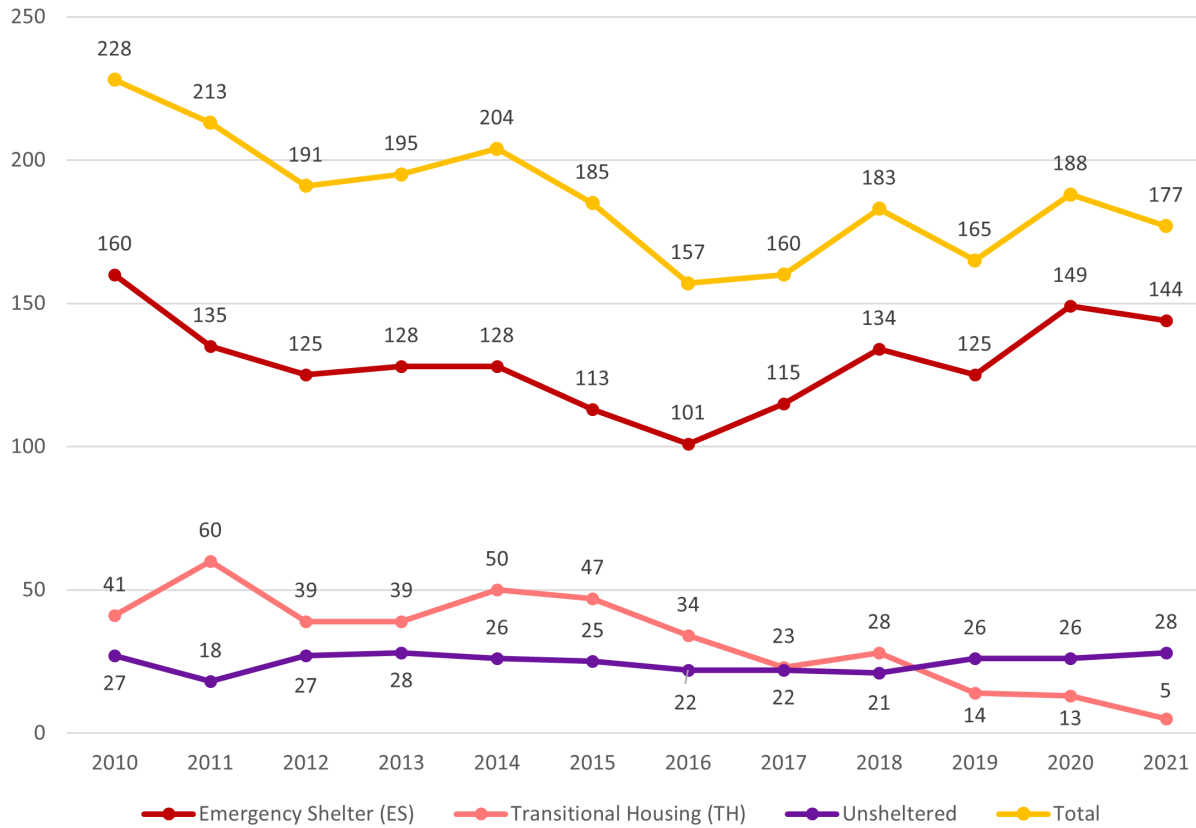
Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Adults	114	28	338	164	192	64
Chronically Homeless Individuals	28	13	41	10	12	365
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	1	2	3	1	3	64

Table 26 - Homeless Needs Assessment

Data Source Comments:

DRAFT

PIT Counts in Charlottesville CoC



PIT Count over time

Indicate if the homeless population is: Partially Rural Homeless

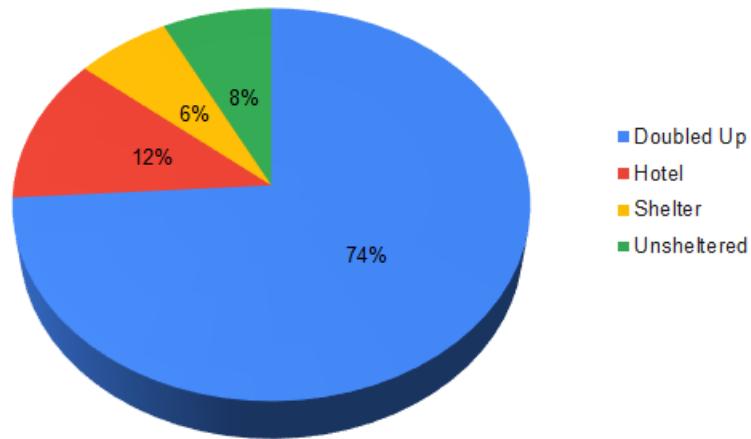
Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 27 - Homeless Needs Assessment

Data Source Comments:

ACPS Families In Crisis Enrollments 2020-21



Families in Crisis

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The homeless population in the rural areas of the TJPD is known predominantly through monitoring conducted by school counselors and administration, while implementing McKinney-Vento programs. A Homeless liaison from each district keeps track of families who are believed to be homeless, based on interactions with students and their parents. Children who are 'doubled-up' or living in a motel/hotel that is paid for by an agency or program are considered homeless under McKinney-Vento. Adults (homeless children's parents or adult relatives) who are 'doubled-up' are not considered literally homeless by the local Continuum of Care. Housing service providers also report individuals living in sheds and dilapidated houses, who are virtually homeless.

School districts in Fluvanna and Nelson counties identified 90 families who were either homeless or at risk of homelessness during the 2021-22 school year. Albemarle, much of which is rural, identified 118 families. Many are living in hotels at this point, because there are no affordable rental units into which families could move for permanent and stable housing.

Surveys and anecdotal evidence suggest that a number of unsheltered homeless individuals originate from rural areas and may live without shelter temporarily within their home county. However, a majority will eventually migrate to Charlottesville or other major urban areas, where transportation access

is greater, a community or peers is present, and a greater number of services are available.

There are no homeless shelters outside of the City of Charlottesville and Albemarle County in our jurisdiction. Because of the lack of a local emergency shelter in the rural areas, most people who are facing homelessness are able to live “doubled up” with friends or families or in hotels, live outside or in a car, or use sheds or abandoned buildings for shelter.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

BRACH has recorded 331 adult-only households, who averaged 236 days homeless; and 6 households with children, who were homeless for an average of 635 days (reported in a January 2023 meeting). Generally, families with children are not identified by the CoC because they work so hard to stay doubled up and not resort to shelter, which can be traumatizing for children.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	74	21
Black or African American	75	7
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	4	1
Not Hispanic	151	27

Data Source

Comments:

Include 6 "Other" in the Shelter category, along with the 74 White and 75 Black.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

A large portion of households needing assistance are families with children. A total of 268 families with 423 children have been identified by McKinney-Vento Coordinators in our region (2021-22 school year). 58% of households receiving housing from CRHA are families with children.

The 2021 PIT Count identified:

- 7 Veterans experiencing homelessness
- 53 Estimated Chronically Homeless persons

VASH reports only 5 vouchers for veterans in our PHA – all distributed in 2017.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

African American individuals and households are significantly over-represented in our local homeless population. The 2021 PIT count identified 177 homeless individuals; 149 were sheltered. Of these, 54 were Black/African American (36%, which is disproportionate as compared to the 18% of Charlottesville residents who are Black/African American). There were 6 sheltered homeless individuals who identified as Hispanic/Latino. 2 were Asian. 3 were American Indian or Alaska Native. 88 were White (59%, lower than the 65% of Charlottesville residents who are White).

- 36% of people experiencing homelessness in our region are Black or African American.
- 59% of people experiencing homelessness are White.

- 8% identified at multi-racial or another race
- 4% identified as Hispanic/Latin(o)(a)

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Since 2010, the CoC has consistently identified 20-30 people experiencing unsheltered homelessness on in Charlottesville and Albemarle during the annual Point In Time Count (PIT). This represents roughly 10-12% of the total homeless population on a given night during January, where the other 88-90% (130 – 140 individuals) are staying in emergency shelter and/or transitional housing programs.

Most individuals experiencing unsheltered homelessness have been homeless for long periods of time and have complex health issues including physical disabilities, chronic health conditions, and mental health challenges, including substance use disorders. These factors contribute to the vulnerability of individuals sleeping outside, and to barriers in finding and acquiring emergency shelter or housing in the community. To combat this, the system of care focuses programming, including Permanent Supportive Housing with intensive support services, on this population of unsheltered individuals. Significant research across the nation has shown that the most successful intervention to help transition from unsheltered homelessness into housing is permanent supportive housing. In response, the homeless system of care is focusing on increasing our supply of permanent supportive housing.

2021 and 2022 were years when people in our region remained homeless longer than usual, because of the lack of affordable housing units. 27% of people in our region who leave homelessness systems for a temporary destination (i.e., they could not find stable housing like an affordable unit of their own) return to homelessness systems within the next 2 years.

In January of 2022, BRACH documented the largest count of individuals staying in emergency shelter on a given night since 2010. 228 people stayed in shelters on a single night, and 27 were unsheltered. This increase in sheltered homelessness was a direct result of the COVID Pandemic and the impacts on the homeless system of care. One of the main impacts was the significantly constrained housing market that reduced opportunities for individuals to move out of emergency shelter programs and into housing, causing longer stays in shelter and subsequently low turn-over of shelter beds. This low turn-over then led to more individuals in need of shelter over time. Because of the COVID pandemic, more funding was also made available by federal, state, and local governments, which allowed providers to shelter individuals in need of shelter in local hotels a new non-congregate shelter program (Premier Circle). This led to the largest number of individuals in shelter at a given time in our community's history, due to the lack of adequate housing opportunities available.

Discussion:

Transitional Housing

There is currently only 11 units in 2 Transitional Housing (TH) programs operating in the region. Emergency shelter is provided by the Salvation Army year-round and seasonally by PACEM. Leaders in homelessness prevention suggest transition-in-place models, where a household is placed in their permanent housing, and services are delivered while they stabilize in place.

Supportive Housing

Permanent Supportive Housing (PSH) is provided by the non-profit Virginia Supportive Housing (VSH) at the Crossings at 4th and Preston supported by vouchers provided by the City of Charlottesville and Albemarle County, and scattered site housing by the Region Ten Community Services Board, funded through HUD.

PIT Counts

The nationwide Point in Time (PIT) Homeless Count takes place annually on the last Wednesday in January. This effort offers a snapshot of homelessness by recording the number of people in an emergency shelter or who are unsheltered on a single night of the year. The Blue Ridge Area Coalition for the Homeless (BRACH) coordinates the PIT Count locally, recruiting volunteers, developing survey materials and collating data. Volunteers administer surveys at area soup kitchens, day shelters, at campsites and on the street to determine the number of unsheltered homeless in our community. In addition, data is collected from area emergency shelter, transitional housing, rapid re-housing, and permanent supportive housing programs on that same data to determine the number of sheltered homeless. Together, these reports provide a snapshot of homelessness in the TJPD, including information on employment status, previous address, family characteristics, veteran status, and basic demographic information, in addition to data on the extent to which households struggle with serious mental illness, chronic substance abuse, domestic violence or HIV/AIDS diagnoses.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

This section contains data collected on persons living with physical or cognitive disabilities, older adults, persons with mental illnesses, people with limited English proficiency, and their families, as these populations were identified through the needs assessment process as special needs populations.

Region Ten CSB provides mental health, intellectual disability and substance abuse services in the TJPD. According to 2021 consumer data, Region Ten served 6,470 adults and 2,565 juveniles. 621 consumers had intellectual or developmental disabilities. Whites (57%) and African Americans (18%) are the majority of people receiving services provided by Region Ten. 8% of consumers are of Hispanic Origin. 62% of consumers live in a private residence, school or dorm. 117 lived in an assisted living facility, and 129 were staying in homeless shelters or living without a home. 131 lived in the Region Ten residential services. The majority of those served are not employed, due to a disability or because they are a student or in training. Only 14% of consumers had full-time employment.

Describe the characteristics of special needs populations in your community:

Disability

The 2021 ACS estimates 8.6% of people in the Charlottesville MSA have at least one disability. Our region has a special population of people who are blind, because the Virginia Industries for the Blind has a branch in Charlottesville.

People living with disabilities face challenges with housing due to extremely low incomes or fixed incomes, accessibility concerns, transportation, and the need to access additional support services.

Older Adults

In 2016, Weldon Cooper estimated that 32,095 residents of Charlottesville/Albemarle are 60 years or older. Of this population, over 25% live alone, and 10% live below the poverty level. By 2040, the Weldon Cooper Center projects that 13% of residents will be 65 or older, up from 11% in 2017 as the Baby Boom population ages. This population is most likely to need housing designed to meet seniors' mobility and other needs.

The rural parts of TJPD have higher percentages of elderly residents. For example, more than 50% of the population of Nelson County is over age 50. The median age of the County has consistently increased in the last 20 years. The median age in Nelson is 51.3 years, significantly higher than the statewide median age of 38.4 (Comprehensive Plan update 2023).

Caregivers

Caregivers are impacted by providing and arranging for care of loved ones. The Bureau of Labor Statistics reported in 2014 that 16% of the age 15+ population provides unpaid care.

Nursing Home Residents

Residents of long term care facilities and elders receiving care at home are particularly vulnerable. The TJPD has 1,019 long term nursing beds. Of these, 966 allow for long term Medicaid to be the payor source. 779 of the total are in Charlottesville or Albemarle.

The TJPD does not appear to lack Medicaid nursing home beds, as it's rare for a nursing facility to be totally filled. However, persons applying for admission as long-term Medicaid residents face challenges. Even if the facility has open beds licensed to be Medicaid-eligible, individuals may be wait-listed, to save space for patients who are covered by Medicare or private pay, both of which pay a higher rate than the negotiated Medicaid reimbursement. A Medicaid-eligible individual can likely find a nursing home bed, but not necessarily at the nursing home of choice. This can mean moving to another county, away from family, friends, and doctors, or accepting a bed at a nursing home that has a lower rating.

The JABA Ombudsman reports nursing home residents who are able to live more independently and want to return to the community, but are unable to afford high rents. At the moment, 4 individuals want to exit nursing homes, but cannot find affordable housing in our region to move into. These individuals are relatively young and yet are "stuck" in a nursing home without a way to return to the community.

People with Limited English Proficiency (LEP)

Providers reported in consultations that LEP is a limitation preventing households from obtaining higher paying jobs, avoiding housing scams, and securing safe affordable housing. Although some ESL courses are available in our region, the timing of these classes, lack of transportation, and limited quantity of classes, means that some people with LEP are unable to access consistent ESL support.

What are the housing and supportive service needs of these populations and how are these needs determined?

Additional costs for medical, personal care, home modifications, or housing needs exacerbate challenges faced by special needs groups to remain stably housed and connected to care. Older populations face numerous housing challenges, including affordability, physical accessibility, access to medical and other services, and social isolation.

The Virginia Board for People with Disabilities (VBPD) serves as Virginia's Developmental Disabilities Planning Council. The VBPD's 2017 Housing Assessment includes the recommendation: Increase education and outreach to home builders and about how to affordably incorporate accessible features into housing designs.

Rental Assistance

Even for older and more feeble residents, the goal would be in-home care instead of long term residential care, but housing is not accessible. Most of them have either Social Security or SSI in the range of \$850-\$1200/month. Since they have had to pay all of that each month (except for \$30 or \$40 personal needs allowance), they can't save up a security deposit and can't quite cover the rental cost of an apartment. Regular rental assistance would allow them to leave the nursing home and resume what they call "a regular life." For each nursing home resident utilizing Medicaid, the state pays \$5,000+ each month. If they do not require this level of care, but have no alternatives, they remain in a nursing home. If these individuals were provided rental assistance, it would be only a fraction of the public money currently being spent.

Need for Permanent Supportive Housing

In the survey, 46% of participants reported that the chronically homeless should receive priority in addressing housing needs. In our consultations, 13 participants reported a desperate community need for permanent supportive housing. They reported that our region is lacking supportive service options to help keep individuals successfully housed while having their daily living needs met. Many expressed a desire for this housing to be independent, where the housing is accessible, and services meet clients where they are. Many also expressed the need for congregate and non-congregate housing that provides the full wrap-around services of traditional permanent supportive housing. Ideally, a mix between the two – independent apartments that are located together, where services are available, is the ideal set-up for supportive housing.

5 consultations emphasized that there is a need for supportive housing for people who are stuck in the "jail to homelessness" cycle, especially youth, and including youth exiting foster care. The consensus was that the need is great. Staff at the Independence Resource Center reported that, similar to vouchers, once people are in a supportive housing unit, it's theirs forever and no one else can access it, which is the point of permanent supportive housing. Because of this, the need continues to grow as the population grows.

Region Ten reports that their 3 PSH programs have more than doubled in the past 3 years. They need to work on infrastructure and staffing, to be able to sustain these programs.

FLHF reports that senior homes in Fluvanna and Louisa are full and have waiting lists. Although nursing home beds may be sufficient in the urban areas of our region, there are not enough available in the rural areas. And in both urban and rural parts of our region, access to Medicaid supported nursing home beds

is limited, especially because nursing homes will put Medicaid patients on a waiting list, hoping to fill the beds with self-paying clients.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The CDC reports that 11,119 people are living with AIDS in Virginia as of 2019. AIDSvu shows that in Charlottesville, 428 out of every 100,000 people are living with AIDS, which is a high rate for the state of Virginia. The second highest rate of AIDS in our planning district is Nelson County, which has a rate of 239 out of every 100,000 people. These rates (data from 2020) have increased by 129% since 2014. BRHD administers over 15 HOPWA vouchers, and provides holistic services to the persons living with HIV/AIDS who receive these vouchers.

Discussion:

Supportive housing, accessible units, rental assistance, ESL options are all needed for special needs populations.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Public facilities include water delivery and wastewater systems, public utilities, libraries, police stations, schools, hospitals and clinics. Public facilities are critical to improving neighborhood quality and resident well-being in the region.

Priorities: Accessibility, Underserved Communities, Utilities for Priority Neighborhoods

During this consolidated planning cycle, the City may direct a portion of CDBG resources toward public facilities, which may include enhanced access for persons with disabilities, seniors who lack access to safe housing, adding new amenities in underserved communities that have a demonstrated lack of public facilities – particularly priority neighborhoods such as Fifeville and Tenth and Page, or investing in public facility projects which improves substandard housing facilities and quality of life such as parks and open space.

The City of Charlottesville updated its Comprehensive Plan in 2021. Priorities include addressing land use, urban form, housing, transportation, environmental equity, and community engagement. The City also completed a robust Affordable Housing Plan which informed the 2021 Comprehensive Plan, including current Inclusionary Zoning Study process (IZ). The IZ study is designed to provide new zoning tools to support Charlottesville's affordable Housing Plan implementation.

Consultations with stakeholders also revealed the need for infrastructure improvements to support economic development and revitalization as well as access to grocery stores and fresh food. Where possible, City activities will encourage the development of businesses that meet the most critical needs of underserved communities.

Updates to the Comprehensive Plan for Community Facilities include:

- Support and coordinate efforts with the Rivanna Water and Sewer Authority and the Albemarle County Service Authority to provide a more efficient distribution and treatment system.
- Rehabilitate, repair, and replace public stormwater conveyance infrastructure both preventively and reactively to promote sustainable stewardship of the stormwater conveyance system.
- Participate in a community process to identify ways to improve community safety and strengthen relationships and partnerships between the Police Department and all Charlottesville community members.
- Encourage new development to design, construct, and operate with a reduced emissions footprint by encouraging high performance, green buildings, green sites, and green neighborhood standards and practices such as the U.S. Green Building Council's (USGBC) LEED certification program, Earthcraft, Energy Star, or other similar systems.
- Implement a school building modernization program to continually redesign internal and external learning spaces that reflect best practices in education.

- Employ innovative technology and green building practices for all eligible capital construction and renovation projects, and in routine maintenance program efforts.

How were these needs determined?

As part of the Comprehensive Plan update, a comprehensive needs assessment was conducted by a hired consultant in collaboration with the City’s Comprehensive Plan Steering Committee, which was composed of representatives from all backgrounds, appropriate City departments, the Planning Commission, the Charlottesville Redevelopment and Housing Authority, City Council, University of Virginia, Albemarle County, the Blue Ridge Coalition for the Homeless and other service providers. Extensive focus groups and public needs assessment processes were also conducted.

The City develops a comprehensive needs-based Five-Year Capital Improvement Program (CIP) as a part of its annual capital budgeting process. To be approved for funding, projects must support one or more of the City Council’s priority objectives as well as respond to an established need. Public participation in the CIP decision-making process is robust, including meetings, consultations with residents and neighborhoods, stakeholders, budget forums, and public comments and public hearings.

Describe the jurisdiction’s need for Public Improvements:

Public Improvements can include a wide range of activities. Some of the items mentioned in the 2023 survey conducted by TJPDC included an emphasis on public transportation expansion, maintaining and improving parks and open spaces, crime prevention, coordinated mental health services, tree canopy expansion, and protected bike lanes.

Transportation is the #1 Public Improvement Priority

Public transportation was identified as a priority in our community survey, with 63% of participants ranking it in the top 3 priorities. As a regional employment, educational, recreational and cultural center, Charlottesville needs adequate infrastructure to support the community activities. In particular, transportation infrastructure is critical to enable the residents, including seniors and persons with disabilities, to access employment, health care, cultural, social and recreation activities.

A significant number of workers in the service-sector need accessible transportation options for non-traditional work hours. Very-low income households, the elderly, and people with special needs may not have access to a motorized vehicle at all.

Transportation has implications for the distribution of affordable housing. According to the 2019 Housing Needs Assessment, 8.6% of City residents relied on public transportation for travel to work based on ACS data for 2011 through 2015. Another 13% walked to work, with 5% bicycling or using a taxi, motorcycle or other means of transportation. Nearly 75% of metro area residents drove alone to

work. Over 10% of Charlottesville households have no access to a vehicle, including 3% of owner households and 16% of renter households. Slightly more than 6% worked at home, although this is likely to have increased drastically since 2019 due to the COVID-19 pandemic.

Charlottesville will enhance the reach, reliability, safety, efficiency, and equitable distribution of the transportation system, and continued integration with the regional transportation network. The City will expand transportation options for walking, bicycling, and transit, while efficiently managing and serving vehicular travel. A continuous, connected, and well-maintained network of sidewalks, bicycle facilities, and trails, as well as frequent, affordable, and expanded transit coverage, will support increased walking, bicycling, and public transit use, particularly in areas currently lacking access, with priority given to projects benefitting lower-wealth areas and areas near schools and parks, and development areas.

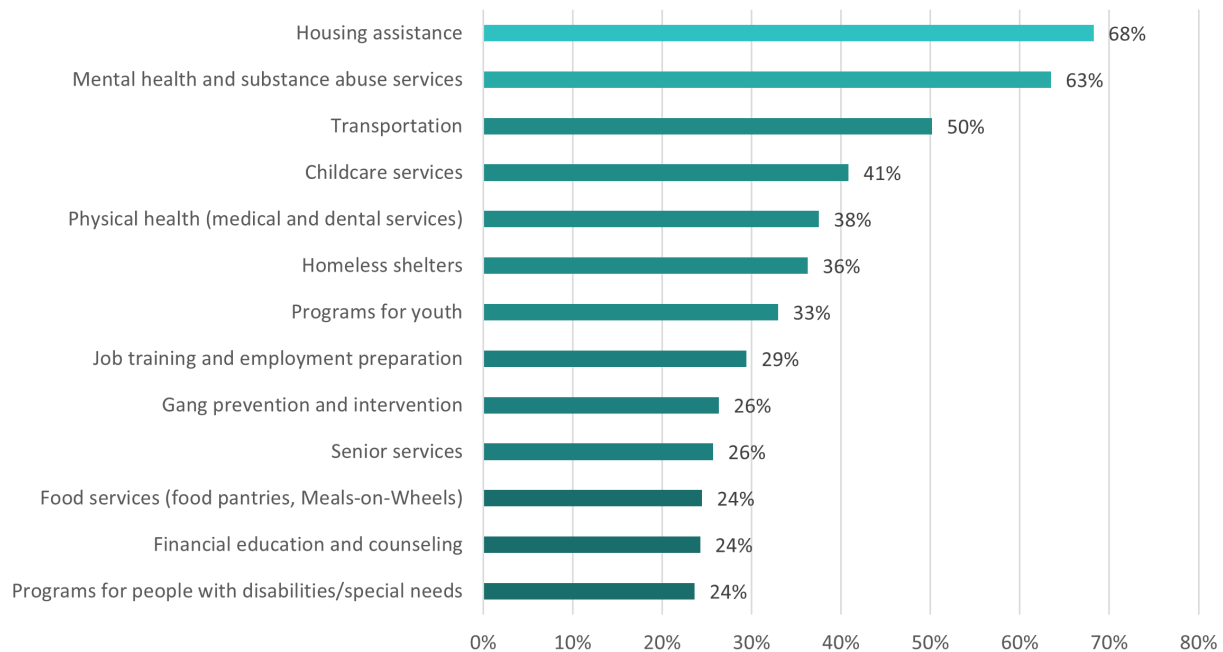
Regional Transportation

Wherever possible, the CDBG Task Force will support implementation of the Regional Transit Vision Plan of 2022 to improve access to transportation for all residents. Charlottesville is part of a regional network, through which the City serves as an active partner in planning and implementing a regional transportation management program. The City will continue to work with this regional transportation network to leverage connections across travel modes while reducing reliance on the automobile and single occupancy vehicle travel.

How were these needs determined?

Within the urbanized areas of the region, the Charlottesville-Albemarle County Metropolitan Planning Organization (MPO) prepares a Transportation Improvement Program (TIP) that establishes transportation improvements. The Regional Transit Vision Plan was developed with the TJPDC and completed in 2022. It suggests two options for transit improvements: an Unconstrained Network or a Constrained Network, depending on the availability of funding. Public improvement needs identified in this plan have been and will be derived from the focus groups with service providers in the region, including community stakeholders and community residents. Additional input was determined by the results of the 2023 – 2027 Consolidated Plan online survey, as well as through the City of Charlottesville’s 2021 Comprehensive Planning and Climate Action processes and associated recommendations. The CDBG Taskforce will prioritize these needs as they evaluate options for awarding program funding.

Services Most Needed in Our Community



Survey responses - services needed

Describe the jurisdiction's need for Public Services:

The City of Charlottesville has identified the following Public Service needs and goals:

- **Housing and Financial Services:** Developing a coordinated and comprehensive system to support access to housing and housing services. Property tax relief programs to assist those whose ability to remain in their family home is impacted by shifting housing patterns. Services to assist with application fees and security deposits. Financial literacy programs that assist with credit repair. Services to help resolve landlord tenant issues / eviction assistance and services for persons with a criminal history. Resources for unbanked clients that provide access to emergency funds.
- **Workforce development, childcare support services:** Workforce development services that engage community leaders in connecting employees with higher paying jobs. Access to quality affordable childcare that provides options for non-traditional hours and variable work schedules. Job development and creation through the support of micro-enterprise assistance and services that support entrepreneurship as a means of employment.
- **Implementation of the updated 2021 Comprehensive Plan goals and strategies for Economic Prosperity and Opportunity:** City residents have access to employment services and training opportunities that will help them find jobs that pay a living wage. Enhancement of Section 3 programs. Support for Family Self-Sufficiency programs. Health and Human Services –

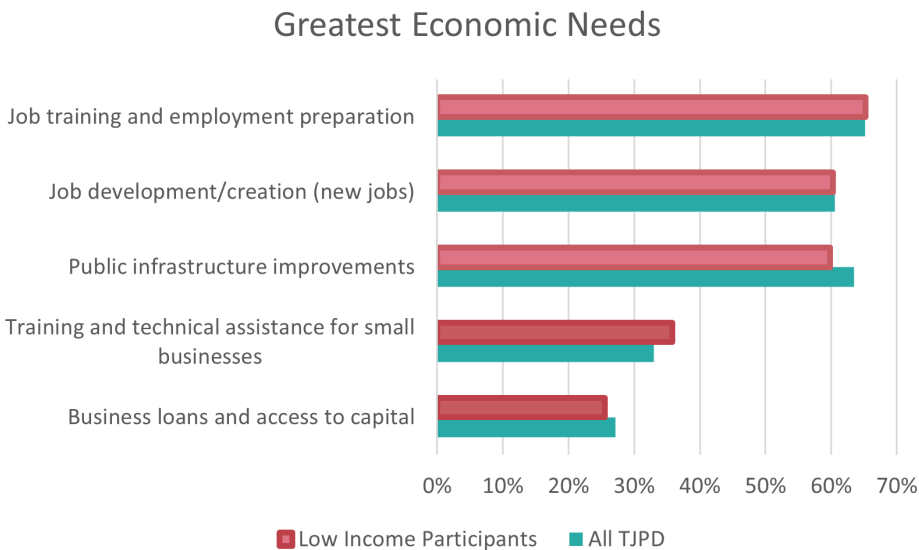
addressing the needs of people experiencing homelessness, persons with disabilities, and persons experiencing mental health or substance abuse issues. Housing placement, mental health care, substance abuse treatment, case management, and life skills as needed for people experiencing homelessness. Mental health and counseling services. Maintenance of support for community health clinics. Increased English Language Learning options. Support services to address cultural barriers.

For many low-wealth households, incomes and earning capacity are key limits on their ability to afford decent housing. The regional economy is largely split between high-wage professions requiring at least a college degree and lower-wage service jobs in restaurants, retail, hospitality and other sectors. Many service businesses offer only part-time employment without benefits, often on irregular schedules. Even two or three such jobs are not enough to afford most local housing. Accessing jobs requires car ownership or lengthy commutes on public transit, where available. Lack of affordable quality childcare available at hours compatible with the irregular schedules of many service jobs further inhibits residents from improving their employment situations and their ability to afford market-rate housing. (PES 2019)

How were these needs determined?

Public services needs identified in this plan have also been derived from focus groups with service providers in the region including community stakeholders and community residents. Additional input was determined by the results of the Consolidated Plan online survey as well as the City of Charlottesville’s updated 2021 Comprehensive Plan. Needs were also identified from the MAPP2Health Blue Ridge Health District Community Health Improvement Plan.

The graph below reflects responses to the 2023 community survey.



Survey - economic needs

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section reviews the TJPD 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. It is clear, based on census data, the needs assessment, and consultations, that the need for affordable housing units is extremely high in our region, particularly for households earning less than 50% of AMI.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

On average, our region increased the number of housing units by 8% between 2010 and 2020 (ACS). During the same 10 years, the population in the region increased from 201,559 to 221,524 (MSA does not include Louisa). This is about a 10% increase in population, which is growing faster than the housing supply. Louisa county's population has grown by more than 5% since 2020, Albemarle and Greene by more than 2.5%, and all parts of our region are growing (Weldon Cooper).

The Census Bureau reported in 2022 that the national rental vacancy rate of 5.8% was the lowest since 1985. The rental vacancy rate in 2021 for the Charlottesville MSA was even lower, at 3.4%.

According to the PES Housing Needs Assessment conducted in 2019, 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% 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% of the inventory. Larger rental buildings with 20 or more units in the structure accounted for 9.9% of the rental housing stock. The 17 mobile homes were less than 1% of the city's housing units. In the region, single-family detached structures account for the majority of residential types of housing while single-family attached units and multi-family units cover about 32% of the residential property types combined.

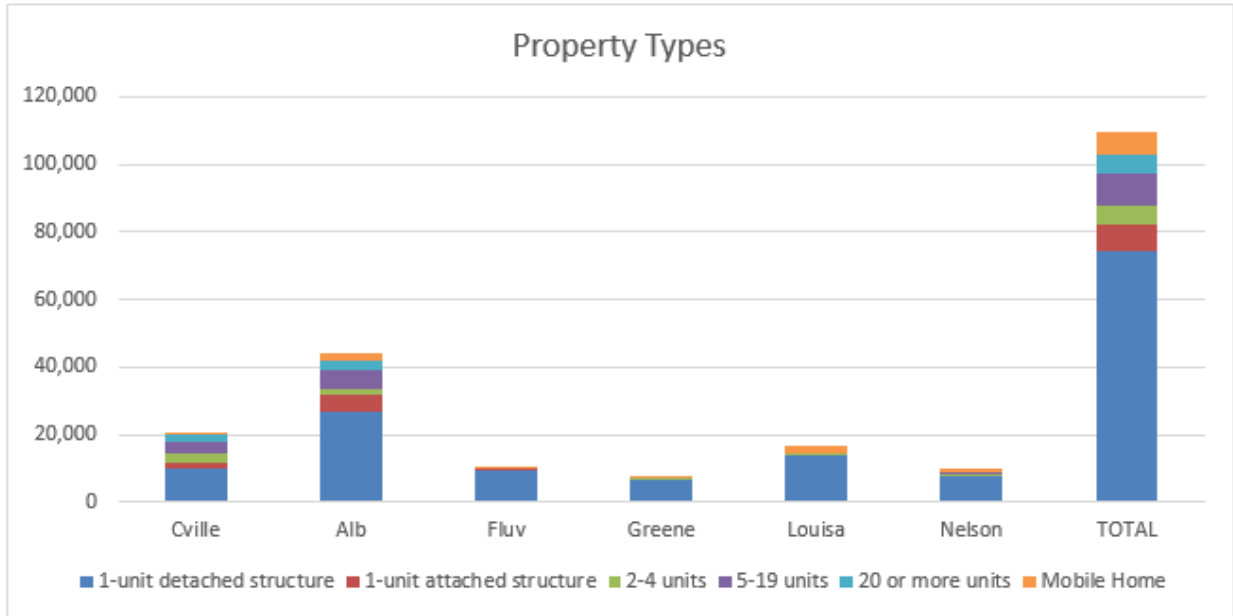
Over the 27 years between 1990 and 2017, there was an increase in the percentage of attached housing and multi-family unit, and a decrease in the percentage of single family detached homes and mobile homes in Albemarle County. This is a trend that is responsive to changes in household size and composition. According to the Comparative Housing Characteristics report from the Census Bureau, apartments in buildings with 10-19 units increased by 2% in Fluvanna County from 2015-2020, and by about 1.5% in Greene County. In Charlottesville, buildings with 20 or more units increased by about 4% during the same time. All were marked as statistically significant changes. The increase in apartment buildings is evidence of the impact of population growth in the region, and the need to accommodate it.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	74,300	67%
1-unit, attached structure	8,457	8%
2-4 units	5,799	5%
5-19 units	9,583	9%
20 or more units	5,421	5%
Mobile Home, boat, RV, van, etc	7,092	6%
Total	110,652	100%

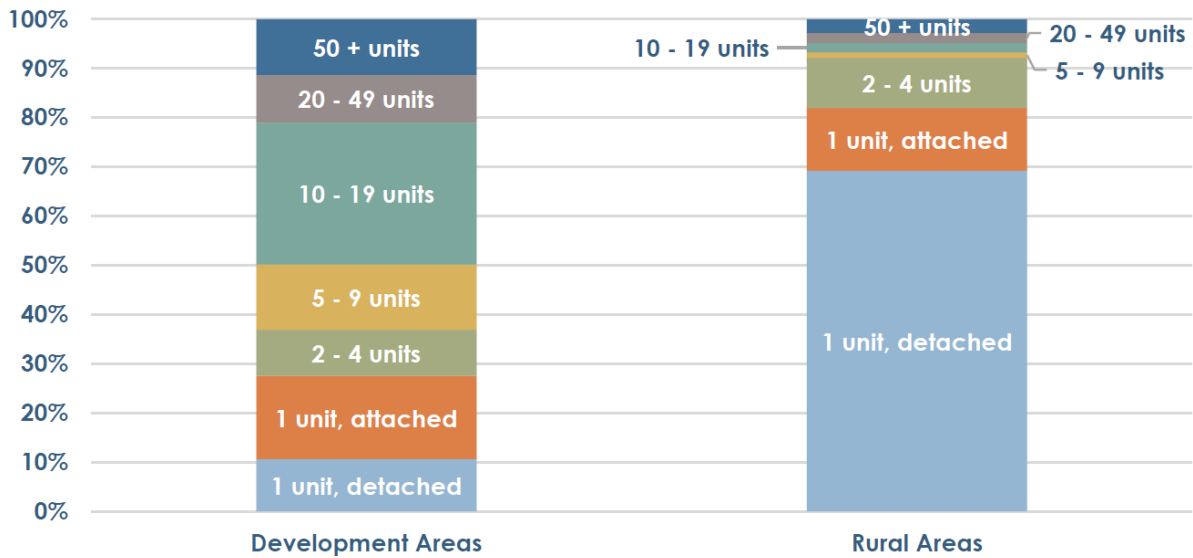
Table 28 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS



Property Types in the TJPD

Figure 1: Distribution of Rental Housing by Units in Structure 2018



Rental distribution

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	117	0%	703	2%
1 bedroom	944	2%	5,648	17%
2 bedrooms	8,379	13%	12,857	39%
3 or more bedrooms	53,260	85%	13,493	41%
Total	62,700	100%	32,701	99%

Table 29 – Unit Size by Tenure

Data Source: 2013-2017 ACS



LIHTC distribution map

Table 8. Units Currently Available at Rents Allowed with Housing Choice Vouchers, Charlottesville and Albemarle County Based on FY 2019 Fair Market Rents		
Unit Size	Maximum Rent	Available Units
Units Listed on Zillow		
Efficiency	\$850	1
1-Bedroom	\$1,150	17
2-Bedroom	\$1,330	24
3-Bedroom	\$1,670	7
4-Bedroom	\$2,020	14
Total		63
Units Listed on Craig's List		
Efficiency	\$850	5
1-Bedroom	\$1,150	43
2-Bedroom	\$1,330	30
3-Bedroom	\$1,670	35
4-Bedroom	\$2,020	13
Total		126
Source: Zillow, December 15, 2018; Craig's List, December 15, 2018; Partners for Economic Solutions, 2018.		

Units Affordable to Voucher Holders

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

Public Housing and Vouchers

CRHA administers 331 public housing units and 635 Housing Choice Vouchers. The vouchers allow extremely-low-income families, the elderly and disabled individuals to pay 30% 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. As shown in the table above, very few units are affordable even with a voucher. Many of those used in the City are used in LIHTC buildings to lease units designated for households up to 60% of AMI.

The total number of active housing choice vouchers in the region:

- Charlottesville Redevelopment and Housing Authority: 635
- Albemarle County through ACOH: 5384 (Albemarle County numbers represent vouchers leased-up)
- Nelson County through NCCDF: 219
- Skyline Cap (Greene County specifically): 80
- Region 10 (Regional): 400 estimated
- VASH provides 5 vouchers locally
- Fluvanna/Louisa Housing Foundation: no longer distributing vouchers
- Piedmont Housing Alliance (Regional): no longer distributing vouchers

Low Income Housing Developments

11 developments have received LIHTC funding, providing 1090 affordable units (LIHTC database). For those LIHTC developments where information is available on the mix of units, studios and one-bedroom units constitute 37% of the supply, two-bedroom units represent 40%, and three- and four-bedroom units are 23% of total units.

Local Government Resources

For housing development projects funded with City funds, funds are targeted towards extremely low-income households to ensure that public funding is targeted to incomes with the greatest need. Funds will be allocated as follows: 50% of funding to serve households with incomes up to 30% of Area Median Income (AMI), 30% of funding for households earning up to 60% AMI, and 20% of funding for households earning up to 80% AMI. Proffered units will be at 60% AMI with longer affordability period.

The City's Affordable Dwelling Unit Ordinance and CIP dollars allocated has resulted in over \$20 million from the City's Charlottesville Affordable Housing Fund. Of this amount, 98% of total CAHF allocations have been directly invested in affordable housing projects, creating or preserving an estimated 807 units of affordable housing since 2008. The City also receives CDBG and HOME funds to benefit low to moderate income persons in the City and the Region (HOME only). 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. These programs primarily benefit persons who are elderly and/or veterans.

Total numbers of supported units have not been quantified in Albemarle County or the other counties in the region. There are several units that have affordability restrictions as a result of Albemarle County's affordable housing proffer policy. A majority of vouchers detailed above are used in Albemarle County.

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 if no improvements are made to public housing units, then over 900 units of supported affordable housing would most likely be lost over the next 15 years. That represents nearly one-half of the City's current stock of supported affordable housing.

CRHA has undertaken fundraising and redevelopment efforts, many of which are already underway, in order to prevent the loss of aging affordable housing units. The goal is no net loss in the number of subsidized units. The CRHA Residents Bill of Rights states that 376 units must be preserved. Because of federal changes and defunding, this requires a great deal of advocacy, fundraising, and staff and volunteer time. Some efforts are made to use project based vouchers to protect units.

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, Wilton Farm, that will no longer be supported by the program in 2022. Additionally, Rio Hill has 139 units, and will no longer be supported by the program in 2025.

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

The availability of housing units does not meet the needs of the population. This was confirmed not only through data reviews and evidence of high rates of housing cost burdens, but also in every single consultation with leaders in the field, as well as through the survey which received nearly 500 responses from constituents. Housing supply has lagged behind population growth, resulting in rising home prices and rents.

Lengthy waiting lists for existing units also confirm that the supply does not meet the demand for affordable housing in our region. The waiting lists for public housing and Housing Choice Vouchers are very long, and often closed, most recently for 18 months at a time; at times, they have remained closed for years at a time. When they open, they must close again within hours because of the high rate of applications. The waiting lists together now number 1,728 unduplicated households. 25% of the households on the public housing waiting list are families with children. 43% of households on the voucher waiting list are families with children.

The need for housing is only increasing as the population in our region grows. 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. The additional increase in seniors over age 65 will also require that more and more homes be accessible to seniors and people with disabilities.

Special challenges are faced in some of the TJP counties. For example, housing in Louisa County and Fluvanna County is aging, and very few rental units are available in the region. In Greene County, the population is growing extremely quickly, and the housing supply is not keeping up. Housing in Nelson County is predominately single-family, detached houses — making up over 80% of the entire housing stock. The remaining 20% of the County's housing stock is primarily composed of manufactured housing with some multi-family dwellings, such as apartments or condominiums. Nearly 40% of the County's housing stock is 30 years old or older. Production of new homes hit its high point between the years 2000 and 2009, after which construction of new homes drastically decreased in the County. The combination of lack of dwelling types and new home construction has contributed to a housing shortage in Nelson County and put additional financial strain on residents with housing insecurity. Primary among those are residents who do not own their home. Even though median rents in Nelson are lower than the rest of the state, nearly 40% of all renters in Nelson are cost-burdened (compared to roughly 30% statewide). (Nelson Comprehensive Plan Update 2023)

Describe the need for specific types of housing:

Other than an emphasis on rental housing in general, no specific need for types of housing arose from the market analysis. Housing that is accessible to people with disabilities and special needs is in shortage, and is often addressed by HOME-funded programs that install temporary accessibility features in rental units, or permanent accessibility features in homeowner occupied units.

Discussion

Affordable Housing Plan

The 2018 Charlottesville Housing Needs Assessment concluded that Charlottesville’s demand is significantly outpacing supply in the local housing market. The 2021 Affordable Housing Plan (AHP) informed the Comprehensive Plan update that was subsequently adopted by the City Council in 2021. The AHP also informs the current zoning rewrite, including the inclusionary Zoning Ordinance. The AHP has also informed this Consolidated Plan. The AHP focused on five major elements: funding, governance, land use, tenants’ rights and subsidy. The plan’s guiding principles are racial equity, regional collaboration, and comprehensive approach.

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

Introduction

The purpose of this section is to review data regarding the private housing market, and related housing costs. 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.

In the City, rents are relatively high – ranging from \$1,299 to \$1,399 for studio apartments, \$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. In the MSA, only 28% of residents pay less than \$1000 on rent. 41% pay from \$1,000-\$1,499, and 21% pay \$1,500-\$1,999 monthly. An additional 10% spend more than \$2,000 on rent monthly. (Comparative Housing Characteristics, 2020). According to the 2021 Charlottesville Affordable Housing Plan (AHP), over 2,700 renter households currently pay more than 50% of their income on rents and utilities. Many of these households earn less than \$35,000 a year.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2017	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	6,238	19.1%
\$500-999	12,923	39.5%
\$1,000-1,499	9,411	28.8%
\$1,500-1,999	2,690	8.2%
\$2,000 or more	1,189	3.6%
Total	32,451	99.2%

Table 31 - Rent Paid

Data Source: 2013-2017 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,247	No Data
50% HAMFI	6,121	3,205
80% HAMFI	17,812	11,098

% Units affordable to Households earning	Renter	Owner
100% HAMFI	No Data	18,768
Total	26,180	33,071

Table 32 – Housing Affordability

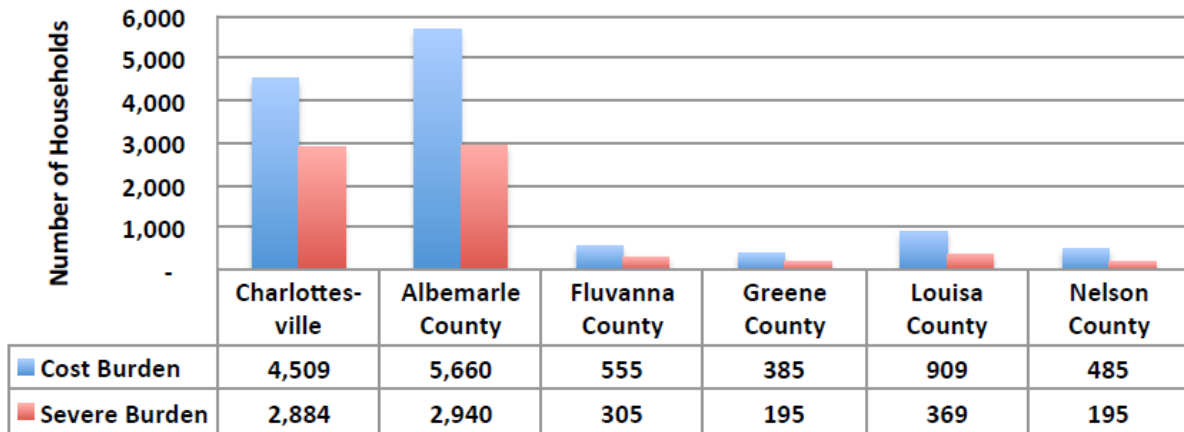
Data Source: 2013-2017 CHAS

Affordable Rental Housing Needs, Planning District 10, 2018-2040						
Household Income Level	Units or Other Financial Assistance for			Units for		Total Units or Financial Assistance Needed
	Severely Cost-Burdened Households	Other Cost-Burdened Households	Substandard Units	Public Housing/ Section 8 ¹	Homeless Families and Individuals ²	
2018 Charlottesville and Albemarle County						
<30% of AMI	1,970	400	64	439	233	3,106
>30% to 50% of AMI	1,630	1,320	NA	NA	NA	2,950
>50% to 80% of AMI	440	2,590	NA	NA	NA	3,030
>80% to 100% of AMI	-	640	NA	NA	NA	640
Total Units	4,040	4,950	64	439	233	9,726
2040 Charlottesville and Albemarle County						
<30% of AMI	2,310	310	TBD	TBD	TBD	2,620
>30% to 50% of AMI	2,340	1,700	NA	NA	NA	4,040
>50% to 80% of AMI	680	3,380	NA	NA	NA	4,060
>80% to 100% of AMI	-	1,200	NA	NA	NA	1,200
Total Units	5,330	6,590	TBD	TBD	TBD	11,920
2018 Fluvanna, Greene, Louisa and Nelson Counties						
<30% of AMI	560	220	33	TBD	21	780
>30% to 50% of AMI	270	300	NA	NA	NA	570
>50% to 80% of AMI	110	500	NA	NA	NA	610
>80% to 100% of AMI	-	40	NA	NA	NA	40
Total Units	940	1,060	33	TBD	21	2,000
2040 Fluvanna, Greene, Louisa and Nelson Counties						
<30% of AMI	780	280	TBD	TBD	TBD	1,060
>30% to 50% of AMI	370	380	NA	NA	NA	750
>50% to 80% of AMI	170	620	NA	NA	NA	790
>80% to 100% of AMI	-	60	NA	NA	NA	60
Total Units	1,320	1,340	TBD	TBD	TBD	2,660

Source: Partners for Economic Solutions, 2018.

Cost Burden Predictions

Cost-Burdened Renter Households



Cost Burdened Renter Households

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,024	1,063	1,264	1,562	1,959
High HOME Rent	851	1,070	1,286	1,477	1,628
Low HOME Rent	782	838	1,006	1,162	1,297

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not sufficient housing for income levels below 80% of AMI. Based on how many households are severely cost burdened, it is estimated that 11,920 affordable rental units would be needed in Charlottesville and Albemarle alone by 2040, as there is already a need for 9,726 affordable housing units (PES 2019). In the 2023 TJPDC Housing Survey, many respondents wrote in the comments that they are not able to find housing, and 88% reported that housing is too expensive.

Shortage of Affordable Rental Units

There is a severe shortage of rental units affordable to households with income at or below 30% of AMI. Even for households with income at or below 80% of AMI, there is a shortage of affordable housing options. This was affirmed in consultations with community leaders.

Households with higher incomes occupy more than 50% of the units affordable to those whose incomes are less than 80% of AMI, further reducing the units available to extremely low income households.

Shortage of Affordable Homebuyer Units

Among homes for sale, there is a shortage of units available to accommodate homebuyers with incomes less than 50% AMI. Households with higher incomes occupy the majority of these units, as well. There is an effective shortage of units affordable to households with incomes between 50% and 80% AMI. The asking sales price for homes in the MSA in 2020 census data shows that 166 homes were \$90,000 and under; 206 homes were \$90-175,000; 248 homes were \$175-300,000; 185 homes were \$300-400,000; 194 homes were \$400-800,000; and 41 homes were over \$1 million.

Cost Burdens are High, but Higher for Renters

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, and persons with special housing needs, with cost-burdens in excess of 30% and 50% of their income.

Developer Limitations

It is difficult for private developers to provide units priced to serve households below 50% 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.

Lack of Rental Assistance

Because of a lack of rental assistance in our region, our McKinney Vento coordinators report being unable to find permanent housing for the majority of their students. The resources are limited: Pathways is run by United Way, and offers forgivable loans to those whose jobs were impacted by COVID; PHA provides eviction reduction programs with state dollars, but that requires some evidence of self sufficiency; The Haven provides rental assistance to those who are already homeless and working with their Housing Navigators. Because these systems are at their limit, school counselors report that families who they refer out, often come back saying they never received a return phone call.

Historic Inequities

Low income African American and Hispanic households bear a disproportionate share of the burden of the lack of affordable housing. In large part, families in communities who have been blocked from home ownership, or who had their homes removed from them by government policies, face major barriers having enough money and financial stability to purchase a home now, which is the primary way to build wealth in our society.

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

Expected Rise in Cost Burdens

PES estimates by 2040 the number of severely cost-burdened households who are renting will increase from 4,980 to 6,650 in our region. That means 6,650 households will be paying more than 50% of their income on housing. For this reason, they estimate that 14,580 affordable units will need to be preserved, built, or subsidized by 2040. Renters are not the only ones impacted. In 2018 there were 5,513 homeowners who needed assistance, which is projected to increase to 6,680 households in 2040.

Presently, 60% of households below 30% of AMI are severely cost-burdened, spending more than 50% of their income on housing costs. 71% of households with incomes between 30% and 50% of AMI had cost burdens, and 38% had severe cost burdens, reflecting in part the lack of housing at rents affordable to this income group. From 50-80% of AMI, 7% of renter households experience severe cost burdens.

Rents and housing prices are too high for many of the City's households to afford. For a family of three at 30% of AMI (roughly \$20,700), affordable rent would be \$520 per month, including utilities. At 50% AMI (roughly \$34,500), the family could afford \$850 per month. Among the 13 large apartment complexes in or just outside the city, monthly rents averaged \$1,384. To afford that rent, a single person working a minimum wage job would need to work 147 hours per week. Average rents in the competitive apartment buildings climbed 18% since 2012, 9.4% in 2017, according to the 2018 Housing Needs Assessment prepared by PES. This trend remains unchanged.

Three person households at 50% and 80% AMI can qualify to buy homes priced up to \$140,000 and \$251,000, respectively, with a 5% down payment, assuming that they do not have other major debts. However, houses in that price range are rare, and often in poor condition. In 2017, the median sale price of a single-family detached house in Charlottesville was \$310,000 and \$246,700 for a townhouse.

Rising Rents and Sales Prices

The City of Charlottesville experienced double-digit increases in both average rents and the average sales price of single family homes during the past 10 year period (increases of 18.1% and 17.7% respectively). Average rents increased 18.1% from 2013-2019, and 9.4% in 2017 alone (PES), continuing to rise throughout the COVID-19 pandemic. With constraints on the inventory of developable land, rising land costs, high building and supply 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. Some experts expect home prices to decrease, but there is much uncertainty, as interest rates change, and the market is still tight.

Rents in major apartment complexes in the urban area grew 6% annually from 2017-2019. At 50% of AMI, a three-person household could afford a net rent of not more than \$920 per month. Review of

2019 apartment and rental house listings revealed only 27 urban area units with rents below \$920 in the urban area and 57 units in the rural area.

Nest Realty reported that the average sales price for attached homes increased from \$293,927 in 2020 to \$315,600 in 2021. For detached homes, the price increased from \$455,306 in 2020 to \$496,404 in 2021. Average sales prices increased by 7.9% overall. In the four rural counties, 2,000 renters are paying more than 30% of income, including 940 who are paying more half or more of their income in gross rent.

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 2021, the median gross rent reported by the Census Bureau was \$1,250 in Charlottesville, and \$1,264 in Greene. In Albemarle, it was \$1,434. The HUD FMR for our MSA was \$949 for an efficiency, \$1,077 for a one-bedroom, \$1,266 for a two-bedroom, \$1,575 for a three-bedroom, and \$1,965 for a four-bedroom. For Louisa, these numbers are \$613, \$799, \$911, \$1,238, and \$1,577 respectively. It is likely that the FMR's are very close to the lower-end rents that landlords are willing to charge, but some landlords and developers will be unwilling to work with FMR requirements, because the market currently gives them the choice to charge very high rates to higher income individuals, students, and people renting or purchasing second homes or work-from-home locations while working in higher-paying jobs in larger cities.

There are significant variations within the region, so FMR near the University of Virginia will be less attractive to developers than FMR in the more rural areas of the region. In the urban core, which includes the City of Charlottesville and the urban ring within Albemarle County, the Fair Market Rents for our MSA are nearing an appropriate rate in 2023 - \$1,165 for an efficiency, \$1,172 for a one-bedroom, and \$1,742 for a three-bedroom.

Louisa County is a member of the TJPD, 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, 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.

One variation within the region is median income. In Charlottesville, median household income is lowest, at \$63,470, which may be partially impacted by the higher rates of single and two-person households. For Nelson and Louisa, it is \$67,707 and \$70,974, respectively. By contrast, Albemarle and Fluvanna median incomes are \$90,568, and \$82,983, respectively. Because of different incomes, rents in each area create more or less cost burden, with the highest cost burden being within the City of Charlottesville, where median income is lower, but rent prices are higher.

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 by NCCDF are about 40% below the FMRs, but affordability is still a problem. This is why, out of 12 NCCDF units, 7 utilize vouchers.

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 near future, and rental affordability could become more challenging. Renters are incredibly important, because if a household is unable to sustain a stable renting situation, it is extremely unlikely they will be able to save enough money to purchase a home in the future.

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":

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	12,999	21%	12,924	40%
With two selected Conditions	119	0%	542	2%
With three selected Conditions	10	0%	30	0%
With four selected Conditions	0	0%	10	0%
No selected Conditions	49,575	79%	19,210	59%
Total	62,703	100%	32,716	101%

Table 34 - Condition of Units

Data Source: 2013-2017 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	16,990	27%	6,757	21%
1980-1999	22,474	36%	11,012	34%
1950-1979	16,872	27%	10,757	33%
Before 1950	6,376	10%	4,151	13%
Total	62,712	100%	32,677	101%

Table 35 – Year Unit Built

Data Source: 2013-2017 CHAS

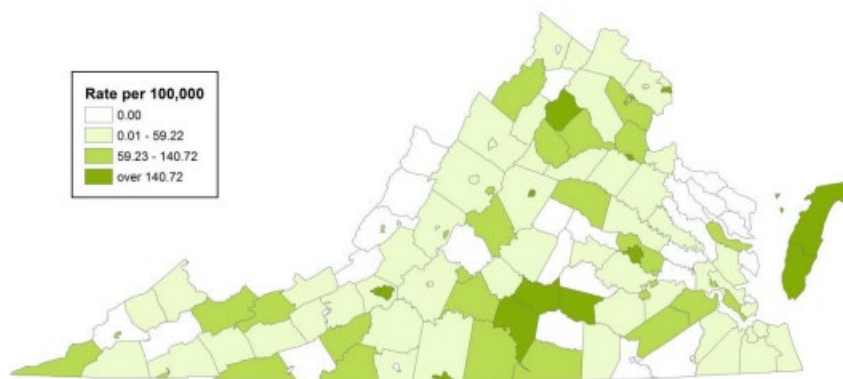
Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	23,248	37%	14,908	46%
Housing Units build before 1980 with children present	8,887	14%	5,847	18%

Table 36 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Lead - Elevated Blood Levels in Children Incidence Rate by Locality, Virginia, 2016



Blood Lead Levels Map

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

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

A much larger portion of rental homes have housing issues (42%), as compared with owner-occupied units (21%). In consultations, participants reported renters living in shockingly substandard 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 existence of health and safety hazards due to neglect 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.

Housing age varies widely. 39% of the region's housing stock is relatively young (built between 1980-1999). The Housing Needs Assessment (PES 2019) shows that as of 2015, 42% of the City's housing units were built before 1960 and only 10% built after 1999.

There are over 14,000 units with children in them, which could potentially have hazardous lead-based paint. According to school data for 2021, 425 children were identified as unsheltered or living in severely substandard conditions, excluding Greene and Louisa counties.

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 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.

CRHA's inventory of 331 public housing units are in need of redevelopment, which is a project currently underway.

In the City, of the existing inventory of assisted housing affordable to low-income households, 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.

There are currently 143 Albemarle County households on the waitlist for AHIP emergency repairs and rehabilitation projects.

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 (VDH) 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, pulled from a VDH report in 2016. This map shows that the City of Charlottesville has an extremely high rate of ELL, and Nelson and Louisa counties have high rates. The Blue Ridge Health District sees about 50 cases per year of children with elevated blood lead levels.

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 most prevalent in the rental housing stock. This was confirmed by multiple consultations, at which community leaders expressed high rates of housing issues among their clients who rented in lower-rent units. They also reported having to advocate with the landlords on behalf of their clients, to make even basic changes such as having smoke alarms installed.

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 heating 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. Specifically in our region, the increasing rate and severity of storms can cause further damage to older and more vulnerable homes.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

The Charlottesville Redevelopment and Housing Authority (CRHA) manages the City's public housing inventory, which is the only public housing in the region.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	27	376	800	0	429	0	225	664
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Site Units	Date Constructed	Street Address	# of Units
Westhaven	3/65	801-836 Hardy Drive	126
Crescent Halls	9/76	500 S. First St.	105
Riverside	9/80	309-323 Riverside Ave. (odd #s)	16
Sixth St.	3/81	707-713 Sixth St., SE	25
Madison Ave	9/80	1609-1625 Madison Ave.	18
Michie Drive	9/80	2021-2025 Michie Drive	23
South First St.	9/81	900-1000 S. First St.	58
Scattered Sites	6/92	613 Hinton Ave.	1
	6/92	905 Monticello Ave.	1
	6/92	712 Elsom St.	1
	9/95	715 Ridge St.	2

CRHA Public Housing Units

Current Units under ACC

649

Current Reported Leasing

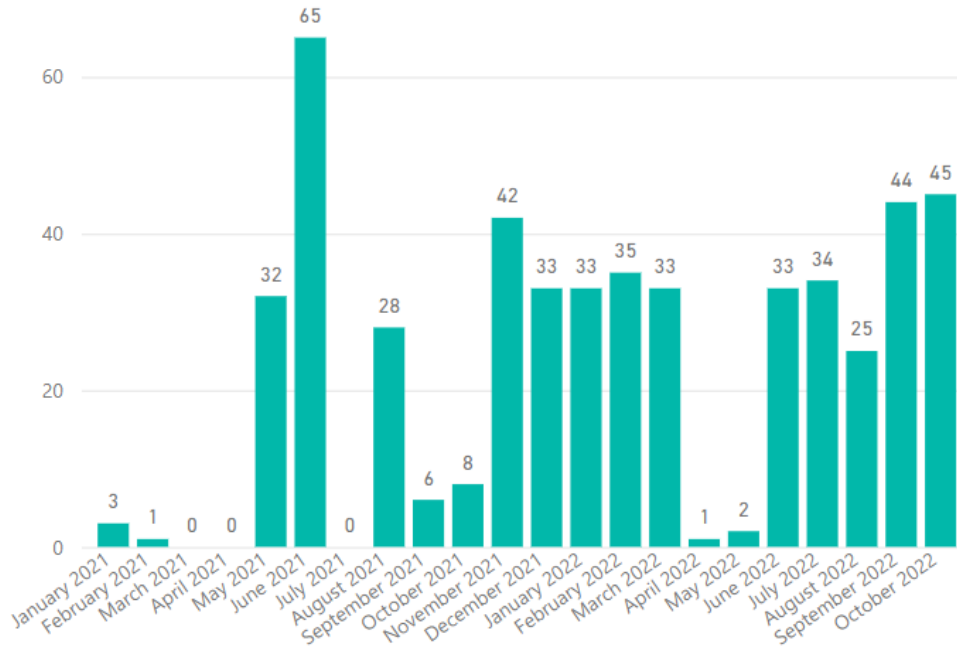
443

2022 YTD Leasing Percentage

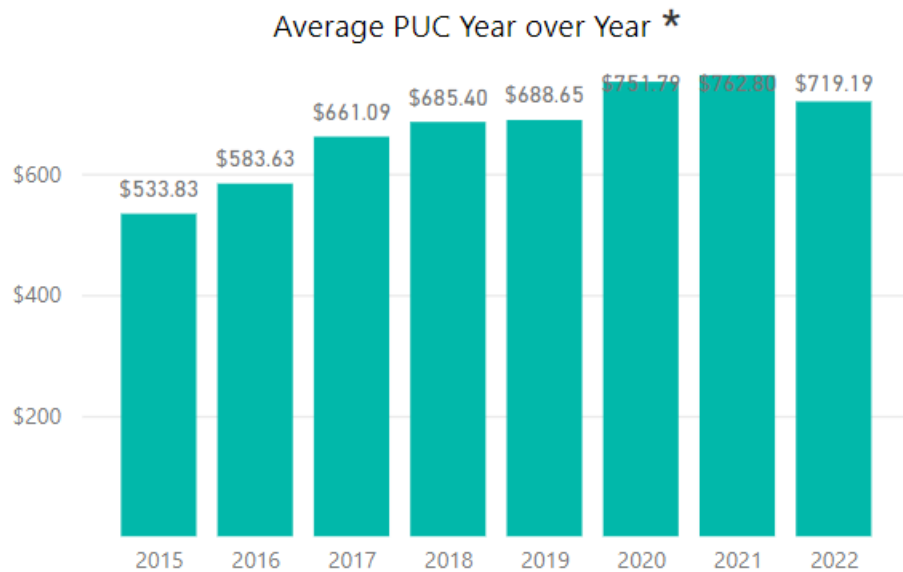
(Blank)

Monthly Number of Vouchers on the Street

- New Admissions
- EOP Actions
- Attrition Rate
- UMA & UML
- VOS



Vouchers on the Street



These reports reflect what PHAs have reported in HUD systems, in some cases the MTW

Per Unit Cost

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Charlottesville Redevelopment and Housing Authority (CRHA) has an inventory of 331 public housing units – in seven complexes as well as several units on scattered sites. CRHA administers 635 Housing Choice Vouchers that are funded by HUD. Over the past 5 years, CRHA has supported a resident-led redevelopment plan for most of the complexes. Crescent Hall, Friendship Court, South First Street, and Westhaven all have redevelopment plans that were designed in deep partnership with public housing residents. Redevelopment has already begun at Friendship Court, and is nearly complete at Crescent Hall. Most redevelopment efforts involve an entire re-arrangement of units, including additional units at South First Street, at the request of residents. These redevelopment projects are primarily privately funded through major donors and local foundations.

Public Housing Condition

Public Housing Development	Average Inspection Score
CRHA	78

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

CRHA units are in need of upgraded hot water heaters, furnaces, plumbing, bathrooms, kitchens cabinets, windows, flooring, roofs, and exterior improvements. Please see above regarding comprehensive redevelopment efforts.

CRHA is modernizing and developing their Sixth Street property, also known as Friendship Court. They anticipate developing between 40-45 units on the site with a mixture of 1–3-bedroom units. The CRHA, the resident planners that live on the site and the Public Housing Association of Residents (PHAR) are currently planning the redevelopment.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

CRHA developed an Annual Plan for 2023-24. In this plan, the following improvements are scheduled.

The PHA's admission policy is designed to provide for de-concentration of poverty and income mixing by bringing higher income tenants into lower income communities and lower income tenants into higher income communities. Gross annual income is used for income limits and admission and to review income-mix among various sites.

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

In the current year, CRHA will work with the RAB and other community stakeholders to continue determining the need for and designating for use project-based vouchers to assist in the redevelopment of CRHA's extremely- low income and very low-income housing portfolio.

CRHA currently operates a Project Based Voucher (PBV) program to provide housing for the homeless. This will expand the ability to serve families at the new Mixed Financed developments at South First Street Phase 1, Crescent Halls Phase 1, South First Street Phase 2, and Sixth Street. The CRHA will reduce

or discontinue the issuance of new tenant-based vouchers so that the necessary PBV assistance is made available through attrition. The use of PBV's is consistent with CRHA's goal to explore, and where appropriate, convert Housing Choice Vouchers to Project Based Vouchers to support CRHA's redevelopment plans and objectives. The CRHA will also add PBV's from replacement public housing units.

CRHA has approved Demolition and Disposition application for the South First Street Community located between 900-1000 South First Street Charlottesville, VA 22902, next to Mount Zion Church.

CRHA supports the nursing clinics at Westhaven and Crescent Halls.

CRHA has executed an agreement with Ting to incorporate free or low-cost high-speed fiber internet at all CRHA sites, but starting with Crescent Halls and South First St.

CRHA has enacted the Camera policy and has successfully deployed cameras to Sixth Street and Westhaven.

CRHA has worked with a contractor and is currently working with an in-house team to assist with landscaping needs, to improve curb appeal of properties.

CRHA is performing at and above 95% on the HUD rating system for Housing Choice Voucher Programs, which means they are a "High Performer".

Discussion:

Although more public and assisted housing is needed, the improvement activities being led by CRHA in partnership with local non-profits and resident advisory boards shows promise.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

The Blue Ridge Area Coalition for the Homeless (BRACH) collects and reports data for our region. At a summit in December 2022, BRACH reported that in the past year, 412 people experienced homelessness in Charlottesville and Albemarle. Our point in time data shows 240-270 people are homeless at any given moment. These numbers only reflect people who are truly unhoused, and are not staying with a friend or in a hotel, or otherwise doubled up. 45% of these individuals self-report mental health conditions. 42% report a chronic health condition. 29% report having a physical disability. Each year, about 70% of our homeless population are experiencing homelessness for the first time. 162 days was the average length of stay in an emergency shelter in 2022. Part of the cause, as reported by BRACH, is the lack of housing options for social workers and case managers to help move them into in our region, causing a bottleneck.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	28	0	15	2	0
Households with Only Adults	148	0	0	125	0
Chronically Homeless Households	0	0	0	96	0
Veterans	0	0	0	24	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities Targeted to Homeless Persons

Data Source Comments: HMIS COC Inventory counts by COC 2007-21

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Our community has adopted a Housing First approach to ending homelessness, which views homelessness as a lack of housing first and foremost. As such, we rely on housing interventions as the first step to assist someone experiencing homelessness. Once housing is established, wrap around supportive services are provided for participants to meet their needs and goals. This often includes mainstream health services from local community health clinics, employment services from groups like the Virginia Career Works Charlottesville Center, and mental health services from our local CSB, as well as many non-profits such as ReadyKids, The Women’s Initiative, and SARA. Each participant’s case manager assists in connecting them with these resources as desired.

Our community employs a SSI/SSDI Outreach, Access, and Recovery (SOAR) project to connect people experiencing homelessness with a disabling condition with Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits and health insurance. This program is a critical step to support housing stability in the long term for participants with disabling conditions. Organizations like Virginia Premier Health Plan help coordinate case management for households who are impacted by the social determinants of health.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The inventory of housing for the homeless includes a day shelter, a high-barrier shelter for adult males and females with 63 beds, a low-barrier thermal shelter (24 beds) for 20 weeks per year, 92 units for medically-vulnerable adult males (most of which will not be available after April 2023), 35 units of housing with permanent supportive housing, 102 vouchers with supportive services, 52 hotel rooms, 25 shelter beds for victims of domestic violence, and 6 units of transitional housing. Efforts are underway to develop another 80 units of supportive housing at the Premier Circle site by 2025, but only 22 vouchers have been secured to date. (PES 2022)

Our community has very few Emergency Shelter (facility) beds for families with children experiencing homelessness. The McKinney Vento coordinators report that some beds were lost at the Salvation Army shelter, and they often find families cannot find shelter in which to stay. The Salvation Army reports having 7 apartments for families, but generally these are for transitional housing. And many more families need assistance, as demonstrated by McKinney Vento numbers in our region.

There are an additional 25 beds for families fleeing domestic violence at our local DV shelter. In addition to these facility beds, Families in Crisis provides short term hotel/motel vouchers for families experiencing homelessness and Albemarle County DSS also provides similar hotel vouchers for families in lieu of shelter beds. Salvation Army provides 56 year-round beds for individual adults experiencing

homelessness. MACAA House provides Transitional Housing (eligible for longer term stays up to 2 years) for 4 homeless households at a time.

Permanent supportive housing includes:

- McGuire VA Medical Center provides supportive services to 34 veterans with vouchers under the Veterans Affairs Supportive Housing (VASH) program;
- Region Ten Community Services Board – 38 vouchers for permanent supportive housing for persons with mental health;
- Thomas Jefferson Health District – 28 vouchers for persons with HIV/AIDS; and
- Virginia Supportive Housing – 35 beds at The Crossings.

The Rapid Re-Housing Program includes:

- The Haven manages 25 housing vouchers for homeless individuals; and
- Virginia Supportive Housing – five vouchers for veterans’ families under the Supportive Services for Veterans Families (SSVF) program funded by the U.S. Department of Veterans Affairs.

The counties outside of the center of the TJPDC region do not have homeless shelters. These localities also do not have enough services and resources to meet other needs of people experiencing homelessness. Additionally, lack of transportation in the rural areas of our region creates challenges to accessing services, jobs, and other necessities. However, staff in rural areas report severe housing issues among their clients, unlivable circumstances, lack of plumbing facilities, and individuals living in the woods or in grouped encampments.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

This section contains information regarding persons living with physical or cognitive disabilities, older adults, persons with mental illnesses, survivors of domestic violence, persons with alcohol or other drug addictions, public housing residents, persons with a history of incarceration, and persons living with HIV/AIDS and their families.

The most effective, evidence-based intervention to address chronic homelessness is permanent supportive housing (PSH), with PACT teams for individuals with acute mental health issues. Intensive, client-driven support services paired with subsidized housing are proven to be the most effective ways to address homelessness, especially for people experiencing chronic homelessness. Supportive services provided to clients in housing have been shown to be much more effective compared to supportive services provided to clients still experiencing homelessness on the street or in shelter programs. Locally, The Crossings (PSH) has been effective with more than 90% of clients remaining in housing and not falling back into homelessness.

In 13 consultations, community leaders and service providers reported that our region desperately needs increased supportive housing programs and units. Specifically, special needs households would benefit from independent apartments with supportive services. One service provider reported: “for individuals with Intellectual & Developmental Disabilities, which is the population that my team serves, we are lacking supportive service options to help keep individuals successfully housed while having their daily living needs met.”

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Persons with Disabilities

Supportive housing needs of persons with disabilities are primarily addressed by Virginia Supportive Housing, the Independence Resource Center (IRC), and Region Ten. Virginia Supportive Housing maintains The Crossings and Premier Circle. The IRC provides advocacy and case management for persons with disabilities in our region. They report working with clients who live on fixed incomes of \$800 per month, but are paying \$400 for a small room in a house. This is not only 50% of their income, but because their income is extremely low, what is remaining is not enough to live on for a month. They report that many clients have bad credit because they have been low-income for so long that it is almost impossible not to have bad credit. As a result, they are turned away from rental opportunities. They are also sometimes turned away explicitly because of their disabilities, race, or age. Units that are accessible

to people with disabilities are rare, and tenants must pay to install and un-install on move-out, any accessibility features they require.

The supportive housing that is available – Premier Circle, The Crossings, Midway Manor – is serving the people who live there, but because it is long-term housing, once someone moves in, that spot is taken for the foreseeable future, and others who have needs do not have access. For this reason, the TJPD requires additional supportive housing.

Elderly Persons

The supportive housing needs of the elderly are often underserved. Because of high housing costs, some elderly individuals who could live independently remain confined to assisted living spaces inappropriate to their abilities. The Jefferson Area Board for Aging (JABA) is the primary service provider for this population.

Persons with Alcohol or Drug Addictions

The Haven provides services to many homeless people who are experiencing addictions. They report that there are sufficient residential programs, but many who are experiencing addictions do not prefer residential programs.

Persons with HIV/AIDS and their Families

The Blue Ridge Health District (BRHD) facilitates a HOPWA program. They currently serve 30 clients, providing holistic services as long as a client needs support. They support the housing needs of these individuals, and connect them with mental health services, food and necessities when needed.

Public Housing Residents

Our PHA, Charlottesville Redevelopment and Housing Authority (CRHA), established the Public Housing Association of Residents (PHAR). This thriving program provides a place for public housing residents to organize and advocate for their needs. CRHA has partnered with PHAR, along with a public-private partnership, leveraging \$8 million of funds from a private foundation to plan the redevelopment of our public housing stock in the coming years. This planning has been done through a resident engagement process, and ensures no unwanted displacement.

Persons with a History of Incarceration

OAR provides advocacy and case management services to people at risk for incarceration or with a history of incarceration. They report that Oxford Houses are a beneficial resource for their clients. Maintaining employment can be challenging, because of lack of career soft skills, and the impacts of trauma.

Survivors of Domestic Violence

The Shelter for Help in Emergency (SHE) provides advocacy, case management, and housing to survivors of domestic violence (DV). Families face a great deal of difficulty transitioning out of the SHE shelter, and can sometimes become homeless as a result.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Region Ten Community Services Board currently administers a total of about 400 housing vouchers. These vouchers are all either Housing Choice Voucher or Permanent Supportive Housing vouchers which are administered very similarly to HCV. A total of 1,834 vouchers are offered in our region, through CRHA, Albemarle County Office of Housing, NCCDF, and other organizations. Region Ten currently reports that, although they have the funds to increase supportive housing institutions, due to national labor market issues, they are unable to find staff to conduct the functioning of such programs, and have had to close down some offerings as a result.

For individuals who are experiencing homelessness, The Haven provides support. For individuals who have HIV/AIDS, the Blue Ridge Health District supports through the HOPWA program.

The most important challenge is to connect the right person to the right assistance.

The Virginia Department of Behavioral Health and Developmental Services administers 38 Permanent Supportive Housing vouchers for individuals coming out of Western State Hospital or any other institutional setting within the area, or chronically homeless or unstably housed individuals. These individuals are always provided Housing Stabilization Case Management in addition to the above services listed which are dependent on need.

Homelessness service providers report that, if a community has a lot of permanent supportive housing and lots of housing choice vouchers, that would be a better option for people who have been chronically homeless and have income barriers. But because we don't have enough permanent supportive housing or vouchers, rapid re-housing is what fills the gap.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Community partners such as Virginia Supportive Housing, JABA, Region Ten, and the Continuum of Care, will continue programs in the region that address housing and supportive services needs for persons with special needs. JABA, for instance, makes referrals to community resources, including home care

agencies, to ensure that seniors are safe and secure in the living situation of their choice. JABA utilizes Options Counseling (OC) which is an interactive decision process to assist with accessing resources.

There are a limited number of housing developments in the region specifically serving people with disabilities. Community Services Housing has established itself as a landlord who is “friendly” to disabled residents, and only provides housing to people with disabilities. Although they don’t provide supportive services, their tenants receive services in place, mostly from Region Ten. One of their primary housing developments is The Mews.

Region Ten Community Services Board currently administers a variety of housing vouchers. These vouchers are either Housing Choice Vouchers or Permanent Supportive Housing vouchers which are administered very similarly to HCV. Populations served include: Persons with disabilities or, either Serious Mental Illness (SMI), Intellectual/Developmental Disability (ID/DD), Substance Use Disorder (SUD), Trauma/PTSD, and chronically homeless individuals within Charlottesville.

Virginia Supportive Housing provides housing primarily to chronically homeless individuals, through The Crossings, which received HOME funding in the early 2000’s to get established, and Premier Circle, which is a rehabilitated hotel set up during the COVID-19 pandemic to provide housing for chronically homeless individuals.

The City of Charlottesville is currently re-establishing the board who will make decisions for the Charlottesville Affordable Housing Fund (CAHF), which receives funds from a variety of sources, including through fees from developers who are unable to include affordable units in new apartment buildings. The City of Charlottesville is proposing to \$575,000 in grants to nonprofit agencies for Housing Operations and Program Support.

Over the next 5 years, Charlottesville plans to provide approximately \$900,000 per year for Charlottesville Supplemental Rental Assistance Program (CSRAP). Currently, the Charlottesville Redevelopment and Housing Authority (CRHA) administers the program.

The City will continue to support projects that create permanent affordable housing for low income residents, as well as people with special needs. In FY 2023/24, the City will provide \$1.5 million to profit and nonprofit developers to develop new affordable housing, including housing rehabilitation and preservation, etc. This annual investment in the Charlottesville Affordable Housing Fund (CAHF) is expected to continue for the next five years. Other potential direct investments include financial support for the Piedmont Housing Alliance’s 1025 Park Street (A and B) development that would result in 86 new affordable apartments and townhomes; 7 of which would be fully accessible Section 504 homes for residents with physical impairments and 2 accessible homes for residents with sensory impairments. LIHTC application for this project will be submitted to the Virginia Housing in March of 2023.

The City intends to continue its financial support for the CRHA's redevelopment initiative of its public housing sites and PHA's redevelopment of the Friendship Court and the proposed 50-unit Park Street all senior housing apartments.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The jurisdiction will address housing and supportive services for persons with special needs through entitlement funds as well as other local resources and programs. Through use of entitlement funds, the Consortium will utilize funds to address housing and supportive services for persons with special needs by aiming to preserve the existing supply of affordable housing, expand the affordable housing stock, ensure housing is accessible for residents with special needs, support investments that aid in fair housing choice, and support programs that provide mental health and substance abuse services. A small portion will go to supporting one unit of supportive housing.

The one-year Action Plan goals include rental construction and homeowner rehab which are aimed at eligible persons in the community, including persons with special needs. The City will utilize its CDBG funds to assist persons with mental health and substance abuse issues as well as to assist with fair housing needs, job creation and workforce development needs which may impact facilities that persons with special needs utilize.

Over the next five years, the City of Charlottesville plans to provide approximately \$900,000 per year for Charlottesville Supplemental Rental Assistance Program (CSRAP). Currently, the Charlottesville Redevelopment and Housing Authority (CRHA) administers the program.

The 2021 Charlottesville Comprehensive Plan sets the goal for the City of increasing the number of subsidized affordable homes by approximately 1,100 homes (on top of an existing stock of 1,630 actively subsidized homes), preserving about 600 existing subsidized affordable homes, and stabilizing 1,800 to 2,200 owner and renter households facing housing instability. Strategy 2.3 in the 2021 Charlottesville Comprehensive Plan specifically states that the city will "Ensure that lower-income households and the disability community have access to adult learning and employment opportunities, job training, healthy food sources, and public amenities, such as parks and recreational facilities, shopping destinations, and libraries with the goals of reducing family isolation, deconcentrating poverty, and enhancing neighborhood and school health, and economic mobility." The City of Charlottesville is proposing to \$575,000 in grants to nonprofit agencies for Housing Operations and Program Support.

The City will continue to support projects that create permanent affordable housing for low income residents, as well as people with special needs. In FY 2023/24, the City will provide \$925,000 to profit and nonprofit developers to develop new affordable housing, including housing rehabilitation and preservation. This annual investment in the Charlottesville Affordable Housing Fund (CAHF) is expected to continue for the next five years.

The HOPWA program will continue to provide supportive services and housing assistance for persons with HIV/AIDS through the Blue Ridge Health District (BRHD). The HOPWA program provides long-term Tenant Based Rental Assistance to eligible participants in the CoC service area. The program coordinator provides holistic services, helping HOPWA participants who are leaving incarceration, who need food, and other needs in addition to the housing support. She regularly advocates with landlords on behalf of HOPWA clients who are experiencing discrimination or whose landlord is not meeting the requirements set out in the lease. In addition HOPWA assist participants in connecting with community services like SNAP, SSI/SSDI Outreach, Access, and Recovery (SOAR), employment services, mental health and/or substance use services, and they ensure that each participant is connected to HIV health services.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

Zoning

In the City, zoning policies such as minimum lot sizes, height restrictions, setback requirements and maximum residential densities has an impact on the development of affordable housing. Policies that prioritize preserving existing single-family neighborhoods over the development of new affordable housing have an impact on the supply of affordable housing. Over 55% of the zoned land by area in the City is restricted to single-family detached type housing. Minimum lot size limits on the minimum size of lots reduces the number of overall units on a parcel. The City limits new residential lots to at least 6,000 square feet in size and some areas of the City have pre-existing lots smaller than 4,000 square feet. In addition, frontage/setbacks constrain the dimensions of new lots and the buildable lot area within those lots. The City requires new lots to have a minimum 50 feet of frontage on a public street. These frontage/set-back requirements restrict large, deep lots from having more than one unit. Also, dimensional requirements limit building size to more expensive forms. Use Restrictions also act as a barrier to the development of affordable housing. Because of this, the City of Charlottesville has begun a process of rezoning, which is nearing completion. The expectation is that new zoning rules will remove unnecessary barriers to developing affordable housing.

Albemarle County's Comprehensive Plan divides Albemarle County into five Development Areas (approximately 5% of the County, or 35 square miles) and Rural Areas (approximately 95% of the County, or 695 square miles). The intent is to focus development into the urban areas to create quality living areas, avoid sprawl, improve access to services, and protect the natural and agricultural resources and uses of the rural areas.

In some of our rural counties, zoning statutes remove the designation for manufactured homes if the plot is empty for over 2 years. The challenge is that some plots are too small for new manufactured homes, and new homes are also much more expensive. As a result, owners of the land are unable to place a new manufactured home on the lot in time, and the land is no longer available for manufactured homes, which are sometimes the only accessible and affordable option.

Addressing Very Low Income Needs

Many contributors during our consultation process reported that, because the AMI in our region is so high, affordable housing serving those who are 80% of AMI or below is missing out on the many people whose incomes are much lower. The City of Charlottesville is working on a redesignation, which will prioritize those whose incomes are 60% of AMI or less, for efforts to address the needs of low income households.

Correcting Historical Inequities

Historically, local governments implemented policies that removed housing, and the associated wealth, from predominantly Black communities and Monacan communities. As a result of such policies, along with many policies and practices over hundreds of years, wealth, particularly related to homeownership, is extremely difficult to build among these communities. In our consultations, these histories were often raised, along with conversations about encouraging the development of wealth within Black and Monacan communities in our region, through homeownership. Many conversations involved an acknowledgement that building wealth is extremely difficult when one is living in public housing or renting.

Public Housing

Public housing policies caused problems for residents who provided shelter to their otherwise homeless friends and family. If they double up, the rules are that they will lose their access to the public housing unit. As a result, families secretly keep loved ones in their home, and those individuals are not counted among the homeless population.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The purpose of this section is to evaluate the region job market, the needs of the business community, and the needs of workers in the region. This evaluation includes the skills and trainings currently possessed by the region's workforce, as well as training needs and opportunities and initiatives underway to training the existing workforce.

The unemployment rate for Charlottesville reported in October 2022 by the Bureau of Labor Statistics was 2.6%, having dropped by about half since 2021. As with many parts of the country, the unemployment rate increased drastically in the spring of 2020, reaching a high in Charlottesville of 10%. It should be noted that any unemployment rate under 5% is considered to be full employment and that the unemployed individuals face severe or even multiple barriers to employment. The current low unemployment rate can make it difficult for local employers to be able to fill open jobs.

Labor Statistics:

- The average Central Virginia wage is 20% lower than Virginia's average wage and 14% lower than the national average (CVPED)
- The average weekly wage in all industries is \$1,356
- The labor pool in Central Virginia, currently comprised of over 175,000 workers, is projected to grow 5% by 2027 (CVPED)
- Over 32% of the region has at least a bachelor's degree, with an even higher concentration of 41% within the Charlottesville MSA (CVPED)
- Charlottesville City 2021 labor force participation rate 64.3%, State average 61% (Virginia Employment Commission (VEC) Economic Information & Analytics)
- From 2014-2024 all industry employment is projected to increase by 10.59%, with the biggest increase in Health Care and Social Assistance Employment (20.04%) From 2015-2017 all industry employment increased by 2.92%

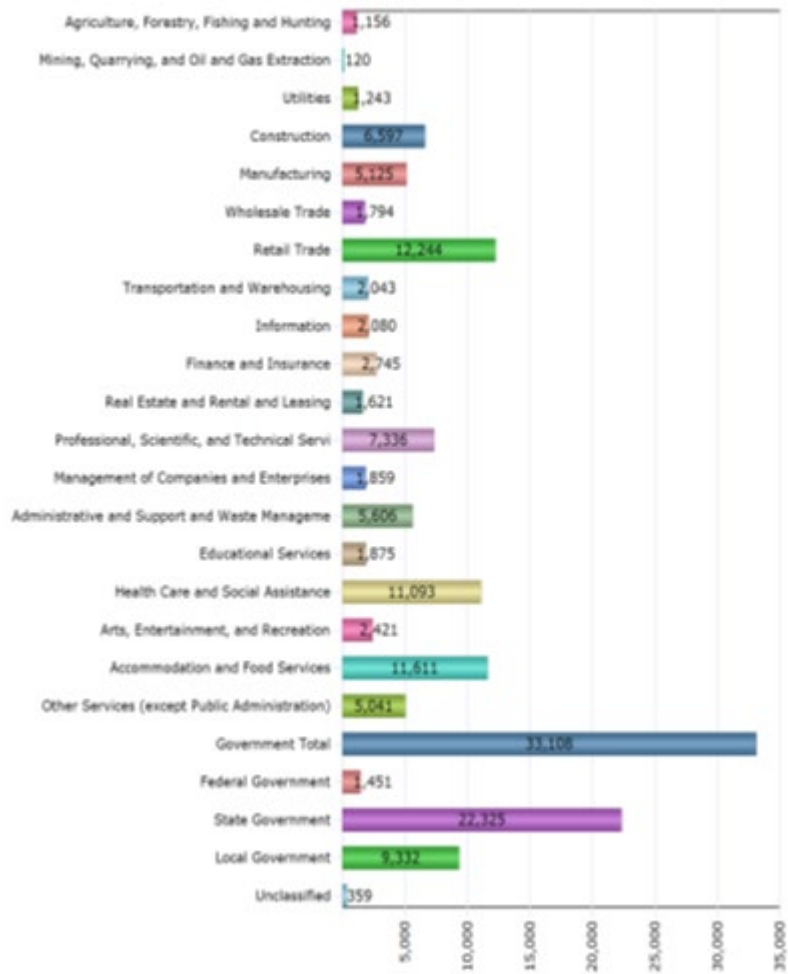
Economic Development Market Analysis

Business Activity

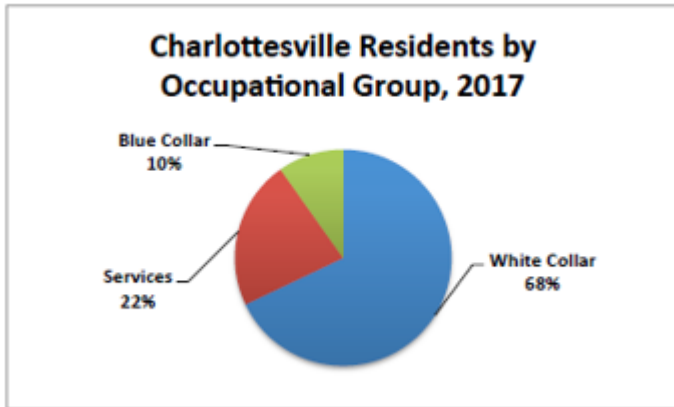
Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	104	8	1	0	-1
Arts, Entertainment, Accommodations	2,814	5,914	21	22	1
Construction	750	1,807	6	7	1
Education and Health Care Services	2,376	4,614	18	18	0
Finance, Insurance, and Real Estate	894	1,935	7	7	0
Information	462	1,260	3	5	2
Manufacturing	702	955	5	4	-1
Other Services	926	2,377	7	9	2
Professional, Scientific, Management Services	1,943	3,524	14	13	-1
Public Administration	0	0	0	0	0
Retail Trade	1,915	3,013	14	11	-3
Transportation and Warehousing	306	291	2	1	-1
Wholesale Trade	370	608	3	2	-1
Total	13,562	26,306	--	--	--

Table 41 - Business Activity

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)



Employment Sectors in TJPD - 2018



Employment Sectors in the City, 2017

Labor Force

Total Population in the Civilian Labor Force	25,375
Civilian Employed Population 16 years and over	24,445
Unemployment Rate	3.65
Unemployment Rate for Ages 16-24	10.77
Unemployment Rate for Ages 25-65	2.39

Table 42 - Labor Force

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	7,130
Farming, fisheries and forestry occupations	1,100
Service	3,045
Sales and office	4,375
Construction, extraction, maintenance and repair	1,025
Production, transportation and material moving	565

Table 43 – Occupations by Sector

Data Source: 2013-2017 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	19,205	85%
30-59 Minutes	2,640	12%
60 or More Minutes	790	3%
Total	22,635	100%

Table 44 - Travel Time

Data Source: 2013-2017 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,230	105	675
High school graduate (includes equivalency)	3,380	90	900
Some college or Associate's degree	3,935	180	900
Bachelor's degree or higher	11,140	215	2,060

Table 45 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	240	190	265	380	410
9th to 12th grade, no diploma	155	245	175	760	405
High school graduate, GED, or alternative	2,095	1,380	965	2,080	1,410
Some college, no degree	5,575	1,360	750	1,835	640
Associate's degree	200	350	265	485	110
Bachelor's degree	1,070	3,510	1,400	1,740	735
Graduate or professional degree	130	2,765	1,655	2,390	1,120

Table 46 - Educational Attainment by Age

Data Source: 2013-2017 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	24,635
High school graduate (includes equivalency)	25,580
Some college or Associate's degree	30,130
Bachelor's degree	44,830
Graduate or professional degree	57,090

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2013-2017 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

CVPED Go Virginia has identified five major industries in our region: Manufacturing, Business and Financial Services, Information Technology, Biomedical and Biotechnology, and Food and Beverage Manufacturing. The Virginia Employment Commission (VEC) projects a substantial increase in employment in construction, retail trade, professional and scientific, educational services, health care and social assistance, and accommodation and food services (one of the lowest paid job sectors) jobs in our region. This does overlap some with the charts above, which show these as the largest employers: Arts, Entertainment, Accommodations; Education and Health Care Services; Professional, Scientific, Management Services; and Retail Trade. It is notable that retail trade jobs are also some of the lowest paying jobs in our region. The VEC Community Profile shows food services and retail trade jobs as having

an average weekly wage of \$529 and \$654, respectively. These incomes are not enough to afford rent in our region, as the median rent is \$1,260 in the MSA, and that would put housing costs for these workers at around 50% of their income. As PES reported in 2018, to afford the average apartment at \$1,384 per month – without a cost burden – a single person working at minimum wage (\$7.25 per hour) would need to work more than 140 hours per week.

Describe the workforce and infrastructure needs of the business community:

There is a significant need for higher paying, entry level career pathways for jobseekers who have not obtained a degree, especially for Black households. While the City of Charlottesville has a large pool of highly educated workforce, there is a growing need for skilled employees.

The primary infrastructure needs are transportation infrastructure, water/sewer infrastructure, and green infrastructure. Roadway congestion in urbanized areas is an ongoing issue that necessitates multimodal solutions that are carried out by VDOT in partnership with local and regional bodies such as the TJPDC. Water/sewer needs are very different in urban areas, where maintenance or replace of older systems requires ongoing investment, and more rural areas, where a lack of infrastructure limits potential future investment. Green infrastructure can assist in storm water management and the provision of other ecological services, while providing recreational and aesthetic benefits that drive the demand for living in the region.

Need: Increased Equity

According to the 2022 Orange Dot Report update, 32% of Black families make less than \$35,000 a year compared to 11% of white families. The four neighborhoods with the highest percent of struggling families are in the city of Charlottesville. To reduce the number of struggling families requires an increase in their wages. To combat this, targeted efforts are needed to provide more education and skilled training programs.

The Central Virginia Partnership for Economic Development (CVPED) conducted a workforce analysis of the region in 2017. CVPED reports that the inherent amenities of the region, as well as its proximity to larger metropolitan areas, have allowed localities to attract a range of talented, knowledgeable workers. CVPED reports that approximately 62% of workers ages 25-64 in the region have some post-secondary education. This highly educated workforce is an asset to the business community.

However, many other workers in our region have difficulty securing jobs that provide enough income to afford the cost of living, and our consultations revealed that many people are moving away because of the unsustainable situation. Not all workers will have a high level of education or expertise, but still deserve a safe and functioning home. In December of 2022, the largest set of workers was the 111,100 workers in the service industry, which is one of the lowest paying industries, as reported by VEC Labor Force Participation monthly releases.

Need: Public Transit

While public transit is available throughout the City, there is a need for re-evaluating the route and schedule as some services, such as Virginia Career Works Charlottesville Center, is not easily accessible from public transit. Childcare needs continue to rise and there are not enough providers to keep up with demand.

Need: Affordable Housing

Affordable housing is a necessity for current and future workforce. The median gross rent in the City for 2017-2021 was \$1,250. 91% of housing units are occupied. 59% of occupied units are rented. Nearly a third (28%) of employees who work in the city commute from out of the area due to the high cost of living. While remote and hybrid work schedules have increased the availability of workers outside of the city, for a strong and vibrant economy to be sustainable, residents need to be able to live, work and play in Charlottesville.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

COVID-19

The COVID-19 pandemic created challenges for employers to be able to maintain wages for workers, and impacted the service industry. Interruptions in supply chains impacted employers, especially in the construction industry. As a result, costs escalated, impacting all renters and homeowners.

Community Climate Collaborative (C3), Energy Efficiency Grant

C3 will be awarding grants to small, minority-owned businesses to be used for energy efficiency upgrades (appliances, lighting, heating/cooling systems, etc.). Their goal is to help these businesses achieve emissions reductions and financial savings through capital investment, up to \$2,500 per applicant. The Office of Economic Development and the Economic Development Authority are sponsors of these grants.

New Housing

New apartment buildings are developed each year. In 2023, Albemarle has already approved a 525 unit building that will include 15% of units being set aside as affordable to renters making under 80% of AMI. Since 2012, 5 privately-owned student housing complexes have been completed.

New Business

In addition to the residential projects along the West Main Street corridor, this area has seen a resurgence of business growth, with new retail and restaurants opening along the entire corridor.

The City's downtown has changed over the past 15 years as a result of on-going public and private investment in new construction and restoration projects.

In January 2023 the City of Charlottesville Office of Economic Development commenced the development of a strategic plan that will identify initiatives and strategies to improve and expand the City's economic development over the next five years. This plan will address workforce development, business support and infrastructure needs as well.

Major employers in our region include the National Ground Intelligence Center, the University of Virginia, University of Virginia hospital and health system, State Farm, Northrop Grumman, CFA Institute, schools, grocery and retail stores, and restaurants.

The Community Investment Collaborative (CIC), whose work is funded in part through CDBG funds, provides workshops for entrepreneurs, financing, mentoring, business counseling, and financial management training, for local community members who seek to become entrepreneurs. Their services extend throughout the TJPDC region. 37.3% of their participants are African American, and 62.7% are women. Over 500 entrepreneurs have graduated from their 16-week program. They have provided over \$2 million in loans for local small businesses.

Greene County sees massive growth as well, which raises the need for infrastructure improvements, including sewer and water systems, education, and transportation.

Transportation

TJPDC helped develop a Transit Vision Plan for the region, and is currently working on helping localities with implementation. If either the constrained or unconstrained options are put in place, business and job opportunities will become more accessible for people who currently do not have transportation options.

Parking

The City maintains a controlling interest in over 1,500 parking spaces at two facilities downtown. The City's goal is to keep parking available and affordable for residents, workers, and visitors alike. At current usage levels, with reduced demand caused by the pandemic, parking supply meets demand serving major businesses as well as the entertainment, retail, and tourism sectors. With additional development in the downtown area, the City is closely monitoring the current parking capacity and related transportation usage.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Almost 40% of City residents 18 years and older have earned a bachelor's degree or higher while 11% earned less than a high school diploma. Vast inequities exist by race. In TJPD, 45% of White residents have a bachelor's degree or higher, as opposed to only 13% of Black residents. Similarly, only 6% of White residents have less than a high school diploma, as opposed to 23% of Black residents.

14% of families in the city speak a language other than English at home. There is a growing number of ESL workers who could be utilized more if supportive and training services were more readily available. Technology can be a barrier for lower income, less educated and older workers who require access and training to be eligible for higher paying positions and job security.

Charlottesville public and private schools, community colleges and UVA offer a variety of STEM and Trade classes, certifications and degrees that help ensure a skilled workforce for the priority industry clusters identified in the region and more efforts are being developed to expand and support them moving forward.

The employment opportunities in the region are currently split between professional and education employment and service-sector employment. These two sectors result in drastically different incomes for workers, even though workers in both sectors are needed in our community. The greatest challenge is economic mobility among community members who are currently working low-paying jobs. As reported by staff at Network2Work, increasing beyond a \$30-40,000 income (about 50% of AMI) is an extremely difficult step, because it requires many hours of education, which are impossible to obtain while working a full-time, low-paying job, and raising children.

Due to housing market challenges from 2007 through the 2010's, many construction roles decreased, leaving challenges for the current market, in which new construction is needed and not able to keep up with demand. HOME funds allow us to increase both rehabilitation and new construction in our region, in order to ultimately decrease housing costs for renters, homebuyers, and homeowners.

Mental Health and Substance Abuse services, one of the needs ranked highly by survey respondents, is a field where leaders report that programs are difficult to staff. There is an opportunity to meet supportive services needs, while also providing paraprofessional mental health services job training to individuals hoping to increase their income above 50% of AMI.

(VEC Community Profile—Charlottesville City 2/4/2023)

(US Census Bureau – ACS 2011-2015)

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

1. As a result of CDBG funding, the City of Charlottesville has provided financial support to over 50 small local businesses in the past 5 years.
2. GO Virginia – programs creating high-paying jobs through incentivized collaboration. For the Central Virginia region, the priority industry clusters include Light Manufacturing, Biotechnology and Biomedicine, Food and Beverage Manufacturing, IT and Communications, and Financial and Business Services.
3. Network2Work (N2W) collaborates with the City of Charlottesville and their Jobs Center, as well as Albemarle County. N2W matches job seekers with higher paying jobs that cannot easily be found online, and provides support services to make the match possible. N2W develops social networks with social leaders in low income neighborhoods to reach the people most in need of increased wages. Before enrollment, the average participant has an income of \$14,900, or 23% of AMI. After completing work with Network2Work, the average participant's income is \$31,240, or 49% of AMI.
4. Home to Hope, a City of Charlottesville training program, provides peer support to individuals being released from incarceration. Peer Navigators help their clients search for stable employment, secure housing, reliable transportation, rental assistance and more.
5. Virginia Industries for the Blind provides employment services to visually impaired individuals, including vocational evaluation, on-the-job training, cross-training, skill enhancing, counseling, work adjustment, trial work & job placement counseling.
6. Piedmont Workforce Development Board – leadership and direction on local strategic workforce issues.
7. TechLink Central Virginia connects UVA and community college graduates with local companies offering entry-level tech jobs.
8. Charlottesville-Albemarle Technical Education Center is a regional technical education center that offers 10 programs for high school students that enrich their academic learning by participating in work-based experiences that include job shadows, internships and apprenticeships and offer recognized certifications.
9. Louisa County High School has a range of skilled work programs for their students, including nursing training and agribusiness and mechanics.
10. Piedmont Regional Adult & Career Education Program offers GED and ESL classes and career pathway activities needed to successfully transition into college and higher paying careers.
11. Piedmont Virginia Community College Workforce Services provides short-term training programs for industry credentials, employee professional development, adult core skills and language acquisition, lifelong learning and youth career exploration.
12. Embark is a free community resource that connects highly skilled talent with local employers.

13. The City of Charlottesville's Downtown Job Center assists jobseekers with job searches, resume writing, and interview prep and employers with recruitment strategies and access to workforce programs.
14. Virginia Values Veterans (V3) is a state initiative that helps employers develop and implement long-term strategies and nationally recognized best practices in recruiting, hiring and retaining Veterans.
15. Goodwill reports having a training program called Good Care, which provides training for Goodwill staff and participants to develop skills to work in healthcare.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

We were awarded a grant in August of 2022 to create a CEDS for our region. The project is currently underway, and will provide input into our strategies once it is available.

A Comprehensive Economic Development Strategy (CEDS) is being developed for the City of Charlottesville and the counties of Albemarle, Fluvanna, Greene, Louisa, and Nelson. The CEDS process will engage public, private, and nonprofit sector partners to establish a strategic blueprint for regional economic collaboration and to build capacity and guide economic prosperity and resilience of the region. Once complete, the CEDS will enable additional federal funding to be accessed by local jurisdictions for a variety of purposes. The Thomas Jefferson Planning District Commission (TJPDC) is leading this effort with support from Camoin Associates. The plan is expected to be complete in early 2024.

Discussion

The Nelson Community Wellness Alliance (NCWA) will provide child care services at the Nelson Heritage Center, a community center that is being revitalized in partnership with a predominantly African American local community. NCWA is setting aside 50% of the spots in their child care center for children of parents who participate in the new Community Health Worker Program, which is being offered in partnership with PVCC and Virginia Department of Health. This program provides voluntary participants with training to become a community health worker, with the potential to enter the health care field as paid staff. This is an important opportunity, as our region has identified health care jobs as a way to increase incomes, and vacant positions need to be filled. As part of their training, Community Health Workers will complete paid internships.

Go Virginia developed Labor Sector Strategies for the TJPDC region in 2021. Some strategies emphasized the opportunity for businesses and service providers to improve transportation resources, developing a coalition to identify childcare solutions, and developing mentorship programs in which retired industry leaders could work with new employees to increase their skills.

Post-pandemic, the City has seen an increase in entrepreneurship interest and the Office of Economic Development has created a GO Start Up program to help encourage and support those residents looking to start their own businesses. In addition, OED has implemented additional programs to support employers and jobseekers through GO HIRE, GO Cook, and Minority Business assistance.

Registered Apprenticeship is an industry-driven career pathway where employers can develop and prepare their future workforce, and individuals can obtain paid work experience, receive progressive wage increases, classroom instruction, and a portable, nationally-recognized credential. Registered Apprenticeships are industry-vetted and approved and validated by the US Department of Labor or the Virginia Department of Labor and Industry. One local example is UVA's Facilities Management Registered Apprenticeship Program that has been in existence for 40 years. Job seekers can search for apprenticeship opportunities and employers can list their Registered Apprenticeship opportunities. Additional supports and incentives are available for both jobseekers and employers.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

According to the Housing Needs Assessment prepared by Partners for Economic Solutions in 2019, patterns of cost-burdened households by Census Tract (excluding student-dominated tracts: Census Tracts 2.01; 2.02; and 6.0) show clear disparities between majority-minority tracts and those with a high percentage of Caucasian residents.

In 2020, the highest cost burdened areas in the region were the Fifeville neighborhood, which includes Prospect Ave, and Tenth and Page neighborhood, which includes Venable. Median rent is 55% of median income in Tenth and Page specifically. Each of these neighborhoods also have large percentages of African American residents (53% of Fifeville specifically). These neighborhoods represent census tracts 2.02 and 5.01 in the City of Charlottesville. In Albemarle, census tract 106.3, Branchlands, is most cost burdened, with rents 39% of incomes. This area has several LIHTC-supported buildings. (US Census Bureau)

Nelson County has a population in poverty of 11.5% or 1,687 people (380 families). There are 205 families under 30% AMI at risk of homelessness. The average for the county hides the fact that there are areas in Nelson that are much more impacted than others. Afton and Nellysford, with an older, but much more affluent population has much lower poverty rates across all age groups than the Eastern district (Schuyler) which has rates of over 25%, for example. This information was collected in the PES needs assessment conducted in 2022.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The largest concentrations of Hispanic residents are in Albemarle tract 113.02, mostly in Southwood neighborhood, who are in general very low income. PHA is partnering with Habitat for Humanity to redevelop this neighborhood, and has spent the past decade listening to residents to ensure the redevelopment meets their standards and needs, and is culturally appropriate.

The largest concentrations of African American populations are in Fifeville (5.01) and Tenth and Page (2.02), as described above. Ridge Street neighborhood (4.01) also is 39% African American. Poverty in Ridge Street is intermixed with extreme wealth, so median household income in that neighborhood is elevated, even though there are many very low income households in the neighborhood.

What are the characteristics of the market in these areas/neighborhoods?

The patterns of low-income household concentrations are largely generated by housing patterns. Census Tracts 5.02, 7.0 and 4.01 have the oldest housing stock while Census Tracts 9.0, 5.2 and 3.02 have single-family units as the largest share of their housing stock.

Lowest median rents are seen in Census Tracts 4.01 and 4.02, reflecting in part the presence of public housing and other assisted housing units. The concentrations of lower-income households results in high shares of households with housing cost burdens, due to low incomes. In Census Tracts 2.01, 2.02, 5.01, 106.3, households spend over 30% of their income on rent.

The Fifeville Neighborhood Association has identified gentrification and rising property taxes as concerns for aging homeowners who have low incomes, resulting in a risk of being forced to move because of inability to pay taxes on homes that are fully owned by low-income residents. High rates of higher income households purchasing homes and increasing property values results in rising property taxes throughout the neighborhood.

Are there any community assets in these areas/neighborhoods?

The Tenth and Page neighborhood includes Westhaven, which is benefitted by the non-profit City of Promise, who focuses on not only education but also family support, including parent advocates. The Westhaven Nursing Clinic is also a crucial community center for the neighborhood.

The Fifeville Neighborhood Association is a thriving community leadership group, who collaborate with PHAR and local religious institutions to enhance community well-being. They collaborated with TJPDC to develop the Cherry Avenue Small Area Plan in 2021, mapping out a vision for both residential and commercial properties to enhance the lives of current residents, and to protect the region from gentrification and displacement. The Fifeville neighborhood also benefits from the work of a non-profit organization called Abundant Life Ministries, which provides tutoring and educational support to youth in the Prospect Avenue area.

In the Southwood neighborhood, Habitat for Humanity provides a range of support programs, especially in partnership with the Boys and Girls Club, who have offices in the center of the neighborhood, and provide activities for children throughout the week.

The City's Strategic Investment Area (SIA) Plan, adopted in February 2014, addresses the needs of the Ridge Street, Belmont, and Fifeville neighborhoods, among others. The SIA Plan provides guidance for: future redevelopment and investment in the area; improvements to affordable housing, including existing public and assisted housing; improved connections throughout the area; and recommended strategies for expanding employment opportunities within an area south and east of downtown.

Are there other strategic opportunities in any of these areas?

The Fifeville Neighborhood Association is currently in meetings advocating with the City and other stakeholders to take action to protect long-term residents, many of whom are low income families and families of color, from being pushed out due to the dynamics of gentrification. The goal of ending the food desert in the neighborhood is being addressed by attempting to attract a grocery store to Cherry Avenue.

CRHA and the Piedmont Housing Alliance continue progress towards a transformational redevelopment of Friendship Court Apartments, focused on working with an amazing design team, inclusive of residents and community advocates on the Friendship Court Advisory Committee, to refine and evolve the plan for redevelopment. Several significant milestones have been achieved this year. The Advisory Committee has met at least monthly, frequently participating in hands-on design sessions at the architect's office, leading to an improved phased redevelopment plan that honors our commitment to zero displacement, offers a mix of housing types, and envisions a four-phase redevelopment. Construction has begun. The Advisory Committee, who selected the architecture firm, has also selected the general contractor to implement their vision. And, of critical importance to the affordability of the community, HUD approved the renewal of Friendship Court's Section 8 subsidy contract for another 20 years.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

In 2021, TJPDC successfully applied for funds through Department of Housing and Community Development Virginia Telecommunications Initiative (VATI) to bring broadband at gigabit speeds to 40,077 locations, including 4 additional planning districts, including the TJPDC. The project brings together investment from three utilities familiar with rural infrastructure and local matching fund investment from 13 counties. The need for the public matching funds to help offset the higher cost of placing fiber infrastructure in rural central Virginia has never been greater, and the need for universal access to broadband has never been more pronounced. The proposal balances public grant funding with private investment to bring a long-term solution to the region.

The project area was selected carefully to bring universal broadband service availability to every unserved location in a contiguous rural region of central Virginia. The project service area leverages proximity to the original Central Virginia Electric Cooperative (CVEC) fiber network buildout, the Firefly Fiber Broadband 2021 USDA ReConnect project service area, and the Firefly Fiber Broadband partnerships with Rappahannock Electric Cooperative and Dominion Energy. All thirteen counties, Albemarle, Amherst, Appomattox, Buckingham, Campbell, Cumberland, Fluvanna, Goochland, Greene, Louisa, Madison, Nelson, and Powhatan will have universal broadband service when this project is completed.

Firefly is partnering with the Monacan Indian Nation (MIN) to reach many tribal family homes and to serve a new project and development that they have planned in an area of Amherst County that is presently unserved by any incumbent in terms of broadband connectivity.

As part of the project, Firefly will cover the cost of a fiber drop up to 2,500 feet (almost 1/2 mile). For low-to-moderate income (LMI) homes, Firefly will cover the cost of the fiber drop entirely at no additional cost to the subscriber. The generous allowance for the fiber drop to all households and the commitment to build to all LMI households regardless of the distance of the drop ensure digital equity. Digital equity efforts to ensure low to moderate income households in the proposed project area will have affordable access to speeds at or above 25/3 mbps.

Leaders of the project report that internet has to follow electricity, so in locations, especially in rural areas, where electricity was late to arrive, internet has been slow to follow. These regions often have a great deal of rural poverty.

The FCC offers an Affordability Connection Program to subsidize the cost of internet for low income households.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There is now healthy competition in the TJP. It is served by Brightspeed, Ting, Firefly, and other providers.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

In December 2021, the TJPDC developed a draft Hazard Mitigation Plan in response to these same concerns. Reviewing HIRA data, they identified that our region has a high risk of Hurricane / high wind / windstorms and Winter storms / weather, and a high risk of Flooding.

Heating and air conditioning were reported in our consultations as critical needs for special needs populations, such as the elderly. Electric HVAC systems are suggested for the future, since electricity can be created in increasingly sustainable ways, as opposed to gas. In the Charlottesville Metro Area, the use of electric heating units increased by 3% from 2015 to 2020, as reported in the Comparative Housing Characteristics report from the Census Bureau.

In the 2023 Hazard Mitigation plan, goals related to infrastructure and buildings included:

1. Diversify the energy system to provide multiple power source and fuel supply options and promote self-sufficient buildings with multiple energy options
2. Diversity the communications system to provide alternative lines for use during loss of capacity
3. Diversify the transportation system by increasing connectivity and providing modal options
4. Elevate, retrofit and relocate existing structures and facilities in vulnerable locations
5. Construct or upgrade drainage, retention, and diversion elements to lessen the impact of a hazard on an area

The Charlottesville and Albemarle Climate Action Plans address how infrastructure, transportation, and housing can take into consideration the impacts of climate change, and proactively mitigate hazards.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

In the TJPDC Hazard Mitigation Plan from 2021, it is reported that low income residents are often disproportionately affected by natural disasters. Typically, the only land available to low-income families is in less desirable locations, in or near high hazard risk areas, such as along flood plains. Affordable housing may not be as well constructed as other housing, and therefore is more susceptible to damage from natural hazards. Households living in mobile homes, especially those that were built before 1978, can be at significant risk from natural disasters. Low-income families may also have less disposable income to make their homes more disaster resistant.

In Nelson County, there is significant risk of flooding, and these areas significantly overlap with low-income neighborhoods. Within the city of Charlottesville, flooding and low income neighborhoods don't

significantly overlap, but there is a moderate flood risk in some low income neighborhoods. (As shown in EPA EJScreen)

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The objectives and outcomes of the plan are linked directly to the priority needs that rose to the surface in the Needs Assessment contained in this Plan. The Needs Assessment relied on accessible data, Plans listed in PR-10 Consultation, nearly 500 survey responses from TJPD residents, and over 30 consultations with community leaders.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	10th and Page
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundary for this neighborhood corresponds with Census Tract 2.02.
	Include specific housing and commercial characteristics of this target area.	The housing from this neighborhood is predominantly early 20th Century with some more recent infill units. Main St., Preston Ave., and University Ave, are the predominant commercial centers.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This neighborhood was chosen based on its demographic profile. This census tract shows a disproportionate rate of cost burden, and a high percentage of BIPOC residents who have been historically disadvantaged.
	Identify the needs in this target area.	Increased support for low income households, regarding all activities in the Consolidated Plan, will be appropriate based on partnership with and input from residents.
What are the opportunities for improvement in this target area?	Primary opportunities are for rental assistance, repair of aging homes, and matching residents to higher paying jobs.	
Are there barriers to improvement in this target area?	Barriers to improvement are lack of accountability for developers, lack of restriction and enforcement on short-term rentals in the area, and predatory offers to purchase homes from low-income homeowners at low prices when they are burdened by high taxes.	

2	Area Name:	Albemarle County
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Local jurisdiction boundaries as defined by the Commonwealth of Virginia
	Include specific housing and commercial characteristics of this target area.	See Market Analysis section of this plan
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	By agreement, the HOME Consortium allocates funds proportionally between each of the member jurisdictions. This plan identifies separate goals and projects for each jurisdictions, allowing citizens to identify goals specific to their own locality.
	Identify the needs in this target area.	See Needs Assessment section of this plan
	What are the opportunities for improvement in this target area?	See Strategic Plan section of this plan
Are there barriers to improvement in this target area?	See Needs Assessment and Strategic Plan sections of this plan	
3	Area Name:	City of Charlottesville
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	

	Identify the neighborhood boundaries for this target area.	Local jurisdiction boundaries as defined by the Commonwealth of Virginia
	Include specific housing and commercial characteristics of this target area.	See Market Analysis section of this plan
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	By agreement, the HOME Consortium allocates funds proportionally between each of the member jurisdictions. This plan identifies separate goals and projects for each jurisdictions, allowing citizens to identify goals specific to their own locality.
	Identify the needs in this target area.	See Needs Assessment section of this plan
	What are the opportunities for improvement in this target area?	See Strategic Plan section of this plan
	Are there barriers to improvement in this target area?	See Needs Assessment and Strategic Plan sections of this plan
4	Area Name:	Fifeville
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundaries for this neighborhood correspond with Census Tract 5.01.
	Include specific housing and commercial characteristics of this target area.	This neighborhood features homes built predominately in the early 20th century with mid-century infill developments. There is a large 1970s townhome subdivision where many low-mod people reside. The main commercial centers are found on Cherry Ave. and Main St.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This neighborhood was chosen based on its demographic profile. This census tract shows a disproportionate rate of cost burden, and a high percentage of BIPOC residents who have been historically disadvantaged.
	Identify the needs in this target area.	Increased support for low income households, regarding all activities in the Consolidated Plan, will be appropriate based on partnership with and input from residents.
	What are the opportunities for improvement in this target area?	Primary opportunities are for tax relief, repair of aging homes, and partnering with the Fifeville Neighborhood Association to identify solutions.
	Are there barriers to improvement in this target area?	Barriers to improvement are lack of restriction and enforcement on short-term rentals in the area, aging population on fixed incomes who may have special needs.
5	Area Name:	Fluvanna County
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Local jurisdiction boundaries as defined by the Commonwealth of Virginia
	Include specific housing and commercial characteristics of this target area.	See Market Analysis section of this plan
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	By agreement, the HOME Consortium allocates funds proportionally between each of the member jurisdictions. This plan identifies separate goals and projects for each jurisdictions, allowing citizens to identify goals specific to their own locality.
	Identify the needs in this target area.	See Needs Assessment section of this plan

	What are the opportunities for improvement in this target area?	See Strategic Plan section of this plan
	Are there barriers to improvement in this target area?	See Needs Assessment and Strategic Plan sections of this plan
6	Area Name:	Greene County
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Local jurisdiction boundaries as defined by the Commonwealth of Virginia
	Include specific housing and commercial characteristics of this target area.	See Market Analysis section of this plan
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	By agreement, the HOME Consortium allocates funds proportionally between each of the member jurisdictions. This plan identifies separate goals and projects for each jurisdictions, allowing citizens to identify goals specific to their own locality.
	Identify the needs in this target area.	See Needs Assessment section of this plan
	What are the opportunities for improvement in this target area?	? See Strategic Plan section of this plan
Are there barriers to improvement in this target area?	See Needs Assessment and Strategic Plan sections of this plan	
7	Area Name:	Louisa County
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	

	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Local jurisdiction boundaries as defined by the Commonwealth of Virginia
	Include specific housing and commercial characteristics of this target area.	See Market Analysis section of this plan
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	By agreement, the HOME Consortium allocates funds proportionally between each of the member jurisdictions. This plan identifies separate goals and projects for each jurisdictions, allowing citizens to identify goals specific to their own locality.
	Identify the needs in this target area.	See Needs Assessment section of this plan
	What are the opportunities for improvement in this target area?	See Strategic Plan section of this plan
	Are there barriers to improvement in this target area?	See Needs Assessment and Strategic Plan sections of this plan
8	Area Name:	Nelson County
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Local jurisdiction boundaries as defined by the Commonwealth of Virginia
	Include specific housing and commercial characteristics of this target area.	See Market Analysis section of this plan

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	By agreement, the HOME Consortium allocates funds proportionally between each of the member jurisdictions. This plan identifies separate goals and projects for each jurisdictions, allowing citizens to identify goals specific to their own locality.
	Identify the needs in this target area.	See Needs Assessment section of this plan
	What are the opportunities for improvement in this target area?	See Strategic Plan section of this plan
	Are there barriers to improvement in this target area?	See Needs Assessment and Strategic Plan sections of this plan
9	Area Name:	Ridge
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundary for this neighborhood corresponds with Census Tract 4.01.
	Include specific housing and commercial characteristics of this target area.	This neighborhood is predominantly residential with a varied mix of single family, apartments, and duplexes ranging in age from 1800s to recent construction.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This neighborhood was chosen based on its demographic profile. This census tract shows a disproportionate rate of cost burden, and a high percentage of BIPOC residents who have been historically disadvantaged.

	Identify the needs in this target area.	Increased support for low income households, regarding all activities in the Consolidated Plan, will be appropriate based on partnership with and input from residents.
	What are the opportunities for improvement in this target area?	Primary opportunities are for rental assistance, repair of aging homes, and matching residents to higher paying jobs.
	Are there barriers to improvement in this target area?	Barriers to improvement include a lack of awareness of assistance programs.

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The HOME Consortium, by agreement between all parties, distributes HOME funds to each county for use within the given jurisdictions. Many goals in the Consolidated Plan are regional in nature and apply to all jurisdictions within the Consortium, but other goals are specific to a given locality. CDBG Priority Neighborhoods are neighborhoods in the City in which CDBG funds target persons living in low to moderate income areas.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Affordable Housing - Rental
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families
	Geographic Areas Affected	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County
	Associated Goals	Expand the affordable housing stock Preserve existing supply of affordable housing Ensure housing access for low income residents Support homeless and transition to independence Support investments that aid fair housing choice Energy efficiency and environmental stewardship
	Description	Affordable Housing is housing that reduces cost burden for households in the region that spend more than 30 percent of their income (including utilities) on housing costs. There is a critical need for persons at 0-50 percent of the area median income. Persons who fall within this income category should be prioritized.

	Basis for Relative Priority	Consolidated Plan data and citizen engagement prioritized affordable rental housing as the top priority need in the region. The most critical rental housing needs reported in the survey included: construction of new affordable rental housing, and rehab and preservation of existing affordable rental housing. In the comments, and in consultations, the needs of individuals on fixed incomes, sometimes having only \$400-800 to live on per month, must be included in plans to address housing needs.
2	Priority Need Name	Affordable Housing - Ownership
	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Elderly Rural Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County Fifeville 10th and Page Ridge

	Associated Goals	Expand the affordable housing stock Preserve existing supply of affordable housing Ensure housing access for low income residents Support investments that aid fair housing choice Energy efficiency and environmental stewardship
	Description	Affordable Housing is housing that reduces cost burden for households in the region that spend more than 30% of their income (including utilities) on housing costs. There is a critical need for persons at 0-50% of the area median income. Persons who fall within this income category should be prioritized.
	Basis for Relative Priority	Homeownership is second in priority based on the needs assessment. In the survey, residents ranked housing as the priority need, with rental housing as the highest priority. Homeownership needs prioritized by survey respondents included: down payment assistance for first-time homebuyers, home repair and rehab, and development of new homes.
3	Priority Need Name	Homelessness and Risk of Homelessness
	Priority Level	High
	Population	Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County
	Associated Goals	Ensure housing access for low income residents Support homeless and transition to independence Support the provision of supportive housing Support investments that aid fair housing choice

	Description	Persons who are homeless and/or at risk of being homeless were prioritized as having a high need. Specifically, two types of services were identified as urgently needed: the need for transition-in-place services that aid the transition to independence, and supportive housing for special needs populations who may be unable to make the transition to independence.
	Basis for Relative Priority	Consolidated Plan data and citizen engagement prioritized the need for homeless assistance and assistance for those at risk of homelessness as a high priority. Several hundred families in our region have been identified by schools. A lack of supportive housing leaves households piecing together basic needs.
4	Priority Need Name	Mental Health and Substance Abuse Services
	Priority Level	High
	Population	Extremely Low Low Moderate Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City of Charlottesville

	Associated Goals	Support the expansion of mental health services Support homeless and transition to independence Support the provision of supportive housing Support investments that aid fair housing choice
	Description	Mental health services and substance abuse services include supportive housing, crisis intervention, residential treatment programs, outpatient treatment programs, and prevention programs. All participating programs should be trauma-informed and client-centered.
	Basis for Relative Priority	The basis for this priority came out of the citizen engagement process for the Consolidated Plan. Among services needed, survey respondents placed mental health care and substance abuse services as second to housing assistance, and even more important than transportation. Survey respondents placed mental health care as second only to housing placement, regarding the needs of people experiencing homelessness. Permanent Supportive Housing is a form of mental health services that combines the need for housing with the need for mental health services. This has been repeatedly acknowledged as an unmet need in our region, particularly as PSH is difficult to staff.
5	Priority Need Name	Business Development
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City of Charlottesville
	Associated Goals	Foster small and local business development Support investments that aid fair housing choice Energy efficiency and environmental stewardship
	Description	Business Development includes activities that foster small and local business development, as well as attracting businesses to our region that will increase opportunities for middle-income, living wage jobs above 60% of AMI. Business development that is tied to entrepreneurship and microenterprise assistance should help improve self-sufficiency and job growth for income-eligible persons (persons with the greatest needs). In particular, our region is in dire need of jobs that pay enough so that households are not forced to spend more than 30% of their income on rent.

	Basis for Relative Priority	Consolidated Plan data and citizen engagement prioritized business development as it relates to self-sufficiency and job growth that benefits income-eligible persons. Through the needs assessment, one of the highest priority needs identified was the need for increased wages, as that is an effective way to decrease housing cost burden and increase housing stability and overall wellness among households.
6	Priority Need Name	Workforce Development and Job Placement
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	City of Charlottesville
	Associated Goals	Support homeless and transition to independence Increase access to jobs that pay a living wage Support investments that aid fair housing choice
	Description	Workforce development includes activities that aid in the creation and retention of living wage employment (such as matching workers to higher paying jobs, providing child care) and programs that increase self-sufficiency (such as providing training, helping workers develop social capital to maintain employment in higher paying, living wage jobs).
	Basis for Relative Priority	Consolidated Plan data and citizen engagement prioritized workforce development as a high priority need. Through the needs assessment, one of the highest priority needs identified was the need for increased wages, as that is an effective way to decrease housing cost burden and increase housing stability and overall wellness among households. The specific need for paraprofessional workers in the mental health industry provides an opportunity for workforce development programs to focus on such skills.
7	Priority Need Name	Transportation and Infrastructure Improvements
	Priority Level	High

Population	Extremely Low Low Moderate Elderly Persons with Physical Disabilities
Geographic Areas Affected	City of Charlottesville
Associated Goals	Enhance and improve access to transportation Support investments that aid fair housing choice Energy efficiency and environmental stewardship
Description	Infrastructure improvements are tied to affordable housing and quality of life outcomes (transportation, access to services and employment centers, and social wellbeing). Expanding public transportation options, development of child care centers, increasing sustainability and energy efficiency, and supporting investments in equity initiatives may be included in infrastructure.
Basis for Relative Priority	Consolidated Plan Data and citizen engagement prioritized access to services, accessible/multi-modal modes of transportation, street and pedestrian safety, and infrastructure in low-moderate income areas as a high priority need.

Narrative (Optional)

Our needs assessment revealed a critical affordable housing need for persons who have incomes that are 0-50% of the area median income. There are needs for both rental and homeownership opportunities, specifically: (1) Affordable rental units in tandem with rental assistance, (2) Affordable homes for purchase in tandem with security deposit assistance, and (3) Home repairs for homeowners and renters. Needs beyond housing include supportive services for transition-in-place, mental health services, interventions to increase wages for very low income households, and expanded transportation options.

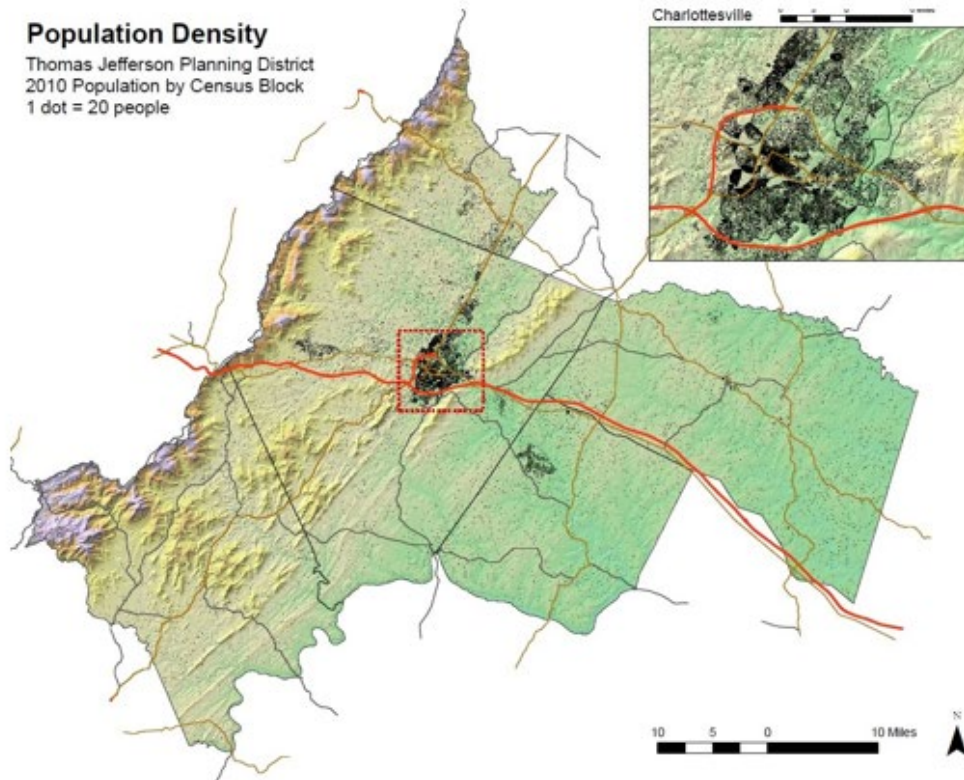
SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

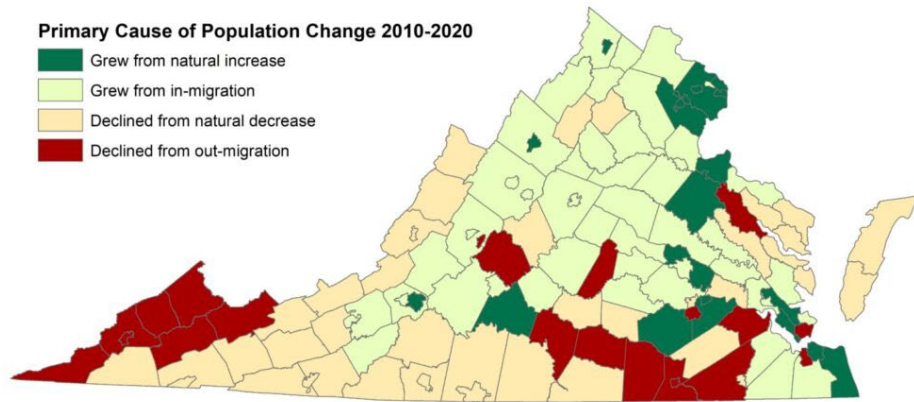
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City of Charlottesville has allocated \$900,000 for the Charlottesville Supplemental Rental Assistance program funded by the CAHF, over the course of several years. This will be supplemented by a small amount of HOME funding dedicated to TBRA, as the needs assessment identified a lack of rental assistance available to households when they face a financial crisis that could result in eviction. Because eviction results in a poor rental history, this can limit housing choices in the future, and ultimately decrease a family’s chances at living a stable life or being able to pursue homeownership.
TBRA for Non-Homeless Special Needs	This eligible activity is not currently in use in the region. TBRA funds can be used for special needs populations, but no subset of funding has been set aside as a reserve for special needs populations. Instead, the HOME Consortium is focusing on identifying pathways towards increasing the supply of supportive housing options for special needs populations.
New Unit Production	The HOME Consortium has a CHDO set-aside that allows for new unit production as there is a growing need for the creation of affordable housing units. EN funds will also be used for production of new rental units when possible. Some participating counties, along with the City of Charlottesville, have identified the need for affordable rental housing as an urgent priority.
Rehabilitation	Rehabilitation continues to be a viable activity under prevailing market conditions, due to the age of the housing stock in the region. There are approximately 7,000 owner occupied and 4,000 renter-occupied homes building before 1950 in the region, and a notable portion of these homes have not undergone significant rehabilitation. As discussed in the Needs Assessment, rates of housing problems are twice as high among rental units, as compared with homeowner units.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	<p>In the Counties of Greene, Louisa, and Nelson, subrecipients are identifying opportunities to purchase properties to rehabilitate, or land on which to build new homes, in order to develop affordable housing units.</p> <p>Land costs in the City of Charlottesville and Albemarle County are high, thus making acquisition of new land for the purpose of affordable housing a less feasible use of limited funds. Partially for this reason, the redevelopment of existing properties under CRHA ownership and Piedmont Housing Alliance ownership is underway, in order to increase the number of units provided on the same sites and deconcentrate the affordable units from market-rate units.</p>

Table 50 – Influence of Market Conditions



Map 1



Causes of Population Change

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources for the Consolidated Plan include CDBG, HOME, HOME match, and local affordable housing funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	410,468	0	0	410,468	2,052,340	The expected annual allocation for year one is based on the base year allocation. Expected amount for remainder of plan assumes allocations and program income will remain stable for the remaining years

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	785,286	16,149	0	801,436	3,926,430	The expected annual allocation for year one is based on the base year allocation. Expected amount for remainder of plan assumes allocations and program income will remain stable for the remaining years

Table 51 - Anticipated Resources

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

In previous years, the Consortium accrued match from the City of Charlottesville, which provides a 25% match for each project, and Habitat for Humanity projects. Projects of the Greater Charlottesville Habitat for Humanity are not all HOME assisted, but all are HOME match-eligible. Match funds from Habitat for Humanity include below market interest rate loans and soft-second mortgages forgiven over the lifetime of the loan. The City of Charlottesville may also use CAHF funds to satisfy match obligations. The Consortium is confident that all matching requirements will be satisfied.

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

Publicly-owned land or property that will use CDBG or HOME funds has not been identified to date; however, this could change depending upon future projects. Most publicly-owned land that is being used for affordable housing will be used by CRHA. Subrecipient agencies are in some cases acquiring land and property to rehabilitate or build new units, but this land is rarely publicly-owned.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Charlottesville	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
THOMAS JEFFERSON PLANNING DISTRICT COMMISSION	Regional organization	Planning	Region
ALBEMARLE HOUSING IMPROVEMENT PROGRAM	Subrecipient	Ownership Rental	Jurisdiction
CHARLOTTESVILLE REDEVELOPMENT AND HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction
PIEDMONT HOUSING ALLIANCE	CHDO	Non-homeless special needs Ownership Rental public services	Region
HABITAT FOR HUMANITY OF GREATER CHARLOTTESVILLE	Non-profit organizations	Ownership	Jurisdiction
SKYLINE CAP	Subrecipient	Ownership Rental public services	Jurisdiction
Nelson County Community Development Foundation	Subrecipient	Ownership Rental public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Fluvanna/Louisa Housing Foundation	Subrecipient	Ownership Rental public services	Jurisdiction
Albemarle County	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Community Investment Collaborative	Non-profit organizations		
Blue Ridge Area Coalition for the Homeless (BRACH)	Non-profit organizations	Homelessness	Region

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery structure for housing and community development is strong throughout the region. There are more organizations that serve Charlottesville and Albemarle County, but the difference is not grossly disproportionate to the distribution of population or needs. It is often noted that there is a need for greater coordination between human service providers in the region, in order to collaborate on activities, avoid duplication of services, avoid confusion among clientele, and share resources and data. However, because these services are provided by separate entities, additional funding would be needed to develop an organized collaborative process or system.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Utilities Assistance		X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X		X
Child Care	X		
Education	X		
Employment and Employment Training	X		X
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X		
Other			

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Although it is not possible to comprehensively measure the utilization of services by the homeless population, there are indications that a high proportion take advantage of what is available. Shelters report high occupancy rates, particularly during winter months when shelter is needed most. A significant majority of the homeless population reports using soup kitchens and food pantries. Many also accepted donated clothing from churches and secondary-market retail organizations.

Medical services are widely utilized, with 37% reporting use of the emergency rooms in the region, and an additional 34% specifying the UVa Medical System. Despite the overwhelming lack of health insurance, very few reported receiving no medical care. The Charlottesville Free Clinic is also heavily utilized by population, and serves a total of 2,600 medical and dental patients each year.

About half of TJPD homeless population receive mental health services provided by either Region 10 or On Our Own Peer Support Center. Region Ten served 129 homeless individuals in 2021, which is almost the total number of homeless individuals identified that year by the CoC. The incidence of unmet mental health needs in the community is unknown, but there are likely many who are not being reached. Non-

profit mental health providers, such as The Women’s Initiative, Region Ten, and the Sexual Assault Resource Agency, regularly have waiting lists.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Within the region, there are numerous organizations that serve these populations, and many subsets within the special needs and homeless populations. The institutional strength is evident. The current deficiencies, such as lack of supportive or transitional housing, and waiting lists for counseling, are mostly caused by the national shortage of labor and staffing issues, rather than a need for additional organizations.

The Blue Ridge Area Coalition for the Homeless (BRACH) helps coordinate across organizations that provide services to people experiencing homelessness. The role of collaboration between service providers has been raised as an important component of the institutional delivery structure that could be improved, in order to prevent duplication of services, confusion among clientele, and inadvertent gaps in programs. As is demonstrated in the early sections of this Plan, several groups are currently working to address this long-standing challenge.

The greatest strengths are the wide variety of services provided, and the willingness to collaborate and refer to appropriate services, among staff and volunteers. The greatest challenges are the ever-expanding needs of our community, and the challenges associated with reaching the most marginalized community members.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

There is a need for ongoing collaboration and communication between organizations to ensure that no classifications of needs are inadvertently missed. The Housing Directors will continue coordination with monthly meetings, and will stay current with activities conducted by other organizations. It is proposed that the Blue Ridge Health District be added to the Housing Directors Council, as an important housing provider for the subset of the population the organization serves, particularly through their HOPWA program.

The gaps in services are mostly related to a need for more supportive housing beds, with fully staffed programs, as well as transitional housing programs that allow transition-in-place. HOME-ARP funds will be used to provide additional supportive housing beds. Transitional housing programs are a long-standing need in this region. Collaborators such as BRACH and Community Services Housing, MACAA, and other members of the CoC are in conversation about the best strategies for providing transitional housing services. Because the need for affordable rentals and rental assistance is far greater and more urgent, the need for transitional housing may be addressed by a methodical collaborative planning

process that takes place in the background while the system addresses more urgent needs to prevent increasing rates of homelessness.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand the affordable housing stock	2023	2027	Affordable Housing	City of Charlottesville Fluvanna County Louisa County Greene County Nelson County	Affordable Housing - Rental Affordable Housing - Ownership		Rental units constructed: 37 Household Housing Unit Homeowner Housing Added: 10 Household Housing Unit
2	Preserve existing supply of affordable housing	2023	2027	Affordable Housing	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Affordable Housing - Rental Affordable Housing - Ownership		Rental units rehabilitated: 1 Household Housing Unit Homeowner Housing Rehabilitated: 116 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Ensure housing access for low income residents	2023	2027	Affordable Housing	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Affordable Housing - Rental Homelessness and Risk of Homelessness Affordable Housing - Ownership		Direct Financial Assistance to Homebuyers: 22 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 24 Households Assisted
4	Enhance and improve access to transportation	2023	2027	Non-Housing Community Development	City of Charlottesville Fifeville 10th and Page Ridge	Transportation and Infrastructure Improvements		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
5	Support the expansion of mental health services	2023	2027	Non-Homeless Special Needs	City of Charlottesville Fifeville 10th and Page Ridge	Mental Health and Substance Abuse Services		Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Support homeless and transition to independence	2023	2027	Affordable Housing Homeless	City of Charlottesville Fifeville 10th and Page Ridge	Affordable Housing - Rental Homelessness and Risk of Homelessness Mental Health and Substance Abuse Services Workforce Development and Job Placement		Homelessness Prevention: 6 Persons Assisted
7	Support the provision of supportive housing	2023	2027	Affordable Housing Non-Homeless Special Needs	City of Charlottesville Fifeville 10th and Page Ridge	Homelessness and Risk of Homelessness Mental Health and Substance Abuse Services		Other: 1 Other
8	Increase access to jobs that pay a living wage	2023	2027	Non-Housing Community Development	City of Charlottesville Fifeville 10th and Page Ridge	Workforce Development and Job Placement		Jobs created/retained: 50 Jobs
9	Foster small and local business development	2023	2027	Non-Housing Community Development	City of Charlottesville Fifeville 10th and Page Ridge	Business Development		Businesses assisted: 40 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Support investments that aid fair housing choice	2023	2027	Non-Homeless Special Needs Non-Housing Community Development	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County Fifeville 10th and Page Ridge	Affordable Housing - Rental Business Development Homelessness and Risk of Homelessness Transportation and Infrastructure Improvements Mental Health and Substance Abuse Services Workforce Development and Job Placement Affordable Housing - Ownership		Public service activities for Low/Moderate Income Housing Benefit: 5 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Energy efficiency and environmental stewardship	2023	2027	Affordable Housing Non-Housing Community Development	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County Fifeville 10th and Page Ridge	Affordable Housing - Rental Business Development Transportation and Infrastructure Improvements Affordable Housing - Ownership		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Expand the affordable housing stock
	Goal Description	<p>Activities will include construction of affordable rental units, and construction of homeowner housing for low- to moderate-income homebuyers, with a priority for beneficiaries with incomes below 60% of AMI. Production of units can include purchase and repair of existing units. Priority will be on rental housing, in response to the needs assessment.</p> <p>FLHF plans to build 8 rental units and 2 homebuyer units in Fluvanna, and 25 rental units and 2 homebuyer units in Louisa. Skyline CAP plans to build 4 rental units. Charlottesville plans to build 6 homebuyer units as the 2023 CHDO.</p>

2	Goal Name	Preserve existing supply of affordable housing
	Goal Description	<p>Activities will include the rehabilitation of homes owned by low- to moderate-income homeowners, and rehabilitation of rental units. Addition of accessibility features for people with disabilities is an allowable activity, as are emergency repairs. There is disproportionately greater need for home repairs among Hispanic, Native American, and Asian populations, as demonstrated in the needs assessment above.</p> <p>FLHF plans to complete 4 homeowner repairs in Fluvanna and 6 homeowner repairs in Louisa. NCCDF plans to complete 5 homeowner repairs. AHIP plans to complete 65 homeowner repairs in Albemarle, and pursue one landlord to partner with. Charlottesville plans to complete 36 homeowner repairs.</p>
3	Goal Name	Ensure housing access for low income residents
	Goal Description	<p>Activities will include homebuyer Down Payment Assistance, and TBRA when appropriate.</p> <p>FLHF plans to provide down payment assistance to 2 households in Fluvanna and 2 households in Louisa. NCCDF plans to provide down payment assistance to 10 households. Charlottesville plans to provide down payment assistance to 8 households, and TBRA to 24 households. Preference will be given to households under 60% of AMI.</p>
4	Goal Name	Enhance and improve access to transportation
	Goal Description	<p>Transportation improvements and expansion is a priority among the constituent population of the Charlottesville HOME Consortium. Public transportation that increases access for low-income community members to travel between home and work, safety updates on roads where pedestrians walk, expansion of public trails, development of safe bike lanes, ADA accessible ramps, streetlamps, are potential target outcomes.</p> <p>Activities can include: 1 route added to transportation service; or 5 safety updates for pedestrians and bicyclists.</p>
5	Goal Name	Support the expansion of mental health services
	Goal Description	<p>Mental health services are a priority among the constituent population of Charlottesville HOME Consortium. Early intervention and prevention services will be prioritized. Substance abuse treatment may be included in mental health services provided through CDBG funds. Priority will be given for services that impact priority neighborhoods, which are 10th and Page, Rose Hill, Ridge Street, and Fifeville neighborhoods.</p> <p>Activities may include: prevention services for 100 persons; mental health treatment services for 50 persons with incomes below 60% of AMI.</p>

6	Goal Name	Support homeless and transition to independence
	Goal Description	Programs supported with CDBG funds will prioritize rapid re-housing, and transition-in-place options in which a household is housed, and transitional resources are brought to their location. When appropriate, services may show preference for the chronically homeless and citizens re-entering the community from carceral settings. Activities may include assisting households with transition-in-place resources.
7	Goal Name	Support the provision of supportive housing
	Goal Description	Supportive housing is a proven solution to homelessness for the most vulnerable chronically homeless people, such as people with disabilities. It pairs housing with case management and supportive services. The Consortium and subrecipients may have a preference for special needs populations, including people with disabilities, the elderly, and citizens re-entering the community from carceral settings. "Other" below represents one unit of supportive housing assisted.
8	Goal Name	Increase access to jobs that pay a living wage
	Goal Description	Development of living-wage employment opportunities; target industries that directly address the need for more job opportunities that pay living wages. Activities will seek to increase job creation, attract industries that will increase middle class job opportunities for constituents, job matching, and job training and preparation. Funds may also be used to support services that enhance job access, such as the development of new high-quality childcare centers, and expansion of ESL training opportunities. Short-term measurable activities could include: 1 new business attracted to Charlottesville; 40 individuals matched with higher paying jobs; 1 new childcare center developed.
9	Goal Name	Foster small and local business development
	Goal Description	Charlottesville will continue providing small business loans and technical assistance, with one goal being increasing resident access to living wages. Priority is on small businesses that meet needs of the community, such as a grocery store in a food desert.
10	Goal Name	Support investments that aid fair housing choice
	Goal Description	Given that concerns about the impacts of discrimination based on race, income, or disability were raised frequently during the needs assessment, care will be taken to design all funded programs with the goal providing all residents with fair access. All programs in this strategic plan should aim to increase access for groups historically impacted by discrimination.

11	Goal Name	Energy efficiency and environmental stewardship
	Goal Description	Support investments that promote sustainability, energy efficiency, and environmental stewardship. Activities should reflect the recommendations detailed in the Charlottesville and Albemarle Climate Plans.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Within in the 5-year timeframe of the Consolidated Plan, it is estimated that affordable housing will be provided to 209 extremely low-income to moderate-income households. Per the needs assessment, there is a critical need for affordable housing for extremely-low income households and a high need for low-income households. The highest need is to increase access to affordable rental units, but all HOME eligible activities are needed. Due to the urgency of the need, households with incomes below 60% of AMI will be prioritized when possible.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

CRHA complies with Section 504, and is working to increase the number of single-level, one-bedroom apartment units within its portfolio. These units must be designed to be accessible without the use of steps.

Activities to Increase Resident Involvements

CRHA has developed extensive programs in the past three years to increase resident involvement in programs and housing redevelopment. They created a Department of Resident Services. Within this department are housed the following programs.

Family Self Sufficiency

The FSS program is funded by a Resident Opportunity and Self Sufficiency (ROSS) grant from HUD, as well as anticipated funding from YouthBuild, US Department of Labor. The purpose of the FSS program is to promote the development of local strategies to coordinate the use of HCV and public housing assistance programs with public and private resources enabling families eligible to receive assistance to achieve economic independence. CRHA matches housing-assisted families with a broad range of highly collaborative existing community services. Economic self sufficiency is defined as having the sustainable skills necessary to maintain employment paying a “living wage”, which would pay for the family’s basic needs without the use of government subsidies. The CRHA FSS serves about 15 families at a time.

Workforce Development and Economic Development

CRHA has developed a program to provide residents with Section 3 certifications that will allow them to work for the companies who are contracted to redevelop public housing in Charlottesville. CRHA staff observed that residents did not have training and certifications, or appropriate skills, in order for contracted companies to meet Section 3 requirements by hiring from within the public housing neighborhoods. In response, they developed a training program in partnership with Piedmont Virginia Community College to make this possible.

Community Engagement Redevelopment and Modernization

CRHA has partnered with PHAR and the University of Virginia Architecture School to develop grassroots engagement in a resident-led process to plan the redevelopment of public housing neighborhoods in the city. This process has included participatory budgeting. Residents have advocated for self-determined programs. CRHA staff do not assume what services are wanted or needed by residents in the community, but instead listen to what residents need, and collect options for them.

Since the adoption of CRHA's Residents FIRST! operational philosophy, CRHA has worked to build partnerships with its Public Housing Association of Residents (PHAR) and other community organizations to increase outreach to the Public Housing and Housing Choice Voucher communities. In addition to monthly Resident Services meetings (which are reasonably well attended), CRHA routinely engages its residents through on-site neighborhood meetings around issues of public safety, medical care, social support services, community event planning, recreation and upcoming CRHA policy changes.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

Zoning

In the City, zoning policies such as minimum lot sizes, height restrictions, setback requirements and maximum residential densities has an impact on the development of affordable housing. Policies that prioritize preserving existing single-family neighborhoods over the development of new affordable housing have an impact on the supply of affordable housing. Over 55% of the zoned land by area in the City is restricted to single-family detached type housing. Minimum lot size limits on the minimum size of lots reduces the number of overall units on a parcel. The City limits new residential lots to at least 6,000 square feet in size and some areas of the City have pre-existing lots smaller than 4,000 square feet. In addition, frontage/setbacks constrain the dimensions of new lots and the buildable lot area within those lots. The City requires new lots to have a minimum 50 feet of frontage on a public street. These frontage/set-back requirements restrict large, deep lots from having more than one unit. Also, dimensional requirements limit building size to more expensive forms. Use Restrictions also act as a barrier to the development of affordable housing. Because of this, the City of Charlottesville has begun a process of rezoning, which is nearing completion. The expectation is that new zoning rules will remove unnecessary barriers to developing affordable housing.

Albemarle County's Comprehensive Plan divides Albemarle County into five Development Areas (approximately 5% of the County, or 35 square miles) and Rural Areas (approximately 95% of the County, or 695 square miles). The intent is to focus development into the urban areas to create quality living areas, avoid sprawl, improve access to services, and protect the natural and agricultural resources and uses of the rural areas.

In some of our rural counties, zoning statutes remove the designation for manufactured homes if the plot is empty for over 2 years. The challenge is that some plots are too small for new manufactured homes, and new homes are also much more expensive. As a result, owners of the land are unable to place a new manufactured home on the lot in time, and the land is no longer available for manufactured homes, which are sometimes the only accessible and affordable option.

Addressing Very Low Income Needs

Many contributors during our consultation process reported that, because the AMI in our region is so high, affordable housing serving those who are 80% of AMI or below is missing out on the many people whose incomes are much lower. The City of Charlottesville is working on a redesignation, which will prioritize those whose incomes are 60% of AMI or less, for efforts to address the needs of low income households.

Correcting Historical Inequities

Historically, local governments implemented policies that removed housing, and the associated wealth, from predominantly Black communities and Monacan communities. As a result of such policies, along with many policies and practices over hundreds of years, wealth, particularly related to homeownership, is extremely difficult to build among these communities. In our consultations, these histories were often raised, along with conversations about encouraging the development of wealth within Black and Monacan communities in our region, through homeownership. Many conversations involved an acknowledgement that building wealth is extremely difficult when one is living in public housing or renting.

Public Housing

Public housing policies caused problems for residents who provided shelter to their otherwise homeless friends and family. If they double up, the rules are that they will lose their access to the public housing unit. As a result, families secretly keep loved ones in their home, and those individuals are not counted among the homeless population.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Service Providers

Organizations such as OAR, The Haven, On Our Own, the Independence Resource Center, the International Rescue Committee, Network2Work, and Home to Hope, work with clients to address barriers to housing incurred by discrimination (based on criminal history, low English proficiency, nationality, race, or disability), poor rental history, or poor credit. PHA housing navigators help “market ready” individuals find housing.

TJPDC Central Virginia Regional Housing Partnership

The Thomas Jefferson Planning District Commission (TJPDC) developed a Partnership with local housing partners and coalitions to launch a Regional Housing Partnership (RHP) and conduct a Regional Housing Study. TJPDC is committing staff time toward the project and partnered with Albemarle County and the Virginia Housing Development Authority (VHDA) to fund and carry out a regional housing study. The RHP

Cville Plans Together

The City of Charlottesville is undertaking a process, starting in 2020, with a deep commitment to equity and inclusion. This undertaking entails three efforts: a comprehensive plan update, an affordable housing plan, and a zoning code rewrite.

City of Charlottesville – Rezoning Project

The Affordable Housing Plan promoted Multifamily By-Right, Soft Density By-Right, and Inclusionary Zoning as key factors in how land use and zoning is implemented. The proposed inclusionary zoning ordinance would change that:

- Any residential project of 10 or more units must make at least 10% of its units affordable to households at 60% AMI (rather than 80%), for as long as that building exists;
- The affordable units must be indistinguishable from the market rate units in that building — so, a developer can't put all of its affordable apartments in the basement, or make them smaller than the building's market-rate ones.

The new zoning ordinance will increase the number of housing units allowed across the entire city. Officials are encouraging people to convert, not tear down, existing buildings.

CRHA Equity Plan

In an effort to comply with Affirmatively Furthering Fair Housing, CRHA will be undertaking an Equity Plan in the coming years.

Albemarle County – Resolution in Collaboration with Habitat for Humanity

Albemarle received two CDBG planning grants to assist Habitat for Humanity in developing plans for the first phase of the Southwood Mobile Park redevelopment. CHDO funding from HOME was also contributed. Construction has begun and is proceeding.

Guiding Documents for our Region:

- Analysis of Impediments to Fair Housing
- Comprehensive Plans
- Charlottesville Affordable Housing Plan
- Albemarle Housing Policy

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

BRACH and the CoC oversee efforts to assist homeless persons and households. BRACH is pursuing opportunities to expand street outreach capacity through new funding for additional outreach staff and through building partnerships with mainstream service providers like local police departments, Fire and EMS, and local hospitals. BRACH's goal is to be able to identify and engage with all households experiencing sheltered or unsheltered homelessness quickly. Once identified, outreach teams will visit with each of those locations where people are known to be living unsheltered at least once every 2 weeks to stay engaged and build relationships and connect people with available resources. This allows our community to have a comprehensive and real-time understanding of the changing needs of households experiencing homelessness in our communities.

Local public schools improved their identification of children and families who qualify for McKinney-Vento by allowing counselors and teachers known to them to be their primary contacts.

Addressing the emergency and transitional housing needs of homeless persons

The community's emergency shelters include Salvation Army for year-round shelter, PACEM for low-barrier shelter from October through April, and Families in Crisis for short-term hotel stays for families with children. BRACH strives to empower households to prevent and/or end their own homelessness through diversion practices facilitated at the entry points to our homeless service system. If homelessness diversion is not possible for a particular household, then entry to one of the shelters above is arranged. Once in shelter, the household is once again empowered to end their own homelessness through access to affordable housing listings, employment services, mainstream benefits assistance, and more. BRACH's goal is for the average length of stay in emergency shelter to be 30 days or less to facilitate quick returns to safe and stable housing.

Transitional housing was identified as needed during our needs assessment. At the moment, there are fewer than 10 units in our region to serve families in transition from homelessness or shelter into permanent housing, provided by MACAA and Salvation Army. Regional leaders are promoting a Transition in Place model, which will be explored in the next 5 years as an option. Additional funding will be required in order to provide these services. In the meantime, HOME funds will be used to develop affordable rental housing that local agencies can use to help place their clients, and provide support services in place as needed on a case by case basis.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The homeless service system, including the CoC and McKinney-Vento counselors, strives to empower households to end their own homelessness quickly and return to safe and stable housing. This is completed through staff dedicated to assisting households experiencing homelessness with access to affordable housing listings and housing counseling, employment services, mainstream benefits assistance, SSI/SSDI application assistance, connection with available public housing and housing choice vouchers, and connection to mental health and/or substance use services. If these efforts are not sufficient to end homelessness for a household, households with long histories of homelessness and a disabling condition may be eligible for Rapid Re-Housing rent assistance and/or Permanent Supportive Housing. Once in housing through either of these programs, housing case management is provided to ensure that housing stability is maintained for each household. All federally funded housing resources like rapid re-housing and permanent supportive housing are prioritized for the most vulnerable households who need housing the most, as determined through objective triage assessments.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

BRACH's homelessness prevention programs target those households most likely to enter shelters and prevent homelessness through housing case management, housing search assistance, and financial assistance. The likelihood of a household becoming homeless is determined through objective triage assessments and conversations with households requesting prevention assistance. Data using HMIS shows that the most common living arrangement prior to entering shelters in our community is either living doubled up with friends or family members or staying in hotels. McKinney-Vento Coordinators report similar information. Therefore, the CoC has focused our prevention program on those households in either living situation who are on the brink of homelessness to have the greatest impact on reducing the number of people entering homelessness.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Consolidated Plan goals address lead-based paint hazard through the rehabilitation of existing substandard homes. The overwhelming majority of homes that undergo rehabilitation were built before 1978 and can be considered high-risk for hazard. Rehabilitation activities include abatement of lead-based hazards in compliance with federal law. Detection and removal of lead-based paint in residences constructed before 1978 is to occur while rehabilitating homes when there are children present under the age of 7 years.

AHIP is an EPA-certified Lead Based Paint Abatement Specialist. The Fluvanna/Louisa Housing Foundation has a certified lead-based paint hazards contractor. Houses being purchased with the down payment and closing cost assistance program to first-time homebuyers also must be reviewed for lead based paint.

In terms of increasing access to housing without LBP, all of the housing goals in the plan can be considered strategies toward this end. All housing units receiving assistance with CDBG or HOME funds will meet housing quality standards, and thus not contain any lead hazards. The City of Charlottesville, with its down payment and closing cost assistance program to first-time home buyers, will not approve a home if peeling paint is in evidence until it is repaired satisfactorily. This situation is identified through the Section 8 inspection.

The Blue Ridge Health Department relies on the Virginia Childhood Lead Poisoning Prevention Program (CLPPP) within VDH's Division of Prevention and Health Promotion, to provide surveillance and analysis of reported blood lead levels in children less than 16 years of age.

How are the actions listed above related to the extent of lead poisoning and hazards?

The extent and geography of estimated lead hazards has been measured and will be taken into account when determining the scope of rehabilitation projects. Jurisdictions which are more likely to have higher incidence of lead in households are included in the Market Analysis.

How are the actions listed above integrated into housing policies and procedures?

The actions listed above are standard procedure for all local governments, housing foundations, and non-profits utilizing CDBG or HOME funds.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

By providing affordable housing, as well as economic development, each household impacted will decrease risk factors for poverty. Providing pathways to home ownership, and rehabilitation that keeps low income homeowners in their homes, is the foundation of helping families build generational wealth. Strategy 1.9 in the Charlottesville Comprehensive Plan states that the City will: Advocate for community wealth building strategies outside of employment and training, including housing programs that provide access to new or sustained homeownership for lower-income residents, community gardens, etc.

The primary agency directly addressing poverty in the region is the Monticello Area Community Action Agency (MACAA), which serves Charlottesville, Albemarle, Fluvanna, Louisa and Nelson. The Skyline Community Action Program (Skyline CAP) serves Greene County in the Thomas Jefferson Planning District, and also Orange and Madison Counties in Planning District 9. The Head Start pre-school program is also a fundamental part of the regional anti-poverty strategy. Each social service agency operates family self-sufficiency programs. Organizations such as City of Promise provide support to families and educational support to students in low-income neighborhoods, to address generational poverty. The Haven administers rapid rehousing programs that move individuals from homelessness to stability.

Other organizations and programs in the region including the Charlottesville Redevelopment and Housing Authority, Fluvanna/Louisa Housing Foundation, and the Nelson County Community Development Foundation all administer Housing Choice Voucher Programs for low-income families. Additionally, organizations like these as well as the Albemarle Housing Improvement Program and others also provide assistance to low-income families in making household repairs and installing indoor plumbing.

The region has a strong, locally administered Social Service/ Welfare Departments operating in each locality. Acting as the primary provider of state funded programming and service delivery, these local government offices help implement the regional strategy by administering strong programs with a coordinated, comprehensive approach.

The 2013 Growing Opportunities Report set important goals to increase middle income job opportunities in our region. Among these were: (1) Develop and fund a targeted recruitment effort in concert with CVPED and VEDP to attract interested prospect companies that are considering an expansion or relocation, and (2) Explore the creation of appropriate incentives that encourage and assist existing businesses to add employment – a local match program for the state VJIP program for training could be a model to follow (a 2023 update might focus more on increasing wages for existing jobs, since there are enough jobs in our region, but they do not pay enough for employees to live in the region).

In addition to other efforts, TJPDC has received a VATI grant to expand broadband access to nearly all locations within the TJPDC that currently lack access. Construction is underway and will be completed in the years of this Consolidated Plan.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Several goals in this Consolidated Plan address the needs of people in poverty beyond their immediate housing needs.

Most importantly, the goal of increasing access to jobs that pay a living wage is a crucial aspect of poverty reduction. For households with members who have the ability to work, the need for jobs that pay a living wage is urgent. Supporting investments that aid fair housing choice will play a role in addressing systemic wealth inequities in the region.

For households that lack any members who are able to work, supportive housing and services for the chronically homeless or people with disabilities are necessary. These services will be supported in part by the funds relevant to this Consolidated Plan.

The City of Charlottesville 2013 Pathways to Self-Sufficiency: Growing Opportunities Report contains a chapter that addresses affordable housing. Further, the report serves as a funding priority guide to ensure the City's CDBG and HOME funds are awarded in coordination with the goals set forth in the report and the Consolidated Plan.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Thomas Jefferson Planning District, the managing body for the Thomas Jefferson HOME Consortium, monitors the HOME activities of designated sub-recipients in several ways. All projects are reviewed and set up in the IDIS system by staff of the TJPDC. Within the Planning District staff, there is a separation of duties, where one staff person sets up and completes projects while another requests and disburses funds. All funds are monitored in two ways: first through the IDIS system and, second, through an independent accounting system set up by the Planning District.

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

The Housing Directors' Council meets every other month to discuss the administration of the HOME Consortium, upcoming events, performance evaluation, and compliance. Newly issued regulations, interpretation, and guidance are reviewed at the meetings.

The City of Charlottesville monitors Community Development Block Grant subrecipients in many ways. All subrecipient programs to be set up are reviewed and created in the IDIS system by City staff. Staff from the Office of Community Solutions sets up and completes projects and works closely with staff in the Finance Department to process invoices/requests for program reimbursement and the disbursement of funds. Funded programs are coordinated internally through the City's SAP accounting system and monitored through IDIS. Among other documentation, funded subrecipients are required to submit an independent financial audit to the City.

The City of Charlottesville also requires all agencies to submit quarterly program status reports of achievement towards their stated objectives and beneficiaries of their work. This includes program milestones as well as the number of beneficiaries, their income level, demographic status, and whether they are experiencing a disability and/or reside in a female-headed household.

Reimbursements for approved program expenses are not released until program status information is provided. This information is also checked during monitoring visits, which are completed at least once a year for each program and more frequently if concerns arise. A follow-up letter detailing any deficiencies and required corrective actions is sent to subrecipients as needed.

In addition, all subrecipients are notified of their requirement to abide by the appropriate OMB circular. All subrecipients are required to attend an orientation meeting, and throughout the program year City also staff meet periodically with subrecipients to provide support and technical assistance as needed.

Expected Resources

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

Introduction

Anticipated Resources for the Consolidated Plan include CDBG, HOME, HOME match, and local affordable housing funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	408,417	74	1,291	409,782	1,633,668	The expected annual allocation for year one is based on the base year allocation. Expected amount for remainder of plan assumes allocations and program income will remain stable for the remaining years

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	624,013	116,800	0	740,813	2,568,052	The expected annual allocation for year one is based on the base year allocation. Expected amount for remainder of plan assumes allocations and program income will remain stable for the remaining years

Table 55 - Expected Resources – Priority Table

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

In previous years, the Consortium accrued match from the City of Charlottesville, which provides a 25% match for each project, and Habitat for Humanity projects. Projects of the Greater Charlottesville Habitat for Humanity are not all HOME assisted, but all are HOME match-eligible. Match funds from Habitat for Humanity include below market interest rate loans and soft-second mortgages forgiven over the lifetime of the loan. The City of Charlottesville may also use CAHF funds to satisfy match obligations. The Consortium is confident that all matching requirements will be satisfied.

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

Publicly-owned land or property that will use CDBG or HOME funds has not been identified to date; however, this could change depending upon future projects. Most publicly-owned land that is being used for affordable housing will be used by CRHA. Subrecipient agencies are in some cases acquiring land and property to rehabilitate or build new units, but this land is rarely publicly-owned.

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand the affordable housing stock	2023	2027	Affordable Housing	City of Charlottesville Fluvanna County Louisa County Greene County	Affordable Housing - Rental Affordable Housing - Ownership		Rental units constructed: 6 Household Housing Unit Homeowner Housing Added: 8 Household Housing Unit
2	Preserve existing supply of affordable housing	2023	2027	Affordable Housing	Albemarle County Fluvanna County Louisa County Nelson County	Homelessness and Risk of Homelessness Affordable Housing - Ownership		Homeowner Housing Rehabilitated: 17 Household Housing Unit
3	Ensure housing access for low income residents	2023	2027	Affordable Housing				Direct Financial Assistance to Homebuyers: 3 Households Assisted

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Expand the affordable housing stock
	Goal Description	<p>Activities will include construction of affordable rental units, and construction of homeowner housing for low- to moderate-income homebuyers, with a priority for beneficiaries with incomes below 60% of AMI. Production of units can include purchase and repair of existing units. Priority will be on rental housing, in response to the needs assessment.</p> <p>PHA will construct 6-9 units of affordable homeowner housing for the City of Charlottesville. FLHF will begin work on some of the 4 homeowner units they have planned over the next 5 years, and the 25 units of rental housing in Louisa and the 8 units of rental housing in Fluvanna. Skyline CAP will develop 1 unit of affordable rental housing in Greene County.</p>
2	Goal Name	Preserve existing supply of affordable housing
	Goal Description	<p>Activities will include the rehabilitation of homes owned by low- to moderate-income homeowners, and rehabilitation of rental units. Addition of accessibility features for people with disabilities is an allowable activity, as are emergency repairs.</p> <p>All localities except Greene and Charlottesville will engage in homeowner rehabilitation. 1 is expected in Fluvanna, 1 in Nelson, 2 in Louisa, and 13 in Albemarle. No rehabilitation of rental units will occur within this program year. Charlottesville will provide homeowner rehabilitation in future years of the Strategic Plan.</p>
3	Goal Name	Ensure housing access for low income residents
	Goal Description	<p>Activities will include homebuyer Down Payment Assistance, and TBRA when appropriate.</p> <p>FLHF will provide 1 first time homebuyer with down payment assistance. NCCDF will provide 2 low income homebuyers with down payment assistance. TBRA will be used in Charlottesville in future program years.</p>

AP-35 Projects - 91.420, 91.220(d)

Introduction

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

#	Project Name
1	Homebuyer Homes Cville PHA
2	Homebuyer Homes Fluvanna FLHF
3	Homebuyer Homes Louisa FLHF
4	Rental Production Fluvanna FLHF
5	Rental Production Louisa FLHF
6	Rental Production Greene Skyline
7	Homeowner Rehab Albemarle AHIP
8	Homeowner Rehab Fluvanna FLHF
9	Homeowner Rehab Louisa FLHF
10	Homeowner Rehab Nelson NCCDF
11	Down Payment Assistance FLHF - F
12	Down Payment Assistance FLHF - L
13	Down Payment Assistance NCCDF
14	Admin PY23 Cville CDBG
15	Admin PY23 TJPDC HOME
16	Coordinated Entry CDBG
17	Living Wage Jobs CDBG
18	Microenterprise CDBG
19	Home Rehab CDBG
20	Down Payment Assistance CDBG

Table 57 – Project Information

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

The needs were prioritized through the Needs Assessment, which included an online survey and consultations, and are presented in order of priority in SP-45. Not all goals have projects identified, because there is not enough funding available in the current fiscal year to address all needs identified. Some will be addressed during the following 4 years.

AP-38 Project Summary
Project Summary Information

1	Project Name	Homebuyer Homes Cville PHA
	Target Area	City of Charlottesville Fifeville 10th and Page Ridge
	Goals Supported	Expand the affordable housing stock
	Needs Addressed	Affordable Housing - Ownership
	Funding	:
	Description	PHA will construct 6-9 units of affordable homeowner housing for the City of Charlottesville.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	6-9 extremely low income to low income households
	Location Description	City of Charlottesville
	Planned Activities	
2	Project Name	Homebuyer Homes Fluvanna FLHF
	Target Area	Fluvanna County
	Goals Supported	Expand the affordable housing stock
	Needs Addressed	Affordable Housing - Ownership
	Funding	:
	Description	FLHF will begin work on some of the 2 homeowner units they have planned over the next 5 years.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	2 households, preference for households with AMI under 60%
	Location Description	Fluvanna
	Planned Activities	
3	Project Name	Homebuyer Homes Louisa FLHF
	Target Area	Louisa County
	Goals Supported	Expand the affordable housing stock
	Needs Addressed	Affordable Housing - Ownership

	Funding	:
	Description	FLHF will begin work on some of the 2 homeowner units they have planned over the next 5 years.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	2 households, preference for households with AMI under 60%
	Location Description	Louisa
	Planned Activities	
4	Project Name	Rental Production Fluvanna FLHF
	Target Area	Fluvanna County
	Goals Supported	Expand the affordable housing stock
	Needs Addressed	Affordable Housing - Rental
	Funding	:
	Description	FLHF will begin work on some of the 8 units of rental housing planned in Fluvanna for the next 5 years.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	2 households within this program year
	Location Description	Fluvanna
	Planned Activities	
5	Project Name	Rental Production Louisa FLHF
	Target Area	Louisa County
	Goals Supported	Expand the affordable housing stock
	Needs Addressed	Affordable Housing - Rental
	Funding	:
	Description	FLHF will begin work on some of the 25 units of rental housing planned in Louisa for the next 5 years.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	2 households

	Location Description	Louisa
	Planned Activities	
6	Project Name	Rental Production Greene Skyline
	Target Area	Greene County
	Goals Supported	Expand the affordable housing stock
	Needs Addressed	Affordable Housing - Rental
	Funding	:
	Description	Skyline CAP will develop 1 unit of affordable rental housing in Greene County.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	1 household whose income is below 60% of AMI
	Location Description	Greene
	Planned Activities	
	7	Project Name
Target Area		Albemarle County
Goals Supported		Preserve existing supply of affordable housing
Needs Addressed		Affordable Housing - Ownership
Funding		:
Description		AHIP will provide rehabilitations for 13 homeowners with low- to moderate incomes.
Target Date		
Estimate the number and type of families that will benefit from the proposed activities		13 households
Location Description		Albemarle
Planned Activities		
8	Project Name	Homeowner Rehab Fluvanna FLHF
	Target Area	Fluvanna County
	Goals Supported	Preserve existing supply of affordable housing
	Needs Addressed	Affordable Housing - Ownership

	Funding	:
	Description	FLHF will provide rehabilitation for one low income homeowner in Fluvanna.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	1 household
	Location Description	Fluvanna
	Planned Activities	
9	Project Name	Homeowner Rehab Louisa FLHF
	Target Area	Louisa County
	Goals Supported	Preserve existing supply of affordable housing
	Needs Addressed	Affordable Housing - Ownership
	Funding	:
	Description	FLHF will provide rehabilitation for 2 low income homeowners in Louisa.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	2 households
	Location Description	Louisa
	Planned Activities	
10	Project Name	Homeowner Rehab Nelson NCCDF
	Target Area	Nelson County
	Goals Supported	Preserve existing supply of affordable housing
	Needs Addressed	Affordable Housing - Ownership
	Funding	:
	Description	NCCDF will provide rehabilitation for 1 low income homeowner in Nelson County.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	1 household

	Location Description	Nelson
	Planned Activities	
11	Project Name	Down Payment Assistance FLHF - F
	Target Area	Fluvanna County
	Goals Supported	Ensure housing access for low income residents
	Needs Addressed	
	Funding	:
	Description	FLHF will provide 1 first time homebuyer with down payment assistance in either Fluvanna or Louisa.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	1 household
	Location Description	Fluvanna
	Planned Activities	
	12	Project Name
Target Area		Louisa County
Goals Supported		Ensure housing access for low income residents
Needs Addressed		Affordable Housing - Ownership
Funding		:
Description		FLHF will provide 1 first time homebuyer with down payment assistance in either Fluvanna or Louisa.
Target Date		6/30/2024
Estimate the number and type of families that will benefit from the proposed activities		1 household
Location Description		Louisa
Planned Activities		
13	Project Name	Down Payment Assistance NCCDF
	Target Area	Nelson County
	Goals Supported	Ensure housing access for low income residents
	Needs Addressed	Affordable Housing - Ownership

	Funding	:
	Description	NCCDF will provide 2 low income homebuyers with down payment assistance.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	2 households
	Location Description	Nelson
	Planned Activities	
14	Project Name	Admin PY23 Cville CDBG
	Target Area	City of Charlottesville Fifeville 10th and Page Ridge
	Goals Supported	
	Needs Addressed	Affordable Housing - Rental Affordable Housing - Ownership Homelessness and Risk of Homelessness Mental Health and Substance Abuse Services Business Development Workforce Development and Job Placement Transportation and Infrastructure Improvements
	Funding	:
	Description	The City of Charlottesville will administer CBDG funds.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
15	Project Name	Admin PY23 TJPDC HOME

	Target Area	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County Fifeville 10th and Page Ridge
	Goals Supported	
	Needs Addressed	Affordable Housing - Rental Affordable Housing - Ownership Homelessness and Risk of Homelessness
	Funding	:
	Description	TJPDC will administer HOME funds for the Consortium.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	39 households will be assisted in Program Year 2023 with HOME funds.
	Location Description	Entire Region
	Planned Activities	
16	Project Name	Coordinated Entry CDBG
	Target Area	City of Charlottesville Fifeville 10th and Page Ridge
	Description	Support homeless and transition to independence: Expanding access to safe and secure housing for people experiencing homelessness. Objective: Coordinated Entry into Homelessness System of Care services for 20 residents per quarter (80 or more in total).
	Target Date	6/30/2024
17	Project Name	Living Wage Jobs CDBG

	Target Area	City of Charlottesville Fifeville 10th and Page Ridge
	Description	Increase access to jobs that pay a living wage: Supporting workforce development (including but not limited to efforts to bolster Section 3 training opportunities and partnerships with the City's GO programs) Objective: Workforce literacy training for fifty (50) income-qualified residents, focusing on those in need literacy development and non-native language education
	Target Date	6/30/2024
18	Project Name	Microenterprise CDBG
	Target Area	City of Charlottesville Fifeville 10th and Page Ridge
	Description	Foster small and local business development: Microenterprise assistance to foster economic growth and to increase access to employment opportunities Objective: Microenterprise training scholarships for 10-20 income-qualified residents
	Target Date	6/30/2024
19	Project Name	Home Rehab CDBG
	Target Area	City of Charlottesville Fifeville 10th and Page Ridge
	Description	Support and preserve homeownership by providing assistance to income-qualified homeowners to make necessary home repairs 4 completed critical home rehabilitations
	Target Date	6/30/2024
20	Project Name	Down Payment Assistance CDBG

	Target Area	City of Charlottesville Fifeville 10th and Page Ridge
	Description	Expand home ownership opportunities for income-qualified residents by providing downpayment assistance & homeownership counseling Two (2) income-eligible prospective homebuyers (earning up to 25-50% of AMI)
	Target Date	6/30/2024

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

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

The HOME funds will be distributed evenly between the six jurisdictions that make up the HOME Consortium. There are no geographic targets within localities set for HOME funds in the Consolidated Plan. Due to the rotation of CHDO funds, Fluvanna will not complete a CHDO project during this five-year period, so funding will be slightly smaller for Fluvanna. For this particular one year period, CHDO funds are going to Charlottesville, as reflected below.

CDBG funds will be distributed among the entire City, however, a set-aside of funds will be used to target priority neighborhoods.

Geographic Distribution

Target Area	Percentage of Funds
City of Charlottesville	55
Albemarle County	7
Fluvanna County	10
Louisa County	9
Greene County	10
Nelson County	9
Fifeville	
10th and Page	
Ridge	

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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. The City of Charlottesville's HOME funding percentage is larger than the other localities for this program 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.

Discussion

Affordable Housing

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

Introduction

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

CDBG are used for priority neighborhood, public services and economic development activities. Each year, the City of Charlottesville releases RFP's and selects multiple service delivery subrecipients to complete the activities that are in line with the Consolidated Plan.

One Year Goals for the Number of Households to be Supported	
Homeless	2
Non-Homeless	35
Special-Needs	2
Total	39

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	18
Rehab of Existing Units	17
Acquisition of Existing Units	1
Total	36

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

CDBG funding will be used to assist homeless persons with increased access to services, including housing/shelter, address supportive housing needs for people with disabilities and people with criminal histories that prevent access to housing. Additionally, down payment assistance will be provided to 4 households. These items were not included in the second section above, because it is not listed as an affordable housing goal.

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

Introduction

Public housing is owned and operated by the Charlottesville Redevelopment and Housing Authority (CRHA) and all units are contained within the City limits of Charlottesville. This section outlines plans to provide this resource and improve the current stock of housing.

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

CRHA has detailed plans as developed in their Annual Plan. These are set forth in the Strategic Plan, section SP 50.

CRHA priorities are on the redevelopment of several neighborhoods that they administer, including the final stages of redevelopment of Crescent Hall, which serves special needs populations.

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

As detailed in SP 50, CRHA has a range of resident engagement efforts, which are specific to each program and neighborhood. PHAR provides input into CRHA activities as a collaborative voice of the residents. Resident engagement is an on-going and continual process.

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

N/A

Discussion

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

Introduction

The annual Homeless Strategy is derived from the revised Community Plan to End Homelessness.

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

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

BRACH, and its partner organizations, is primarily responsible for outreach to homeless persons. McKinney Vento Coordinators are primarily responsible for identifying and providing case management for families with children who are at risk for or experiencing homelessness.

BRACH partners closely with TJPDC, the City of Charlottesville, and other subrecipients of HOME and CDBG funds.

Addressing the emergency shelter and transitional housing needs of homeless persons

As documented in the Needs Assessment and Market Analysis, emergency shelters are currently providing for the needs of homeless individuals. However, the number of homeless families is increasing, and the plan calls for increased resources to meet these changing needs. Transitional housing needs have been met predominantly through rapid rehousing programs, but the need for more support is clear due to the number of recipients who need further support after the two year RRH support ends.

The COC is seeking additional funding to expand opportunities in the community. Two transitional homes are currently in operation, one by the Monticello Area Community Action Agency (MACAA) and the other by the Salvation Army. They are both seeking private funds for ongoing operations.

The goals of the Consolidated Plan include supporting the transition to independence. This year, one household will be assisted with transition-in-place resources using CDBG funds.

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

The importance of integrating housing opportunities with ongoing case management support is highlighted in plans for the following year. The plan calls for the establishment of "Transition in Place"

programs that provide case management to families as they remain in support housing during a transition to independence, and this program will support the rapid rehousing efforts.

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

Prevention strategies include interventions immediately prior to homelessness occurring, adequate case management during the transition out of homelessness to prevent relapse, and support during a discharge from institutional housing. The Rapid Rehousing program, including the funds being sought to substantially expand it, includes a prevention component. This will allow organizations such as Virginia Supportive Housing, The Haven, and PACEM to identify at-risk households to avoid an experience of homelessness. The Jefferson Area OAR have recently been trained to assist their clients with securing SSI/SSDI support rapidly to have sufficient income to prevent recidivism, and this form of counseling will be practiced over the following year.

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

The Eviction Reduction grant, administered by the TJPDC in partnership with Piedmont Housing Alliance, will continue to address the needs of households facing eviction.

Discussion

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

Introduction

The Consolidated Plan’s Market Analysis described the following barriers to affordable housing, and the 5-year Strategic Plan provided an overview of regional efforts to address these barriers.

The most urgent barrier to address is zoning within the City of Charlottesville, which is in the process of a thorough re-write through the Cville Plans Together effort described below.

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

Cville Plans Together

The City of Charlottesville is undertaking a process, starting in 2020, with a deep commitment to equity and inclusion. This undertaking entails three efforts: a comprehensive plan update, an affordable housing plan, and a zoning code rewrite.

City of Charlottesville – Rezoning Project

The Affordable Housing Plan promoted Multifamily By-Right, Soft Density By-Right, and Inclusionary Zoning as key factors in how land use and zoning is implemented. The proposed inclusionary zoning ordinance would change that:

- Any residential project of 10 or more units must make at least 10% of its units affordable to households at 60% AMI (rather than 80%), for as long as that building exists;
- The affordable units must be indistinguishable from the market rate units in that building — so, a developer can’t put all of its affordable apartments in the basement, or make them smaller than the building’s market-rate ones.

The new zoning ordinance will increase the number of housing units allowed across the entire city. Officials are encouraging people to convert, not tear down, existing buildings.

Discussion

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

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

Introduction

All actions detailed below are linked to the Strategic Plan Goals which are based off of the Needs Assessment.

Actions planned to address obstacles to meeting underserved needs

According to the housing needs assessment (NA), extremely low-income (0-30% of AMI) and very-low income (30-50% of AMI) have the most critical need for affordable housing.

HOME-assisted activities will include: construction of affordable rental units, with a priority for beneficiaries with incomes below 60% of AMI; rehabilitation of homes owned by low-income homeowners; and TBRA when appropriate. CDBG activities will include: supporting the homeless and transition to independence, including support for transition-in-place programming; support of efforts to provide supportive housing.

Actions planned to foster and maintain affordable housing

The provision and retention of affordable housing is a central theme of this Consolidated Plan. The City of Charlottesville and the Consortium will approach the issue of affordable housing from a variety of pathways, including direct provision of new affordable units, tenant-based assistance, and removal of barriers currently in existence. These barriers may be regulatory, in which case those that are within the purview of localities will be reviewed as described in this plan.

Actions planned to reduce lead-based paint hazards

Rehabilitation of existing substandard housing units is a prominent component of the strategic plan goals stated in SP-45. Special precautions will be taken in in homes where young children are present.

Actions planned to reduce the number of poverty-level families

Many affordable housing and community development activities have the objective of increasing and maintaining self-sufficiency for poverty-level families. The priorities and goals identified in the Strategic Plan are geared toward increasing the financial independence for poverty-level families as it relates to housing/homelessness, living wage employment opportunities, and mental health. Housing needs

clearly identify those extremely-low income and very-low income as priorities for affordable housing. Annual Action Plans will address the needs identified in the needs assessment with hopes that each family living in poverty will move closer to financial stability and housing security. In addition to CDBG and HOME funds, the City of Charlottesville and Albemarle County continue to provide resources for families seeking assistance and a step up out of poverty. Service providers, like BRACH, continue to provide services to homeless individuals and families who are experiencing homeless and/or who are at risk of homelessness.

Actions planned to develop institutional structure

There is a need for ongoing collaboration and communication between organizations to ensure that no classifications of needs are inadvertently missed.

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

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

It is the intent of the City of Charlottesville and the HOME Consortium to utilize this growing institutional capacity and leverage it toward meeting the goals of this plan.

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

The Central Virginia Regional Housing Partnership (RHP) developed a Strategic Plan in 2021, and will continue to implement the plan through 2025. The regular meetings of the RHP, and the actions taken to implement the Strategic Plan, enhance coordination between public and private housing agencies.

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

Discussion

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	1,474.97
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	1,474.97

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

The Thomas Jefferson HOME Consortium does not intend to use forms of investment other than

those described in 24 CFR 92.205(b).

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

In addition to assisting the initial LMI homebuyer using HOME funds for down payment and closing cost assistance, the Consortium intends to assist future income-eligible homebuyers through the use of resale provisions and/or recapture of HOME funds. The Consortium has not chosen to adopt HUD's resale provision for use by all subrecipients but rather has adopted the following options for use by the subrecipients as deemed appropriate for their local programs.

Restricted Resale is not used by the Consortium. All sub-recipients have elected to use the recapture provisions.

First Right-of-Refusal would give the subrecipient the right to purchase a unit for sale by the initial owner during a specified period of time not less than the applicable term of affordability. The first right-of-refusal would be a part of the deed of trust securing the HOME funds. If the right is exercised, the subrecipient must resell the property to an eligible LMI homebuyer and may provide the subsequent purchaser to assume all or a portion of the initial HOME funds to make the resale affordable.

Recapture of initial HOME investment secured by note and deed of trust for a term not less than the applicable period of affordability. Recapture may be structured for principal only, principal plus interest, or principal plus shared equity. Terms would be specified in the note and deed of trust. All recaptured HOME funds along with interest and/or equity share would be treated as program income and utilized accordingly. The amount of recapture is limited to the net proceeds available from the sale of the home. Inheritance to a family member not on the title will invoke recapture provisions. If the heir is income-qualified, the recaptured funds may be used for a new loan to the heir as the purchaser as a new HOME project. The Consortium will execute agreements with each subrecipient that will include which option the subrecipient will use to meet the Consortium objective of assisting the initial homebuyer and future homebuyers. Each subrecipient will report all recapture including program income as prescribed by the Consortium.

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

The guidelines for recapture detailed above ensure the affordability of units acquired through HOME funds.

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

The TJ HOME Consortium does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>U.S. Census</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>Decennial count of population and households.</p>
	<p>What was the purpose for developing this data set?</p> <p>Enumeration of the population to allocate Congressional Seats, electoral votes, and federal programs.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2000 and 2010</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Household survey</p>
	<p>Describe the total population from which the sample was taken.</p> <p>100%</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Total count, no sample</p>