



**FY 2024 - 2025 Annual Action Plan**  
Program Year 2024

*for the*

**City of Charlottesville**

*and the*

**Thomas Jefferson  
HOME Consortium**



Adopted by the Thomas  
Jefferson Planning District  
Commission:

Adopted by Charlottesville  
City Council:

# Executive Summary

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

### 1. Introduction

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

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

This Action Plan identifies specific activities to be undertaken with the funds during the program year from July 1, 2024 to June 30, 2025 as a means of fulfilling the goals stated in the Consolidated Plan. The objectives and outcomes of the Annual Action Plan are linked to the priority 5-Year Goals set forth in the Consolidated Plan.

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

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

The objectives identified in the one year Action Plan for FY 24-25 are:

- Expand and Preserve Affordable Housing: Activities focus on housing programs where the purpose of the activity meets the needs of households with incomes below 80% of AMI, with a priority for households with incomes below 60% of AMI;
- Establish and maintain a suitable living environment: Activities designed to benefit families, individuals, and communities by addressing their living environment; and
- Create Economic Opportunities: Activities related to economic development, commercial revitalization, or job creation.

The identified objectives are combined with two performance outcome categories for FY 24-25:

- Development of Affordable Housing: Activities will include developing 7 units of affordable rental housing, 1 unit of affordable homebuyer housing, 20 homes rehabilitated, provide 6 households with down payment assistance, and 6 households with rental assistance.
- Supporting Affordable Housing Opportunities: CDBG activities that support the development of affordable housing projects available to income-eligible people. Activities can include the creation or maintenance of affordable housing, subsidizing connections to municipal infrastructure for affordable housing projects, gap funding and/or services such as transportation or day care.

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

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

The City and the HOME Consortium have made an impact with CDBG and HOME funds.

In general, the City has met or exceeded the goals it set for itself through the CDBG program. The City exceeded its goals for supporting job readiness and adult literacy opportunities, small business entrepreneurship, energy efficiency and critical/emergency related home rehabilitation projects for income-eligible homeowners, investments in vital infrastructure for residents of a local group home for those with severe physical and/or intellectual impairments, and training programs for residents of the city's publicly subsidized housing. This work has reinforced for us the value of investments that support citywide impacts that benefit our neighbors at the lower ends of the income spectrum (below 50% the area AMI).

For HOME, homeowner rehabilitation and the creation of new homeowner units were the priority. Albemarle county homeowner rehabilitation served 6 households through AHIP, the Albemarle Housing Improvement Program. LEAP Charlottesville served 4 households. Fluvanna county homeowner rehabilitation served 12 households through the Fluvanna Louisa Housing Foundation (FLHF). FLHF served 2 households through homeowner rehabilitation in Louisa county. Two new rental homes were purchased to be rented to low income households in Greene county. Nelson county homeowner rehabilitation served 5 households through NCCDF.

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

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

Summary from citizen participation section of plan.

Citizen participation was a central component of the Consolidated Plan update, completed in 2023. This process established the goals and priorities for the Consolidated Plan, which continues to inform the annual Action Plans.

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.

Public Comment for the current Annual Action Plan was held from May 1, 2024 through May 30, 2024.

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

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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

#### **7. Summary**



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

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

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

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

**Table 1 – Responsible Agencies**

**Narrative**

**Consolidated Plan Public Contact Information**

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

### **1. Introduction**

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

There are a few umbrella organizations in the region that serve to bring together housing providers and human services and health agencies. The Blue Ridge Area Coalition for the Homeless (BRACH) is a non-profit organization that serves as the lead for the region’s Continuum of Care. The BRACH Governance Board includes housing providers, representatives from Departments of Social Services, and other human services and health agencies. The Housing Directors Council includes representatives from all HOME sub-recipients, with regular participation from the Jefferson Area Board for Aging (JABA).

Through the Virginia Eviction Reduction Pilot (VERP), an Advisory Board has been convened which engages a wide range of service providers and housing providers to address the needs of community members engaged in eviction.

**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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

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

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

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



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

1	<b>Agency/Group/Organization</b>	Blue Ridge Area Coalition for the Homeless (BRACH)
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
2	<b>Agency/Group/Organization</b>	CHARLOTTESVILLE REDEVELOPMENT AND HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
3	<b>Agency/Group/Organization</b>	FLUVANNA / LOUISA HOUSING FOUNDATION
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
4	<b>Agency/Group/Organization</b>	SKYLINE CAP
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
5	<b>Agency/Group/Organization</b>	ALBEMARLE HOUSING IMPROVEMENT PROGRAM (AHIP)
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
6	<b>Agency/Group/Organization</b>	NELSON COUNTY COMMUNITY DEVELOPMENT FOUNDATION
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	BRACH	Increase access to housing for low and extremely low-income households.

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

## **AP-12 Participation - 91.401, 91.105, 91.200(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 was a central component of the Consolidated Plan update, completed in 2023. This process established the goals and priorities for the Consolidated Plan, which continue to inform the annual Action Plans.

## 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, Program Income, 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	40,070	392,643	1,217,999	2,355,858	The expected annual allocation for year one is based on the base year allocation. Expected amount for remainder of plan assumes allocations and program income will remain stable for the remaining years

Table 2 - Expected Resources – Priority Table

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

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.

## 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 3 – Goals Summary**

#### Goal Descriptions



1	<b>Goal Name</b>	Expand the affordable housing stock
	<b>Goal Description</b>	Activities will include <b>construction of affordable rental units, and construction of homeowner housing</b> for low- to moderate-income homebuyers, with a priority for beneficiaries with incomes below 60% of AMI. Production of units can include purchase and repair of existing units. Priority will be on rental housing, in response to the needs assessment.  7 rental units will be under development this program year, along with one homebuyer unit.
2	<b>Goal Name</b>	Preserve existing supply of affordable housing
	<b>Goal Description</b>	Activities will include the <b>rehabilitation of homes</b> owned by low- to moderate-income homeowners, and <b>rehabilitation of rental units</b> . Addition of accessibility features for people with disabilities is an allowable activity, as are emergency repairs.  All localities except Greene County will engage in homeowner rehabilitation. We anticipate completing 17 homeowner rehabilitation activities this program year.
3	<b>Goal Name</b>	Ensure housing access for low income residents
	<b>Goal Description</b>	Activities will include homebuyer <b>Down Payment Assistance</b> , and <b>TBRA</b> when appropriate.  6 homebuyers will receive down payment assistance during this program year, in Fluvanna, Louisa, Nelson, and Charlottesville. 6 additional renters will receive TBRA in the City of Charlottesville during this program year.

## 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.

These activities were determined based on the Strategic Plan process, citizen input, and the Needs Assessment, all of which were described in the 2023 Consolidated Plan.

#	Project Name
1	Albemarle Homeowner Rehab AHIP
2	Cville Homebuyer Units
3	Cville Homeowner Rehab
4	Cville DPA
5	Cville TBRA
6	Fluvanna Rental FLHF
7	Fluvanna Homeowner Rehab FLHF
8	Fluvanna DPA FLHF
9	Greene Rental Skyline
10	Louisa Rental FLHF
11	Louisa Homeowner Rehab FLHF
12	Louisa DPA FLHF
13	Nelson Homeowner Rehab NCCDF
14	Nelson DPA NCCDF

**Table 4 – Project Information**

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

The City of Charlottesville is in the process of approving a slate of CDBG and HOME activities that promise to bring great benefits to our community in several key areas of need. While development of the funding recommendations for the upcoming program year 2024-25 programs has been hampered by the delayed release of new allocation amounts, the city's CDBG/HOME Taskforce has been hard at work over the past several weeks reviewing a number of applications from local community benefit organizations, including investments of CDBG funds programs designed to:

- Support income-qualified small business owners and entrepreneurs by subsidizing tuition costs for courses offered by a local CDFI
- Provide small group and individualized literacy tutoring for adults to help them development employment-related literacy skills
- Offer new supports to residents working to transition out of homelessness by supporting a novel transportation program to help them get from a downtown shelter to employment opportunities
- Offer financial literacy training focused on helping new arrivals develop financial self-sufficiency
- Assist residents of publicly subsidized housing to actively participate in the redevelopment of aging units

A growing recognition within the region of the importance of efforts to support access to affordable housing options is reflected in the city's current slate of proposed HOME program awards, including:

- A new down payment assistance program through which the city housing authority (CRHA) will support residents of publicly subsidized housing transition into homeownership
- A sustained effort to develop new affordable housing units in the heart of the city; city funding will support the construction of two (2) new units in a larger mixed-income development of 70+ new units, of which more than thirty (30) will affordable

As of April 26, the city's proposal for program year 2024-25 funding awards has not yet been approved locally as we await the publication of new allocation numbers by HUD but will be presented shortly to city leadership for review.

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Albemarle Homeowner Rehab AHIP
	<b>Target Area</b>	Albemarle County
	<b>Goals Supported</b>	Preserve existing supply of affordable housing Ensure housing access for low income residents
	<b>Needs Addressed</b>	Affordable Housing - Ownership
	<b>Funding</b>	HOME: \$90,000
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	13
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>2</b>	<b>Project Name</b>	Cville Homebuyer Units
	<b>Target Area</b>	City of Charlottesville
	<b>Goals Supported</b>	Expand the affordable housing stock Ensure housing access for low income residents
	<b>Needs Addressed</b>	Affordable Housing - Ownership
	<b>Funding</b>	HOME: \$90,000
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>3</b>	<b>Project Name</b>	Cville Homeowner Rehab
	<b>Target Area</b>	City of Charlottesville
	<b>Goals Supported</b>	Preserve existing supply of affordable housing

	<b>Needs Addressed</b>	Affordable Housing - Ownership
	<b>Funding</b>	HOME: \$10,000
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	Cville DPA
	<b>Target Area</b>	
	<b>Goals Supported</b>	Ensure housing access for low income residents
	<b>Needs Addressed</b>	Affordable Housing - Ownership
	<b>Funding</b>	HOME: \$10,000
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>5</b>	<b>Project Name</b>	Cville TBRA
	<b>Target Area</b>	City of Charlottesville
	<b>Goals Supported</b>	Ensure housing access for low income residents
	<b>Needs Addressed</b>	Affordable Housing - Rental Homelessness and Risk of Homelessness
	<b>Funding</b>	HOME: \$10,000
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>6</b>	<b>Project Name</b>	Fluvanna Rental FLHF
	<b>Target Area</b>	Fluvanna County
	<b>Goals Supported</b>	Expand the affordable housing stock
	<b>Needs Addressed</b>	Affordable Housing - Rental
	<b>Funding</b>	HOME: \$80,000
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>7</b>	<b>Project Name</b>	Fluvanna Homeowner Rehab FLHF
	<b>Target Area</b>	Fluvanna County
	<b>Goals Supported</b>	Preserve existing supply of affordable housing
	<b>Needs Addressed</b>	Affordable Housing - Ownership
	<b>Funding</b>	HOME: \$10,000
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>8</b>	<b>Project Name</b>	Fluvanna DPA FLHF
	<b>Target Area</b>	Fluvanna County
	<b>Goals Supported</b>	Ensure housing access for low income residents
	<b>Needs Addressed</b>	Affordable Housing - Ownership

	<b>Funding</b>	HOME: \$5,000
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>9</b>	<b>Project Name</b>	Greene Rental Skyline
	<b>Target Area</b>	Greene County
	<b>Goals Supported</b>	Expand the affordable housing stock
	<b>Needs Addressed</b>	Affordable Housing - Rental
	<b>Funding</b>	HOME: \$90,000
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>10</b>	<b>Project Name</b>	Louisa Rental FLHF
	<b>Target Area</b>	Louisa County
	<b>Goals Supported</b>	Expand the affordable housing stock
	<b>Needs Addressed</b>	Affordable Housing - Rental
	<b>Funding</b>	HOME: \$80,000
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	



<b>11</b>	<b>Project Name</b>	Louisa Homeowner Rehab FLHF
	<b>Target Area</b>	
	<b>Goals Supported</b>	Preserve existing supply of affordable housing
	<b>Needs Addressed</b>	Affordable Housing - Ownership
	<b>Funding</b>	HOME: \$10,000
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>12</b>	<b>Project Name</b>	Louisa DPA FLHF
	<b>Target Area</b>	Louisa County
	<b>Goals Supported</b>	Ensure housing access for low income residents
	<b>Needs Addressed</b>	Affordable Housing - Ownership
	<b>Funding</b>	HOME: \$5,000
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>13</b>	<b>Project Name</b>	Nelson Homeowner Rehab NCCDF
	<b>Target Area</b>	Nelson County
	<b>Goals Supported</b>	Preserve existing supply of affordable housing
	<b>Needs Addressed</b>	Affordable Housing - Ownership
	<b>Funding</b>	HOME: \$20,000
	<b>Description</b>	

	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>14</b>	<b>Project Name</b>	Nelson DPA NCCDF
	<b>Target Area</b>	Nelson County
	<b>Goals Supported</b>	Ensure housing access for low income residents
	<b>Needs Addressed</b>	Affordable Housing - Ownership
	<b>Funding</b>	HOME: \$80,000
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	

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

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

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

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

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Charlottesville	30
Albemarle County	10
Fluvanna County	10
Louisa County	30
Greene County	10
Nelson County	10
Fifeville	
10th and Page	
Ridge	

**Table 5 - Geographic Distribution**

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

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

The CHDO project is assigned on a rotating basis among the six localities. For PY24, Louisa will receive the CHDO set aside funds. Each HOME subrecipient retains their own program income. So, these amounts vary by locality.

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

investment of CDBG funds into infrastructure improvements at the local distribution center for the Blue Ridge Area Food Bank network which, while not specifically located within a high-poverty neighborhood, provides immeasurable benefits to food pantries, food kitchens and other food programs throughout the city and into neighboring counties. The city also supports investment of CDBG funds into programs aimed at supporting LMI residents at the lower end of the income spectrum (60% LMI or lower) regardless of where they live within the city, as exemplified by recent investments of CDBG funds to support critical and emergency home repairs, literacy tutoring programs for non-English proficient adults, and subsidizing tuition fees for income-eligible residents so they can participate in microentrepreneur training programs offered by a local CDFI, among others.

## 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.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	2
Non-Homeless	33
Special-Needs	2
Total	37

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	6
The Production of New Units	8
Rehab of Existing Units	20
Acquisition of Existing Units	1
Total	35

**Table 7 - One Year Goals for Affordable Housing by Support Type**

## **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**

The Charlottesville Redevelopment and Housing Authority (CRHA) provides housing and tenant support to the City's lowest income population; however, given dwindling HUD resources, CRHA has been forced to concentrate efforts on landlord / tenant responsibilities, with limited resources for public outreach, advocacy and social supports. CRHA relies heavily on community partners to provide on-site and other opportunities for youth and adults in public housing. The agency's overall goal with supporting such programs is to facilitate and encourage residents' efforts towards success and independence. CRHA continues to work closely with the Charlottesville Public Housing Association of Residents (PHAR) in their efforts to provide resident outreach, resident leadership development / capacity building, and resident advocacy.

More recently, in conjunction with PHAR and a committee of community stakeholders, CRHA has embarked on significant redevelopment planning efforts. The following activities are planned for the coming fiscal year:

- Completion of Crescent Halls, final completion of full renovation of 105 apartments for seniors and persons with disabilities.
- Construction of S. 1st St. Phase 2, replacement of 58 homes with 113 quality new townhomes and apartments.
- Construction of Sixth St Building A, replacement of 6 outdated units with 47 quality new homes.
- Master Planning for Westhaven Redevelopment, planning for the full redevelopment of 126 homes with expanded affordable housing on 10 acres
- Continued and on-going renovations and modernization of the "Parallel Track" 57 units of Scattered Site Public Housing

CRHA has hired staff to specifically focus on Section 3 initiatives. This work will assist public housing residents with job training and direct participation in redeveloping CRHA's own properties.

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

**participate in homeownership**

The Charlottesville Redevelopment and Housing Authority (CRHA) continues to give preference to homeless individuals in its public housing and housing voucher programs, as a way of helping local residents transition to permanent housing.

The CRHA has revised its Administrative Plan to incorporate the HCV Homeownership Program.

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

N/A

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

### **Introduction**

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

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

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

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

BRACH, 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 in the 2023 Consolidated Plan, 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**

Integrating housing opportunities with ongoing case management support has been identified as a priority for this CoC. Funding support for housing-focused supportive services has been requested from local funders in order to improve this community's capacity to provide housing stabilization services. With the support of a Community Case Review process, we work to build a pathway from shelters or street to stable housing and build an inventory of participating landlords. A focus has been on creating new Permanent Supportive Housing opportunities for people experiencing homelessness.

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.

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

### **Introduction**

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

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

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

#### Analysis of Impediments to Affordable Housing Update

The City's Affirmatively Furthering Fair Housing requirements will be addressed during the 2024 Program Year.

#### Albemarle County – Resolution in Collaboration with Habitat for Humanity

During the coming years, the County will take a number of steps to ameliorate barriers to affordable housing including the development of a package of incentives to support developers' efforts to construct new affordable housing units; establishment of a process to connect teachers, fire fighters, police and other first responders to affordable housing units proffered by local developers; creation of a housing advisory committee that will monitor the County's progress toward meeting the goals of the County's affordable housing policy; and making County general, and federal HOME and CDBG funds available to support the construction and preservation of affordable housing units.

#### Central Virginia Regional Housing Partnership

CVRHP created a Regional Affordability Housing Plan. Each locality (the City of Charlottesville, and the counties of Albemarle, Fluvanna, Greene, Louisa, and Nelson) have dedicated chapters that address affordable housing within their jurisdiction that feeds into addressing creating affordable housing throughout the region. This plan was adopted formally by the Thomas Jefferson Planning District Commission in August 2021 and now serves as a crucial resource for localities in addressing housing issues.

CVRHP has provided guidance to local officials around developer incentives for affordable housing, and will host the Third Biannual Summit on affordable housing during the 2024 Program Year.

## Zoning

While the challenge of providing all residents interested in homeownership the opportunity to acquire property within the city remains strong, the City of Charlottesville has made considerable progress over the past year in terms of generating the conditions through which progress can be possible in the years ahead. To begin, the city has recently enacted a comprehensive re-envisioning of the zoning code, one with several unique characteristics that position us well going forward.

Specifically, the city's new zoning code eliminates all existing requirements for single-family homes within the city limits, a stark change in practice from the city's long history of segregatory housing policies.

A major goal of the zoning ordinance update was to adopt progressive and inclusionary zoning reforms that address the legacy of exclusionary zoning and constrained housing supply, in part by incentivizing developers to build more affordable units and increasing opportunities for the creation of accessory dwelling units.

The increasing recognition of the challenges faced by city residents is also reflected in the proposed investments of CDBG funds to support affordable housing related programs, including several proposed by the Charlottesville Redevelopment Housing Authority (CRHA), as detailed in § AP-35.

## 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**

CDBG activities will focus on addressing a core set of needs, including: a continued emphasis on expanding access to affordable housing opportunities (including but not limited to low-income housing redevelopment); workforce development (including but not limited to efforts to bolster Section 3 training opportunities and partnerships with the City's GO programs); microenterprise assistance; access to quality childcare; homeowner rehabilitation and energy-efficiency upgrades; down payment assistance; and improvements to public infrastructure improvements designed to eliminate or reduce barriers to access to public amenities for mobility-impaired residents

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

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

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

The City of Charlottesville will continue to work with its home rehabilitation partners (e.g., AHIP, LEAP) to ensure that any lead-based paint hazards found in homes to be worked on through all city-funded programs, including CDBG and HOME. DHCD is a Virginia state agency that provides lead hazard reduction opportunities directly to beneficiaries within our region.

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

Many affordable housing and community development activities have the objective of increasing and maintaining self-sufficiency for poverty-level families. The priorities and goals identified in the Action Plan are geared toward increasing the self-sufficiency and financial independence for poverty-level families as it relates to housing/homelessness, workforce development, and economic development. The primary anti-poverty agency serving the region is the Monticello Area Community Action Agency (MACAA), which serves Charlottesville, Albemarle, Fluvanna, Louisa and Nelson. The Skyline Community Action Program (Skyline CAP) serves Greene County in the Thomas Jefferson Planning District, and also Orange and Madison Counties in Planning District 9. Each of these agencies operates the Head Start pre-

school program, a fundamental part of the regional anti-poverty strategy. Each social service agency operates the family self-sufficiency program. 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. Finally, the region has a strong, locally administered Social Service/ Welfare Departments operating in each locality. Acting as the primary provider of state funded programming and service delivery, these local government offices help implement the regional strategy by administering strong programs with a coordinated, comprehensive approach.

The City of Charlottesville Pathways to Self-Sufficiency: Growing Opportunities Report contains a chapter that addresses affordable housing. Further, the report will help serve 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.

### **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 Haven hosts a weekly coordination meeting among all service providers for homelessness services, which allows continual partnership and updated information sharing among all regional service providers.

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

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

- Housing Directors Council: includes representatives from all HOME sub-recipients Action Plan 22-23  
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- Jefferson Area Board for the Aging (JABA): JABA is working with Piedmont Housing Alliance (PHA) on a plan for continuing to keep Low-Income Housing Tax Credit properties affordable beyond the end of their affordability period.
- Housing Advisory Committee (HAC): Provides City Council with recommendations regarding housing policy and affordable housing funding priorities; researches and discusses trends and ideas in affordable housing across the state and nation and ways Charlottesville can implement some of those new ideas. The consortium will continue to collaborate with community partners that provide housing and social services to the community. The City will continue to coordinate efforts through subrecipient partners who are internal and external to local government. The agencies listed under the consultation section of the Consolidated Plan will be included in the citizen engagement process for future action plans.

# Program Specific Requirements

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

### Introduction

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

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

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

#### Other CDBG Requirements

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



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

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

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

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

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

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

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

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

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

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

No preferences will be made.

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

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

Rental units allow for preference for people with disabilities.



