

**FY 22 - 23
ACTION PLAN
for the
CITY OF CHARLOTTESVILLE
and the
THOMAS JEFFERSON HOME CONSORTIUM**

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



**Adopted by the
City Council**



I. INTRODUCTION

The Consolidated Plan for 2018-2022 set forth an overall plan to support community development needs, including housing needs, in the Thomas Jefferson Planning District and in the City of Charlottesville. The Action Plan for FY 2022-2023 re-affirms the goals expressed in the region's Consolidated Plan, which was developed and adopted in May 2018. 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, 2022 to June 30, 2023 as a means of fulfilling the goals stated in the Consolidated Plan. The objectives and outcomes of the Annual Action Plan for 2022-2023 are linked to the priority 5-Year Goals set forth in the Consolidated Plan.

Summary of Local Goals from the 2018 Consolidated Plan and FY 22-23 Measurable Objectives

Note: Unless otherwise designated, the Objective for 2022-2023 HOME activities is "Decent Housing" and the Outcome is "Affordability"

Housing or Community Development Need Addressed	5 Year Broad Goal from Strategic Plan	2022-2023 1 Year Measurable Objective	Source of Funds to Achieve Goal
Locality: City of Charlottesville			
Lack of Jobs paying sufficient wages	Support programs which increase and improve job opportunities	Provide workforce development tutoring skills for 30 illiterate City residents	CDBG: \$25,000
Housing conditions are substandard and not energy efficient	Provide rehabilitative services to 60 homes that are deemed substandard.	20 Homeowner rehabilitations	CDBG: \$65,199.32 HOME: \$84,576.88

Housing or Community Development Need Addressed	5 Year Broad Goal from Strategic Plan	2022-2023 1 Year Measurable Objective	Source of Funds to Achieve Goal
Risk of homelessness, cost-burdened renters, doubling-up, substandard housing, segregation	Support redevelopment of public and/or other subsidized housing to reintegrate those properties into existing neighborhoods. Where applicable, support resident bill of rights as formally adopted.	Assist 16 low income residents with Resident-involved redevelopment.	CDBG: \$34,000.00
Lack of training provided by employers	Conduct training sessions	Assist 15-20 low/moderate income persons with business development (technical assistance)	CDBG: \$61,294.28
Transportation access barriers	Support Infrastructure Improvements	Provide streetscape improvements to improve pedestrian safety in the Ridge Street neighborhoods	CDBG: \$156,247.20
Lack of safe public spaces	Collaborate to Fund Projects Expand Financing Capacity	Provide neighborhood improvements to improve public safety in the Ridge Street neighborhoods	CDBG: \$156,247.20
Locality: Albemarle County			
Housing or Community Development Need Addressed	5 Year Broad Goal from Strategic Plan	2022-2023 1 Year Measurable Objective	Source of Funds to Achieve Goal
Create affordable homeownership opportunities	Construct affordable owner-occupied units and associated infrastructure	20 homes	CDBG \$1,000,000 DHCD \$1,250,000 Local funds \$906,667
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 40 – 50 homes per year	35 to 45 homes	Seniors Safe at Home, church, and private donation, County funding
Housing conditions are substandard and not energy efficient.	Leverage a variety of funds to rehabilitate 8 to 10 owner-occupied homes per year.	5 (HOME) 8 to 10 other funding	HOME \$84,576.87 Private donations County funding
Locality: Fluvanna County			
Housing or Community Development Need Addressed	5 Year Broad Goal from Strategic Plan	2022-2023 1 Year Measurable Objective	Source of Funds to Achieve Goal

First-time HB	Enable 5 eligible families to become homeowners	Provide down-payment assistance to 1 family	FLHF Funds: \$15,000
Multiple needs	Home solutions for 15 elderly in the community	Monetary assistance to local volunteer groups for ten housing repair or accessibility modification	State EmHR FLHF Funds
Housing conditions are substandard and not energy efficient.	Rehabilitate 4 homes that are deemed substandard	Identify and create a plan for major home rehabilitations	HOME: \$37,585.97; FLHF funds \$20,000
Risk of homelessness, housing options	Create new rental units affordable to low- income residents of Fluvanna County, target Columbia & Bremono Bluff	Develop plan for small house community, potentially geared toward meeting community needs for the elderly. Purchase land.	HOME \$46,991 FLHF Funds: \$50,000
Housing conditions are substandard and not energy efficient.	Provide emergency repairs for 60 homes per year	Perform emergency Home Repairs on 60 homes	FLHF Funds: \$70,000 TJPCD-HPG State EmHR
Housing or Community Development Need Addressed	5 Year Broad Goal from Strategic Plan	2022-2023 1 Year Measurable Objective	Source of Funds to Achieve Goal

Locality: Greene County

Housing or Community Development Need Addressed	5 Year Broad Goal from Strategic Plan	2022-2023 1 Year Measurable Objective	Source of Funds to Achieve Goal
Risk of homelessness, doubling up, discrimination	Encourage the development of 1-2 affordable rental units per year. AFFH activities.	Provide Fair Housing workshops and individual information for a minimum of 20 individuals.	Virginia Housing/HUD
First-Time Homebuyers, cost-burden	Enable 1-2 eligible families per year to become homeowners.	Assist two 1st time homebuyers with down payment and/or closing cost support	HOME \$10,000
Create more affordable housing options	Develop, or support the development of up to 2 affordable housing options.	Build up to 1 affordable home for 1 st time homebuyer	HOME \$74,576.87

Housing conditions are substandard and not energy efficient.	Rehabilitate 5-10 substandard homes per year, emphasizing those lacking complete plumbing or accessibility.	Rehab up to ten (10) homes in FY21, up to \$30,000.	Grant funds, In-kinds
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Locality: Louisa County

Housing or Community Development Need Addressed	5 Year Broad Goal from Strategic Plan	2021-2022 1 Year Measurable Objective	Source of Funds to Achieve Goal
Housing conditions are substandard and not energy efficient.	Rehabilitate 2-3 homes per year that are deemed substandard	Identify homes that require significant rehab and fund with a mixture of HPG, HOME & FLHF funds	HPG HOME \$42,288.44 FLHF: \$20,000
Risk of homelessness, cost-burden, doubling up	Create 20 new rental units affordable to low-income residents of Louisa County	Purchase lot and begin construction on 4-6 new one-bedroom units	HOME: \$42,288.44 FLHF Funds: \$85,000 HOME-ARP
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 75 homes per year	Perform Emergency home repairs on 75 homes	FLHF Funds TJPDC-HPG State EmHR
First-time HB	Enable 24 eligible families to become homeowners	Provide down payment assistance to 3-4 families	Louisa County FLHF Funds
Risk of homelessness, housing options, ex-offender re-entry	Enable older residents to stay in their homes with necessary repairs	Continue operating Essential Home Repair Program	FLHF Funds: \$100,000 HPG Funds
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 75-100 homes per year	Perform Emergency home repairs on 75 homes	FLHF Funds: \$70,000 TJPDC-HPG State EmHR

Locality: Nelson County

Housing or Community Development Need Addressed	5 Year Broad Goal from Strategic Plan	2022-2023 1 Year Measurable Objective	Source of Funds to Achieve Goal
Risk of homelessness, cost-burden	Develop 1-2 affordable rental units per year near community services at a scale consistent with the rural character of county.	Develop one additional rental unit on NCCDF land	HOME funds \$50,000; PI \$5,000

Housing conditions are substandard and not energy efficient.	Rehabilitate 4-6 substandard owner-occupied homes per year with an emphasis on those without complete indoor plumbing.	Rehabilitate 4-6 substandard owner-occupied homes with emphasis on accessibility and lacking complete indoor plumbing. Establish solar energy installation program for owner-occupied homes.	HOME funds \$34,576.88; PI \$10,000; Other grants \$10,000
Housing or Community Development Need Addressed	5 Year Broad Goal from Strategic Plan	2021-2022 1 Year Measurable Objective	Source of Funds to Achieve Goal
First-time HB, cost-burden	Assist 1-2 First-Time Homebuyers with an emphasis on those who have received home ownership counseling.	Assist 1 – 2 First Time Homebuyers with closing cost assistance, home ownership counseling.	Program Income \$20,000
Create more Affordable Housing Options	Assist 3-5 low-income families in becoming homeowners	Assist 3-5 Families living and/or working in Nelson County to purchase an affordable home.	HOME CHDO Funds \$100,000 Other funds \$1.1MM SPARC Loans \$2.2MM

II. RESOURCES

A. Federal

This plan is based on figures estimated from PY21, as the new PY22 allocations have not been released yet: Charlottesville's FY 20-21 CDBG Entitlement Grant was \$427,176 and HOME funds for the region were \$676,615.00. The breakdown of Consortium estimated funds by locality, and by eligible Community Housing Development Organizations (CHDOs) is as follows:

Administrative Funds: (10%)	\$67,661.50
HOME Program Funds:	\$507,461.25
Albemarle:	\$84,576.87
Charlottesville:	\$84,576.88
Fluvanna:	\$84,576.87
Greene:	\$84,576.87
Louisa:	\$84,576.88
Nelson:	\$84,576.88
CHDO Set-Aside (15%)	\$101,492.25
Total:	\$676,615.00

The sub-recipients in the HOME Consortium currently have **\$45,859.22** in program income on hand. These funds are programmed for PY21 projects as follows.

2021-2022 HOME Projects
Projected use of Program Income Currently On-Hand

Project	Program Income
Charlottesville Efficiency Maintenance Rehab	\$0.00
Charlottesville First-Time Homebuyer	\$0.00
Albemarle Homeowner Rehab	\$0.00
Fluvanna Rehab	\$0.00
Fluvanna New Construction	\$0.00
Greene FTHB New Home Construction	\$0.00
Greene New Construction	\$0.00
Louisa Rehabilitation	0.00
Louisa Assistance to First Time Homebuyers	\$0.00
Louisa New Rental Units	\$0.00
Nelson Rehabilitation	\$10,000
Nelson New Rental Units	\$5,000
Nelson First-Time Homebuyer	\$20,000
TOTAL	

III. DESCRIPTION OF PROJECTS

The following list of proposed projects details the proposed projects to be undertaken using HOME funds beginning in fiscal year 2022-2023 (beginning July 1, 2022). These projects reflect a one-year implementation plan consistent with the five-year goals approved in the 2018 Consolidated Plan, which are included above in the Introduction to this Action Plan.

Albemarle County

- Complete 5 housing rehabilitation projects for low and very low-income homeowners in substandard housing in Albemarle County. Estimated HOME Investment: \$84,576.87.

Charlottesville

- Complete 20 housing energy efficiency rehabilitation projects for low to moderate-income homeowners in substandard housing in the City of Charlottesville. Estimated HOME investment: \$84,576.88.
- CDBG projects are listed in the attached budget.

Fluvanna

- Perform four rehabs on one home. Estimated HOME investment \$37,585.97.
- Acquire land to create affordable elderly housing. \$46,99.00

Greene

- Create one affordable home for purchase by first-time homebuyer. Estimated HOME investment: \$74,576.87.
- Assist two 1st time homebuyers with down payment and/or closing cost support: Estimated HOME investment: \$10,000.

Louisa

- Rehabilitate two homes. \$42, 288.44
- Create 20 new rental units. \$42,288.44

Nelson

- Develop 1-2 affordable rental units per year near community services at a scale consistent with the rural character of county.
- Rehabilitate or replace 5 substandard owner-occupied homes. Estimated HOME Investment:

\$32,139.20.

- Develop one affordable rental unit on NCCDF land: Estimated HOME Investment: \$52,437.67.

CHDO Set-aside: Fluvanna County is the CHDO recipient in the coming year. Fluvanna/Louisa Housing Foundation (FLHF) intends to build 4 one bedroom homes in a small community for senior residents who are between 15 - 50% AMI to address those in need of safe and decent housing who might otherwise experience homelessness. This will be accomplished with a combination of CHDO and FLHF funds received from FLHF owned homes.

Annual CHDO set-aside funds are used in just one of the six localities with the CHDO funds rotating through all six localities over a six-year period. This allows for an equal share distribution of CHDO funds and provides sufficient funding for a bigger project in each locality. Funds can be used flexibly (loans, grants, or a combination of the two) at the discretion of the locality and the non-profit. Based on the rotation schedule and project readiness, The City of Charlottesville is the next locality in the CHDO rotation for 2023-2024.

IV. GEOGRAPHIC DISTRIBUTION

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.

In Charlottesville, the CDBG Priority Neighborhood for FY 22-23 is Ridge St for a second year. Planned projects include 6th St South East and pedestrian accessibility improvements. All other City projects will be focused citywide.

V. HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES

The annual Homeless Strategy is derived from the revised Community Plan to End Homelessness. The Thomas Jefferson Area Coalition for the Homelessness (TJACH) adopted a revised plan in March of 2019. The revised plan provides a broad strategic vision for TJACH and the homeless service system of care including specific target reductions in homelessness subpopulations. TJACH's primary mission is to make homelessness rare, brief and nonrecurring in this community. 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.

ONE-YEAR GOALS AND ACTIONS FOR REDUCING AND ENDING HOMELESSNESS

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

The Haven operates a low-barrier day shelter open seven days a week as a resource and respite center for people experiencing homelessness. Coordinated assessment is provided every weekday at The Haven to assess housing barriers and needs, make appropriate referrals, and connect people to prevention, rapid re-housing and permanent supportive housing resources. A PATH Street Outreach program is well-established in this community, which provides two outreach workers, one at Region Ten (full-time) and the other at On Our Own (32 hours per week). These PATH workers are responsible for conducting outreach on the streets, at backpack kitchens, and at campsites where people experiencing homelessness congregate in order to assess and provide resources for people with untreated mental health issues. The PATH program participates in the bi-weekly Community Case Review to accept referrals from partner agencies and conducts weekly outreach at the local low-barrier, day shelter, The Haven. In addition, The Haven supports an outreach worker that specializes on substance abuse assessment and referral, conducting outreach at the day shelter and in public places. TJACH uses length of time homeless and overall vulnerability to determine priority for rapid re-housing and permanent supportive housing resources and the Prevention Vulnerability Index and Service Prioritization Decision Assistance Tool (PR VI-SPDAT) to determine eligibility and priority for prevention resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

This community maintains four emergency shelter programs including a high barrier shelter at the Salvation Army, a low barrier seasonal shelter at PACEM, a domestic violence shelter at Shelter for Help in Emergency and since May of 2021, a non-congregate shelter at a repurposed motel for people experiencing homelessness with health conditions that place them at increased risk for severe illness from COVID-19. Since the onset of COVID-19, we have seen an increased need for emergency shelter, particularly among people with complicated health conditions. To meet these unique needs for shelter during the pandemic, hotel room vouchers have been used as a flexible resource. Since April of 2020, TJACH has been supporting an average of 80 people at a given time in hotels to reduce the risk of spread of COVID-19. Additionally, the number of homeless families is increasing, and the plan calls for increased resources to meet these changing needs. In the meantime, this community uses funds from the Virginia Homelessness Solutions Program administered by the Virginia Department of Housing and Community Development to provide emergency hotel/motel vouchers to families experiencing literal homelessness that are unable to access shelter through the Salvation Army. Transitional housing needs will be met predominantly through rapid rehousing programs. The CoC receives funding from the state's Virginia Homelessness Solutions Program grant to support an effective rapid re-housing program, based at The Haven. Support for a Housing Navigator position has been provided by the City of Charlottesville and Albemarle County human services funding process. The Monticello Area Community Action Agency (MACAA) provides transitional housing through their Hope House. Both MACAA and the Salvation Army are seeking private funds for

ongoing operations. A primary goal of the system of care is to reduce the amount of time individuals and families experience homelessness and stay in shelters. Data is actively collected and reviewed on average lengths of stay in all shelters.

Helping homeless persons make the transition to permanent housing and independent living, 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. In 2023, a new Permanent Supportive Housing development of 80 units by Virginia Supportive Housing is planned to begin construction for a 2024 planned opening. This project will address the need for on-site supportive services for people experiencing Chronic Homelessness in our community.

Helping low-income individuals and families avoid becoming homeless

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 State's Virginia Homelessness Solutions Program has provided funds for homelessness prevention. Local prevention funds prioritize households with a previous 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. City of Charlottesville and Albemarle County Departments of Social Services leadership serve on CoC governance and actively work to improve access to mainstream resources for people experiencing housing crisis. Last fiscal year, the prevention program has served 101 people with a short-term subsidy to get into or remain in stable housing. 99% of these households have successfully avoided homelessness as a result.

VI. NEEDS OF PUBLIC HOUSING

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. In support of these efforts, the City of Charlottesville has recently approved funding for assistance to support CRHA with operations and redevelopment. This funding includes support for Redevelopment Project Coordinator and Relocation Specialist positions; redevelopment activities associated with Crescent Halls; professional surveying and environmental survey services; relocation and moving services for Crescent Halls residents; "parallel track"/repairs and rehab at other sites; redevelopment legal counsel redevelopment admin/overhead costs; funding to support TING providing free installation of internet services to public housing residents; and miscellaneous redevelopment planning expenses. The CRHA has closed on South First Street Phase 1 and Crescent Halls. We are currently working on closing on South First Street Phase 2 which we anticipate will occur in June 2022. We are submitting a LIHTC application for Sixth Street on March 10, 2022. We have begun working on planning for the Westhaven public housing redevelopment project. The goal of redevelopment is to transform the public housing sites into vital mixed-income and mixed-use (where appropriate) communities to the greatest extent possible, while maintaining a respectful relationship with the surrounding neighborhoods. The City has also proposed \$15 million in funding over the next five years to continue to support public housing redevelopment efforts.

The Charlottesville Affordable Housing Fund has reserved funds (and proposed future funding) for a Supplemental Rental Assistance Program administered by CRHA. This voucher program provides approximately 75 vouchers, annually, for households who are homeless and for Housing Choice Voucher Program eligible households.

CRHA has recently 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 examine the potential to sell off its inventory of individual houses to current occupants or other CRHA residents. Dependent upon funding restrictions and implications for the release of the HUD declaration of trust, CRHA may

like to potentially sell one or more of these units to facilitate homeownership opportunities while also helping stabilize the organization's financial situation.

CRHA continues to work with Habitat for Humanity of Greater Charlottesville and Piedmont Housing Alliance to help public housing residents and other interested eligible households identify and locate other housing options. Working to develop these public and private partnerships helps to provide the community with greater housing choices and better quality of life.

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

The recovery agreement has been executed by the City of Charlottesville, CRHA and the Field Office.

VII. BARRIERS TO AFFORDABLE HOUSING

Introduction

This section describes actions planned to remove or ameliorate barriers to affordable housing in the one-year period. 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.

Charlottesville continues to complete the update of its Comprehensive Plan, Affordable Housing Strategy as well as re-write its Zoning Ordinance. The City has retained the services of RHI Consultant Team to assist staff in completing the projects. These initiatives are designed to provide policies that will spur creation of more affordable housing in the city. The Housing Needs Assessment, completed in 2018, continues to inform the development of these initiatives.

The current COVID-19 situation has affected the City's revenue stream and may delay the City's ability to meet its affordable housing priorities. However, the City continues its funding commitment to affordable housing development. In FY 2021, the City Council allocated more than \$2.4 million to support the creation of affordable housing, and the City Council is proposing to continue its investment in the affordable housing creation in the 2021/22 budget. Funding will provide financial support for Phase I and Phase 2 of the Piedmont Housing Alliance's (PHA) Friendship Court Redevelopment project, and Charlottesville Redevelopment Housing Authority's (CRHA) redevelopment activities, among other projects. The current PHA's 11.75-acre site has 150 units and after the redevelopment plan is fully implemented, there will be approximately 450 units, most of which will be affordable largely to households at 30 to 80% AMI. The City will continue its financial support through the Charlottesville Affordable Housing Fund (CAHF) to programs such as homeownership, first time home buyers down payment assistance, owner-occupied rehabilitation assistance, energy conservation assistance, and other initiatives through its nonprofit partners. In addition, funding will continue to support the Supplemental Rental Assistance Program administered by the CRHA. Approximately, \$2,595,000 has been appropriated by the City over the last 3 program years to assist low-income households and homeless persons with their rental assistance needs.

While the City was not able to fund the Charlottesville Affordable Housing Fund (CAHF) in FY21, an end-of-year allocation of FY19 funding provided \$700,000 in housing assistance. This funding will be used to support COVID-relief housing assistance to low-income households to address rental assistance, homelessness, re-entry assistance and mortgage assistance. This funding, combined with the \$581,723 CDBG-CV funds received by the City will continue to assist numerous City households. 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 has been postponed until October 2022. The Analysis of Impediments to Fair Housing Choice (AI) has been updated and approved by the City Council in March 2019, as a supplement to the Consolidated Plan. Actions in FY 21-22 to address impediments identified in the AI are included as an attachment to this plan.

Albemarle County – Resolution in Collaboration with Habitat for Humanity

During Fiscal Year 2023, 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.

Staff successfully planned and fundraised for 4 speaker series occurred over the course of Fall 2021 and early 2022. The speaker series included the following topics: Regional Housing Roundtable, Rural Housing Solutions and Challenges, Missing Middle Housing, and Faith-Based Organizations and Affordable Housing. Staff fundraised \$5000 in sponsorships of the series. In total, there were 421 registrants and 305 attendees, representing a variety of localities and housing stakeholders.

The Chair of the RHP, Keith Smith, and the Vice-Chair, Ned Gallaway, presented in a session at the Virginia Governor's Housing Conference in Norfolk in November. The event was well-received and other regions were interested in constructing something similar in the respective planning districts or service areas.

The RHP was awarded a \$20,000 grant from Virginia Housing to pursue a new strategic plan. Work was done by staff to coordinate with the consultants, the Spark Mill, on how best to engage the partnership. A planning session was done with the steering committee (RHP's executive committee), staff, and consultants in November. Consultants have interviewed groups and individuals identified by the steering committee, and have met with both the Executive Committee and full partnership to begin to create a new vision statement and plan of action for the strategic plan. The process should finish by June 2022.

The CVRHP also successfully oversaw successful applications and awards for a variety of critical housing grants on behalf of the region. These include a Virginia Eviction Reduction Pilot planning grant for \$50,000 which allowed the region to construct a comprehensive eviction data tracking mechanism and work plan, a Virginia Eviction Reduction Pilot Implementation Grant for \$250,000 which will fund two new positions at Piedmont Housing Alliance dedicated to eviction reduction and prevention as well as provide direct financial support, and a \$2 million grant from Virginia Housing to directly develop at least 20 new units in the region.

City - Comprehensive Plan Updates

The City has completed the update of its Comprehensive Plan which was approved by the City Council in 2021. The Comprehensive Plan provides a vision for the City's future growth and specific guidance on land use policies that encourages development of affordable housing, development patterns, infrastructure and public facility investments. The rewrite of the City's Zoning Ordinance is currently underway. The resulting ordinance would prescribe policies as well as incentives that would eliminate barriers to, and encourage development of more affordable housing.

City - Comprehensive Housing Strategy

The City of Charlottesville, in partnership with the HAC, RHI Consultant Team and Comprehensive Plan Steering Committee completed the Affordable Housing Plan (AHP), which was approved by the City Council in 2021. The robust Plan builds on past work done by the City and its partners, including a 2018 Housing Needs Assessment, to identify a framework to guide affordable housing policy and

investments to increase the impacts of the City's policies and programs, remove barriers to access, and advance racial equity and inclusion in housing in Charlottesville. The City is also working on inclusionary zoning designed to inform the rewrite of the Zoning Ordinance as well as create incentives to spur more affordable housing development. The plan also proposed annual investment goal, regional collaboration, and restructure of the administrative framework that would oversee the Charlottesville Affordable Housing Fund use.

The overall goals of the housing strategy are to 1) identify specific targets and means to meet affordable housing unit production and preservation based on household income, 2) identify specific regulatory tools and developer incentives to support and encourage the provision of new affordable housing units within the City, and 3) ensure equitable development throughout the City's neighborhoods.

There are three related outcomes for this process:

- **An updated Comprehensive Plan**, which will build on the 2017-2018 Planning Commission process to include updated information based on community input.
- **An Affordable Housing Plan**, as part of the Comprehensive Plan, to create a unified strategy for housing Charlottesville's residents.
- **A zoning ordinance** that reflects the updated community land use vision and addresses other needed updates (state requirements, consistency, etc.).

The Affordable Housing Plan contains immediate, short-term, and longer-term recommendations to advance affordable housing. The development of the Charlottesville Affordable Housing Plan was a year-long effort conducted in four phases: review of existing conditions, existing programs, and previously-completed plans; discussion of community goals and priorities; development of strategies and tools; and the completion of a final plan.

The Plan is ultimately a living document to be used by City staff, housing policy advisors, and elected leadership to guide affordable housing policies and investments over the coming years

City of Charlottesville's Strategic Investment Area and Form-based Code

The City adopted the Strategic Investment Area (SIA) Plan in February 2014. The implementation of the strategies in the SIA Plan is continuing. Implementation activities includes the Charlottesville Redevelopment and Housing Authority (CRHA)'s massive redevelopment initiatives: wholesale renovation of Crescent Halls, South First Street and 6th Street phased redevelopment activities, and Piedmont Housing Alliance (PHA) phased redevelopment of Friendship Court. The City will be investing more that \$20 million in both CRHA and PHA projects over the next five years. Other projects include construction of Pollock Branch Pedestrian Bridge to improve recreation activities.

Actions planned to foster and maintain affordable housing

The provision and retention of affordable housing is a central theme of the 2022-2023 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, city investment, 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, or they may be cultural. Many of the goals of the plan are educational in nature, with the purpose of ameliorating community resistance to affordable housing and generating social momentum for grassroots community development.

Actions planned to foster and maintain affordable housing

The provision and retention of affordable housing is a central theme of the 2022 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, or they may be cultural. Many of the goals of the plan are educational in nature, with the purpose of ameliorating community resistance to affordable housing and generating social momentum for grassroots community development.

Actions planned to reduce lead-based paint hazards

The Consolidated Plan contains several goals that 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 will 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.

The Fluvanna/Louisa Housing Foundation has a certified lead-based paint hazards trainer to assist the region's non-profit providers. Houses being purchased with the down payment and closing cost assistance program to first-time homebuyers also must be reviewed for lead based paint.

Training has been provided to building inspectors and local housing rehabilitation agencies to allow them to evaluate, treat and/or remove lead paint hazards in our communities. Inspectors evaluate each job before the rehabilitation begins. Grant funding is used to pay for removal of lead based hazards, which will continue to reduce the lead paint concerns. The notification, Watch Out for Lead-Based Paint Poisoning is given to all persons assisted, even if the residence was constructed after 1978, since it serves as a good information and educational tool.

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.

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's Strategic Action Team, comprising key staff from the Departments of Economic Development, Neighborhood Development Services, Social Services, Human Services and the City Manager's Office developed the Pathways to Self Sufficiency: Growing Opportunities Report with action strategies to increase job opportunities through workforce development efforts and to reduce barriers to assist residents with retaining jobs with the ultimate goal of reducing the number of families living in poverty in the City. The report serves as an action plan for prioritizing funding for programs, including CDBG and HOME funding.

In addition to other efforts, the City has initiated effort designed to provide affordable internet access to the residents of public housing. Discussions with potential service providers is in progress. Several goals in this Consolidated Plan address the needs of people in poverty beyond their immediate housing needs. There are goals to increase job training and recruitment services, in order assist people entering the labor force and, as a result, reduce household poverty. Educational campaigns, such as fair housing law and awareness of the unique needs of people with disabilities, may open up opportunities for advancement for groups that had previously been obstructed.

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

The Housing Directors meet regularly to coordinate the housing programs in the region. The TJACH Governance Board and its Service Providers Council meet monthly to address the needs of the homeless and special needs populations.

The Regional Housing Partnership Advisory Board will meet twice each year, with the Executive Committee meeting bi-monthly. The RHP will also offer two housing summits each year. The RHP will focus on housing production, diversity, accessibility, cost, location, design, and increasing stability for the region's residents.

The City of Charlottesville's current Comprehensive Plan was adopted in August 2013. A broad-reaching update is underway, addressing findings from the City's Housing Needs Assessment. The Albemarle County Board of Supervisors adopted their current Comprehensive Plan on June 10, 2015, and is in the beginning stages of updating the plan. This process will include a complete update of the County's Zoning Ordinance. A new housing policy was adopted by the Albemarle County Board in July 2021. The updated

policy presents a comprehensive approach to addressing the affordable housing needs of county residents including, seniors, differently-abled persons, and individuals and families experiencing or at risk of experiencing homelessness.

The regional Analysis of Impediments to Fair Housing Choice was updated in 2019. This assessment engaged decision-makers and the general public with the ongoing disparities that exist within the region. It is the intent of the City of Charlottesville and the HOME Consortium to utilize this growing institutional capacity and leverage it toward meeting the goals of this plan. A table of actions to address impediments to fair housing choice is included in Appendix A.

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

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

- *Thomas Jefferson Area Coalition for the Homeless (TJACH)*: a non-profit organization that serves as the lead for the region's Continuum of Care. The TJACH Governance Board includes representatives from the community, housing providers, and representatives from the City of Charlottesville, County of Albemarle, and organizations representing and serving the entirety of the planning district area.
- *Housing Directors Council*: includes representatives from all HOME sub-recipients
- *Jefferson Area Board for the Aging (JABA)*: JABA is working with Piedmont Housing Alliance (PHA) on a plan for continuing to keep Low-Income Housing Tax Credit properties affordable beyond the end of their affordability period.
- *Housing Advisory Committee (HAC)*: Provides City Council with recommendations regarding housing policy and affordable housing funding priorities; researches and discusses trends and ideas in affordable housing across the state and nation and ways Charlottesville can implement some of those new ideas.

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

VIII CITIZEN PARTICIPATION

Citizen participation was a central component of the Consolidated Plan update, completed in August 2018. This process established the goals and priorities for the Consolidated Plan, which continues to inform the annual Action Plans. For this Action Plan, a draft for public comment was made available on March 30, 2022, for a 30-day public comment period. An advertisement on the availability of the draft and the comment period appeared in the Wednesday, March 30, 2022, issue of the Daily Progress, the newspaper of general circulation in the region. The draft plan for public comment was also distributed by e-mail: Agencies and Organizations - The Charlottesville Health Department of the Thomas Jefferson Health District, United Way, Independence Resource Center, County of Albemarle, Salvation Army, Region Ten Community Services, Monticello Area Community Action Agency, Charlottesville Redevelopment and Housing Authority, Albemarle Housing Improvement Program, Piedmont Housing Alliance, Jefferson Area Board For Aging, County of Albemarle Housing Office, Public Housing Association of Residents, On Our Own-Drop-In Center, and Charlottesville/Albemarle Legal Aid Society; Local Media - The Daily Progress, Fluvanna Review, Greene County Record, The Central Virginia, and Cville Weekly; Neighborhood Associations – Belmont-Carlton, Blue Ridge Commons, Burnett Commons, Fifeville, Forest Hills, Fry's Spring, Greenbrier, Jefferson Park Avenue, Johnson Village, Kellytown, Lewis Mountain, Little High, Locust Grove, Martha Jefferson, Meadows, Meadowbrook Hills/Rugby, North Downtown, Orangedale, Ridge Street, Rose Hill, Starr Hill, University, Venable, Westhaven, Willoughby, Woodhaven, Woolen Mills and 10th and Page.

A public hearing was held at the Thomas Jefferson Planning District Commission's (TJPDC's) regular meeting on May 5, 2022. The draft plan was posted on the TJPDC web site. The Regional Housing Directors Council is a major partner in the development of the Action Plan, provided input on actions to be undertaken and reviewing the plan at its regular monthly meetings during plan development. The City Council held a public hearing and adopted the Action Plan on May 2, 2022.

Comments received were:

- To be itemized here, when received.

The following notice appeared in the Daily Progress on Wednesday, March 30, 2022:

**NOTICE OF PUBLIC HEARING AND PUBLIC COMMENT PERIOD
DRAFT YEAR 2022-2023 ACTION PLAN OF THE CONSOLIDATED PLAN FOR THE CITY OF
CHARLOTTESVILLE AND THE
THOMAS JEFFERSON PLANNING DISTRICT
30-DAY COMMENT PERIOD: March 30 - April 30, 2022**

The City of Charlottesville and the TJPDC invite all interested citizens to comment on the 2022-2023 (July 1, 2022 to June 30, 2023) Draft Action Plan of the Consolidated Plan. The Consolidated Plan and the Action Plan guide the use of federal Community Development Block Grant (CDBG) funds in the City of Charlottesville and federal HOME funds in the Thomas Jefferson Planning District (City of Charlottesville and counties of Albemarle, Fluvanna, Greene, Louisa, and Nelson). Funding levels from the current year are being used for planning for the 2022-2023 year. HUD has awarded the City of Charlottesville \$433,471 for CDBG and \$676,615 for HOME. A virtual public hearing will be held during the Thomas Jefferson Planning District Commission's meeting on May 5, 2021, at 7:00 pm. The City Council will also hold a virtual public hearing on May 2, 2022, at 6:30 pm in City Council Chambers, 605 E Main St.

The Action Plan is available at <https://tjpd.org/our-work/thomas-jefferson-regional-home-consortium/> or by contacting Erin Atak, City of Charlottesville at (434)970-3093 or Shirese Franklin, TJPDC, at (434) 422-4080. Reasonable accommodations for persons with disabilities and non-English speakers will be provided if requested.

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.

IX. PROGRAM SPECIFIC REQUIREMENTS

A. Community Development Block Grant Program (CDBG)

The activities that will be undertaken with CDBG funds are all described in the Listing of Proposed Projects. Estimated available funding includes:

2021-22 Entitlement	\$433,471
Estimated Program Income and Reprogramming	\$0
TOTAL	\$433,471

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%

Proposed CDBG Projects:

Project	CDBG
PRIORITY NEIGHBORHOOD	
Ridge ST Neighborhood	\$150,000.00
ECONOMIC DEVELOPMENT	
Community Investment Collaborative	\$32,056.28
Local Energy Alliance Program	\$29,238.00
PUBLIC SERVICE (15% EN Cap)	
Public Housing Association of Residents	\$34,000
Literacy Volunteers Workforce Development	\$25,000
HOUSING PROJECTS	
Local Energy Alliance Program	\$65,199.32
ADMINISTRATIVE AND PLANNING	
Admin and Planning (20% EN)	\$86,694.20
City CDBG Total	\$433,471

B. HOME Investment Partnership Program (HOME)**Other Types of Investment**

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

Resale/Recapture Guidelines

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.

Recapture of initial HOME investment shall be secured by note and deed of trust for a term not less than the applicable period of affordability. Consortium subrecipients will also execute a HOME written agreement that accurately reflects the recapture provisions with the homebuyer before or at the time of sale. A clear, detailed written agreement ensures that all parties are aware of the specific HOME

requirements applicable to the unit. The written agreement is a legal obligation. The HOME written agreement is a separate legal document from any loan instrument.

Refinancing Existing Debt

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.

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