

**CONSOLIDATED PLAN  
for the  
CITY OF CHARLOTTESVILLE  
and the  
THOMAS JEFFERSON HOME  
CONSORTIUM**

**Draft for Public Comment  
March 24, 2008  
Comments Received March 24 – April 23, 2008**

**Public Hearing at  
Charlottesville City Council  
Monday, May 5, 2008, 7:30pm**



**Public Hearing at the  
Thomas Jefferson Planning District Commission  
Thursday, April 3, 2008, 7:00 p.m.**





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**2008 CONSOLIDATED PLAN**  
**for the**  
**THOMAS JEFFERSON HOME CONSORTIUM**  
**and the**  
**CITY OF CHARLOTTESVILLE**

**I. EXECUTIVE SUMMARY**

**Introduction.** The Consolidated Plan sets forth an overall plan to support community development needs, including housing needs, in the Thomas Jefferson Planning District and in the City of Charlottesville. The Planning District encompasses the Counties of Albemarle, Fluvanna, Greene, Louisa and Nelson, and the City of Charlottesville. The Consolidated Plan is a required document, submitted to the U.S. Department of Housing and Urban Development, which specifically addresses the use of federal funds, including HOME Investment Partnership (HOME) funds received annually by the region through a 1993 Cooperation Agreement, which was renewed in 1996 and 2001, 2004 and 2007, and Community Development Block Grant (CDBG) funds received annually by the City of Charlottesville.

The member governments of the Thomas Jefferson Planning District agreed on an equal share basis of HOME 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.

**The Consolidated Plan is divided into two main sections: the Strategic Plan and the Action Plan.** With the 2008 Consolidated Plan, the specific goals for the use of HOME funds in the region and CDBG funds in the City of Charlottesville are stated, as are the more general community development needs for each locality. Needs and goals for the Homeless, Special Needs Populations, Housing and Community Development are stated in the Strategic Plan section and objectives are stated in the Action Plan. Included in this Executive Summary are tables summarizing local and regional goals and a cooperative housing statement reflecting the regional needs and cooperation to be achieved through this Consolidated Plan. These are intended to show the key elements of the Plan in a simple format.

**Housing and Market Analysis.** The Regional Housing Directors Council commissioned a market analysis by the Center for Housing Research, which was completed in October 2006. The data compilation and analysis uses data from the 2000 Census as well as more current data from a number of sources. The findings were combined with a summary of the report, a description of current housing programs, and recommendations to form the *State of Housing Report of the Thomas Jefferson Planning District*, issued in January 2007. The report found that residents face continued difficulties securing and maintaining affordable housing, and there is a continued demand for affordable housing.

### Local and Regional Goals for 2009-2014

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan Locality: Albemarle</b>
Rehabilitation of Substandard Houses	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes per year
Affordable Rental Housing	Preserve and expand the supply of affordable rental properties; assist renters through tenant-based rental assistance programs.
Land Use and Housing Development	Refine the County's Affordable Housing Policy to promote creation of affordable units with long-term affordability requirements.
Assistance to First-Time Homebuyers	Provide homebuyer assistance and below-market-rate mortgages to lower-income homebuyers who live and/or work in Albemarle County.
Community Development	Participate in development of the state's CDBG program to promote redevelopment and housing production.
Emergency Home Repair	Provide emergency repairs to 25-30 homes per year
<b>Need Addressed:</b>	<b>Locality: Charlottesville</b>
Increase opportunities for first-time homebuyers	Enable 50 eligible families to become homeowners
Rehabilitate or replace substandard owner-occupied homes	Study number of substandard homes and provide rehabilitative services to 40 homes
Rehabilitate substandard renter-occupied homes and multi-family units	Continue partnerships with community entities to establish and maintain rental units for low/moderate income renters
Provide financial assistance and support services to low income renters and Section 8 housing recipients	Encourage increase in financial assistance and support services to low income renters and Section 8 recipients
Assist special needs groups (elderly, disabled, homeless, persons with HIV/AIDS and single parent families)	Continue to support programs which assist special needs groups
Encourage a regional approach in the provision of housing for low-income persons and families	Increase communication between members of the Consortium to address the needs of the region as a whole
Preserve neighborhoods, the building blocks of our community, by assisting residents with their housing needs	Preserve and increase programs to assist residents with housing needs
Work Force Development	Support programs which increase and improve job opportunities

Encourage the preservation and establishment of housing to meet community needs	Encourage the retention and provision of new affordable housing within the community
<b>Need Addressed:</b>	<b>Locality: Albemarle</b>
Emergency and Transitional Housing	Study the feasibility of developing transitional unit
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate 10 homes
Assistance to first Time Home Buyers	Expand opportunities with County Assistance
Affordable Rental Housing	Expand rental opportunities in County
Community Development	Support infrastructure improvements for water and sewer
Emergency Home Repair	Continue EmHR Program
<b>Need Addressed:</b>	<b>Locality: Greene</b>
Assistance to first Time Home Buyers	Enable eligible families to become home owners
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard homes with an emphasis on those lacking complete plumbing
Affordable Rental Housing	Encourage development of affordable rental units
Assist Special Needs Populations	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.
Community Development	Support infrastructure improvements along Route 29 Business Corridor
<b>Need Addressed:</b>	<b>Locality: Louisa</b>
Emergency and Transitional Housing	Continued operation of Transitional Home
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate 10 homes
Assistance to first Time Home Buyers	Expand opportunities with County Assistance
Affordable Rental Housing	Expand rental opportunities
Community Development	Support infrastructure improvements for water and sewer
Emergency Home Repairs	Continue EmHR Program
<b>Need Addressed:</b>	<b>Locality: Nelson</b>
Affordable Rental Housing	Develop 8 affordable rental units across the County at a scale consistent with rural character of County
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard owner-occupied homes with an emphasis on those without complete indoor plumbing
Assistance to first Time Home Buyers	Assist First Time Homebuyers with an emphasis on those who have received home ownership counseling
Community Development	Continue collaborative efforts with other agencies to fund local projects

Emergency Repair	Continue safety and accessibility repair program for elderly and disabled
<b>Need Addressed:</b>	<b>Locality: Region</b>
Affordable Housing for Special Needs Populations	Address the needs of the elderly, developmentally and physically disabled and victims of domestic violence
Coordination of Regional Affordable Housing Service Providers	Foster cooperation and coordination among affordable housing service providers in the region
Increase Affordable Rental Housing Opportunities	Foster awareness of the need for affordable rental housing in the region
Fair Housing	Provide public education, outreach and counseling on fair housing laws; measure compliance with and support enforcement of fair housing laws through testing; reduce the racial disparity in high-cost lending
Rehabilitation of Substandard Housing	Provide rehabilitation of substandard owner occupied housing
Affordable Homeownership	Provide affordable homeownership opportunities
Homelessness	Implement recommendations in the Community Plan to End Homelessness
Increase Affordable Housing and Community Development Opportunities	Expansion of regional housing and community development financing capacity
Increase Financial Literacy Awareness and Combat Predatory Lending	Conduct financial literacy trainings and strengthen counseling
Emergency Home Repair	Promote awareness of the need for Emergency Home Repair

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**II. INTRODUCTION**

The Consolidated Plan sets forth an overall plan to support community development needs, including housing needs, in the Thomas Jefferson Planning District and in the City of Charlottesville. The Planning District encompasses the counties of Albemarle, Fluvanna, Greene, Louisa and Nelson, and the City of Charlottesville. The Consolidated Plan is a required document, submitted to the U.S. Department of Housing and Urban Development, which specifically addresses the use of federal funds, including HOME Investment Partnership (HOME) funds received annually by the region through a 1993 Cooperation Agreement which was renewed in 1996, 2001, 2004 and 2007 and Community Development Block Grant (CDBG) funds received annually by the City of Charlottesville.

The member governments of the Thomas Jefferson Planning District, in the 1993 Cooperation Agreement which was renewed in 2001, agreed on an equal share basis of HOME funds available to each participating government. 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.

The Consolidated Plan is divided into two main sections: the Strategic Plan and Action Plan. The 2008 Consolidated Plan states the specific goals and objectives for the use of HOME funds in the region and CDBG funds in the City of Charlottesville as well as more general community development needs for each locality. Goals are stated in the Strategic Plan section, objectives are stated in the Action Plan.

**III. PROCESS**

**A. General**

This five year strategic plan was developed through work sessions with interested citizens, through the non-profit housing foundations active in each jurisdiction and a Regional Housing Conference: “Finding Common Ground” held on March 13, 2008. The overall strategy is to support the individual needs and projects in each participating jurisdiction while coordinating and supporting affordable housing programs on a regional level. This regional coordination has been discussed through the Thomas Jefferson Planning District Commission, whose members represent each of the six participating jurisdictions.

The tables entitled Summary of Local Goals identify the five-year goals identified for the participating jurisdictions individually and for the region. These goals reflect the needs and initiatives of each jurisdiction and of the Planning District. Very low and low income families shall receive first priority for assistance. Priorities reflect the findings of the data and demographic analysis presented in this document emphasizing low-income residents, the elderly, and single parent

families who share a disproportionate burden in securing affordable housing throughout the Planning District. One year objectives and the source of funds are identified in the Action Plan.

Housing priorities for the Planning District reflect the overall needs of the region by recognizing that the dynamics of the housing market are regional and thereby crosses jurisdictional boundaries. For example, the demands for affordable housing in Greene and Fluvanna are very much affected by their proximity to the Charlottesville and Albemarle urban area. With Nelson County, these five localities make up the Charlottesville Metropolitan Statistical Area. Nelson County was not included in the MSA for the last Consolidated Plan, 2003.

Priorities also reflect the recognition that some efforts are best supported regionally: addressing the needs of special needs populations, coordination and cooperation among affordable housing service providers, increasing affordable rental opportunities, rehabilitation of substandard housing, affordable homeownership, fair housing, and homelessness. The housing priorities for each jurisdiction reflect the unique conditions of that jurisdiction's housing inventory and the geographical identity of that jurisdiction.

## **B. Institutional Structure**

Within the region, the Thomas Jefferson Planning District Commission, with local elected officials representing each locality, acts as the managing body for the HOME Consortium. Created in 1972, the TJPDC is directed by a twelve member commission, consisting of two representatives appointed by each local governing board, more than half of whom are local elected officials. The Thomas Jefferson Planning District Commission forges sustainable solutions to regional issues. The chief implementing organization for each locality is as follows:

- Albemarle County: Albemarle Housing Improvement Program;
- City of Charlottesville: Charlottesville Housing and Redevelopment Authority and, by contract, the Albemarle Housing Improvement Program;
- Fluvanna County: Fluvanna/Louisa Housing Foundation;
- Greene County: Skyline CAP
- Louisa County: Fluvanna/Louisa Housing Foundation;
- Nelson County: Nelson County Community Development Foundation.

Each of these agencies carries out the housing efforts within each locality. They are experienced in all aspects of these housing programs with 10 or more years in the industry, and have the endorsement of each local government. Their boards mainly consist of local citizens. Except for Skyline CAP, all are Community Housing Development Organizations (CHDOs).

The region also has a regional non-profit to implement and coordinate this strategy on a regional level. The Piedmont Housing Alliance, a regional housing non-profit agency, has an independent, regional board of directors. It acts as a clearinghouse for regional programs, such as the regional loan fund for first-time homebuyers. It also is a certified financial development institution and administers the Community Housing Development Organization (CHDO) regional loan fund. The Community Energy Conservation Program provides regional weatherization of homes.

The particular needs of the special non-homeless and homeless population are addressed through both regional and local agencies. The Thomas Jefferson Area Coalition for the Homeless (TJACH) continued to promote and prioritize current effective programs devoted to this chronically homeless

population. Now more than ten years old, the permanent supportive housing program, Dual Recovery Center, has long recognized the crucial connection between mental illness, substance abuse, indigence and consequent homelessness. In addition to the ten beds funded by HUD, the program annually provides housing and supports to on average ten other homeless. The Coalition reviews the continued need and effectiveness of this permanent supportive housing project annually and has reinforced its visibility and access to the community.

2012 Task Force on Homelessness — The Thomas Jefferson Planning District Commission (TJPDC) appointed the Task Force to Develop the 2012 Plan to End Homelessness in June 2005. The Task Force met regularly for over a year and presented the draft plan to the Commission at their January 2007 meeting. The Commission adopted the plan as a draft. A dual strategy is currently being pursued to identify board members for the new lead organization recommended in the plan and incorporating comments to finalize the plan. The plan recommends: 1) Establishing a Lead Organization on Homelessness, 2) Creating a Common Intake system, 3) Coordinate early intervention and prevention services, 4) Increase housing options, 5) Provide Supportive Services individuals and families and 6) Secure stable, sustainable funding. Identifying board members has proved difficult. The Thomas Jefferson Area Coalition for the Homeless (TJACH) has scheduled a meeting for April 15, 2008 to develop a plan for moving forward with a new lead agency, possibly as a formalization of TJACH as a non-profit entity.

Task Force to Develop the 2012 Plan to End Homelessness undertook a comprehensive review of local services available for the homeless. While a broad variety of services are offered, those programs are overwhelmed by demand and are practically inaccessible to many in need. Eligibility requirements vary between programs and are not understood by people in need. Application processes can duplicate requests for information and there is frequently a significant time lag between application and receipt of benefits. Wait lists for public housing and rental assistance are three years or longer, and these lists are only rarely opened for new applications. Waiting lists for dental assistance through the Charlottesville Free Clinic are over 400 clients. Barriers to assistance include poor credit histories and criminal records involving drugs or violence.

### **C. Coordination and Consultation**

Each jurisdiction participating in this Consortium has signed a Cooperative Housing Statement (see attached), which was updated in 2003. The agreement includes certification of each member agreeing to affirmatively further fair housing within the Consortium.

The housing directors from each locality, as well as local and regional staff, meet monthly to coordinate activities and to share successful projects and funding opportunities. As the managing body for the Thomas Jefferson HOME Consortium, the TJPDC convenes the Housing Directors Council on a monthly basis. The Council includes representatives of each implementing agency, the Piedmont Housing Alliance, the Grants Coordinator for the City of Charlottesville Neighborhood Development Services, and the Chief of Housing for Albemarle County. Representatives from the Greater Charlottesville Habitat for Humanity and the Jefferson Area Board for Aging are invited to all meetings and frequently attend. The goals of the Directors Council are to provide coordination among local housing agencies to ensure that the affordable housing needs of the region are adequately met and to guarantee that HOME funds are used in the best possible way to serve the region.

In late 2007, the Housing Directors Council convened a planning team including representatives from a number of housing committees, organizations, and coalitions to coordinate the Regional

Housing Conference: “Finding Common Ground,” held on March 13. The conference provided an opportunity for a wide-ranging group of participants to identify impediments and develop creative, workable solutions to the most pressing housing and community development needs in the region. The conference served to inform the community of the work of the Thomas Jefferson HOME Consortium and leverage resources to address the priority housing needs.

Realtors, developers, bankers, housing advocates, architects, planners and representatives of municipal, county and state government worked together to identify barriers to building affordable housing in mixed use communities and develop concrete solutions to overcome those barriers. Participants created a Housing Action Agenda by listing suggestions and impediments at each breakout session, and filtering them through a consensus process at the final session.

#### **IV. STRATEGIC PLAN**

##### **A. General**

The Consolidated Plan is a five-year plan covering the period from July 1, 2009 to June 30, 2013. Strategies in this plan draw on a variety of plans and assessments developed in the region. The Regional Housing Directors Council developed strategies in October 2005 and ratified those in 2006, 2007 and 2008. Additionally, the Regional Housing Directors Council developed recommendations in response to the Market Study conducted by the Center for Housing Research in 2006. These were included in the State of Housing Report of the Thomas Jefferson Planning District issued in January 2007, along with a summary of the findings and a description of current housing programs in the Thomas Jefferson Planning District. Material for the strategic plan has also been drawn from the 2020 Plan: Aging in Community (Final Report dated September 2003), the Jefferson Area Disability Services Board 2007 Needs Assessment, the Community Plan to End Homelessness (Adopted as a Draft in January 2007), work undertaken by the Livable for a Lifetime Steering Committee and the Jefferson Area Transition Council, and input from the 2008 Regional Housing Conference: “Finding Common Ground.”

**Regional Strategies:** The Housing Directors Council recognizes that affordable housing is a regional issue. The Council developed the following strategies for the HOME program at their October 25, 2005 meeting, and ratified in 2006, 2007 and 2008:

##### **HOME Strategy I: Plan and Act Regionally**

Actions:

- a) Use Housing Directors Council meeting to focus on regional issues and solutions, inviting other stakeholders to be part of the discussion.
- b) Work with other regional organizations and agencies to implement regional solutions, such as securing pro bono real estate work through CAAR and securing down payment assistance and low-income mortgages through PHA’s Regional Home Ownership Center.
- c) Work together on region-wide grants and loan funds
- d) Continue to work with the Blue Ridge Home Builders Association
- e) Meet occasionally with the Regional Planning Roundtable to discuss affordable housing issue with Planning Staff from the Counties
- f) Link Housing Directors Council to locality Housing Committees or Task Forces to track progress and share information

## **HOME Strategy II: Promote Mixed-Use and Mixed-Income Development**

Actions:

- a) Integrate affordable housing into Community Plans, including Places 29 and small town plans
- b) Educate policy-makers and developers on the benefits of mixed-use and mixed-income development through public seminars and private meetings
- c) Complete a market study with VCU to forecast housing demand
- d) Work with local jurisdictions to streamline the approval process for development including mixed-income housing to encourage developers to achieve creative solutions instead of relying on by-right development

## **HOME Strategy III: Link Housing to Economic Development**

Actions:

- a) Gather information from other areas demonstrating that a lack of affordable housing is a deterrent to businesses choosing to locating in the area
- b) Identify and quantify needed service jobs to support influx of high paying jobs in high technology and other industries
- c) Forge linkages with businesses to generate interest in workforce housing and develop workable solutions

**Recommendations from State of Housing Report:** The Housing Directors Council has reviewed the Market Study report and other data and developed the following recommendations for implementation by localities and other stakeholders in the Planning District. Some of the localities in the Planning District are already implementing some of these recommendations.

- **Housing Fund:** Establish a recurring fund to preserve, develop or provide downpayment assistance to first time homebuyers, if not already in place. This should include an annual commitment, reviewed each year as part of the budget cycle.
- **Donate Land:** High land costs are a significant barrier to the development of affordable housing. Localities can support affordable mixed-use development by donating land owned by the locality or donated through the proffer process.
- **Affordable Rental Units:** Support tax-credit project proposals submitted by public or private developers within the locality. The tax-credit process is highly competitive, and support by the locality can contribute to a favorable outcome for the proposal.
- **Homelessness:** Support the recommendations included in the 2012 Plan to End Homelessness. Recommendations include establishing a lead organization for planning, coordination and data collection and analysis, focusing on early intervention and prevention, increasing housing options, providing appropriate supportive services, and securing stable, sustainable funding.
- **Workforce Housing:** Explore options for providing housing for employees. This is particularly important for large employers, with the University of Virginia first among these. Mechanisms could include employer assisted financing, setting up individual development accounts, and fund matching by the City, counties, or University to match their employees' funds.
- **Mixed-Use Development:** Encourage mixed-use development by revamping zoning ordinances to allow mixed-use and by creating incentives. Affordable housing is a vital component of every mixed-use community. Allowing people to live in the same communities where they work and shop improves the quality of life, increases residents' sense of

belonging, reduces traffic congestion and benefits the environment by reducing the use of fossil fuels. Having employment, shops, and schools nearby significantly reduces commuting and transportation costs. Mixed-use communities promote inclusion and diversity by incorporating housing for people of all income levels along with supportive housing for the elderly and people with special needs. Ultimately, mixed-use communities foster a sense of connection that bolsters the health and vitality of a community and its residents.

- **Promote Better Housing Design:** Encourage sustainable design for housing, so that housing units operate efficiently and can be adapted as needs change.
  - Use environmentally-friendly “green” materials and techniques
  - Install energy-efficient appliances and equipment
  - Incorporate Universal Design features for visitability and to enable people to age in place
- **Rehabilitation Incentive:** Provide incentives for housing rehabilitation by waiving real estate taxes on the increased value of the homes resulting from rehabilitation. Enabling legislation is in place to allow communities to adopt policies for waiving taxes. Localities should adopt policies to encourage redevelopment of housing, including the conversion of hotels or motels to multi-family housing.
- **State Housing Trust Fund:** Advocate for the establishment and funding of a statewide housing trust fund.
- **Encourage Private Solutions:** Continue the conversation and collaboration between public and private sectors to encourage private sector solutions. Explore mechanisms to encourage private solutions. Possibilities include tax incentives, density bonuses, public investments in infrastructure, and streamlining the permit processes for affordable mixed-use development.

**Regional Housing Conference: “Finding Common Ground”:** Drawing from the flip chart sheets from each breakout session, participants worked together at the closing session to develop items to incorporate into an Action Agenda by adding ideas from the eight sessions and filtering them through a consensus process. Gordon Walker summarized what we heard throughout the day, based on the reports from the breakout sessions and the prioritization on those ideas at the closing session.

### **Regional Action Agenda on Housing from “Finding Common Ground”**

State and local governments should encourage **innovation** in approaches to housing, or at least allow them to occur. Policy changes in zoning and incentives are needed to allow and encourage new approaches. Some of the ideas presented or coming out of this conference include:

- Accessory Dwelling Units (ADUs)
- Co-housing
- Homesharing
- Community Land Trust

**Regional** approaches are needed, since housing needs and solutions cannot stop at jurisdictional boundaries.

**Education and advocacy** are essential, to reach elected and appointed officials, developers, non-profit organizations, and consumers.

Greater **affordability** needs to be created for both home ownership and rental.

Both **public and private resources** need to be mobilized, coordinated and sustainable to effectively address the issues.

**Enhanced coordination** is needed among the “doers,” those who are actively working in housing in some way, already.

**Priority Needs:** The tables below identify the five-year goals identified for the participating jurisdictions individually and for the region. These goals reflect the needs and initiatives of each jurisdiction and of the Planning District. Very low and low income families shall receive first priority for assistance. Priorities reflect the findings of the data and demographic analysis presented in this document emphasizing low-income residents, the elderly, and single parent families who share a disproportionate burden in securing affordable housing throughout the Planning District. One year objectives and the source of funds are identified in the Action Plan.

**Local and Regional Goals for 2009-2014:**

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan Locality: Albemarle</b>
Rehabilitation of Substandard Houses	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes per year
Affordable Rental Housing	Preserve and expand the supply of affordable rental properties; assist renters through tenant-based rental assistance programs.
Land Use and Housing Development	Refine the County’s Affordable Housing Policy to promote creation of affordable units with long-term affordability requirements.
Assistance to First-Time Homebuyers	Provide homebuyer assistance and below-market-rate mortgages to lower-income homebuyers who live and/or work in Albemarle County.
Community Development	Participate in development of the state’s CDBG program to promote redevelopment and housing production.
Emergency Home Repair	Provide emergency repairs to 25-30 homes per year
<b>Need Addressed:</b>	<b>Locality: Charlottesville</b>
Increase opportunities for first-time homebuyers	Enable 50 eligible families to become homeowners
Rehabilitate or replace substandard owner-occupied homes	Study number of substandard homes and provide rehabilitative services to 40 homes
Rehabilitate substandard renter-occupied homes and multi-family units	Continue partnerships with community entities to establish and maintain rental units for low/moderate income renters
Provide financial assistance and support services to low income renters and Section 8 housing recipients	Encourage increase in financial assistance and support services to low income renters and Section 8 recipients
Assist special needs groups (elderly, disabled, homeless, persons with HIV/AIDS and single parent families)	Continue to support programs which assist special needs groups

Encourage a regional approach in the provision of housing for low-income persons and families	Increase communication between members of the Consortium to address the needs of the region as a whole
Preserve neighborhoods, the building blocks of our community, by assisting residents with their housing needs	Preserve and increase programs to assist residents with housing needs
Work Force Development	Support programs which increase and improve job opportunities
Encourage the preservation and establishment of housing to meet community needs	Encourage the retention and provision of new affordable housing within the community
<b>Need Addressed:</b>	<b>Locality: Fluvanna</b>
Emergency and Transitional Housing	Study the feasibility of developing transitional unit
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate 10 homes
Assistance to first Time Home Buyers	Expand opportunities with County Assistance
Affordable Rental Housing	Expand rental opportunities in County
Community Development	Support infrastructure improvements for water and sewer
Emergency Home Repair	Continue EmHR Program
<b>Need Addressed:</b>	<b>Locality: Greene</b>
Assistance to first Time Home Buyers	Enable eligible families to become home owners
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard homes with an emphasis on those lacking complete plumbing
Affordable Rental Housing	Encourage development of affordable rental units
Assist Special Needs Populations	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.
Community Development	Support infrastructure improvements along Route 29 Business Corridor
<b>Need Addressed:</b>	<b>Locality: Louisa</b>
Emergency and Transitional Housing	Continued operation of Transitional Home
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate 10 homes
Assistance to first Time Home Buyers	Expand opportunities with County Assistance
Affordable Rental Housing	Expand rental opportunities
Community Development	Support infrastructure improvements for water and sewer

Emergency Home Repairs	Continue EmHR Program
<b>Need Addressed:</b>	<b>Locality: Nelson</b>
Affordable Rental Housing	Develop 8 affordable rental units across the County at a scale consistent with rural character of County
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard owner-occupied homes with an emphasis on those without complete indoor plumbing
Assistance to first Time Home Buyers	Assist First Time Homebuyers with an emphasis on those who have received home ownership counseling
Community Development	Continue collaborative efforts with other agencies to fund local projects
Emergency Repair	Continue safety and accessibility repair program for elderly and disabled
<b>Need Addressed:</b>	<b>Locality: Region</b>
Affordable Housing for Special Needs Populations	Address the needs of the elderly, developmentally and physically disabled and victims of domestic violence
Coordination of Regional Affordable Housing Service Providers	Foster cooperation and coordination among affordable housing service providers in the region
Increase Affordable Rental Housing Opportunities	Foster awareness of the need for affordable rental housing in the region
Fair Housing	Provide public education, outreach and counseling on fair housing laws; measure compliance with and support enforcement of fair housing laws through testing; reduce the racial disparity in high-cost lending
Rehabilitation of Substandard Housing	Provide rehabilitation of substandard owner occupied housing
Affordable Homeownership	Provide affordable homeownership opportunities
Homelessness	Implement recommendations in the Community Plan to End Homelessness
Increase Affordable Housing and Community Development Opportunities	Expansion of regional housing and community development financing capacity
Increase Financial Literacy Awareness and Combat Predatory Lending	Conduct financial literacy trainings and strengthen counseling
Emergency Home Repair	Promote awareness of the need for Emergency Home Repair

## B. Homeless

**Homeless Needs:** Homelessness continues to be a pervasive problem in the region. The annual point in time census shows an increase in the number of homeless people over the past five years.

	2003	2004	2005	2006	2007	2008
<b>People homeless</b>	143	155	175	173	245	292
Sheltered	125	129	154	163	221	277
Unsheltered	18	35	21	10	24	15

Based on survey responses, 63% of those homeless were from within the Planning District, consisting of the City of Charlottesville and the Counties of Albemarle, Fluvanna, Greene, Louisa and Nelson. 46% called Charlottesville their hometown. 23% were from elsewhere in Virginia. 69% were male and 31% female; 31%; the average age was 41.4 years. 11% had been homeless less than 30 days, and 46% had been homeless less than 6 months. Only 3% reported veteran status, dropping from 18% in 2007. Employment among homeless adults fell to 24% from 39% in 2007, with 53% of those homeless having worked full or part time in the last 60 days. The majority had not received any public assistance funds in the last six months. 8% of those surveyed were homeless with dependent children. The top causes of homelessness were eviction (41%) and unemployment (28%). 13% of homeless adults cited domestic violence or abuse as a cause of their homelessness. The most commonly identified challenge was an inability to find affordable housing, followed by dental problems, medical problems, physical disabilities, inability to find work, and divorce. The number reporting difficulty finding shelter at some time fell to 25%, down from 28% in 2007. The number reporting untreated dental problems was 45%.

**Inventory:** The Thomas Jefferson Planning District Commission (TJPDC) appointed the Task Force to Develop the 2012 Plan to End Homelessness at its regular meeting on June 2, 2005. The Task Force held its first meeting on July 1, 2005 and met regularly over the course of a year to develop the Community Plan to End Homelessness, adopted as a draft plan by the Thomas Jefferson Planning District Commission in January 2007. The Task Force undertook a comprehensive review of local services available for the homeless. While a broad variety of services are offered, those programs are overwhelmed by demand and are practically inaccessible to many in need. Eligibility requirements vary between programs and are not understood by people in need. Application processes can duplicate requests for information and there is frequently a significant time lag between application and receipt of benefits. Wait lists for public housing and rental assistance are three years or longer, and these lists are only rarely opened for new applications. Waiting lists for dental assistance through the Charlottesville Free Clinic are over 400 clients. Barriers to assistance include poor credit histories and criminal records involving drugs or violence.

The Task Force found several key areas in which services for the homeless were easily accessible, others that were overloaded or not accessible to many in need, and others that were entirely missing.

### **Accessible Services**

- Emergency shelter
- Clothing
- Financial Counseling
- Job preparation assistance
- Legal advice
- Public meals

**Overloaded/Inaccessible Services**

- Childcare
- Dental care
- Eviction prevention
- Emergency financial assistance
- Public housing and rental assistance
- Supportive housing for people with disabilities
- Transitional housing
- Affordable rental units

**Missing Services**

- Emergency Shelter for intact families
- Emergency Shelter for single parent male head of household families
- Year-round shelter for the chronically homeless

The Continuum of Care Plan for 2007 identifies total number of year-round beds for individuals and families and a list of provider organizations and services offered.

<b>Total Year-Round Beds—Individuals</b>		<b>Total Year-Round Beds—Families</b>	
1. Total Year-Round Individual Emergency Shelter (ES) Beds:	63	6. Total Year-Round Family Emergency Shelter (ES) Beds:	20
2. Number of Domestic Violence (DV) Year-Round Individual ES Beds:	0	7. Number of DV Year-Round Family ES Beds:	20
3. Subtotal, non-DV Year-Round Individual ES Beds (Line 1 minus Line 2):	6	8. Subtotal, non-DV Year-Round Family ES Beds (Line 6 minus Line 7):	0
4. Total Year-Round Individual ES Beds in HMIS:	58	9. Total Year-Round Family ES Beds in HMIS	0
5. HMIS Coverage—Individual ES Beds (Divide Line 4 by Line 3 and multiply by 100. Round to a whole number):	92%	10. HMIS Coverage—Family ES Beds (Divide Line 9 by Line 8 and multiply by 100. Round to a whole number):	0%

Provider Organizations	Prevention				Outreach			Supportive Services										
	Mortgage Assist	Rental Assistance	Utilities Assistance	Counseling/Advocacy	Legal Assistance	Street Outreach	Mobile Clinic	Law Enforcement	Case Management	Life Skills	Alcohol & Drug Abuse	Mental Health	Healthcare	HIV/AIDS	Education	Employment	Child Care	Transportation
1. The Salvation Army	X	X	X	X				X	X			X		X		X	X	
2. Region Ten CSB		X		X		X			X	X	X	X		X		X		
3. On Our Own of Charlottesville				X		X			X	X		X	X					
4. PACEM		X		X		X			X									
5. Shelter for Help in Emergency				X	X				X	X		X			X	X	X	
6. AIDS/HIV Services Group	X	X	X	X		X			X	X			X	X				X
7. Departments of Social Services		X		X					X			X				X		
8. United Way										X							X	X
9. Housing Programs	X	X		X					X	X								
10. Housing Authority	X	X											X					
11. Health Department				X								X						
12. MACAA				X					X	X		X		X		X	X	
13. CARES	X	X	X	X					X									X
14. Piedmont Workforce Network				X					X	X								X
15. Virginia Empl Commission														X	X			
16. Alliance for Interfaith Ministries	X	X	X			X			X								X	X
17. Baptist Association																		
18. Love, INC.		X	X						X									X
19. Churches	X	X	X			X				X							X	X
20. Charlottesville Free Clinic				X								X						
21. University of Virginia Hospital				X					X		X	X	X					
22. Martha Jefferson Hospital									X		X	X	X					
23. CYFS Runaway Services				X		X			X	X	X							
24. Teen Health Center				X		X			X	X	X				X	X		
25. Offender Aid & Restoration				X				X	X	X								
26. Commuter Team																		X
27. Legal Aid					X			X										
28. Alb/CH Regional Jail				X	X			X	X	X	X	X			X			
29. Piedmont House				X				X	X	X	X					X		
30. Probation and Parole				X		X		X	X									
31. Hope Partnership				X						X								
32. GRACE (Greene County)	X	X	X	X					X	X								X
33. Focus Women's Resource Center				X						X						X		
34. Skyline CAP	X	X							X									
35. PINOL Home, Inc.		X		X		X				X						X		X

**Priority Homeless Needs** -- The Thomas Jefferson Area Coalition for the Homeless identified the following high priority needs:

- Transitional and permanent housing for homeless individuals, particularly those requiring substance abuse treatment, mental health care, and/or HIV/AIDS treatment
- Emergency and permanent shelter, as well as housing placement, for families with children
- Tenant based rental assistance to help homeless individuals and families move from transitional to more permanent housing.

**Homeless Strategy** – The Community Plan to End Homelessness identifies strategies to end homelessness in the region by 2010:

- **Lead Organization on Homelessness:** Establish a new non-profit organization to implement and market the Community Plan to End Homelessness.
- **Common Intake:** Establish an intake protocol and a Homeless Service Center as a physical location for intake to: enroll clients, enter demographic information, and assign a case manager.
- **Early Intervention and Prevention:** Create a Local Housing Options Team (LHOT) as a program of the lead organization to coordinate prevention activities and provide crisis stabilization and/or mediation.
- **Increase housing options:** Pursue development of a variety of housing types, including Single Room Occupancy (SRO) and other rental units, by working with Community Housing Development Organizations (CHDOs), establishing housing trust funds, creating public-private partnerships, and creating incentives connecting under-utilized housing stock with case management support.
- **Supportive Services:** Provide case management support to individuals and families. Provide a Tenancy Protection Program to prevent evictions and difficulties leading to evictions.
- **Secure stable, sustainable funding:** Use Federal HMIS grant, and HMIS service contracts to out-of-area agencies. Seek funding from localities, private donations, and government and private grants. For long-term stability consider an endowment.

The Thomas Jefferson Area Coalition for the Homeless’ (TJACH) is the Continuum of Care entity for the region. The Continuum of Care sets forth ten-year objectives to end chronic homelessness and move families and individuals to permanent housing. The following table is drawn from the 2007 Continuum of Care application. The Coalition is in the process of developing the 2008 Continuum of Care application.

**Specific Objections:** Objectives to End Chronic Homelessness and Move Families and Individuals to Permanent Housing from the 2007 Continuum of Care

Objectives	2007 Local Action Steps	Lead Agency
1. Create new PH beds for chronically homeless persons.	a. PACEM will add 5 new scattered-site permanent housing units for chronically homeless persons.	PACEM MACAA

	b. Expand the Region Ten CSB's permanent housing units for chronically homeless persons by 3 beds.	Region Ten
	c. Expand Salvation Army Family Service Center to provide 16 new beds. (Planning completed for SRO model)	Salvation Army
2. Increase percentage of homeless persons staying in PH over 6 months to at least 71%.	a. Dual Recovery Center Supportive Housing Program will sustain 80% in PH longer than 6 months.	Region Ten Dual Recovery Center homeless program
	b. Region Ten will sustain 80% of chronically homeless Shelter Plus Care program participants in permanent housing over 6 months	Region Ten Mental Health Services & Housing Resources
3. Increase percentage of homeless persons moving from TH to PH to at least 61.5%.	a. Salvation Army Transitional Housing Program will sustain an 80% movement of residents to Permanent Housing annually.	Transitional Housing Program, Salvation Army
	b. Of those homeless persons exiting the Shelter 30 % will be to new Permanent Housing resources.	Salvation Army, Shelter Case Manager
	c. Expand in 3 years the available transitional housing units for homeless men, women, and children. (1 and 2 BR units)	Salvation Army
	d. Mohr Center Substance Addictions transitional residential program will sustain an 80% movement of homeless residents to Permanent Housing annually.	Region Ten - Mohr Center
4. Increase percentage of homeless persons employed at exit to at least 18%.	a. Implement Job Club vocational services in COMPASS; establish baseline initial year employment referral rate of 15%. Increase by 15% per year.	COMPASS
	b. Salvation Army will increase over baseline (22%) the percentage of homeless persons exiting the shelter with employment. [OB=over baseline]	Salvation Army

	c. Mohr Center Substance Addictions transitional residence will sustain an 80% job acquisition rate for exiting residents.	Region Ten - Mohr Center
5. Ensure that the CoC has a functional HMIS system.	a. Bring on-line Region Ten CSB as participant in HMIS.	Region Ten & TJPDC
	b. Refine the HMIS uniform data set, the annual Survey and Street count; and the Evaluation.	TJPDC

#### Other Objectives from the Continuum of Care

1. Increase Support and Engagement Services to chronically homeless persons	a. Implement COMPASS as area day haven with ancillary services (health care referrals, employment supports)	COMPASS
	b. Expand Region Ten's PATH liaison contacts with PACEM homeless participants.	PATH program - Region Ten CSB
	c. Create Permanent Housing options for women and families	Pinol Homes, Inc.
2. Promote mission and purpose of Ending Homelessness in 10 years campaign.	a. Implement Pre-Development grant for Single Room Efficiencies for chronically homeless persons.	Piedmont Housing Authority; Drop-In Center
	b. Finalize and promote the report of the area's Task Force to End Homelessness	TJPDC
	c. Expand the Shelter beds available by 20 at the Salvation Army.	Salvation Army

**Discharge Coordination Policy** – Individual health care facilities, correctional programs, and foster care providers have discharge policies. Coordination of these and the development of a Discharge Coordination Policy will be undertaken by the new lead organization on homelessness, expected to be established by mid-2009.

#### C. Special Needs Populations

**Elderly Demographics:** The number of elderly in the Thomas Jefferson Planning District will increase dramatically in the next 20 years. The 2020 Plan represents a major effort by community members within the Thomas Jefferson Planning District to make our community a great place to age. Over 85 organizations and 500 individuals collaborated to develop the plan, and many more are involved in the implementation.

Projected Growth in Senior Population, 2000-2025				
Total Pop TJPDC	199,648	231,450	263,820	280,870
Over 65	24,488	30,290	43,260	51,210
Over 85	2,697	3,770	4,780	5,380

*Source: Woods and Poole Economics, Inc., 2003 State Profile: State and County Projections to 2025*

**Elderly Priority Needs:** Housing needs for the elderly revolve around affordability, accessibility and supportive services.

**Elderly Specific Objectives:** Goals for Affordable Living Options for Seniors and Support to Family Caregivers include two goals with associated objectives:

**Goal I:** Provide a variety of quality affordable and accessible senior housing options integrated within the community. Objectives include:

Objective 1: Incorporate a variety of affordable universal-designed senior housing into mixed use developments near community amenities and transit.

Objective 2: Develop a sufficient amount of accessible housing to meet market demand.

Objective 3: Establish local government policies that support senior choices, to include aging in place.

**Goal II:** Promote a full range of long-term living arrangements and community resources so that seniors can maintain their maximum level of independence and choice. Objectives include:

Objective 1: Provide a range of options for living and elder care.

Objective 2: Offer a range of services to support independent living.

Objective 3: enhance support for informal (non-paid) caregiving.

Objective 4: Develop and support quality long-term residential care.

**People with Disabilities Demographics:** The Jefferson Area Disability Services Board’s (DSB) 2006 Needs Assessment used data and survey responses to assess housing needs in the region. Population figures from the 2000 Census and data from the Social Security Administration and Department of Education show the following demographic data:

Jurisdiction	Total Population Age 21 to 64	Pop'n w/ a disability Age 21 to 64 (% of total)	With a disability - % Employed	Special Ed Students 14 to 22+		SSI recipients	
				2004	1999	2004	2001
Charlottesville	25,207	3,419 (13.6%)	62.6%	265	222	1,071	1,064
Albemarle	47,045	5,652 (12.0%)	64.3%	735	675	691	719
Fluvanna	11,153	1,922 (17.2%)	66.5%	176	146	228	238
Greene	9,079	1,523 (16.8%)	58.2%	168	174	212	208
Louisa	15,233	3,375 (22.2%)	59.7%	215	169	570	547
Nelson	8,441	2,025 (24.0%)	56.2%	152	103	372	379
<b>Total</b>	116,158	17,916 (15.4%)	61.9%	1,710	1,489	3,144	3,155

**People with Disabilities Priority Needs:** Housing needs for people with disabilities include affordability, accessibility and supportive services. The Jefferson Area Transition Council identified housing as a significant barrier for students with disabilities as they transition from school to adult life. The Transition Council conducted a “listening session” in October 2007 to learn more about the needs of young adults with disabilities and their families. Needs included safety, access to transportation and services, affordability, accessibility, assistance and/or training with independent living skills, and community inclusion.

**People with Disabilities Specific Objectives:** The DSB Needs Assessment identified these activities:

- Promotion of a nodal system of regional development to aggregate services and residential areas into concentrated mixed-use areas.
- Focus on universal design to meet the needs of people with disabilities while also creating value for other populations.

- Community education on affordable housing and long-term care needs.
- Establishment of zoning and land-use policies that promote mixed use, mixed income, mixed generational housing developments that include affordable units.
- Promotion of increased retrofitting of existing housing and production of new housing which is universally accessible.
- Expansion of the availability of financing tools, funding resources and insurance options for long-term care and affordable housing.
- Promotion of funding for multi-modal transportation and infrastructure in order to promote compact growth.

The Jefferson Area Transition Council is working with the Jefferson Area Board for Aging on a feasibility study for establishing a homesharing program in the region. This service would serve people with disabilities, the elderly, low-income people, and people going through a transition. In addition to affordable housing, this arrangement can provide needed services.

**People with AIDS/HIV:** Have requested info from ASG.

**Specific Objectives:** Additional five-year goals for meeting the needs of the elderly and people with disabilities are included in the tables in the Strategic Plan section. One-year objectives for those goals, including proposed accomplishments and outcomes by jurisdiction, are included in the Action Plan.

#### **D. Housing**

**Housing Needs:** From the available data and from community input received certain needs and trends can be identified in the Planning District.

- Extremely low-income citizens throughout the Planning District represent those most in need, and, given the steady rise in housing prices, it is apparent that for many low-income citizens renting will remain the only available option.
- 30% of single, female heads of households with children under 18 are in poverty,
- Extremely low income households below 30% of the median family income have the greatest incidence of housing problems and the greatest cost burden, with 71% paying more than 30% of their income for housing, and 56% paying more than 50% of their income for housing.
- Households from 31% to 50% fare slightly better with 59% paying more than 30% of their income for housing.

These numbers represent an increase from the numbers available in 2000.

The elderly are another age group for which poverty is a pervasive problem. Many elderly families continue to live in and own their own homes therefore rehabilitation of substandard homes, including universal design features, is an important need in the Planning District.

Low income residents have a lower incidence of housing problems (35%) compared to very low income households (74%), but still have a substantial cost burden, with 31% paying more than 30% of their income for housing. Moderate income households, between 81% to 95% of the median family income, have more flexibility and options in meeting their housing needs.

- among moderate income households, 10% have housing problems and 8% pay more than 30% of their income for housing.

- Moderate income renters have a greater chance of becoming first-time home buyers and are less in need of supported housing and housing rehabilitation.

There is a disparity in the region in the proportion of housing units that are owner-occupied and those that are renter-occupied. This disparity is most evident when comparing the urban portions of the district - including the City of Charlottesville and the urbanizing portions of Albemarle County - with the more rural areas.

- The City of Charlottesville, according to the 2000 Census, had 59.2% renter-occupied units and 40.8% owner-occupied.
- Albemarle County had 34.1% renter-occupied and 65.9% owner-occupied.
- Fluvanna, Greene, Louisa and Nelson counties show an approximate split of 18% renter-occupied and 82% owner-occupied.
- Extremely low income and other low income citizens are more likely to be renters than other income groups and are more likely to pay more than 30% of their income for housing.

The elderly are an increasing portion of the region's population. In the year 2000, 15% of all residents in the region were 62 years and older.

- 82% of elderly residents own their own homes but many of those owning their own homes are paying more than 30% of their income for housing costs.
- Among low and moderate income elderly renters, 53% were paying more than 30% of their income for housing.
- Twenty-five percent (25%) of elderly renters earning below 80% of the median family income and 7% of elderly home owners earning below 80% of the median family income have housing problems .
- The marketplace offerings for assisted living facilities are not affordable for many elderly and frail elderly persons. The need for affordable assisted living facilities and services as an alternative to more costly care is expected to increase with the growing elderly population.

The most significant category of single persons in need of housing (and other supportive services) is single, female head of households, especially those with children. Region-wide, 16.2 % of total family households are female householders with no father present. Fifty-nine (59%) of those single mothers have children under 18 years old. This category of single persons shares a disproportionate amount of the cost burden for housing and are most likely to be renters. This is one of the greatest categories of need in the district.

Large families have housing needs when their incomes are very low (under 50% of the median family income) and decrease as incomes increase. Since the region is largely rural and not truly urban,

- many persons threatened by homelessness double up in housing, thereby creating overcrowded conditions and large families under one roof. Louisa County and the City of Charlottesville share the highest percentage of overcrowded households at 2.8% compared to the rest of the localities ranging from 1.5% - 2.1%.

The only locality within the region with public housing is the City of Charlottesville.

- Of the 323 families living in public housing, 274 (85%) have incomes at or below 30% of the area median income.
- there are 875 families on the waiting list, 90% of which are extremely low income and 65% of which have dependent children. The average waiting period is 495 days.

The region's minority population is almost exclusively black or African American, with 22.2% in the City of Charlottesville, 21.6% in Louisa County, 18.4% in Fluvanna County, 14.9% in Nelson County, 9.7% in Albemarle County, and 6.4% in Greene County. Other minorities are greatest in the City of Charlottesville, with 4.9% Asian, 2.4% of Hispanic or Latino origin, 0.1% American Indian, and 3.1% responding as "some other race" or "two or more races," according to the 2000 Census. In Albemarle, Fluvanna, Greene, Louisa and Nelson counties, other minorities made up between 2-7% of the population, with the greatest percentage (6.7%) in Albemarle County.

The region's minority populations, with a higher incidence of poverty, are in need of safe, decent and affordable housing at a rate higher than the overall population. As a result, the housing programs detailed in this Consolidated Plan emphasize service to the region's minority citizens.

Although it is difficult to ascertain the exact number of migrant workers in the region, the Virginia Justice Center for Farm and Immigrant Workers estimates that there are 42,000 migrant workers in Virginia. Similar to other parts of the state and country, the population of migrant workers and other Hispanics in the Planning District is expected to grow dramatically over the next ten years. This population may face particular difficulties obtaining safe, decent, and affordable housing in the years ahead, and will require housing and community development assistance tailored to their particular needs.

**Priority Housing Needs:** Priority needs were indicated by each locality and for the region as outlined in Table 2A in the appendix. Each locality has similar housing needs including rehabilitation of substandard housing, affordable rental housing, affordable housing for homeownership, and homeownership. Each has provided one year measurable goals and five year broad goals for aiding their respective community in addressing housing needs. The regional goals support the housing needs indicated by the localities. The charts containing local goals provide details on each locality and the regions goals for housing.

**Market Analysis.** The Regional Housing Directors Council commissioned a market analysis by the Center for Housing Research, which was completed in October 2006. The data compilation and analysis uses data from the 2000 Census as well as more current data from a number of sources. The findings were combined with a summary of the report, a description of current housing programs, and recommendations to form the *State of Housing Report of the Thomas Jefferson Planning District*, issued in January 2007. The report found that residents face continued difficulties securing and maintaining affordable housing, and there is a continued demand for affordable housing:

- There is a severe deficit of rental housing for low-income renter households. Most units that are affordable (rent at or below 30% of income) by extremely low income households (less than 30% area median family income) are occupied by households with higher incomes. This forces low-income renters to spend large portions of their income on housing. Recently, several apartment complexes have been converted to condominiums, further reducing the supply.
- Homeless, people with disabilities and the elderly typically have low incomes. With a scarcity of affordable housing in the urban core, many people with special needs live in rural counties, restricting access to services. The January 2006 point-in-time survey found 173 people in shelters, transitional housing, or unsheltered. Factors leading to homelessness include unemployment, lack of affordable housing, medical problems and disability. Overall,

16.4% of the total population has a disability. Age is a factor, with 37% of those over 65 having a disability.

- Housing production has been keeping pace with job creation, but new housing has largely been at the high end of the market. Jobs created typically have incomes that require much less expensive housing. Much of the workforce faces housing affordability challenges, particularly for home ownership. Two jobs are often necessary to buy a home. Household income (HH) was projected from individual income (I) based on ratios derived from Census data. The housing market in the region is extremely tight, with an owner vacancy rate in 2000 of only 1/5%. The impact of scarce housing is most severe for those seeking lower-cost owner housing.
- The median house value for the Charlottesville MSA was \$225,500 in 2005, ranking 2nd in the state amongst all MSAs. Considering the median house value, approximately 1,100 housing units for sale in the TJPDC were affordable to someone making less than \$62,286, the median family income for the MSA. When looking at median monthly owner costs for owners with a mortgage, it costs as much to live in this MSA as the Washington DC Metro area MSA. In 2005, the median percent of income paid to a mortgage is 24.1 compared to the national average of 20%.
- In 2000, there were 77,443 households in the planning district: 49,950 owners and 27,473 renters. From 2000 – 2010 an increase of 11,159 (14.4%) households is projected, followed by an increase of 9,713 (11.0%) from 2010 – 2020, compared with an increase of 16,577 households from 1990 – 2000. Owner demand is projected to increase by nearly 8,000 households between 2000 and 2010 and by another 6,700 households from 2010 to 2020. Renter demand will also increase but at a slower pace, with an increase of 3,300 households between 2000 and 2010 and 3,000 between 2010 and 2020. The low-Income Housing Segment: There were 15,362 low-income owner households in 2000, projected to increase to 20,453 by 2020. This equates to a need for an additional 5,091 affordable owner units. There were 17,910 low-income renters in 2000, increasing to 21,860 by 2010. This equates to a need for an additional 3,950 affordable rental units.
- Manufactured homes are an affordable solution to housing needs, particularly in rural areas. In the PDC, manufactured homes (trailers) made up 5% of housing units in the Charlottesville MSA in 2000. Of these, 40% were built prior to 1976 and are substandard by definition. Of these pre-1976 units, 40% were renter occupied in 2000, compared to 25% renter occupancy of all mobile homes. As older mobile homes continue to decay, current renters will be displaced and will need other affordable housing options. The City of Charlottesville prohibits the placement of new residential mobile homes.

**Specific Housing Objectives:** Specific objectives for housing are listed in the attached tables.

**Needs of Public Housing:** The Charlottesville Redevelopment and Housing Authority Five-Year Plan for Fiscal Years 2005-2010 states the following housing needs:

Of 9,964 total renter households in Charlottesville, 2,338 (23%) had incomes under \$10,000, or roughly 30% of the Area Median Income (AMI), which is \$31,007. Another 1,132 (11%) had annual incomes between \$10,000 and \$15,000, over 30% but below 50% of the AMI. Together these two groups make up 35% of the renter households in the city. Forty percent (40%) of all Charlottesville renters pay 35% or more of their incomes for rent.

Of the 323 families living in public housing at this writing, 274 (85%) have incomes at or below 30% of the AMI.

There are 875 families on the wait list for public housing, 785 (90%) of whom are extremely low-income families, with incomes at or below 30% of the area median income. Five hundred and seventy two (572) of the total wait list are families with dependent children. The average wait period is 495 days.

There are 76 families on the waiting list for Housing Choice Vouchers tenant-based assistance. 60 (79%) of which are extremely low-income (families, with incomes 30% or less of the area median income). The average wait period is over 5 years. The HCV waiting list has been closed for several years, but due to the relatively low number on the current waiting list, CRHA will be opening the waiting list in the near future.

CRHA owns and manages 376 public housing units located in 7 rental communities and 4 units on single or duplex lots within the City of Charlottesville. The Authority also administers 287 Housing Choice Vouchers leased up as of this writing.

Properties owned and operated by the CRHA have been selected by City Council as the Priority Targeted Areas for FY 08-09. This means they will receive \$200,000 of the City's CDBG funds to use at their discretion on a HUD approved eligible activity. To date, CRHA staff and the Board plan on using these funds to rehabilitate the two elevator systems in their Crescent Hall property. Crescent Hall provides 105 units for seniors and other residents with disabilities. One elevator is already off-line and the other elevator has been having major mechanical problems and could also be taken off-line within the next couple of months. Accessibility to the units will be very difficult for residents without the use of these elevators which makes this project a top priority for the Housing Authority to spend these funds. City staff will work with the Housing Authority to further develop the plan and spending schedule to ensure compliance with timeliness deadlines.

Weed and Seed, a federal grant strategy, is sponsored by the U. S. Department of Justice, and locally by the U.S. Attorney's office. Charlottesville Weed and Seed Network's strategy is to "weed" out drug trafficking, violent crimes and related offenses through coordinated law enforcement and community policing; and then "seed" the designated areas with prevention, intervention and treatment programs designed to meet the community's needs for education, mentoring programs and workforce development opportunities. A component of the City's Department of Neighborhood Development Services, the Weed and Seed Network enhances Charlottesville's neighborhood based services. Following are program highlights since the last Consolidated Plan:

Weed and Seed Academy (established January 2000) Vocational and Academic Scholarships and student support services for Certificate and Degree Programs at Charlottesville Public School's Adult Education Program (GED); Charlottesville Albemarle Technical Education Center; and Piedmont Virginia Community College. Since the program's inception, 188 students have improved their academic and professional portfolios in areas including nursing, electronics, computer programming, phlebotomy, pharmacy tech and others. Program Partners: As a last resort scholarship program the Weed and Seed Academy has actively partnered with others to leverage more than \$1 million in additional scholarship funds. Program partners include: Federal Financial Aid programs including PELL Grants and Veterans Administration benefits; the Virginia Department of Social Services; the Adult Education Center and the Virginia Department of Rehabilitative Services. Another partner, the College Board, provides fee waivers for S.A.T. and A.C.T. college entrance exams, as well as for college application fees for Weed & Seed participants. This allows our

students to sit for the exams and apply to post-high school institutions, without having to pay the associated fees. In the past, an anonymous donor has arranged for participants to take the Kaplan course – which costs \$799 per student – free of charge. With Kaplan preparation, our students increased their S.A.T. scores by an average of 200 points.

Summer Enrichment Programs (established April 1999) During the past six summers nearly 4,500 residents (includes duplicate participants) were served in 69 programs (includes duplicate programs and program providers). Summer Enrichment Programs support one-to-one and small group mentoring opportunities for youth or adults at risk of failing in school or the workplace; dropping out of school; becoming involved in delinquent or criminal behavior including gang activity, violence, drug dealing, substance abuse, and other risky conduct. Program partners included community- and faith-based organizations, plus, the 88+ agencies with which they collaborated in order to produce their summer programs. Outcomes-based measurement program planning, proposal writing and evaluation methods are used. In 2006 a Gang Identification and Prevention Forum attended by 153 participants was facilitated by local, regional and national experts from Virginia and beyond.

Community Policing Initiatives: Through Weed and Seed, nearly \$400,000 has been granted to Charlottesville Police Department to support officers assigned to neighborhood foot and bike patrols, community outreach and surveys, as well as Community Resource Officers at Buford Middle School. This year, in addition to foot patrols, funds will help the department enhance forensics and surveillance equipment.

Charlottesville-Albemarle Family Drug Treatment Court opened for business in July 2002 to address Charlottesville’s alarming foster care rate, one of the highest per capita in the Commonwealth. Since then dozens of families have participated. At an average annual foster care cost of \$10,000 - \$50,000 per child, tens-of-thousands of dollars have been saved by keeping these families united. The court initiative provides intensive drug treatment and follow-up services. The planning board consists of judges, representatives of Region Ten Community Services Board, Social Services Departments, the Court Appointed Special Advocates Program, Guardians ad Litem Attorneys, the Thomas Jefferson Planning District, the Weed and Seed Network, and others. The goal is to reduce the number of children entering the foster care system, by allowing families to stay united while addicted parents successfully complete treatment programs. From July – December 2007 16 families, including 34 children, were served.

Strategic Plan The Weed and Seed Network Steering Committee is in year four of implementing a six-year Strategic Plan for the period 2003 - 2009.

**Housing Choice Vouchers:** The Housing Choice Voucher Program (formerly Section 8), provides one of the few subsidized housing opportunities in the more rural counties in the Planning District and the number of Section 8 vouchers and certificates is not sufficient to meet the need. The relative lack of Housing Choice Vouchers is compounded by the lack of available rental units, again, primarily in the more rural areas of the Planning District.

The following table summarizes the current status of the Housing Choice program in the region.

<b>Federally Assisted Rental</b>	Alb	Cville	Flu/Lou	Greene	Nelson	Region
Housing Choice Vouchers	435	330	133	90	41	
JABA project-based - USDA						26
Region Ten CSB						189

Mainstream vouchers (PHA)						75
<b>Subtotal</b>	<b>435</b>	<b>330</b>	<b>133</b>	<b>90</b>	<b>41</b>	<b>290</b>
<b>TOTAL</b>	<b>1319</b>					

CRHA has 296 Housing Choice Vouchers, 10 of which are set aside for the Homeownership Program. There are ten additional vouchers for Family Unification Program participants. There are also 75 Mainstream Vouchers, which are for persons with disabilities and which can be used throughout the region (though an overwhelming majority are being used within the city.)

Not only are waiting lists for Housing Choice Vouchers excessively long, many residents have difficulty securing and maintaining housing after they receive a voucher. In addition to the lack of sufficient affordable rental units, many people do not have sufficient savings they need for a security deposit, often one month's rent or the credit rating to qualify for a lease.

**Other:** Section 202 does provide units throughout the Consortium for low-income elderly and the disabled. As the population ages, there will be an increased need for subsidized housing for the elderly. Based on estimates of the physically disabled, this population, too, would benefit from increased affordable housing opportunities. Very few of the federally assisted housing opportunities in the Consortium are vacant. In fact, the waiting lists for public housing and for the Section 8 program (for those still with open lists) are very long in all localities.

**Public Housing Strategy:** The only public housing in the Thomas Jefferson Planning District is located in the City of Charlottesville. The Charlottesville Redevelopment & Housing Authority (CRHA) Five (5) Year Plan for Fiscal Years 2005 - 2010 was completed in 2005. The CRHA mission is to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination for low-income families of Charlottesville, VA.

The following lists the Housing Authority's goals and objectives:

**Goal:** To expand the supply of assisted housing.

**Objectives:**

- Apply for additional rental vouchers
- Reduce public housing vacancies
- Leverage private or other public funds to create additional housing opportunities
- Acquire or build units or developments

**Goal:** Improve the quality of assisted housing.

**Objectives:**

- Improve public housing management: (PHAS score: 72)
- Improve voucher management: (SEMAP score: 81)
- Increase customer satisfaction
- Concentrate on efforts to improve specific management functions (e.g., public housing finance, maintenance operations)
- Renovate or modernize public housing units
- Implementing and practicing Housing Choice Voucher Program (Section 8 Administrative Plan)

**Goal:** Increase assisted housing choices.

**Objectives:**

- Provide voucher mobility counseling

- Conduct outreach efforts to potential voucher landlords
- Increase voucher payment standards
- Implement voucher homeownership program

**Goal:** Provide an improved living environment.

**Objectives:**

- Implement measures to de-concentrate poverty by bringing higher income public housing households into lower income developments
- Implement public housing security improvements
- Designate developments or buildings for particular resident groups (elderly, persons with disabilities)
- Successfully maintain social support programs on-site such as the nursing clinics at the Crescent Halls and Westhaven sites
- Maintain curb appeal
- Strictly enforce the lease to insure collection of tenant accounts receivable

**Goal:** Promote self-sufficiency and asset development of assisted households.

**Objectives:**

- Increase the number and percentage of employed persons in assisted families
- Provide or attract supportive services to improve assistance recipients' employability
- Provide or attract supportive services to increase independence for the elderly or families with disabilities
- Provide access to workshops and seminars, which support self-sufficiency goals for FSS families
- Move forward with the Section 8 homeownership program

**Goal:** Ensure equal opportunity and affirmatively further fair housing

**Objectives:**

- Undertake affirmative measures to ensure access to assisted housing
- Affirmatively further fair housing in the Charlottesville region by participating in increasing affordable housing forums on a regional basis
- Undertake affirmative measures to provide a suitable living environment for families living in assisted housing

Homeownership is an important goal for the City of Charlottesville. As a result, the City has continuously planned for several programs that increase opportunities for first-time homebuyers. Some examples of this are the Housing Opportunities Program, which provides a soft second mortgage to first time homebuyers. The Downpayment and Closing Cost Program is a deferred loan for downpayment and closing costs for first time homebuyers. CRHA administers these city programs.

For the five year period of the Consolidated Plan, no public housing units are expected to be lost from the current inventory. Albemarle County has one project-based development (Scottsville School) that is on an annual renewal basis with HUD. The development has 34 one-bedroom units for elderly and disabled. Another elderly development (The Meadows) has 28 one-bedroom units and receive rental subsidy through USDA Rural Development. The County has provided project-based vouchers from its Housing Choice Voucher Program to two developments - 24 vouchers to Park's Edge and 22 vouchers to Park View on South Pantops. In addition, the County has committed twenty-nine vouchers to two proposed developments which are awaiting funding awards from federal low-income housing tax credits.

**Organizational Relationship Between the City and CRHA:** Though they are separate entities, the City and the Authority participate in a close and long-standing partnership. The City Council appoints the Housing Authority Commissioners, who in turn appoint the Executive Director and set policy for the agency.

CRHA is a state chartered Authority that is funded by and operates according to HUD regulations. CRHA annually submits to HUD its updated five-year and annual plan, including the authority's capital improvements plan (Modernization Plan). All assisted and public housing programs are subsidized by HUD; approximately 17% of the agency's operating funds derive from tenant rents.

The Charlottesville Redevelopment and Housing Authority (CRHA) does not utilize the Charlottesville General Revenue funds (apart from Community Development Block Grant (CDBG) funds for Downpayment Assistance/HOP programs, which it administers under an agreement with the City). CRHA manages its assets and liabilities separate and apart from the City. They operate a separate procurement process following U.S. Department of Housing and Urban Development (HUD) guidelines, and they manage their own personnel including hiring, training and benefits management.

The housing authority receives city services in the form of police and fire services at housing authority developments for which the housing authority makes a payment in lieu of taxes.

CRHA's main administrative offices are located in Charlottesville's City Hall. Memoranda of Understanding with several City departments, including the Police Department, the Department of Social Services, and the Legal Department exist to facilitate achievement of mutual goals. Informal arrangements also exist with the Department of Parks and Recreation, the Weed and Seed Network and others for the provision of direct services to residents. The partners mutually plan and carry out programs consistent with the goals and objectives of both the City and the Authority. Such cooperative engagements serve to assure that the Authority's activities are aligned with the City's Comprehensive Plan.

There is no special provision for review by the city of proposed development sites or the housing plan. However, any proposed construction, demolition or disposition of public housing developments would require federal authorization, and the housing agency would follow the city's standard procedures for approval.

The Housing Authority participates in City and regional planning efforts focused on low income housing initiatives in the Planning District and collaborates with local non-profit agencies to address housing needs of the underserved population. The Housing Authority also continues to work with other partners to increase homeownership opportunities and enhance the stock of available rental housing for low income families in the region.

**Public Housing Resident Initiatives:** The Housing Authority administers both the Downpayment and Closing Cost program and the Housing Opportunities Program. The City plans to continue working with the Housing Authority as a means of further outreach to public housing residents. Plans are also underway for the City to work with the Public Housing Association of Residents to provide outreach, and education regarding the Community Development Block Grant program and process.

The Charlottesville Redevelopment and Housing Authority continues to provide quality housing and support to the City's lowest income population. The agency's small Family Self-Sufficiency

program uses a case management approach to mobilize and coordinate a comprehensive array of existing services to meet the particular needs of each individual family. The program provides an opportunity for public housing and housing choice voucher families to become economically independent and reduce their dependency on public assistance. In addition, the Authority works to create awareness in the community of problems faced by low-income families and to demonstrate the Authority's capacity to assist families through the efficient and innovative use of existing public and private resources.

CRHA works with numerous community partners to provide both on-site and off-site opportunities for youth and adults in public housing. The agency's overall goal in creating programs is to facilitate and encourage residents' efforts towards success and independence. Youth programs include sports, after-school programs, safety and educational programs and activities. Adult programs include health and wellness programs, GED and other educational opportunities, job training programs, homeownership counseling, and safety and security practices.

Plans are underway to reactivate the redevelopment arm of the Authority. Long range portfolio planning is in progress to assess the expected life span of existing public housing structures and the potential for transformation of existing pockets of poverty to vital mixed-income neighborhoods. CRHA participates on the City's Housing Advisory Committee as well.

**Lead-Based Paint Needs:** The Thomas Jefferson Health Department, which serves the same region described in this Plan, has no precise figures on the incidence of elevated lead levels for low and moderate income residents, however, any homes painted before 1978 are subject to hazards of lead paint. According to the 2000 Census, there are 47,875 housing units built before 1979 in the region. With such a large number of possible lead based paint units, it is virtually impossible to comprehensively assess the need. The Health Department recommendation is to correct any peeling paint problems in older houses and this can be done most effectively as rehabilitation of such homes occurs.

The Thomas Jefferson Health District conducted a preliminary assessment of the incidence of lead poisoning among children ages 10 months to 5 years. The study tested 2,000 low-income children through the Charlottesville Women, Infants and Children Program. The study found that 13.97% of the children tested positive for lead. The Health Department estimates that the overall incidence of lead poisoning in the Health District at 10%. Of the 77,520 occupied housing units in the Thomas Jefferson Planning District, 10% or 7,752, may have a person or persons with possible lead poisoning. Approximately 41% of these households are low-income (below 80% of Median Family income), or approximately 3,178 homes. Given that the Health Department estimates a slightly higher incidence of lead poisoning among low-income families, approximately 3,500 housing units occupied by low-income residents may have some occurrence of lead poisoning. Confirmed data from the Health Department indicate that reported cases of Elevated Blood Lead Levels of 10 or higher occurred in children under 7 years of age in 6 cases in Charlottesville, 3 cases in Albemarle, 1 case in Fluvanna, and 1 case in Louisa County from February 2006 through January 2007. No cases were reported in Greene and Nelson Counties.

**Barriers to Affordable Housing:** The public policies within the Planning District do affect the provision of affordable housing and can do so in both positive and negative ways. Lower tax rates and less frequent property assessments tend to promote affordable housing, although often at the expense of other government-sponsored programs and initiatives, such as schools and the provision of needed infrastructure. This is the case in Fluvanna, Louisa and Nelson counties in particular.

Greene County has the highest real property tax rate outside of the City of Charlottesville, yet the region's residents still look to Greene County for affordable housing.

Land use policies also affect the affordability of housing, and there is an inherent tension in some land use policies to preserve the rural character of the region and the provision of affordable housing. This is especially true in Albemarle County, with a more complex set of land use and zoning ordinances than elsewhere in the region. To preserve open land and the rural character of the County, Albemarle has adopted recommendations proposed by a citizen's group that direct more intensive development in designated growth areas. The recommendations include developing a variety of housing types and price ranges within new developments.

Private sector market forces are resulting in higher land costs for developed land that directly affect housing prices and rents. These forces are outside of direct control of local government. Albemarle County is continuing to improve regulatory processes to minimize time for approval and is also getting citizen input on development needs through a Master Planning Process in each of the designated growth areas. The regulatory processes in Greene, Louisa, Fluvanna and Nelson counties are not as complex and thus have less of an effect on the cost of building. However, as growth pressures place additional demands on these localities, as they have throughout the 1990s, pressure to amend land use policies grows.

A subcommittee of the Albemarle County Housing Committee worked with staff to review options for developing a policy to promote affordable housing. The Albemarle County Board of Supervisors adopted the Affordable Housing Policy resulting from the subcommittee's work on February 4, 2004. The policy set a target of 15% of all units developed under rezoning and special use permits to be affordable as defined by the County, or a comparable contribution to be made to achieve the affordable housing goals of the County. The Albemarle County Affordable Housing Policy Advisory Committee began meeting in May 2004 to develop plans for implementing the policy with input from the real estate industry including those like to be most affected – developers and builders. Although the County is still in the early stages of implementing their policy, some voluntary proffers have been brought forward on rezoning requests. No new affordable units have yet been constructed, but over 600 units have been proffered, as well as over \$1,000,000 in cash proffers dedicated to affordable housing.

The City of Charlottesville established a Housing Advisory Committee in 2006 with the charge to focus on housing issues including affordability, accessibility, and visitability. This group submits recommendations to the City Council to aid in addressing housing concerns and provide creative solutions as to how the City can allocate its housing resources. The City has been working with developers to obtain additional affordable units throughout the city. The developers for the following projects have voluntarily agreed to integrate affordable units in their developments for a total of 35 additional units.

Beginning in FY 07-08 the City of Charlottesville dedicated a greater share of financial resources to the creation, expansion and rehabilitation of affordable housing options. Priorities for the first year of the Charlottesville Housing Fund were Homeownership Opportunities for families at or below 60% AMI and Special Needs Housing projects serving residents at or below 30% AMI. Members of the CDBG Task Force and Housing Advisory Committee worked with Council to set up the guidelines and application process for this fund.

The City of Charlottesville will continue to promote affordable housing by supporting regional housing activities and through continued use of the Section 8 program, low interest loan programs for rehabilitation and weatherization, and down payment/closing cost assistance programs. The Section 8 Rental Assistance Program operates in each locality in the region and provides a needed subsidy to make rents more affordable to low income citizens. Louisa County has established a Housing Committee, appointed by the Board of Supervisors.

Local governments recognize that approval time of permits can increase the cost of a project. Therefore, they may use a variety of methods at their disposal to mitigate those costs for projects that meet the priority needs including more timely approvals, financial contributions, and keeping fees to a minimum (to reflect the actual cost of providing the service).

The Charlottesville Area Association of Realtors (CAAR) established the CAAR Work Force Housing Fund in 2004. The program is a partnership between CAAR and the Piedmont Housing Alliance (PHA) and serves the entire Planning District. The Work Force Housing Fund provides no-interest second mortgages for teachers, firefighters, nurses and police officers whose annual household income is less than \$51,000. The funds are loans that recipients agree to pay back, along with a percentage of their capital gains, when they sell the property, to create a self-sustaining fund. CAAR's fundraising goal is \$500,000. Four loans have been made to date.

In September 2006, the Thomas Jefferson Community Work Force Housing Fund was announced. This new fund is intended to help all members of the workforce that cannot afford to live in the communities they serve. The fund raising goal for the Thomas Jefferson Community Work Force Housing Fund is \$8 million. CAAR's fund is essentially a sub-fund of the new Thomas Jefferson Community Work Force Housing Fund. CAAR will continue to follow its mission of helping the four essential members of the work force.

The Thomas Jefferson HOME Consortium launched the Sustainable Communities Initiative in 2004 aimed at making housing more affordable through energy efficiency, less water consumption, lower cost from waste disposal, and reduced long-term maintenance. The Sustainable Communities Initiative provides seed money for non-profit organizations in each locality to incorporate green building techniques into affordable housing and establishing a regional clearinghouse of information and resources on green building design and construction. The Green Building Sourcebook developed through this project was made available to all Housing Directors and all members of the Blue Ridge Home Builders Association (BRHBA) in hard-copy form and is posted on the TJPDC web site, available through all branches of the Jefferson Madison Regional Library, and was available for pick-up by people visiting homes on the Green Parade of Homes sponsored by BRHBA in August 2005. All participating non-profit housing foundations are now incorporating these techniques into all new housing projects funded through the HOME Consortium.

**Fair Housing:** The following section addresses the City of Charlottesville's fair housing efforts and those of the region as a whole. the Piedmont Housing Alliance (PHA), a private, regional, non-profit housing agency, works to alleviate fair housing concerns in the region.

An updated version of the Analysis of Impediments to Fair Housing Choice was submitted to HUD in April 2004. The following table, taken from the Analysis of Impediments to Fair Housing Choice, summarizes the main impediments and proposed actions. Many of the impediments will be addressed in Piedmont Housing Alliance's Regional Fair Housing Education and Outreach Program described immediately following the table.

Impediment	Objective	Measurable Result	Responsible Parties	Time Frame for Completion
<b>AFFORDABILITY:</b> Significant housing cost burden for low and moderate income families; Lack of affordable units	Make existing housing more affordable; Incr. supply of affordable units; Decrease % of people with severe cost burden	Smaller % of people w severe cost burden; # of people receiving assistance; # of affordable units	HOME Consortium, local governments, non-profit organizations	Ongoing
<b>ACCESSIBILITY:</b> Lack of awareness about accessibility requirements; Shortage of accessible units	Raise awareness of fair housing laws; Increase # of accessible units; Resources for people w disabilities; Incr. # of accessible units	Number of people reached through outreach efforts; Availability of resources for people w disabilities; # of accessible units	Piedmont Housing Alliance, Independence Resource Center, local governments	Ongoing
<b>LENDING:</b> Disparity in loan applications and approval rates by race	Achieve equity in lending; Raise awareness about financial literacy, homebuyer counseling, and predatory lending; Affirmative marketing	Number of people reached through trainings; Results of future HMDA data; Level of outreach	Piedmont Housing Alliance, other non-profit organizations, local governments	PHA's predatory lending training will began in Jan 2004; other activities are ongoing.
<b>GROWTH PATTERNS:</b> Movement of low income families out of urban areas	Encourage greater integration of neighborhoods; Support mixed income/mixed use; Integrated transportation sys.	More integrated neighborhoods; Development of mixed income, mixed use neighborhoods	Thomas Jefferson Planning District Commission, local governments, non-profit orgs	Ongoing
<b>COMMUNITY RESISTANCE:</b> Stigma attached to affordable housing	Dissipate community resistance; Improve image of affordable housing; Seek additional funding for special needs populations	Results of Housing Virginia pre- and post- campaign surveys; Improve design in affordable housing; Funding for special needs populations	Local governments, HOME Consortium, non-profit organizations, Housing Virginia	Beginning Spring/Summer 2004 Ongoing
<b>DISCRIMINATION:</b> Discrimination based on race, national origin, family status, gender, & disability in housing; Lack of awareness about fair housing laws	Eliminate discrimination in housing; Raise awareness about fair housing laws; Provide counseling and follow-up	# of people reached w articles, trainings, etc; # of complaints; results from testing (if conducted)	Piedmont Housing Alliance, local gov, HOME Consortium, and other non-profit organizations.	Ongoing

**Anti-Poverty Strategy:** 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 Section Eight Housing 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.

**Goals, Programs and Policies:** A coordinated system of job-training programs exists in the City and surrounding jurisdictions. The Thomas Planning District staffs and manages the Workforce Investment Board and the providers of services under the Workforce Investment Act. Direct links to all service providers and to policy makes concerning job training are available at the Planning District, which also manages the region's HOME Consortium. In December 2007, the Virginia Workforce Center – Charlottesville was opened. The new Comprehensive Center co-locates the Virginia Employment Commission (VEC), the Department of Rehabilitative Services, and staff from various public agencies and non-profit organizations. There are also smaller Satellite or Information Centers located in Albemarle, Greene, Louisa, and Nelson Counties.

Piedmont Housing Alliance (PHA) is a participating organization in the Virginia Individual Development Accounts (VIDA) program. VIDA helps eligible families learn how to manage their money and save to purchase a home, pay for school or start a business. VIDA matches \$2 to every \$1 saved in a VIDA savings account, up to \$4,000 per participant.

The City of Charlottesville recognizes that economic development is the hand up out of poverty and is actively supporting actions in this area. The Welfare to Work requirements have made it necessary to focus on job creation and training efforts. CDBG funds have been allocated to OAR to provide training and resources to individuals who are reentering the work force following incarceration. Charlottesville Abundant Life Ministries runs a local IDA program, which provides incentives to families and individuals who have established and are maintaining a savings account. By working towards increasing the balance of their account, each is working towards the purchase of a major asset – (i.e. house, capital for small business, school tuition).

The lack of transportation can be a serious barrier to employment. The new Charlottesville Transit Center, open as of March 26, 2007, is a transit transfer facility just off the downtown mall. The City of Charlottesville and the County of Albemarle have adopted vision statements supporting the creation of a Regional Transit Authority (RTA).

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

Planning District. As stipulated in the sub-recipient agreements, all sub-recipients submit their independent audit to the Planning District office within four months of the end of the fiscal year. These audits are reviewed both internally and by the Planning District's independent auditors.

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

The City of Charlottesville monitors the Community Development Block Grant sub recipients in many different ways. All projects to be set up are reviewed and set up in the IDIS system by City staff. The Neighborhood Development Services Department staff sets up and completes projects while staff in the Finance Department request and disburse funds. All funds are monitored through the IDIS system and through the City SAP accounting system. All sub-recipients are required to submit an independent audit to the City.

The City of Charlottesville also requires all agencies to submit quarterly reports stating achievement towards the stated objectives and benefit figures. This includes the number of participants, their income level, minority status, and if they reside in a female headed household. Payment is not released until information is provided. This information is also checked during the monitoring visit, which is completed at least once a year. All agencies must abide by the appropriate OMB circular. All agencies receiving funds must attend an orientation meeting, and throughout the program year staff of the City meet periodically with agencies.

## **E. Community Development**

**Priority Non-Housing Community Development Needs:** The City of Charlottesville undertook the 2007 Comprehensive Plan review in such a way to promote meaningful citizen participation in the planning process. Review of the 2001 Comprehensive Plan began in early 2005. The 2000 Neighborhood Plans (which are supplemental to the Comprehensive Plan) were updated as a result of a planning process that began with a kickoff in October 2005. The themes of focus in this planning process were Centers, Connectivity, Housing and The Environment. The information from the Neighborhood Planning process was brought forward to be included and used as a framework for the Comprehensive Plan review. New to this Comprehensive Plan update were chapters on community characteristics and the environment to express this topic that have come to the forefront in today's world. The plan contains the following topic areas:

1. An inventory and assessment of current, social, economic, and environmental factors effecting growth and neighborhood stability in the community.
2. A statement of goals and policies which serve as a broad directive for future growth and neighborhood improvement and preservation.
3. An implementation strategy that provides an explanation of how the goals and policies will be put into action.
4. A series of eighteen neighborhood plans which are mini-comprehensive plans for each of the neighborhoods.

The attached excerpt from the Comprehensive Plan contains the non-housing community development plan. The individual neighborhood plans for CDBG areas contain needs identified by the neighborhood.

**Community Development Objectives:** Regarding community development, as previously stated, the City of Charlottesville completed the 2025 Comprehensive Plan for the City. One of the goals addressed in the plan is community development needs. The process for developing this new Comprehensive Plan was extremely inclusive of the community with many members of the community involved. The 2007 Comprehensive plan excerpt contains objectives to be accomplished as well as the community needs.

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**I. EXECUTIVE SUMMARY**

The Action Plan for FY 2008 - 2009 re-affirms the goals expressed in the region’s Consolidated Plan, which was developed and adopted in May 2008. The Consolidated Plan is a five-year document that guides the specific activities developed annually through the Action Plan. The Consolidated Plan will be updated again in 2013. 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.

This Action Plan identifies specific activities to be undertaken with the funds expected beginning July 1, 2008 as a means of fulfilling the goals stated in the Consolidated Plan. The goals in the Consolidated Plan were developed both regionally and by each locality and are restated below:

**Summary of Local Goals from the 2008 Consolidated Plan and FY08 - 09 Measurable Objectives**

Note: Unless otherwise designated, the Objective for 2008-2009 activities is “Decent Housing” and the Outcome is “Affordability”

<b>Locality: Albemarle</b>			
<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Strategic Plan:</b>	<b>2008 - 2009 1 Year Measurable Objective from Action Plan:</b>	<b>Source of Funds to Achieve Goal:</b>
<b>Rehabilitation of Substandard Houses</b>	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes year	HOME funds will be used to leverage other funding sources for 7 homes per year	Consortium HOME; Local funds; Rural Development; CDBG; State funds; Private foundations and fundraising
<b>Affordable Rental Housing</b>	Preserve and expand the supply of affordable rental properties; assist renters through tenant-based rental assistance programs	Support the applications for low-income housing tax credits to preserve 170 existing affordable units and create 128 new affordable units	HOME; Local funds; Project-based Housing Choice Vouchers; State funds; VHDA; Private foundations; Rural Development; Consortium CHDO and State CHDO; State CDBG

<b>Land Use and Housing Development</b>	Refine the County's Affordable Housing Policy to promote creation of affordable units with long-term affordability requirements	Use existing proffer system to promote private development of affordable units (15% of newly-created units as a result of rezoning) and/or cash contribution to a housing fund	Local funds; Private funds
<b>Assistance to First-Time Homebuyers</b>	Provide homebuyer assistance and below-market-rate mortgages to lower-income homebuyers who live and or work in Albemarle County	25 lower-income homeowners per year	State HOME; Local funds; VHDA; Private mortgage lenders, private funds
<b>Community Development</b>	Participate in development of the state's CDBG program to promote redevelopment and housing production		State CDBG; Local funds; Low-income housing tax credits
<b>Provide Affordable Housing for the Special Needs Population</b>	Promote development of housing to meet special needs of various populations	Support the development of 38 new senior apartments and the renovation of 28 existing senior apartments.	State and Local CHDO; Rural Development; Low-income housing tax credits; Local funds; Project-based Housing Choice Vouchers
<b>Emergency Home Repair</b>	Provide emergency repairs to 25-30 homes per year	Provide emergency repairs to 25 – 30 homes	Local funds; Rural Development; CDBG; State funds; Private foundations and fundraising
<b>Rehabilitation of Substandard Houses</b>	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes year	HOME funds will be used to leverage other funding sources for 7 homes per year	Consortium HOME; Local funds; Rural Development; CDBG; State funds; Private foundations and fundraising

**Locality: Charlottesville**

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Strategic Plan:</b>	<b>2008 - 2009 1 Year Measurable Objective from Action Plan:</b>	<b>Source of Funds to Achieve Goal:</b>
<b>Increase opportunities for first-time homebuyers</b>	Enable 50 eligible families to become homeowners	HOME funds to support 10 families, City funds to support 5 families through Workforce Housing Fund, 5 families through Habitat. Objective: Decent housing - Outcome: affordability.	CDBG, VHDA, HOME, ADDI, City funds, private funds
<b>Rehabilitate or replace substandard owner-occupied homes</b>	Study number of substandard homes and provide rehabilitative services to 40 homes	HOME funds to support the rehabilitation of 3 substandard owner-occupied homes, City funds to support the rehab of 12 owner-occupied homes Objective: Decent housing - Outcome: affordability.	CDBG, HOME, City funds
<b>Rehabilitate substandard renter-occupied homes and multi-family units</b>	Continue partnerships with community entities to establish and maintain rental units for low/moderate income renters	Research additional opportunities to supplement existing partnerships. Projects underway: Dogwood Housing, Monticello Vista Apartments, Cynthianna Apts. Objective: Decent housing - Outcome: affordability.	CDBG, HOME, City funds, Federal Tax Credits
<b>Provide financial assistance and support services to low income renters and Section 8 housing recipients</b>	Encourage increase in financial assistance and support services to low income renters and Section 8 recipients	Pre and post-incarceration services; Financial education and outreach classes, foreclosure prevention assistance. Objective: Decent housing - Outcome: affordability.	CDBG
<b>Assist special needs groups (elderly, disabled, homeless, persons with HIV/AIDS and single parent families</b>	Continue to support programs which assist special needs groups	Homeless shelter expansion, rental assistance to 6 persons with HIV/AIDS, counseling assistance to 50 people in OAR program. Objective: Decent housing - Outcome: affordability.	CDBG
<b>Encourage a regional approach in the provision of housing for low-income persons and families</b>	Increase communication between members of the Consortium to address the needs of the region as a whole	Define and implement work program for various housing committees – City; City/County/UVA; Housing Directors Council	CDBG

<b>Preserve neighborhoods, the building blocks of our community, by assisting residents with their housing needs</b>	Preserve and increase programs to assist residents with housing needs	Paint program assistance to 10 homes, 6 homeowner rehabilitation grants, 2 handicap access grants, and make 6 units more energy efficient. Objective: Suitable Living Environment, Outcome: Sustainability.	CDBG, City funds
<b>Work Force Development</b>	Support programs which increase and improve job opportunities	Post incarceration services to residents re-entering the workforce, Financial literacy and education classes, GED classes	CDBG
<b>Locality: Fluvanna</b>			
<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Strategic Plan:</b>	<b>2008 - 2009 1 Year Measurable Objective from Action Plan:</b>	<b>Source of Funds to Achieve Goal:</b>
<b>Emergency and Transitional Housing</b>	Study the feasibility of developing transitional unit		
<b>Rehabilitation of Substandard Owner-Occupied Houses</b>	Rehabilitate 10 homes	Rehabilitate 2 homes	HOME State IPR
<b>Assistance to first Time Home Buyers</b>	Expand opportunities with County Assistance	Assist 2 homebuyers County Comp Plan to include strong Affordable Housing Guidelines	HOME Fluvanna County Private funds
<b>Affordable Rental Housing</b>	Expand rental opportunities in County	Build one unit of rental housing	HOME F/L HF
<b>Community Development</b>	Support infrastructure improvements for water and sewer		State CDBG Rural Development
<b>Emergency Home Repair</b>	Continue EmHR Program	Repairs to 20 homes	State EmHR Program Rural Development F/L HF
<b>Locality: Greene</b>			
<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Strategic Plan:</b>	<b>2008 - 2009 1 Year Measurable Objective from Action Plan:</b>	<b>Source of Funds to Achieve Goal:</b>
<b>Assistance to first Time Home Buyers</b>	Enable eligible families to become home owners	2 Families will receive ADDI Downpayment assistance to purchase a home. Objective: Decent housing – Outcome: affordability	State Regional loan Fund; Consortium HOME, ADDI, Private funds

<b>Rehabilitation of Substandard Owner-Occupied Houses</b>	Rehabilitate substandard homes with an emphasis on those lacking complete plumbing	1 Family will obtain rehab and Indoor Plumbing using HOME and IPR funding. Objective: Decent housing – Outcome: affordability	State Indoor Plumbing Funds; Consortium HOME to be used for additional rehabilitations
<b>Affordable Rental Housing</b>	Encourage development of affordable rental units		HOME Consortium
<b>Assist Special Needs Populations</b>	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.		HOME Consortium
<b>Community Development</b>	Support infrastructure improvements along Route 29 Business Corridor		Rural Development
<b>Locality: Louisa</b>			
<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Strategic Plan:</b>	<b>2008 - 2009 1 Year Measurable Objective from Action Plan:</b>	<b>Source of Funds to Achieve Goal:</b>
<b>Emergency and Transitional Housing</b>	Continued operation of Transitional Home	VonHemert Home occupied by 3 tenants	F/L HF
<b>Rehabilitation of Substandard Owner-Occupied Houses</b>	Rehabilitate 10 homes	Rehabilitate 2 homes	HOME State IPR
<b>Assistance to first Time Home Buyers</b>	Expand opportunities with County Assistance	Assist 6 homebuyers	HOME Louisa County Downpayment Fund, Private funds
<b>Affordable Rental Housing</b>	Expand rental opportunities	Manage 8 units	VHDA F/L HF
<b>Community Development</b>	Support infrastructure improvements for water and sewer		State CDBG Rural Development
<b>Emergency Home Repairs</b>	Continue EmHR Program	Repairs to 20 homes	State EmHR Program Rural Development F/L HF
<b>Locality: Nelson</b>			
<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Strategic Plan:</b>	<b>2008 - 2009 1 Year Measurable Objective from Action Plan:</b>	<b>Source of Funds to Achieve Goal:</b>

<b>Affordable Rental Housing</b>	Develop 8 affordable rental units across the County at a scale consistent with rural character of County	Develop 2 affordable rental units, planning for multi-unit, rent-to-own project in Shipman. Objective: Decent housing. Outcome: Affordability	HOME funds, DHCD planning grants, VHDA and FHLBA fund programs
<b>Rehabilitation of Substandard Owner-Occupied Houses</b>	Rehabilitate substandard owner-occupied homes with an emphasis on those without complete indoor plumbing	Two indoor plumbing rehabs complete. Objective: Decent housing. Outcome: Affordability	DHCD IP/Rehab funds, HOME, Program Income, Rural Development, SERCAP
<b>Assistance to first Time Home Buyers</b>	Assist First Time Homebuyers with an emphasis on those who have received home ownership counseling	Assist 3 First Time Homebuyers w/ counseling, downpayment assistance. Objective: Decent housing. Outcome: Affordability	Regional loan fund, HOME, ADDI, VHDA, Rural Development, private funds
<b>Community Development</b>	Continue collaborative efforts with other agencies to fund local projects	Grant funding, project management for walking trail at Ryan Senior Apts. Grant funds for Dental Trailer	NCCDF fundraising, CACF, Blue Moon Fund, Oak Hill Fund
<b>Emergency Repair</b>	Continue safety and accessibility repair program for elderly and disabled	Three repairs for elderly	NCCDF funds, Rural Dev.
<b>Locality: Region</b>			
<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Strategic Plan:</b>	<b>2008 - 2009 1 Year Measurable Objective from Action Plan:</b>	<b>Source of Funds to Achieve Goal:</b>
<b>Affordable Housing for Special Needs Populations</b>	Address the needs of the elderly, developmentally and physically disabled and victims of domestic violence	Initiate SRO project for homeless & near-homeless. Complete a feasibility study on homesharing for the elderly, people with disabilities and low-income persons.	Consortium HOME; CHDO Loan Fund, VHDA, DHCD, local funds, private funds
<b>Coordination of Regional Affordable Housing Service Providers</b>	Foster cooperation and coordination among affordable housing service providers in the region	Distribute Housing Action Agenda from "Finding Common Ground;" explore partnerships to increase the stock of affordable housing in the region.	HOME Consortium

<b>Increase Affordable Rental Housing Opportunities</b>	Foster awareness of the need for affordable rental housing in the region	Disseminate findings of State of Housing Report Promote accessory dwelling units and other accessory units.	Local funds, private funds
<b>Fair Housing</b>	Provide public education, outreach and counseling on fair housing laws; measure compliance with and support enforcement of fair housing laws through testing; reduce the racial disparity in high-cost lending	Complete an Analysis of Impediments to Fair Housing Choice, to include testing initiative and further analysis of racial disparity in high-cost lending; conduct fair housing seminars; distribute fair housing materials, implement public awareness campaign, respond to complaints/inquiries	HOME Consortium; other sources available: local funds and HUD, through Piedmont Housing Alliance
<b>Rehabilitation of Substandard Housing</b>	Provide rehabilitation of substandard owner occupied housing	Rehabilitate substandard housing in all six localities; rehabilitate housing owned by low income elderly citizens	HOME Consortium, , IPR, state funds, local funds
<b>Affordable Homeownership</b>	Provide affordable homeownership opportunities	Provide assistance to first time homebuyers; increase number of low income homebuyers in the region.	HOME Consortium, local funds, private funds
<b>Homelessness</b>	Implement recommendations in the Community Plan to End Homelessness	Finalize and publicize plan Launch regional coordinating body	HOME Consortium, Thomas Jefferson Area Coalition for the Homeless.
<b>Increase Affordable Housing and Community Development Opportunities</b>	Expansion of regional housing and community development financing capacity	Provide technical assistance on proffer language and impact fees Encourage Mixed-Use/Mixed Income public-private partnerships	CDFI Fund, local funds, VHDA, DHCD, Rural Development, private funds
<b>Increase Financial Literacy Awareness and Combat Predatory Lending</b>	Conduct financial literacy trainings and strengthen counseling	Develop a protocol for intervening in individual cases Collect and disseminate information on reverse mortgages	CDBG, Consortium HOME, private funds
<b>Emergency Home Repair</b>	Promote awareness of the need for Emergency Home Repair	Develop and distribute materials on emergency home repair	HOME, Local funds, private funds

## **Regional Strategies:**

The Housing Directors Council recognizes that affordable housing is a regional issue. The Council developed the following strategies for the HOME program at their October 25, 2005 meeting and ratified them in 2006, 2007 and 2008:

### **HOME Strategy I: Plan and Act Regionally**

#### **Actions:**

- a) Use Housing Directors Council meeting to focus on regional issues and solutions, inviting other stakeholders to be part of the discussion.
- b) Work with other regional organizations and agencies to implement regional solutions, such as securing pro bono real estate work through CAAR and securing down payment assistance and low-income mortgages through PHA's Regional Home Ownership Center.
- c) Work together on region-wide grants and loan funds
- d) Continue to work with the Blue Ridge Home Builders Association
- e) Meet occasionally with the Regional Planning Roundtable to discuss affordable housing issue with Planning Staff from the Counties
- f) Link Housing Directors Council to locality Housing Committees or Task Forces to track progress and share information

### **HOME Strategy II: Promote Mixed-Use and Mixed-Income Development**

#### **Actions:**

- a) Integrate affordable housing into Community Plans, including Places 29 and small town plans
- b) Educate policy-makers and developers on the benefits of mixed-use and mixed-income development through public seminars and private meetings
- c) Complete a market study with VCU to forecast housing demand
- d) Work with local jurisdictions to streamline the approval process for development including mixed-income housing to encourage developers to achieve creative solutions instead of relying on by-right development

### **HOME Strategy III: Link Housing to Economic Development**

#### **Actions:**

- a) Gather information from other areas demonstrating that a lack of affordable housing is a deterrent to businesses choosing to locating in the area
- b) Identify and quantify needed service jobs to support influx of high paying jobs in high technology and other industries
- c) Forge linkages with businesses to generate interest in workforce housing and develop workable solutions

## **Evaluation of Past Performance**

The Consolidated Annual Performance and Evaluation Report (CAPER) for 2006 - 2007 identified the following results achieved with CDBG and HOME funds:

- A total of 70 projects were completed over the past year. Of the 70 projects, 40 were substantial rehabilitation, 28 were first-time homebuyer downpayment assistance, and two were new construction.
- 100% of people served were low or moderate income (defined as having incomes at or below 80% of the area median income)
- 84% of people receiving direct housing assistance had incomes at or below 60% of the area

median income. 67% of people receiving direct housing assistance had incomes at or below 50% of the area median income

- 53% of the families assisted with HOME funds were racial or ethnic minorities. 70% of persons served by CDBG funds were racial or ethnic minorities.
- A variety of community development projects were accomplished with CDBG funds in the City of Charlottesville.
- The City of Charlottesville's Housing Advisory Committee submitted recommendations to City Council to aid in addressing housing. These recommendations were adopted by City Council in the Spring of 2006, for implementation in the FY 2007-08 budget cycle. The City has been working with developers to obtain additional affordable units throughout the city. The developers for the following projects have voluntarily agreed to integrate affordable units in their developments for a total of 35 additional units.
- The City of Charlottesville and the Thomas Jefferson Planning District Commission worked closely with the Thomas Jefferson Area Coalition for the Homeless and the Disability Services Board to coordinate the housing needs of special needs populations.

The Self-Evaluation in the CAPER concluded that HOME and CDBG funds are being used effectively to address the needs for housing and economic opportunities in our region. Numerous rehabilitation projects were completed to bring substandard housing up to standards for decent housing. Funds enabled individuals and families to purchase homes through Down Payment and Closing Cost Assistance. Construction of homes and rental units added to the stock of affordable housing in the region. The use of HOME funds is coordinated through the monthly meetings of the Housing Directors Council, with projects carried out by non-profit housing foundations or community action agencies. This structure promotes regional cooperation and encourages creative use of the funds and leveraging of other funding to maximize the impact of HOME funds. The City defined non-housing community development needs through the Comprehensive Planning process. The Comprehensive Plan Process identified many non-housing needs and the Consolidated Plan was amended to address those needs. The City of Charlottesville has also placed a strong emphasis on citizen participation in the planning process, particularly for affordable housing.

From July 2005 through January 2007, the Task Force to develop the 2012 Plan to End Homelessness met regularly. Two members of the Housing Directors Council served on that Task Force to create a strong linkage with that effort. The Task Force presented the draft Community Plan to End Homelessness to the Thomas Jefferson Planning District Commission (TJPDC) in January 2007. The Commission adopted the plan as a draft, and directed the Task Force and TJPDC staff to move forward with a two-pronged strategy: update the Community Plan to End Homelessness with data from the annual point-in-time census; and solicit board members for the new lead organization. Progress in recruiting board members has been slow. A renewed effort on establishing the lead organizations is currently underway with the Thomas Jefferson Area Coalition for the Homeless (TJACH). DHCD awarded a grant to TJACH for pre-development activities for Single Room Occupancy (SRO) housing, with a grant end date of June 30, 2008. A TJACH committee has been meeting regularly to examine the feasibility of an SRO project, with investigations of possible sites currently underway. TJACH is working with Virginia Supportive Housing (VSH), who has expressed an interest in being the developer and operator of the SRO.

## FY 07 - 08 Action Plan for the Consolidated Plan

### II. INTRODUCTION AND STATEMENT OF GOALS FROM YEAR 2008 CONSOLIDATED PLAN

The Action Plan for FY 2008 - 2009 re-affirms the goals expressed in the region's Consolidated Plan, which was developed and adopted in May 2008. The Consolidated Plan is a five-year document that guides the specific activities developed annually through the Action Plan. The Consolidated Plan will be updated again in 2013. 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.

This Action Plan identifies specific activities to be undertaken with the funds expected beginning July 1, 2008 as a means of fulfilling the goals stated in the Consolidated Plan. The goals in the Consolidated Plan were developed both regionally and by each locality and are restated below:

#### Goals from Year 2008 Consolidated Plan

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan Locality: Albemarle</b>
<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan Locality: Albemarle</b>
Rehabilitation of Substandard Houses	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes per year
Affordable Rental Housing	Preserve and expand the supply of affordable rental properties; assist renters through tenant-based rental assistance programs.
Land Use and Housing Development	Refine the County's Affordable Housing Policy to promote creation of affordable units with long-term affordability requirements.
Assistance to First-Time Homebuyers	Provide homebuyer assistance and below-market-rate mortgages to lower-income homebuyers who live and/or work in Albemarle County.
Community Development	Participate in development of the state's CDBG program to promote redevelopment and housing production.
Emergency Home Repair	Provide emergency repairs to 25-30 homes per year

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan: Locality: Charlottesville</b>
Increase opportunities for first-time homebuyers	Enable 50 eligible families to become homeowners

Rehabilitate or replace substandard owner-occupied homes	Study number of substandard homes and provide rehabilitative services to 40 homes
Rehabilitate substandard renter-occupied homes and multi-family units	Continue partnerships with community entities to establish and maintain rental units for low/moderate income renters
Provide financial assistance and support services to low income renters and Section 8 housing recipients	Encourage increase in financial assistance and support services to low income renters and Section 8 recipients
Assist special needs groups (elderly, disabled, homeless, persons with HIV/AIDS and single parent families)	Continue to support programs which assist special needs groups
Encourage a regional approach in the provision of housing for low-income persons and families	Increase communication between members of the Consortium to address the needs of the region as a whole
Preserve neighborhoods, the building blocks of our community, by assisting residents with their housing needs	Preserve and increase programs to assist residents with housing needs
Work Force Development	Support programs which increase and improve job opportunities
Encourage the preservation and establishment of housing to meet community needs	Encourage the retention and provision of new affordable housing within the community

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan Locality: Fluvanna</b>
Emergency and Transitional Housing	Study the feasibility of developing transitional unit
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate 10 homes
Assistance to first Time Home Buyers	Expand opportunities with County Assistance
Affordable Rental Housing	Expand rental opportunities in County
Community Development	Support infrastructure improvements for water and sewer
Emergency Home Repair	Continue EmHR Program

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan Locality: Greene</b>
Assistance to first Time Home Buyers	Enable eligible families to become home owners
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard homes with an emphasis on those lacking complete plumbing
Affordable Rental Housing	Encourage development of affordable rental units
Assist Special Needs Populations	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.
Community Development	Support infrastructure improvements along Route 29 Business Corridor

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan Locality: Louisa</b>
Emergency and Transitional Housing	Continued operation of Transitional Home
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate 10 homes
Assistance to first Time Home Buyers	Expand opportunities with County Assistance
Affordable Rental Housing	Expand rental opportunities
Community Development	Support infrastructure improvements for water and sewer
Emergency Home Repairs	Continue EmHR Program

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan Locality: Nelson</b>
Affordable Rental Housing	Develop 8 affordable rental units across the County at a scale consistent with rural character of County
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard owner-occupied homes with an emphasis on those without complete indoor plumbing
Assistance to first Time Home Buyers	Assist First Time Homebuyers with an emphasis on those who have received home ownership counseling
Community Development	Continue collaborative efforts with other agencies to fund local projects
Emergency Repair	Continue safety and accessibility repair program for elderly and disabled

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan Locality: Region</b>
Affordable Housing for Special Needs Populations	Address the needs of the elderly, developmentally and physically disabled and victims of domestic violence
Coordination of Regional Affordable Housing Service Providers	Foster cooperation and coordination among affordable housing service providers in the region
Increase Affordable Rental Housing Opportunities	Foster awareness of the need for affordable rental housing in the region
Fair Housing	Provide public education, outreach and counseling on fair housing laws; measure compliance with and support enforcement of fair housing laws through testing; reduce the racial disparity in high-cost lending
Rehabilitation of Substandard Housing	Provide rehabilitation of substandard owner occupied housing
Affordable Homeownership	Provide affordable homeownership opportunities
Homelessness	Implement recommendations in the Community Plan to End Homelessness
Increase Affordable Housing and Community Development Opportunities	Expansion of regional housing and community development financing capacity
Increase Financial Literacy Awareness and Combat Predatory Lending	Conduct financial literacy trainings and strengthen counseling
Emergency Home Repair	Promote awareness of the need for Emergency Home Repair

In keeping with the goals developed during the Consolidated Planning Process, the region's local governments have developed a series of projects designed to address the goals of each jurisdiction as well as the region. These projects are detailed in the attached Listing of Proposed Projects.

### **III. RESOURCES**

#### **A. Federal**

Charlottesville's FY 08-09 CDBG Entitlement Grant is expected to be \$533,116. HOME funds for FY 08 - 09 are expected to be \$912,313. The Consortium will also receive \$7,565 in FY 08 ADDI funds, for a total of \$919,878.

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

Administrative Funds: (10%)		\$91,231.30
HOME Program Funds:		\$684,234.75
Albemarle:		\$114,039.12
Charlottesville:		\$114,039.12
Fluvanna:		\$114,039.12
Greene:		\$114,039.12

Louisa:		\$114,039.12
Nelson:		\$114,039.12
ADDI Program Funds		\$7,565.00
Albemarle:		\$1,260.83
Charlottesville:		\$1,260.83
Fluvanna:		\$1,260.83
Greene:		\$1,260.83
Louisa:		\$1,260.83
Nelson:		\$1,260.83
CHDO Set-Aside (15%):		<u>136,847.00</u>
<b>Total:</b>		<b>\$919,878.00</b>

In 2002 the Thomas Jefferson Planning District Commission received a 3-year grant of \$213,210 to serve as the lead agency in establishing a regional Homeless Management Information System. The HMIS automates creation of APR reports, GAPS analysis, and other key reports for policy makers, funding sources, and agency administrators. The current grant end date is November 30, 2008. A renewal of this grant will be requested in the Continuum of Care application to be submitted in June 2008.

The Housing Choice Voucher Program (HCV), previously known as Section 8 Rental Assistance, is a federally-funded initiative through the U.S. Department of Housing and Urban Development (HUD). The program provides assistance to households, generally with incomes below 50% of the area median income, with financial assistance to lease privately-owned rental housing. Over 1,100 HCVs are available in the region, with approximate numbers per locality shown below. In addition, the Piedmont Housing Alliance (PHA) administers 75 mainstream vouchers for people with disabilities, Region Ten has 189 vouchers for people diagnosed with mental illness, and the Jefferson Area Board for Aging (JABA) has 26 project-based vouchers through the Department of Agriculture's Rural Development Program. All localities in the Consortium receive Housing Choice Vouchers. The approximate number per locality is as follows: Charlottesville: 330, Albemarle: 435, Fluvanna/Louisa: 133; Greene: 90; and Nelson: 41. Mainstream Housing Vouchers earmarked for people with disabilities through PHA: 75.

The Community Development Block Grant funds to the City of Charlottesville are as follows:

Entitlement Grant (includes reallocated funds):	\$533,116
Unprogrammed Prior Year's Income not previously reported:	\$67,000
Surplus Funds:	0
Return of Grant Funds:	0
Total Estimated Program Income:	0
<b>TOTAL FUNDING SOURCES:</b>	<b>\$600,116</b>

The City anticipates receiving Program Income during FY 08 - 09, however has not designated where the funds will be spent at this time. When the City does receive Program Income, staff will consult with the CDBG Task Force as to how these funds can best be spent.

Estimated Program Income		
Description	Grantee	Sub-recipient
1. TBD	City	TBD
<b>TOTAL PROGRAM INCOME</b>	<b>\$0</b>	

The HOME Consortium estimates that it will receive **\$88,000** in program income in FY 08 - 09. It is anticipated that program income will be used for the following projects:

**2008-2009 HOME Projects  
Projected use of Program Income**

Project	Estimated FY 2007 Program Income
Albemarle Assistance to First Time Homebuyers	
Albemarle Rehabilitation	
Albemarle Rental Development	
Charlottesville First-time Homebuyers	\$10,000
Charlottesville Substantial Rehab	\$20,000
Fluvanna Assistance to First Time Homebuyers	\$2,000
Fluvanna Rehabilitation	\$18,000
Fluvanna Rental Development	
Greene First Time Homebuyers	\$2,000
Greene Rehabilitation	
Louisa Assistance to First Time Homebuyers	\$2,000
Louisa Rehabilitation	\$18,000
Louisa Rental Development	
Nelson Assistance to First Time Homebuyers	\$8,000
Nelson Rehabilitation	
Nelson Rental Development	\$8,000
<b>TOTAL</b>	<b>\$88,000</b>

Localities and non-profit housing foundations access tax credits for appropriate projects. Continuing projects in Albemarle County are expected to total about \$1 million in FY 2008 -09. In Nelson County, the Ryan Senior Housing project has \$1.5 million of tax credits over a ten-year period, for an estimated amount of \$150,000 for FY 2008 - 09.

**B. State**

The Commonwealth of Virginia's Department of Housing and Community Development (DHCD) offers several programs to support affordable housing in the State. They include: Multi-Family Loan Program (provides low interest rate loans for multi-family rental units); Independent Living SHARE (for emergency and transitional housing and housing for persons with AIDS); Check-Off Housing Program (material or labor to assist low-income senior citizens, disabled and the homeless); Emergency Home Repair; Weatherization; and the Indoor Plumbing/Rehabilitation Loan Program. Many of these State programs are funded either entirely or in part with federal funds. Regionally, about \$8 million of Sponsoring Partnerships and Revitalizing Communities (SPARC) funds are available through VHDA and PHA. There is the possibility of another state resource through VHDA, called Home Stride funds. VHDA offered \$500,000 to the City of Charlottesville and Albemarle County for 2006-2007 to implement a pilot program with the planning district.

In addition, the Commonwealth of Virginia administers the federal Community Development Block Grant non-entitlement programs available on a competitive basis to the counties in the

Planning District. All eligible counties have used CDBG funds to support affordable housing through this competitive program.

The Virginia Housing Development Authority offers programs, primarily in the form of low-interest loans, to promote affordable housing. They include: the Virginia State Tax Credit Program for landlords who reduce rents to elderly and disabled tenants; the Program for Housing Persons with Mental Disabilities and Recovering Substance Abusers; the Multi-Family Equity Investment Program; the Basic Home Purchase Loan Program; the Single Family Affordable Housing Program; and the Home Rehabilitation Loan Program.

### **C. Local and Regional Programs**

Local Support of Housing Foundations: Every locality within the Planning District offers resources in support of affordable housing initiatives. As discussed below, private, non-profit resources are available in each locality within the Planning District and they are supported with local funds. Charlottesville and Albemarle County support the Albemarle Housing Improvement Program (AHIP) with approximately \$125,000 and \$450,000 respectively. Piedmont Housing Alliance also received financial support from Charlottesville and Albemarle County; for FY 07-08 these amounts were \$136,640 and \$109,035 respectively. City funds were used for the Comprehensive Housing Counseling Program, Regional Fair Housing Program, Project Development, Lending Program Administration, and the Latino Outreach Initiative. County funds were used for Comprehensive Housing Counseling Program, Regional Fair Housing Program, Lending Program Administration, and the Latino Outreach Initiative. Additionally Piedmont Housing Alliance was granted from the City of Charlottesville \$150,000 of downpayment and closing costs for the Charlottesville Homebuyer Assistance Program (CHAP), and Albemarle County granted \$300,000 of downpayment and closing costs for the Albemarle County Homebuyer Assistance Program (ACHAP). Albemarle County also provides approximately \$200,000 in local support of housing programs through the County's housing office. Nelson County contributed \$68,045 to the Nelson County Community Development Foundation in 2007-2008, with a similar amount expected for 2008-2009. Louisa County contributed \$28,500 and Fluvanna Counties contributed \$19,800 to the Fluvanna/ Louisa Housing Foundation last year, with similar amounts expected for FY08-09. Louisa County also provides approximately \$6,000 to the Piedmont Housing Alliance. Habitat for Humanity serves the entire Planning District with sweat equity housing for needy homebuyers. Habitat has worked in concert with the foundations established in each locality and has become active with the Planning District's Regional Housing Directors Council. Habitat for Humanity loans are eligible to use as match for HOME funds (based on the difference between the Habitat loans and market rate loans).

In-kind contributions, such as the donation of land and the waiver of local fees, are another way in which localities support affordable housing in the Planning District. Local governments have shown a consistent commitment to affordable housing programs, with an emphasis on the rehabilitation of substandard housing units and promotion of first time homebuyer programs.

First Time Homebuyer Assistance: There are many resources for Homeownership Counseling in the area. Albemarle County Housing Office has a full time program that provides individual counseling as well as ongoing groups. The Fluvanna/Louisa Housing Foundation (F/L HF) provides individual counseling to residents and Habitat clients. The Piedmont Housing Alliance (PHA) serves the entire region through its Regional Home Ownership Center (RHOC) providing individual counseling to over 300 clients annually of which approximately 25% end up as

homeowners. RHOC's comprehensive housing counseling services include financial literacy education which includes money management and budgeting and credit counseling reverse mortgage counseling, pre and post purchase counseling, default counseling and anti-predatory lending assistance.

Mortgage funding for First Time Homebuyers is available through a variety of sources including Piedmont Housing Alliance (SPARC funds) and Rural Development. Downpayment assistance is available through funds set up by Albemarle County, Louisa County, the Charlottesville Area Association of Realtors (CAAR) Workforce Housing Fund and the Thomas Jefferson Community Workforce Housing Fund. Downpayment assistance is also available using HOME funds through PHA, the Charlottesville Housing and Redevelopment Authority (CRHA) and local housing foundations.

The availability and production of "affordable housing" is a major gap in meeting the needs of the area. Many of the people receiving counseling cannot find a house they can afford. Some units have been built by PHA, Habitat for Humanity and other local foundations. Habitat has plans to rebuild two mobile home parks in the Charlottesville area with mixed income housing to provide an increase in affordable units.

Charlottesville Redevelopment and Housing Authority runs a number of programs explained fully throughout this report. In addition, they administer the Down Payment and Closing Cost program which provide funds for down payment and closing costs to low and moderate income first time homebuyers and the HOP (Housing Opportunities Program) which provides soft second mortgages to low and moderate income homeowners.

Senior Housing: The Jefferson Area Board for Aging (JABA) is the leading developer of affordable housing for low-moderate income seniors. This area's biggest challenges include the development of affordable independent living homes for very low to extremely low-income seniors—those with annual incomes of \$14,400- \$24,000. Equally challenging is developing financially feasible assisted living facilities. Park View at South Pantops is a new tax-credit development by Shelter Development LLC and the Jefferson Area Board of Aging (JABA), providing 90-units of affordable senior housing community in Charlottesville. Ryan School Apartments is an adaptive re-use of an old school in Nelson County by JABA into 31 affordable Senior Living apartments. Albemarle County provides \$40,000 in rental subsidies to Woods Edge. Albemarle County and the City also provide funds for Mountainside Assisted Living Facility operated by JABA. For FY08 these funds are \$50,450 and \$24,849 respectively.

Emergency Repair and Substantial Rehabilitation: Indoor plumbing funds are available through the Virginia Department of Housing and Community Development, as grants, and all the counties in PD 10 participate in this program. The amount of DHCD funding is often not sufficient to cover the costs of typical rehabilitations, requiring that other funds be committed as loans or grants. At the January 2008 meeting of the Thomas Jefferson Planning District Commission, the Commission, acting on a recommendation from the Regional Housing Directors Council, adopted a resolution encouraging the Department of Housing and Community Development (DHCD) to provide flexibility in the program design for the Indoor Plumbing Rehabilitation Program to include a provision for receiving and funding proposals for HOME funds for rural rehabilitation projects that did not involve the provision or replacement of indoor plumbing. Additional emergency funding is available through the Department of Agriculture Rural Development Program. These funds are provided as grants up to \$7,500, or 1% loans up to \$20,000, however these funds are extremely competitive, and are often expended early in each

funding cycle. Requirements for good credit ratings often keep many low-income clients from accessing these funds. For 2007-2008, RD provided \$90,000 in grant funds through Piedmont Housing Alliance for rural rehab. This grant was not renewed for 2008-2009, due to a significant increase in applications across the state and a smaller pool of funds.

The City's Handicapped Access Program provides grant funds to assist people with disabilities in removing barriers to housing and public facilities. Such projects may include constructing ramps and other improvements necessary at a private residence, as well as to public buildings and facilities such as curb cuts and entrance improvements. Assistance may be provided in the form of either a loan or a grant depending on the percentage of household income provided by the applicant. Maximum amount of a grant is \$3,200 per unit and the maximum amount of a loan is \$5,000 per unit.

Multifamily Housing: There are several organizations developing new and preserving existing multi-family affordable housing. Approaches include accessing Low-Income Housing Tax Credits and partnering with other non-profits and state housing agencies to acquire and rehabilitate older rental housing stock so that units can be upgraded and preserved for low-income households. Examples include, but are not limited to: Park's Edge Apartments is a complex of eight building providing 96-units of affordable rental housing in Albemarle County. Albemarle Housing Improvement Program (AHIP) rehabilitated Whitewood Village Apartments to preserve and upgrade these affordable rental units.

Virnita Court, located in Charlottesville's Rose Hill Neighborhood, is a PHA rehabilitation effort that incorporated elements of both sustainability and energy efficiency. Units are affordable to households that are considered extremely low and low income. This project was completed in 2007 and all units are currently occupied. Monticello Vista apartments, located in Charlottesville's Belmont Neighborhood, is PHA's latest multi-family, rental rehabilitation project. 50 units of low-income housing, with over 75% of the units are occupied by residents earning below 30% AMI. Furthermore, 80% of the units have residents with disabilities. Project will include renovations to both interior and exterior of the structure, new energy efficient systems, appliances, and other improvements which will improve the quality of life for these residents.

PHA is seeking tax credits for the rehabilitation of 28 units and construction of 38 new units at Crozet Meadows in Albemarle County. AHIP is seeking tax credits for 90 rental units at Treedale Park on Rio Road in Albemarle County.

Tax Relief: The City of Charlottesville and all five counties in the planning district provide a real estate tax exemption for the elderly and people with disabilities. In addition, the City provides Rental Relief to people with disabilities in the form of payment of grants to qualified City Of Charlottesville tenants. The availability and extent of relief is based on documentation of a disability, ownership and/or residence of the property, income and net worth. The City also has a program to offset some of the financial impact that has resulted from increased property tax assessments. A credit of \$500 for tax year 2007 may be applied toward December's real estate tax bill if certain requirements are met.

Housing Choice Voucher Agreement: All localities in the TJPD have agreed to a regional approach to portability and inspection of Housing Choice Voucher rental properties. The Planning District is considered the local service area, enabling the agencies and non-profits to allow Housing Choice holders to use their vouchers in any locality in the Planning District.

Agencies/foundations also perform housing inspections in different localities in the Planning District to satisfy the required inspections by a neutral party to insure quality control.

Mainstream Housing Vouchers: Through a collaborative effort between Piedmont Housing Alliance, the Arc of the Piedmont and the Charlottesville Redevelopment and Housing Authority, the region was awarded 75 Mainstream Housing Vouchers. These are Section 8 vouchers earmarked for people with disabilities, both elderly and non-elderly. Currently all 75 are leased up and there is a waiting list. PHA currently manages the program.

Affordable Housing Policies: Localities play a vital role in affordable housing through the adoption and implementation of strategies and policies. Localities use Land Use and Zoning tools, such as the Comprehensive Plan and Zoning Ordinance, lay out a framework to guide how and where housing is built and maintained within an area. Localities utilize incentives, including density bonuses, to encourage developers to include affordable units within development projects. Albemarle County adopted a housing policy setting a target of 15% of all units developed under rezoning and special use permits to be affordable as defined by the County, or a comparable contribution to be made to achieve the affordable housing goals of the County. Although the County is still in the early stages of implementing their policy, over 600 units have been proffered, as well as over \$1 million in cash proffers dedicated to affordable housing. The first nine units were developed and sold at Avon Park in 2007. The City of Charlottesville has been working with developers to obtain additional affordable units throughout the city, with a total of 35 affordable units integrated into 7 developments as of December 2006. In addition, City zoning classifications allow for the addition of an accessory unit to a property, which can help make the primary unit more affordable for the owners. Louisa County has designated one-quarter of one percent of its real estate tax to a housing fund, yielding about \$139,000 per year.

The City of Charlottesville has been working with developers to obtain additional affordable units throughout the city, with a total of 35 affordable units integrated into 7 developments as of December 2006. In addition, City zoning classifications allow for the addition of an accessory unit to a property, which can help make the primary unit more affordable for the owners.

The City of Charlottesville, Piedmont Housing Alliance, and the Charlottesville Area Association of Realtors have established the Thomas Jefferson Community Work Force Housing Fund through the Charlottesville Albemarle Community Foundation (CACF) to provide down payment assistance to members of the local work force so they could afford to live in the communities they served. For the past two years the City of Charlottesville has made a contribution to this Housing Fund of \$150,000. The fund raising goal for the new fund is \$8 million.

Market Study: The Housing Directors commissioned a regional market study to forecast demand. The Housing Directors Council reprogrammed unused administrative funds to contract with the Center for Housing Research (CHR) at Virginia Tech to conduct regional market study. The State of Housing Report of the Thomas Jefferson Planning District was publicly released at a press conference in January. Copies of the report have been sent to each locality and to a number of organizations within the planning district. The report includes a summary of the CHR report, a description of existing programs and recommendation. The full CHR report is included in the appendices. The report provides quantifiable data and analysis to inform decision-makers.

**Regional Strategies:** The Housing Directors Council recognizes that affordable housing is a regional issue. The Council developed the following strategies for the HOME program at their October 25, 2005 meeting, and ratified in 2006, 2007 and 2008:

**a) HOME Strategy I: Plan and Act Regionally**

Actions:

- a) Use Housing Directors Council meeting to focus on regional issues and solutions, inviting other stakeholders to be part of the discussion.
- b) Work with other regional organizations and agencies to implement regional solutions, such as securing pro bono real estate work through CAAR and securing down payment assistance and low-income mortgages through PHA's Regional Home Ownership Center.
- c) Work together on region-wide grants and loan funds
- d) Continue to work with the Blue Ridge Home Builders Association
- e) Meet occasionally with the Regional Planning Roundtable to discuss affordable housing issue with Planning Staff from the Counties
- f) Link Housing Directors Council to locality Housing Committees or Task Forces to track progress and share information

**HOME Strategy II: Promote Mixed-Use and Mixed-Income Development**

Actions:

- a) Integrate affordable housing into Community Plans, including Places 29 and small town plans
- b) Educate policy-makers and developers on the benefits of mixed-use and mixed-income development through public seminars and private meetings
- c) Complete a market study with VCU to forecast housing demand
- d) Work with local jurisdictions to streamline the approval process for development including mixed-income housing to encourage developers to achieve creative solutions instead of relying on by-right development

**b) HOME Strategy III: Link Housing to Economic Development**

Actions:

- a) Gather information from other areas demonstrating that a lack of affordable housing is a deterrent to businesses choosing to locating in the area
- b) Identify and quantify needed service jobs to support influx of high paying jobs in high technology and other industries
- c) Forge linkages with businesses to generate interest in workforce housing and develop workable solutions

**D. Private Resources**

**For-Profit**

Some private, for-profit businesses in the planning district support affordable housing. This support comes in the form of donated services and technical expertise. In addition, certain corporations such as the Jefferson Area Home Builders Co. specialize in affordable housing using USDA Rural Development funds (formerly Farmers Home Administration). Manufactured housing companies have been a valuable resource for affordable homes, including replacement homes and have offered quantity discounts for affordable housing programs.

The other arena in which private, for-profit businesses assist in developing affordable housing for low and moderate income citizens is through vendors who work with the region's non-profits. Many provide special pricing for affordable housing programs. These include contractors, building suppliers, real estate appraisers, real estate attorneys and lending

institutions. Lending institutions, in particular, play a fundamental role in the region's first time homebuyer programs.

The Charlottesville Area Association of Realtors (CAAR) created the Work Force Housing Fund (WFHF) in 2004 to address the need for affordable housing in local communities. The WFHF aids teachers, nurses, police officers, and fire fighters by providing financial assistance with the purchase of their homes. CAAR has assisted four or more homebuyers to date.

### **Non-Profit**

Several private, non-profit housing foundations serve the Thomas Jefferson Planning District. Four non-profits of these serve as sub-recipients for the five counties participating in the Consortium HOME Program. The City of Charlottesville is the recipient and contracts with AHIP, PHA, and the Charlottesville Redevelopment and Housing Authority, among others for services. The directors of these non-profits and a representative from Charlottesville constitute a formal Housing Directors Council and are advisors to the Thomas Jefferson HOME Consortium.

Albemarle Housing Improvement Program (AHIP) serves Albemarle County, Greene County, the City of Charlottesville, and the Thomas Jefferson Planning Commission through a number of programs in addition to the owner occupied rehabilitation program. The first-time homebuyer program assists low to moderate-income individuals, who qualify, with finding affordable housing and procuring the necessary financial resources to become homeowners. AHIP also has a Rent to Own program for individuals who want to purchase a home but do not have the financial resources at that time. Persons pay rent for the units until they have saved the resources needed to purchase the unit. AHIP has an Emergency Home Repair program in Albemarle County that is available to repair structures where the occupants or the structure are in danger. AHIP continues to work within the City's neighborhoods with the objective of rehabilitating houses for low to moderate-income homeowners.

The Fluvanna/Louisa Housing Foundation serves Fluvanna and Louisa counties as the Consortium HOME sub-recipient and leverages private donations and serves as an implementing agency for housing programs in these counties. In Greene County, Skyline CAP leverages federal, state and private funds, including Head Start and the Emergency Assistance Program. Nelson County, too, has a private, non-profit housing foundation, the Nelson County Community Development Foundation, that has been successful at raising private funds to assist housing initiatives in the County. The Nelson County Community Development Foundation has been successful in new home construction for first-time homebuyers and at rehabilitation of substandard housing and has recently expanded production of affordable rental units. Currently all of the non-profits serving as sub-recipients for the Consortium own and operate rental units, which are both affordable to low income citizens and profitable for the non-profits who can then expand projects in all HOME eligible categories.

Piedmont Housing Alliance is a regional organization dedicated to improving the lives of very low to moderate-income families and individuals by creating housing and community development opportunities. Services include: Loan Funds for Housing and Community Development (low interest loans for homeownership, home safety modifications, home repairs, and affordable single family and rental housing projects), MicroLoan Program (Small business counseling and financing), Affordable Housing Programs (Comprehensive housing counseling, Steppingstone Program and Mainstream Housing Vouchers for persons with Disabilities), Fair Housing Education, Outreach and Advocacy, and Housing and Neighborhood Revitalization

Project Development including housing for seniors (a 30 unit affordable rental housing for the elderly is being done in cooperation with the Jefferson Area Board for the Aging) and special needs populations. The Steppingstone program, a transitional program to aid low to moderate-income individuals to become homeowners, has seven units in the City of Charlottesville. The Charlottesville Housing Foundation was formerly a separate non-profit; all Foundation financial resources have now reverted to the Piedmont Housing Alliance.

Community Housing Partners, Inc. owns and manages three housing projects in Charlottesville, Blue Ridge Commons formerly known as Oakridge Gardens, Forrest Street and Ephphatha Village for the hearing impaired. Blue Ridge Commons, a 204 unit low income housing community, underwent a \$ 2.4 million dollar rehabilitation funded with a HUD grant in a few years ago. Habitat for Humanity (Habitat) has chapters throughout the Thomas Jefferson Planning District. In the coming year, Habitat will apply for rezoning to transform Southwood Mobile Home Estates into a mixed income, mixed use neighborhood that will include affordable housing opportunities for the current residents of the 371 mobile homes. Habitat is rapidly moving toward plan approval and rezoning for 38 houses in the Fifeville neighborhood in Charlottesville. Work is underway to transform Sunrise Trailer Park in the Belmont area of Charlottesville into a mixed income, mixed use community without displacing current residents. The Habitat Store has been awarded a grant through a private foundation to offer a series of seminars for homeowners and contractors on green building materials and techniques.

The Jefferson Area Board for Aging (JABA), through its non-profit arm, is the leading developer of affordable housing for low-moderate income seniors. The Jordan Development Corporation operates two facilities for the elderly and handicapped, in the Town of Scottsville (Albemarle County) and in the community of Crozet (Albemarle County).

The Charlottesville Area Community Foundation (CACF) is a permanent endowment dedicated to improving the quality of life for the people of Charlottesville, Albemarle County, and the counties of Greene, Orange, Louisa, Fluvanna, Buckingham, and Nelson east of the Blue Ridge Mountains. CACF is a collection of many charitable funds of varying sizes and purposes; the foundation has awarded a variety of grants supporting affordable housing in the Planning District through a competitive process. In 2007, CACF launched the Catalyst Grant Initiative. This new annual program adds a proactive component to the Charlottesville Area Community Foundation's grantmaking, allowing CACF to address current unmet needs in our region. CACF's Catalyst Grant Initiative is focusing on the critical need of Affordable Housing in our service area for three years before moving onto another community need. CACF's inaugural Catalyst Grant CACF of \$75,000 was awarded to the Albemarle Home Improvement Program's (AHIP) Treesdale Park. Two more grants will be awarded over the next two years.

#### IV. STATEMENT OF SPECIFIC ANNUAL OBJECTIVES

##### Summary of Local Goals from the 2008 Consolidated Plan and FY 08 - 09 Measurable Objectives

Note: Unless otherwise designated, the Objective for 2008-2009 activities is “Decent Housing” and the Outcome is “Affordability”

<b>Locality: Albemarle</b>			
<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from 2008 Strategic Plan:</b>	<b>2008-2009 1 Year Measurable Objective from Action Plan:</b>	<b>Source of Funds to Achieve Goal:</b>
<b>Rehabilitation of Substandard Houses</b>	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes year	HOME funds will be used to leverage other funding sources for 7 homes per year	Consortium HOME; Local funds; Rural Development; CDBG; State funds; Private foundations and fundraising
<b>Affordable Rental Housing</b>	Preserve and expand the supply of affordable rental properties; assist renters through tenant-based rental assistance programs	Support the applications for low-income housing tax credits to preserve 170 existing affordable units and create 128 new affordable units	HOME; Local funds; Project-based Housing Choice Vouchers; State funds; VHDA; Private foundations; Rural Development; Consortium CHDO and State CHDO; State CDBG
<b>Land Use and Housing Development</b>	Refine the County’s Affordable Housing Policy to promote creation of affordable units with long-term affordability requirements	Use existing proffer system to promote private development of affordable units (15% of newly-created units as a result of rezoning) and/or cash contribution to a housing fund	Local funds; Private funds
<b>Assistance to First-Time Homebuyers</b>	Provide homebuyer assistance and below-market-rate mortgages to lower-income homebuyers who live and or work in Albemarle County	25 lower-income homeowners per year	State HOME; Local funds; VHDA; Private mortgage lenders, private funds
<b>Community Development</b>	Participate in development of the state’s CDBG program to promote redevelopment and housing production		State CDBG; Local funds; Low-income housing tax credits

<b>Provide Affordable Housing for the Special Needs Population</b>	Promote development of housing to meet special needs of various populations	Support the development of 38 new senior apartments and the renovation of 28 existing senior apartments.	State and Local CHDO; Rural Development; Low-income housing tax credits; Local funds; Project-based Housing Choice Vouchers
<b>Emergency Home Repair</b>	Provide emergency repairs to 25-30 homes per year	Provide emergency repairs to 25 – 30 homes	Local funds; Rural Development; CDBG; State funds; Private foundations and fundraising
<b>Locality: Charlottesville</b>			
<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Strategic Plan:</b>	<b>2008 - 2009 1 Year Measurable Objective from Action Plan:</b>	<b>Source of Funds to Achieve Goal:</b>
<b>Increase opportunities for first-time homebuyers</b>	Enable 50 eligible families to become homeowners	HOME funds to support 10 families, City funds to support 5 families through Workforce Housing Fund, 5 families through Habitat. Objective: Decent housing - Outcome: affordability.	CDBG, VHDA, HOME, ADDI, City funds, private funds
<b>Rehabilitate or replace substandard owner-occupied homes</b>	Study number of substandard homes and provide rehabilitative services to 40 homes	HOME funds to support the rehabilitation of 3 substandard owner-occupied homes, City funds to support the rehab of 12 owner-occupied homes Objective: Decent housing - Outcome: affordability.	CDBG, HOME, City funds
<b>Rehabilitate substandard renter-occupied homes and multi-family units</b>	Continue partnerships with community entities to establish and maintain rental units for low/moderate income renters	Research additional opportunities to supplement existing partnerships. Projects underway: Dogwood Housing, Monticello Vista Apartments, Cynthianna Apts. Objective: Decent housing - Outcome: affordability.	CDBG, HOME, City funds, Federal Tax Credits
<b>Provide financial assistance and support services to low income renters and Section 8 housing recipients</b>	Encourage increase in financial assistance and support services to low income renters and Section 8 recipients	Pre and post-incarceration services; Financial education and outreach classes, foreclosure prevention assistance. Objective: Decent housing - Outcome: affordability.	CDBG

<b>Assist special needs groups (elderly, disabled, homeless, persons with HIV/AIDS and single parent families)</b>	Continue to support programs which assist special needs groups	Homeless shelter expansion, rental assistance to 6 persons with HIV/AIDS, counseling assistance to 50 people in OAR program. Objective: Decent housing - Outcome: affordability.	CDBG
<b>Encourage a regional approach in the provision of housing for low-income persons and families</b>	Increase communication between members of the Consortium to address the needs of the region as a whole	Define and implement work program for various housing committees – City; City/County/UVA; Housing Directors Council	CDBG
<b>Preserve neighborhoods, the building blocks of our community, by assisting residents with their housing needs</b>	Preserve and increase programs to assist residents with housing needs	Paint program assistance to 10 homes, 6 homeowner rehabilitation grants, 2 handicap access grants, and make 6 units more energy efficient. Objective: Suitable Living Environment, Outcome: Sustainability.	CDBG, City funds
<b>Work Force Development</b>	Support programs which increase and improve job opportunities	Post incarceration services to residents re-entering the workforce, Financial literacy and education classes, GED classes	CDBG
<b>Locality: Fluvanna</b>			
<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Strategic Plan:</b>	<b>2008 - 2009 1 Year Measurable Objective from Action Plan:</b>	<b>Source of Funds to Achieve Goal:</b>
<b>Emergency and Transitional Housing</b>	Study the feasibility of developing transitional unit		
<b>Rehabilitation of Substandard Owner-Occupied Houses</b>	Rehabilitate 10 homes	Rehabilitate 2 homes	HOME State IPR
<b>Assistance to first Time Home Buyers</b>	Expand opportunities with County Assistance	Assist 2 homebuyers County Comp Plan to include strong Affordable Housing Guidelines	HOME Fluvanna County Private funds
<b>Affordable Rental Housing</b>	Expand rental opportunities in County	Build one unit of rental housing	HOME F/L HF
<b>Community Development</b>	Support infrastructure improvements for water and sewer		State CDBG Rural Development

<b>Emergency Home Repair</b>	Continue EmHR Program	Repairs to 20 homes	State EmHR Program Rural Development F/L HF
<b>Locality: Greene</b>			
<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Strategic Plan:</b>	<b>2008 - 2009 1 Year Measurable Objective from Action Plan:</b>	<b>Source of Funds to Achieve Goal:</b>
<b>Assistance to first Time Home Buyers</b>	Enable eligible families to become home owners	2 Families will receive ADDI Downpayment assistance to purchase a home. Objective: Decent housing – Outcome: affordability	State Regional loan Fund; Consortium HOME, ADDI, Private funds
<b>Rehabilitation of Substandard Owner-Occupied Houses</b>	Rehabilitate substandard homes with an emphasis on those lacking complete plumbing	1 Family will obtain rehab and Indoor Plumbing using HOME and IPR funding. Objective: Decent housing – Outcome: affordability	State Indoor Plumbing Funds; Consortium HOME to be used for additional rehabilitations
<b>Affordable Rental Housing</b>	Encourage development of affordable rental units		HOME Consortium
<b>Assist Special Needs Populations</b>	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.		HOME Consortium
<b>Community Development</b>	Support infrastructure improvements along Route 29 Business Corridor		Rural Development
<b>Locality: Louisa</b>			
<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Strategic Plan:</b>	<b>2008 - 2009 1 Year Measurable Objective from Action Plan:</b>	<b>Source of Funds to Achieve Goal:</b>
<b>Emergency and Transitional Housing</b>	Continued operation of Transitional Home	VonHemert Home occupied by 3 tenants	F/L HF
<b>Rehabilitation of Substandard Owner-Occupied Houses</b>	Rehabilitate 10 homes	Rehabilitate 2 homes	HOME State IPR
<b>Assistance to first Time Home Buyers</b>	Expand opportunities with County Assistance	Assist 6 homebuyers	HOME Louisa County Downpayment Fund, Private funds

<b>Affordable Rental Housing</b>	Expand rental opportunities	Manage 8 units	VHDA F/L HF
<b>Community Development</b>	Support infrastructure improvements for water and sewer		State CDBG Rural Development
<b>Emergency Home Repairs</b>	Continue EmHR Program	Repairs to 20 homes	State EmHR Program Rural Development F/L HF
<b>Locality: Nelson</b>			
<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Strategic Plan:</b>	<b>2008 - 2009 1 Year Measurable Objective from Action Plan:</b>	<b>Source of Funds to Achieve Goal:</b>
<b>Affordable Rental Housing</b>	Develop 8 affordable rental units across the County at a scale consistent with rural character of County	Develop 2 affordable rental units, planning for multi-unit, rent-to-own project in Shipman.	HOME funds, DHCD planning grants, VHDA and FHLBA fund programs
<b>Rehabilitation of Substandard Owner-Occupied Houses</b>	Rehabilitate substandard owner-occupied homes with an emphasis on those without complete indoor plumbing	Two indoor plumbing rehabs complete.	DHCD IP/Rehab funds, HOME, Program Income, Rural Development, SERCAP
<b>Assistance to first Time Home Buyers</b>	Assist First Time Homebuyers with an emphasis on those who have received home ownership counseling	Assist 3 First Time Homebuyers w/ counseling, downpayment assistance.	Regional loan fund, HOME, ADDI, VHDA, Rural Development, private funds
<b>Community Development</b>	Continue collaborative efforts with other agencies to fund local projects	Grant funding, project management for walking trail at Ryan Senior Apts. Grant funds for Dental Trailer: Objective: Suitable Living Environment. Outcome: Sustainability	NCCDF fundraising, CACF, Blue Moon Fund, Oak Hill Fund
<b>Emergency Repair</b>	Continue safety and accessibility repair program for elderly and disabled	Three repairs for elderly	NCCDF funds, Rural Dev.

<b>Locality: Region</b>			
<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Strategic Plan:</b>	<b>2008 - 2009 1 Year Measurable Objective from Action Plan:</b>	<b>Source of Funds to Achieve Goal:</b>
<b>Affordable Housing for Special Needs Populations</b>	Address the needs of the elderly, developmentally and physically disabled and victims of domestic violence	Initiate SRO project for homeless & near-homeless. Complete a feasibility study on homesharing for the elderly, people with disabilities and low-income persons..	Consortium HOME; CHDO Loan Fund, VHDA, DHCD, local funds, private funds
<b>Coordination of Regional Affordable Housing Service Providers</b>	Foster cooperation and coordination among affordable housing service providers in the region	Distribute Housing Action Agenda from "Finding Common Ground;" explore partnerships to increase the stock of affordable housing in the region.	HOME Consortium
<b>Increase Affordable Rental Housing Opportunities</b>	Foster awareness of the need for affordable rental housing in the region	Disseminate findings of State of Housing Report Promote accessory dwelling units and other accessory units.	Local funds, private funds
<b>Fair Housing</b>	Provide public education, outreach and counseling on fair housing laws; measure compliance with and support enforcement of fair housing laws through testing; reduce the racial disparity in high-cost lending	Complete an Analysis of Impediments to Fair Housing Choice, to include testing initiative and further analysis of racial disparity in high-cost lending; conduct fair housing seminars; distribute fair housing materials, implement public awareness campaign, respond to complaints/inquiries	HOME Consortium; other sources available: local funds and HUD, through Piedmont Housing Alliance
<b>Rehabilitation of Substandard Housing</b>	Provide rehabilitation of substandard owner occupied housing	Rehabilitate substandard housing in all six localities; rehabilitate housing owned by low income elderly citizens	HOME Consortium, IPR, state funds, local funds
<b>Affordable Homeownership</b>	Provide affordable homeownership opportunities	Provide assistance to first time homebuyers; increase number of low income homebuyers in the region.	HOME Consortium, local funds, private funds

<b>Homelessness</b>	Implement recommendations in the Community Plan to End Homelessness	Finalize and publicize plan Launch regional coordinating body	HOME Consortium, Thomas Jefferson Area Coalition for the Homeless.
<b>Increase Affordable Housing and Community Development Opportunities</b>	Expansion of regional housing and community development financing capacity	Provide technical assistance on proffer language and impact fees Encourage Mixed-Use/Mixed Income public-private partnerships	CDFI Fund, local funds, VHDA, DHCD, Rural Development, private funds
<b>Increase Financial Literacy Awareness and Combat Predatory Lending</b>	Conduct financial literacy trainings and strengthen counseling	Develop a protocol for intervening in individual cases Collect and disseminate information on reverse mortgages	CDBG, Consortium HOME, private funds
<b>Emergency Home Repair</b>	Promote awareness of the need for Emergency Home Repair	Develop and distribute materials on emergency home repair	HOME, Local funds, private funds

## V. DESCRIPTION OF PROJECTS

The following list of proposed projects details the proposed projects to be undertaken beginning in fiscal year 2008 - 09 (beginning July 1, 2008). These projects reflect a one-year implementation plan consistent with the five-year goals approved in the 2008 Consolidated Plan, which are included above in the Introduction to this Action Plan. The attached list of projects is also being submitted in hard-copy and electronic form on Table 3C templates, revised this year to indicate the objective and outcome for each activity.

### Albemarle County

- Complete 7 housing rehabilitation projects for low and very low-income homeowners in substandard housing in Albemarle County make the necessary improvements. Estimated HOME Investment: \$115,300.

### Charlottesville

- Rehabilitate 3 substandard owner-occupied homes. Estimated HOME Investment: \$92,800. Estimated City Match: \$30,933.
- Rehabilitate fifty substandard apartment units. Estimated HOME Investment: \$22,500. Estimated City Match: \$7,500. CDBG funds used for same units.
- CDBG projects are listed in the attached budget

### Fluvanna

- Provide assistance to 2 first time homebuyers. Estimated HOME Investment: \$39,000. Estimated ADDI Investment: \$1,261. Estimated Program Income: \$2,000.
- Rehabilitate or replace 2 substandard owner occupied houses. Estimated HOME Investment: \$75,039. Estimated Program Income: \$18,000.

### Greene

- Assistance to First Time Home Buyers, through closing costs and down payment assistance to 2 low-income families completing the First Time Homebuyers Program with HOME ADDI funds. Estimated HOME funds: \$4,000 Estimated ADDI Investment: \$1,260. Program Income: \$2,000.
- Provide rehabilitation of substandard owner-occupied houses for 1 family. Estimated HOME Investment: \$110,039.

### Louisa

- Provide assistance to 6 first time homebuyers. Estimated HOME Investment: \$60,000. Estimated ADDI Investment: \$1,261. Estimated Program Income: \$2,000.
- Rehabilitate or replace 2 sub-standard owner-occupied houses. Estimated HOME Investment: \$54,039. Estimated Program Income: \$18,000.

### Nelson

- Provide assistance to 3 First Time Home Buyers. Estimated HOME Investment: \$13,777. Estimated ADDI Investment: \$2,522. Estimated Program Income: \$8,000.
- Rehabilitation of 3 substandard houses needing indoor plumbing. Estimated HOME Investment: \$45,000.
- Develop two rental units. Estimated HOME Investment: \$54,000. Estimated Program Income: \$8,000.

### CHDO Set-aside

- Develop rental units in Albemarle County. Project will either consist of 90 units of new rental housing at Treedale Park with the Albemarle Housing Improvement Program (AHIP) or 38 new units of elderly housing and rehabilitation of 28 units at Crozet Meadows. Final project selection to be made based on awards for tax credits and CDBG funds. Estimated HOME Investment from CHDO set aside: \$136,847.

Originally, the Thomas Jefferson HOME Consortium's CHDO funds were allocated to the existing CHDOs (at that time AHIP and Rapidan Better Housing serving Greene County) and their base allocation adjusted so each locality received an equal one-sixth share. This was limiting to these localities because it reduced the options to do rehabilitation. Next, a regional loan pool was established at PHA, with a one-sixth share of these funds set-aside for use in each locality. This resulted in a limited amount of funding in any one locality so a competitive application process was started with any non-profit able to apply (in partnership with a CHDO if necessary).

Beginning with FY02, the 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. Any program income returned from loans made with these CHDO funds is for future use in that locality.

## **VI. 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.

In Charlottesville, all CDBG projects will be focused in the City’s CDBG Target Neighborhoods but will be eligible to low-income residents City-wide: Belmont, Rose Hill, Fifeville, 10<sup>th</sup> & Page, and Ridge Street. It is possible that other areas will be identified as Target areas due to these numbers. (see attached map). Each of the Target neighborhoods contains at least 51% of residents who are considered low to moderate income (i.e. less than 80 percent of MFI). Each of these neighborhoods also contains Charlottesville’s highest percentage of minority population. See map for neighborhood boundaries.

## VII. HOMELESS AND OTHER SPECIAL POPULATIONS

Homelessness continues to be a pervasive problem in the region. The Planning District has a number of organizations that participate in the Thomas Jefferson Area Coalition for the Homeless (TJACH) and prepare the Continuum of Care Plan for the region. The Thomas Jefferson Area Coalition for the Homeless (TJACH) collected the data for the census and survey between January 29 and 31, 2008. Surveys were distributed to shelter providers and social service agencies in the Thomas Jefferson Planning District, and taken by survey teams to homeless shelters, soup kitchens, and various street and outdoors locations. 292 people were found to be homeless on January 30. 231 homeless adults with 46 dependent children were residing in emergency transitional or permanent supportive facilities. (There were 22 children in 2007.) 15 more persons of the 67 surveyed said they were unsheltered. As the number of people who were physically located, this represents the least possible number. Schools, who use different reporting criteria, reported 354 children homeless: in shelters, doubled up, in motels, or in substandard housing (303 in 2007).

Based on survey responses, 63% of those homeless were from within the Planning District, consisting of the City of Charlottesville and the Counties of Albemarle, Fluvanna, Greene, Louisa and Nelson. 46% called Charlottesville their hometown. 23% were from elsewhere in Virginia. 69% were male and 31% female; the average age was 41.4 years. 11% had been homeless less than 30 days, and 46% had been homeless less than 6 months. Only 3% reported veteran status, dropping from 18% in 2007. Employment among homeless adults fell to 24% from 39% in 2007, with 53% of those homeless having worked full or part time in the last 60 days. The majority had not received any public assistance funds in the last six months. 8% of those surveyed were homeless with dependent children. The top causes of homelessness were eviction (41%) and unemployment (28%). 13% of homeless adults cited domestic violence or abuse as a cause of their homelessness. The most commonly identified challenge was an inability to find affordable housing, followed by dental problems, medical problems, physical disabilities, inability to find work, and divorce. The number reporting difficulty finding shelter at some time fell to 25%, down from 28% in 2007. The number reporting untreated dental problems was 45%.

	2003	2004	2005	2006	2007	2008
<b>People homeless</b>	143	155	175	173	245	292
Sheltered	125	129	154	163	221	277
Unsheltered	18	35	21	10	24	15

People And Congregations Engaged in Ministry (PACEM) is an interfaith collaboration of congregations founded on the principle of “a pillow for every head.” PACEM is a low-demand shelter modeled on the long running and highly successful CARITAS program in Richmond. This is one of the strategies resulting from the March 30, 2004 forum titled “Homelessness in a World-Class Community: Creating an Action Agenda.” Host congregations provide shelter on a rotating basis,

with clean and safe dormitory-style accommodations and access to showers and bathrooms. PACEM opened its doors November 15, 2004 and exceeded its 35-bed estimate by the third month of operation. For this first year, operation was limited to the winter months, with services ending in March 2005. The winter of 2005-2006, PACEM extended its service to cover six months of the year. For the winter of 2006-2007, PACEM added a parallel program for women. PACEM is a 501(c) (3) charitable organization and receives funding from private foundations and contributions from churches, organizations and individuals. A case management component is incorporated into PACEM to assist its chronically homeless clients in accessing treatment programs and community resources. The 2007-2008 season ended on Saturday, March 16.

Hope Community Center is a new shelter program operated by Covenant Church of God. This is a year-round program, which also provides job search assistance and other services. The Center has applied for a special use permit for the shelter operation, but may need to close due to zoning and funding issues.

Region Ten provides weekly outreach to Salvation Army to identify persons with mental illness. Region Ten CSB staff provides twice-weekly on-site case management for information and intake purposes for PACEM participants. Region Ten now provides two full time Resource Manager staff for the needs of substance abusing persons

A TJACH Committee has been working on a Single Room Occupancy (SRO) initiative, carrying out the activities spelled out in the pre-development grant awarded by the Department of Housing and Community Development (DHCD). Virginia Supportive Housing (VSH) has expressed an interest in developing and operating a SRO facility in Charlottesville. The TJACH Committee is looking for an appropriate site.

Region Ten and the Salvation Army jointly operate the PACSS (Partnership for Assertive Community Street Services), targeting chronically homeless persons. The agencies continue to their partnership with the local consumer On Our Own Drop-In Center. This program serves the hard-to-engage mentally ill or dually diagnosed persons, most of whom are counted among the ranks of the chronically homeless. Together, these agencies in its PACSS project (in addition to an effective PATH program) identified and engaged more than 175 homeless persons this last twelve months. The Salvation Army and OAR/Jefferson Area Community Corrections Program jointly operate the ID Ride program, transporting people, many of whom are chronically homeless individuals, to Richmond or Waynesboro to obtain identification documents needed for employment and access to services. This successful program is the result of TJACH's Re-entry Initiative.

The Salvation Army operates the only large, year-round emergency shelter in the area. The Emergency Shelter provides temporary lodging for single adults and families who have no other options for shelter because of some personal crisis. The Emergency Shelter also offers lodging to transients stranded without funds for lodging, to people receiving out patient medical treatment in Charlottesville, or to people visiting hospitalized relatives and are without sufficient funds to secure lodging.

The Salvation Army's Transitional Housing Program, the "Center of Hope," helps motivated homeless families make the transition from "crisis" to "independent and stable" living. This program helps residents for approximately two years. This gives the family time to 1) build financial resources; 2) establish basic living skills; and 3) survey appropriate and affordable housing. It also allows the family time to take full advantage of community rehabilitative services which may include substance abuse and mental health interventions, employment training and job placements,

individual and group counseling, financial counseling, parent education, and other services designed to prepare persons for independent living.

Region Ten Community Services Board provides a comprehensive range of mental health, mental retardation and substance abuse services. Region Ten CSB supports many people living in apartments throughout the Planning District, with most units located in the City of Charlottesville or the growth areas of Albemarle County. Units include supervised apartment living, supported apartment living, congregate facilities and one residential treatment center. The following table summarizes Region Ten's current units.

<b>Projects</b>	<b>Size/Location</b>	<b>Target Population</b>	<b>Type of Housing</b>
Carlton Residences (two facilities)	14 one-BR and 1 two-BR apartments in City	Adults with psychiatric disabilities	Supervised apartment living
Monticello Manor	5 BR group model in City	Aging women with psychiatric disabilities	Supervised apartment living
Scattered site apartments and duplexes	36 one-BR units, 1 two-BR unit, 15 three-BR units, 1 four-BR unit in City	Adults with psychiatric disabilities	Supported apartment living
Scattered site	Approximately 140 subsidized units in City, Albemarle, Greene, Louisa and Nelson Counties	Elderly and Disabled category; handicapped accessible; low-income) Adults with psychiatric disabilities included	Supported apartment living
Bainbridge Apartments	5 one-bedroom units; 2 two-bedroom units	Adults with disabilities, including psychiatric	Supported Apartment living
1310 Carlton Ave-Apartments	19 residents in one- and two-BR units	Adults with mental retardation	Supervised apartment living
Various sites	66 residents in 14 congregate living units in Charlottesville, and 1 in Albemarle County	Adults with Mental Retardation	Congregate group homes, apartments or duplexes
Mohr Center; Charlottesville	10 Alcohol residential treatment beds; 5 public inebriate beds	Adults with Substance Addictions	Group residential treatment

AIDS Services Group (ASG) continues to provide assistance in locating permanent housing, negotiating with landlords, completing Section 8 applications, and subsidizing long or short-term housing through the HOPWA program. Continuum of Care funds filled a gap for these chronically homeless.

The Thomas Jefferson Area Coalition for the Homeless (TJACH) continued to promote and prioritize current effective programs devoted to this chronically homeless population. Now more than ten years old, the permanent supportive housing program, Dual Recovery Center, has long recognized the crucial connection between mental illness, substance abuse, indigence and consequent homelessness. In addition to the ten beds funded by HUD, the program annually

provides housing and supports to on average ten other homeless. The Coalition reviews the continued need and effectiveness of this permanent supportive housing project annually and has reinforced its visibility and access to the community.

2012 Task Force on Homelessness — The Thomas Jefferson Planning District Commission (TJPDC) appointed the Task Force to Develop the 2012 Plan to End Homelessness in June 2005. The Task Force met regularly for over a year and presented the draft plan to the Commission at their January 2007 meeting. The Commission adopted the plan as a draft. A dual strategy is currently being pursued to identify board members for the new lead organization recommended in the plan and incorporating comments to finalize the plan. The plan recommends: 1) Establishing a Lead Organization on Homelessness, 2) Creating a Common Intake system, 3) Coordinate early intervention and prevention services, 4) Increase housing options, 5) Provide Supportive Services individuals and families and 6) Secure stable, sustainable funding. Identifying board members has proved difficult. The Thomas Jefferson Area Coalition for the Homeless (TJACH) has scheduled a meeting for April 15, 2008 to develop a plan for moving forward with a new lead agency, possibly as a formalization of TJACH as a non-profit entity.

The Homeless Management Information System (HMIS) grant through the Department of Housing and Urban Development (HUD) Continuum of Care process applied for a one-year renewal for December 1 2008 to November 30, 2009. This renewal was not awarded. The Continuum of Care to be submitted in June 2008 will include HMIS as a requested project. If funded, operations should be able to continue without interruption. The TJPDC is now implementing HMIS service for the Continuum of Care in Harrisonburg, broadening support for the system and generating program income. In Winchester, the AIDS Response Effort (ARE) and Northwest Community Services (NWCS) have joined the system, as well as the George Washington Regional Commission (GWRC) in Fredericksburg.

The City of Charlottesville financially supports Monticello Area Community Action Agency (MACAA), the Shelter of Help in Emergency (SHE), and Region Ten along with several shelters and homes provided by Community Attention. MACAA has two facilities to address the need for transitional and permanent housing in the area. Hope House I provides short-term, transitional housing up to 3 months, for 3 families at a time. Hope House II has received VHDA funds to rehab long-term transitional housing for 11 homeless families at one time. Households residing in these properties will also be the beneficiaries of numerous counseling services offered by MACAA.

The Shelter for Help in Emergency (SHE) provides temporary help to battered women and their children. Clients can stay in the shelter for up to six weeks, in which time the staff helps them locate and secure permanent housing and counseling.

Community Attention, a division of the Department of Social Services provides outreach and residential services to “at-risk” youth and their families. Specific housing programs include the Attention Home, a 24 hour, co-ed group home offering emergency and long-term placements and Family Group Homes which offer treatment foster care programs through 10-15 private homes. Both of these programs help prevent teenage homelessness.

The City of Charlottesville also offers tax relief to the elderly and disabled to allow them to remain in their homes. Other localities in the Planning District offer similar assistance. Beginning in FY 06-07, the City expanded its tax relief program beyond assistance to the elderly and disabled to include providing relief to a larger amount of residents who are income eligible. Guidelines for these

programs are reviewed before the start of each fiscal year to ensure that each program is running efficiently while serving the greatest amount of clients possible.

The Jefferson Area Board for Aging (JABA), through its non-profit arm JABA, Inc., owns a portion of four housing projects serving elderly residents in the Planning District. Ownership is held through Limited Liability Corporations (LLC) or Limited Liability Limited Partnership (LLLP), with JABA, Inc.'s percentage of ownership varying from 10% to 99%. The following table identifies the size, location, population served and type of housing for these four housing initiatives.

<b>Projects</b>	<b>Size/Location</b>	<b>Target Population</b>	<b>Type of Housing</b>
Woods Edge Apartments	97 - one and two bedroom apartments with community rooms in Albemarle County	Age 62. At or below 60% AMI. 27 rooms subsidized by Albemarle County, restricted to 50% AMI.	Independent Living
Mountainside Senior Living	Licensed for 117 beds, six story facility in Crozet (Alb County)	Age 55 or above. At least 42 private pay and 68 auxiliary grant residents desired.	Assisted living and independent.
Ryan School Apartments	31 – studio, one and two bedroom apartments in Shipman (Nelson County).	Age 55 & older. 4 units at 40% AMI; 27 units 50% AMI. Section 8 available to five apartments.	Independent. Potential for assisted living in future.
Park View at Pantops Apartments	90 one and two bedroom apartments in Albemarle County.	Age 62 & older. At or below 60% AMI. Section 8 available to 12 apartments, restricted to 40%AMI	Independent Living

### **VIII. NEEDS OF PUBLIC HOUSING**

The Charlottesville Redevelopment and Housing Authority Five-Year Plan for Fiscal Years 2005-2010 states the following housing needs:

Of 9,964 total renter households in Charlottesville, 2,338 (23%) had incomes under \$10,000, or roughly 30% of the Area Median Income (AMI), which is \$31,007. Another 1,132 (11%) had annual incomes between \$10,000 and \$15,000, over 30% but below 50% of the AMI. Together these two groups make up 35% of the renter households in the city. Forty percent (40%) of all Charlottesville renters pay 35% or more of their incomes for rent.

Of the 323 families living in public housing at this writing, 274 (85%) have incomes at or below 30% of the AMI.

There are 875 families on the wait list for public housing, 785 (90%) of whom are extremely low-income families, with incomes at or below 30% of the area median income. Five hundred and seventy two (572) of the total wait list are families with dependent children. The average wait period is 495 days.

There are 76 families on the waiting list for Housing Choice Vouchers tenant-based assistance. 60 (79%) of which are extremely low-income (families, with incomes 30% or less of the area median income). The average wait period is over 5 years. The HCV waiting list has been closed for several

years, but due to the relatively low number on the current waiting list, CRHA will be opening the waiting list in the near future.

CRHA owns and manages 376 public housing units located in 7 rental communities and 4 units on single or duplex lots within the City of Charlottesville. The Authority also administers 287 Housing Choice Vouchers leased up as of this writing.

Properties owned and operated by the CRHA have been selected by City Council as the Priority Targeted Areas for FY 08-09. This means they will receive \$200,000 of the City's CDBG funds to use at their discretion on a HUD approved eligible activity. To date, CRHA staff and the Board plan on using these funds to rehabilitate the two elevator systems in their Crescent Hall property. Crescent Hall provides 105 units for seniors and other residents with disabilities. One elevator is already off-line and the other elevator has been having major mechanical problems and could also be taken off-line within the next couple of months. Accessibility to the units will be very difficult for residents without the use of these elevators which makes this project a top priority for the Housing Authority to spend these funds. City staff will work with the Housing Authority to further develop the plan and spending schedule to ensure compliance with timeliness deadlines.

Weed and Seed Academy (established January 2000) Vocational and Academic Scholarships and student support services for Certificate and Degree Programs at Charlottesville Public School's Adult Education Program (GED); Charlottesville Albemarle Technical Education Center; and Piedmont Virginia Community College. Since the program's inception, 188 students have improved their academic and professional portfolios in areas including nursing, electronics, computer programming, phlebotomy, pharmacy tech and others. Program Partners: As a last resort scholarship program the Weed and Seed Academy has actively partnered with others to leverage more than \$1 million in additional scholarship funds. Program partners include: Federal Financial Aid programs including PELL Grants and Veterans Administration benefits; the Virginia Department of Social Services; the Adult Education Center and the Virginia Department of Rehabilitative Services. Another partner, the College Board, provides fee waivers for S.A.T. and A.C.T. college entrance exams, as well as for college application fees for Weed & Seed participants. This allows our students to sit for the exams and apply to post-high school institutions, without having to pay the associated fees. In the past, an anonymous donor has arranged for participants to take the Kaplan course – which costs \$799 per student – free of charge. With Kaplan preparation, our students increased their S.A.T. scores by an average of 200 points.

Summer Enrichment Programs (established April 1999) During the past six summers nearly 4,500 residents (includes duplicate participants) were served in 69 programs (includes duplicate programs and program providers). Summer Enrichment Programs support one-to-one and small group mentoring opportunities for youth or adults at risk of failing in school or the workplace; dropping out of school; becoming involved in delinquent or criminal behavior including gang activity, violence, drug dealing, substance abuse, and other risky conduct. Program partners included community- and faith-based organizations, plus, the 88+ agencies with which they collaborated in order to produce their summer programs. Outcomes-based measurement program planning, proposal writing and evaluation methods are used. In 2006 a Gang Identification and Prevention Forum attended by 153 participants was facilitated by local, regional and national experts from Virginia and beyond.

Community Policing Initiatives: Through Weed and Seed, nearly \$400,000 has been granted to Charlottesville Police Department to support officers assigned to neighborhood foot and bike patrols, community outreach and surveys, as well as Community Resource Officers at Buford Middle

School. This year, in addition to foot patrols, funds will help the department enhance forensics and surveillance equipment.

Charlottesville-Albemarle Family Drug Treatment Court opened for business in July 2002 to address Charlottesville's alarming foster care rate, one of the highest per capita in the Commonwealth. Since then dozens of families have participated. At an average annual foster care cost of \$10,000 - \$50,000 per child, tens-of-thousands of dollars have been saved by keeping these families united. The court initiative provides intensive drug treatment and follow-up services. The planning board consists of judges, representatives of Region Ten Community Services Board, Social Services Departments, the Court Appointed Special Advocates Program, Guardians ad Litem Attorneys, the Thomas Jefferson Planning District, the Weed and Seed Network, and others. The goal is to reduce the number of children entering the foster care system, by allowing families to stay united while addicted parents successfully complete treatment programs. From July – December 2007 16 families, including 34 children, were served.

Strategic Plan The Weed and Seed Network Steering Committee is in year four of implementing a six-year Strategic Plan for the period 2003 - 2009.

## **IX. ANTI-POVERTY STRATEGY**

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.

## **X. LEAD BASED PAINT HAZARDS**

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. 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. In cases where lead-based paint is suspected, Aqua Air Laboratories in Charlottesville is used to make this determination. 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. Detection and removal of lead-based paint is to occur while rehabilitating homes. Confirmed data from the Health Department indicate that reported cases of Elevated Blood Lead Levels of 10 or higher occurred in children under 7 years of age in 6 cases in Charlottesville, 3 cases in Albemarle, 1 case in Fluvanna, and 1 case in Louisa County from February 2006 through January 2007. No cases were reported in Greene and Nelson Counties.

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.

## **XI. OTHER ACTIONS**

Other actions, included in the Ramirez memo, are as follows:

### **A. Obstacles to meeting underserved needs**

The Housing Choice Voucher Program (formerly Section 8) provides one of the few subsidized housing opportunities in the more rural counties in the Planning District and the number of Section 8 vouchers and certificates is not sufficient to meet the need. The relative lack of Section 8 vouchers and certificates is compounded by the lack of available rental units. The Market Study Report identified a severe deficit of rental housing for low-income renter households, with a shortage of 3,917 units for households under 30% of area median family income. Most units that are affordable (rent at or below 30% of income) by extremely low income households (less than 30% area median family income) are occupied by households with higher incomes. Approximately 70% of UVA students or 14,341 students live off grounds, occupying 6,064 rental units or about 53% of the rental stock, leaving 5,300 rental units for everyone else. Students often get help from parents and split rental costs with other students, thereby helping to drive up the cost of renting. Housing costs are rising much more quickly than wages and the high cost of land makes it difficult to develop new affordable housing. The housing market in the region is extremely tight, with an owner vacancy rate in 2000 of only 1.5%. The impact of scarce housing is most severe for those seeking lower-cost owner housing.

The City and the Consortium will work with the funds received to address the needs of as many individuals as possible. The goals to accomplish with these funds are listed in the section "Statement of Specific Annual Objectives".

### **B. Institutional structures and coordination**

The Housing Directors meet regularly to coordinate the housing programs in the region. The Homeless Coalition meets to address the needs of the homeless and special needs population. These groups coordinate with local government and work together to provide the best housing strategies for the region's low and moderate in-come residents.

### **C. Lead based paint hazards**

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.

### **D. Barriers to affordable housing**

Population in the region is growing and the average household size is decreasing. The cost of housing is increasing more rapidly than average income. The cost of housing for low- to moderate-income households continues to rise. Trends include cost burden and fewer affordable units being developed.

Housing Virginia is a non-profit organization that represents a diverse collaboration of housing organizations in Virginia who share a common desire to help educate Virginians about the benefits of affordable communities. The purpose of Housing Virginia is to create a more favorable environment for affordable communities that offer a wide range of housing opportunities for all people with different needs and income levels resulting in more stable,

diverse and integrated neighborhoods. The Charlottesville Region was chosen for the first campaign to educate the public about the shortage of housing that is affordable throughout the state and benefits affordable communities have on the local economy. Charlottesville and surrounding Counties were selected for the pilot campaign because the region faces many of the issues that impact affordable communities in cities and counties throughout Virginia. A survey commissioned by Housing Virginia found that one-third of the residents in the Charlottesville area who rent indicated that they hope to purchase a house in the area; however, one-third of those Charlottesville area residents who looked for homes in the region said they found very few affordable options. The average salary for an elementary school teacher in Charlottesville is \$34,990, which would support a home loan of \$119,990. The median home price in Charlottesville in 2003 was \$195,954. During the first six months of 2004, the median sales price of a home in Charlottesville increased to \$215,854. The campaign and survey addressed both home ownership and rental. Housing Virginia's efforts help local leaders understand that affordable housing helps employers to attract and retain employees. Affordable housing does not lower neighboring property values, although this perception is still held by many. Survey results showed that perceptions toward affordable housing changed as a result of the campaigns. Fewer people believed that affordable housing refers to homes costing less than \$80,000 and more people understand that affordable housing includes rentals. Fewer people stereotype affordable housing as being for families on welfare and more understand that public servants are among those who need affordable housing. While perceptions have changed, the change was not as dramatic as hoped. Additional work is needed by the community to build on this work.

The public policies within the Planning District do affect the provision of affordable housing and can do so in both positive and negative ways. Lower tax rates and less frequent property assessments tend to promote affordable housing, although often at the expense of other, government-sponsored programs and initiatives, such as schools and the provision of needed infrastructure. This is the case in Fluvanna, Louisa and Nelson counties in particular. Greene County has the highest real property tax rate outside of the City of Charlottesville, yet the region's residents still look to Greene County for affordable housing.

Within the private arena, perhaps the greatest barrier to affordable housing is poor credit ratings among citizens who might otherwise qualify for mortgages to purchase a home. Lack of awareness among the potential home buying public is exacerbating this problem. Housing counseling and credit counseling is needed to overcome this barrier.

Land use policies also affect the affordability of housing, and there is an inherent tension in some land use policies to preserve the rural character of the region and the provision of affordable housing. This is especially true in Albemarle County, with a more complex set of land use and zoning ordinances than elsewhere in the region. To preserve open land and the rural character of the County, Albemarle has adopted recommendations proposed by a citizen's group that direct more intensive development in designated growth areas. The recommendations include developing a variety of housing types and price ranges within new developments.

Private sector market forces are resulting in higher land costs for developed land that directly affect housing prices and rents. These forces are outside of direct control of local government. Albemarle County is continuing to improve regulatory processes to minimize time for approval and is also getting citizen input on development needs through a Master Planning Process in each of the designated growth areas. The regulatory processes in Greene, Louisa, Fluvanna and Nelson counties are not as complex and thus have less of an effect on the cost of building. However, as growth pressures place additional demands on these localities, as they have

throughout the 1990s, pressure to amend land use policies grows.

A subcommittee of the Albemarle County Housing Committee worked with staff to review options for developing a policy to promote affordable housing. The Albemarle County Board of Supervisors adopted the Affordable Housing Policy resulting from the subcommittee's work on February 4, 2004. The policy set a target of 15% of all units developed under rezoning and special use permits to be affordable as defined by the County, or a comparable contribution to be made to achieve the affordable housing goals of the County. The Albemarle County Affordable Housing Policy Advisory Committee began meeting in May 2004 to develop plans for implementing the policy with input from the real estate industry including those like to be most affected – developers and builders. Although the County is still in the early stages of implementing their policy, some voluntary proffers have been brought forward on rezoning requests. No new affordable units have yet been constructed, but over 600 units have been proffered, as well as over \$1,000,000 in cash proffers dedicated to affordable housing.

The City of Charlottesville established a Housing Advisory Committee in 2006 with the charge to focus on housing issues including affordability, accessibility, and visitability. This group submits recommendations to the City Council to aid in addressing housing concerns and provide creative solutions as to how the City can allocate its housing resources. The City has been working with developers to obtain additional affordable units throughout the city. The developers for the following projects have voluntarily agreed to integrate affordable units in their developments for a total of 35 additional units. Additional projects, such as ones being planned by the Housing Authority or Habitat for Humanity, will also contain affordable units, however these projects are still in the conceptual stage and any affordable units that result from them will be reported on in future reports.

River's Edge PUD	2 units
Huntley PUD	5 units
Willoughby Townes	4 units
Paton Street – Habitat for Humanity	16 units
Belmont Cottages	1 or 2 units
Eddins Cottages	2 units
John Street PUD	2 units

Beginning in FY 07-08 the City of Charlottesville dedicated a greater share of financial resources to the creation, expansion and rehabilitation of affordable housing options. Priorities for the first year of the Charlottesville Housing Fund were Homeownership Opportunities for families at or below 60% AMI and Special Needs Housing projects serving residents at or below 30% AMI. Members of the CDBG Task Force and Housing Advisory Committee worked with Council to set up the guidelines and application process for this fund.

The City of Charlottesville will continue to promote affordable housing by supporting regional housing activities and through continued use of the Section 8 program, low interest loan programs for rehabilitation and weatherization, and down payment/closing cost assistance programs. The Section 8 Rental Assistance Program operates in each locality in the region and provides a needed subsidy to make rents more affordable to low income citizens. Louisa County has established a Housing Committee, appointed by the Board of Supervisors.

Local governments recognize that approval time of permits can increase the cost of a project. Therefore, they may use a variety of methods at their disposal to mitigate those costs for projects

that meet the priority needs including more timely approvals, financial contributions, and keeping fees to a minimum (to reflect the actual cost of providing the service).

The Charlottesville Area Association of Realtors (CAAR) established the CAAR Work Force Housing Fund in 2004. The program is a partnership between CAAR and the Piedmont Housing Alliance (PHA) and serves the entire Planning District. The Work Force Housing Fund provides no-interest second mortgages for teachers, firefighters, nurses and police officers whose annual household income is less than \$51,000. The funds are loans that recipients agree to pay back, along with a percentage of their capital gains, when they sell the property, to create a self-sustaining fund. CAAR's fundraising goal is \$500,000. Four loans have been made to date.

In September 2006, the Thomas Jefferson Community Work Force Housing Fund was announced. This new fund is intended to help all members of the workforce that cannot afford to live in the communities they serve. The fund raising goal for the Thomas Jefferson Community Work Force Housing Fund is \$8 million. CAAR's fund is essentially a sub-fund of the new Thomas Jefferson Community Work Force Housing Fund. CAAR will continue to follow its mission of helping the four essential members of the work force.

The Thomas Jefferson HOME Consortium launched the Sustainable Communities Initiative in 2004 aimed at making housing more affordable through energy efficiency, less water consumption, lower cost from waste disposal, and reduced long-term maintenance. The Sustainable Communities Initiative provides seed money for non-profit organizations in each locality to incorporate green building techniques into affordable housing and establishing a regional clearinghouse of information and resources on green building design and construction. The Green Building Sourcebook developed through this project was made available to all Housing Directors and all members of the Blue Ridge Home Builders Association (BRHBA) in hard-copy form and is posted on the TJPDC web site, available through all branches of the Jefferson Madison Regional Library, and was available for pick-up by people visiting homes on the Green Parade of Homes sponsored by BRHBA in August 2005. All participating non-profit housing foundations are now incorporating these techniques into all new housing projects funded through the HOME Consortium.

#### **E. Public housing and resident initiatives**

The Charlottesville Redevelopment and Housing Authority (CRHA) continues to provide quality housing and support to the City's lowest income population. The agency's small Family Self-Sufficiency program uses a case management approach to mobilize and coordinate a comprehensive array of existing services to meet the particular needs of each individual family. The program provides an opportunity for public housing and housing choice voucher families to become economically independent and reduce their dependency on public assistance. In addition, the Authority works to create awareness in the community of the problems faced by low-income families to demonstrate the Authority's capacity to assist families through the efficient and innovative use of existing public and private resources.

CRHA works with numerous community partners to provide both on-site and off-site opportunities for youth and adults in public housing. The agency's overall goal in creating programs is to facilitate and encourage residents' efforts towards success and independence. Youth programs include sports, after-school programs, safety and educational programs and activities. Adult programs include health and wellness programs, GED and other educational

opportunities, job training programs, homeownership counseling, and safety and security practices.

Plans are underway to reactivate the redevelopment arm of the Authority. Long range portfolio planning is in progress to assess the expected life span of existing public housing structures and the potential for transformation of existing pockets of poverty to vital mixed-income neighborhoods. CRHA participates on the City's Housing Advisory Committee as well.

#### **F. Persons living below the poverty level**

A coordinated system of job-training programs exists in the City and surrounding jurisdictions. The Thomas Planning District staffs and manages the Workforce Investment Board and the providers of services under the Workforce Investment Act. Direct links to all service providers and to policy makes concerning job training are available at the Planning District, which also manages the region's HOME Consortium. In December 2007, the Virginia Workforce Center – Charlottesville was opened. The new Comprehensive Center co-locates the Virginia Employment Commission (VEC), the Department of Rehabilitative Services, and staff from various public agencies and non-profit organizations. There are also smaller Satellite or Information Centers located in Albemarle, Greene, Louisa, and Nelson Counties.

Piedmont Housing Alliance (PHA) is a participating organization in the Virginia Individual Development Accounts (VIDA) program. VIDA helps eligible families learn how to manage their money and save to purchase a home, pay for school or start a business. VIDA matches \$2 to every \$1 saved in a VIDA savings account, up to \$4,000 per participant.

The City of Charlottesville recognizes that economic development is the hand up out of poverty and is actively supporting actions in this area. The Welfare to Work requirements have made it necessary to focus on job creation and training efforts. CDBG funds have been allocated to OAR to provide training and resources to individuals who are reentering the work force following incarceration. Charlottesville Abundant Life Ministries runs a local IDA program, which provides incentives to families and individuals who have established and are maintaining a savings account. By working towards increasing the balance of their account, each is working towards the purchase of a major asset – (i.e. house, capital for small business, school tuition).

The lack of transportation can be a serious barrier to employment. The new Charlottesville Transit Center, open as of March 26, 2007, is a transit transfer facility just off the downtown mall. The City of Charlottesville and the County of Albemarle have adopted vision statements supporting the creation of a Regional Transit Authority (RTA).

#### **G. Compliance with planning requirements**

The Thomas Jefferson HOME Consortium works with non-profit organizations and local governments to ensure compliance with program and comprehensive requirements.

The City has recently expanded its emphasis on the empowerment of neighborhoods to improve their health and to create plans for positive change. Accepted neighborhood plans receive funds from the City. The City also has a Neighborhood Leadership Institute program that empowers leaders in neighborhoods around the City. This training will assist residents from all neighborhoods, including public housing, in an effort to organize and create positive change.

## **H. Neighborhood Priority Projects**

The City of Charlottesville spent a majority of the 2006 - 07 year working on finalizing the update to its Comprehensive Plan. Building upon lessons learned during the 2000-01 update process, the 2007 Comprehensive Plan has further refined its neighborhood approach with all city neighborhoods having been involved in the process with the creation of eighteen (18) individual Neighborhood Plans. A citywide planning event called "Neighborhood Design Day" took place on October 8, 2005, in which residents from all eighteen neighborhoods gathered at six locations around the city to meet with city staff, local designers and facilitators to discuss concerns and opportunities happening in and around their neighborhoods. Each neighborhood's plan was captured in both graphic and text format which will be distributed to each neighborhood once edits are complete. The information collected on October 8<sup>th</sup>, as well as at subsequent neighborhood meetings to review the drafted plans, will contribute to both the City's overall Comprehensive Plan and newly designed Strategic Plan. City Council formally adopted the 2007 Comprehensive Plan in August of 2007.

For the two CIP funding cycles (2001-2004) and (2004-2007) priorities were determined by the neighborhoods as well as City Council. Priorities for two of the three years in each cycle were determined by neighborhoods through meetings conducted by city staff while the third year's priorities were set by City Council.

The City of Charlottesville began a new application process for its CIP program beginning with the 2008-2011 cycle. Instead of each neighborhood receiving an allocation every three years, the funds will be divided up in two ways. The majority of funding will be used to carry out larger capital improvement projects across the city while the remainder of the funding will be made available to individual neighborhoods for projects through a competitive application process. A review committee will accept applications and determine which projects will receive funding for the upcoming cycle. The City was able to fund all projects applied for by the neighborhoods for a total of 18 projects ranging from neighborhood signs to park amenities to sidewalk repair and handicapped ramps. Three of these projects were within the CDBG target areas and include the replacement of streetlights, streetscaping and a rain garden in Rives Park.

## **XII. MONITORING**

The Thomas Jefferson Planning District, the managing body for the Thomas Jefferson HOME Consortium, monitors the HOME activities of designated sub-recipients in a number of ways. All projects are reviewed and set up in the IDIS system by staff of the Planning District. Within the Planning District staff, there is a separation of duties, where one staff person sets up and completes projects while another requests and disburses funds. All funds are monitored in two ways: first through the IDIS system and, second, through an independent accounting system set up by the Planning District. As stipulated in the sub-recipient agreements, all sub-recipients submit their independent audit to the Planning District office within four months of the end of the fiscal year. These audits are reviewed both internally and by the Planning District's independent auditors.

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

The City of Charlottesville monitors the Community Development Block Grant sub-recipients in several different ways. All projects are reviewed and set up in the IDIS system by City staff. The Department of Neighborhood Development Services staff sets up and completes projects and sets up draw-downs while staff in the Finance Department approve the fund disbursements. All funds are monitored through the IDIS system and through the City SAP accounting system. All sub-recipients are required to submit an independent audit to the City.

The City of Charlottesville also requires all agencies to submit quarterly reports stating achievement towards the stated objectives and benefit figures. This includes the number of participants, their income level, minority status, and if they reside in a female headed household. Payment is not released until information is provided. This information is also checked during the monitoring visit, which is completed at least once a year. All agencies must abide by the appropriate OMB circular. All agencies receiving funds must attend an orientation meeting, and throughout the program year staff of the City meet periodically with agencies.

### **XIII. IMPEDIMENTS TO FAIR HOUSING CHOICE**

The Thomas Jefferson Planning District Commission and the City of Charlottesville work with Piedmont Housing Alliance (PHA), a private, regional, non-profit housing agency, to alleviate fair housing concerns in the City as well as the region. An updated version of the Analysis of Impediments to Fair Housing Choice was submitted to HUD in April 2004. The following table, taken from the Analysis of Impediments to Fair Housing Choice, summarizes the main impediments and proposed actions. Many of the impediments will be addressed in Piedmont Housing Alliance's Regional Fair Housing Education and Outreach Program described immediately following the table.

Impediment	Objective	Measurable Result	Responsible Parties	Time Frame for Completion
<b>AFFORDABILITY:</b> Significant housing cost burden for low and moderate income families; Lack of affordable units	Make existing housing more affordable; Incr. supply of affordable units; Decrease % of people with severe cost burden	Smaller % of people w severe cost burden; # of people receiving assistance; # of affordable units	HOME Consortium, local governments, non-profit organizations	Ongoing
<b>ACCESSIBILITY:</b> Lack of awareness about accessibility requirements; Shortage of accessible units	Raise awareness of fair housing laws; Increase # of accessible units; Resources for people w disabilities; Incr. # of accessible units	Number of people reached through outreach efforts; Availability of resources for people w disabilities; # of accessible units	Piedmont Housing Alliance, Independence Resource Center, local governments	Ongoing
<b>LENDING:</b> Disparity in loan applications and approval rates by race	Achieve equity in lending; Raise awareness about financial literacy, homebuyer counseling, and predatory lending; Affirmative marketing	Number of people reached through trainings; Results of future HMDA data; Level of outreach	Piedmont Housing Alliance, other non-profit organizations, local governments	PHA's predatory lending training will began in Jan 2004; other activities are ongoing.
<b>GROWTH PATTERNS:</b> Movement of low income families out of urban areas	Encourage greater integration of neighborhoods; Support mixed income/mixed use; Integrated transportation sys.	More integrated neighborhoods; Development of mixed income, mixed use neighborhoods	Thomas Jefferson Planning District Commission, local governments, non-profit orgs	Ongoing
<b>COMMUNITY RESISTANCE:</b> Stigma attached to affordable housing	Dissipate community resistance; Improve image of affordable housing; Seek additional funding for special needs populations	Results of Housing Virginia pre- and post- campaign surveys; Improve design in affordable housing; Funding for special needs populations	Local governments, HOME Consortium, non-profit organizations, Housing Virginia	Beginning Spring/Summer 2004 Ongoing
<b>DISCRIMINATION:</b> Discrimination based on race, national origin, family status, gender, & disability in housing; Lack of awareness about fair housing laws	Eliminate discrimination in housing; Raise awareness about fair housing laws; Provide counseling and follow-up	# of people reached w articles, trainings, etc; # of complaints; results from testing (if conducted)	Piedmont Housing Alliance, local gov, HOME Consortium, and other non-profit organizations.	Ongoing

Piedmont Housing Alliance's Regional Fair Housing Education and Outreach Program is a full-service, intensive initiative to inform the public about their rights and obligations under the federal Fair Housing Act and the Virginia Fair Housing Law. The program is designed to address barriers to equal opportunity through education on fair housing rights and responsibilities regarding rental, sales, and lending transactions. The program maximizes new and existing interrelationships by

partnering with an inclusive range of established service providers and community resources, faith-based organizations, housing agencies, disability advocacy organizations, immigrant advocacy groups, homeless service providers, real estate professionals, and lenders to reach and educate underserved populations of housing consumers, housing providers, and the entire regional community with the goal of identifying housing discrimination and increasing fair housing compliance.

Actual activities for 2006-2007 included the following:

- Educated 323 people at 23 education sessions
- Responded to 71 people who called for fair housing assistance

For 2008-2009, PHA's Regional Fair Housing Program will focus on the following fair housing initiatives:

Broad-based Community Education: PHA will conduct an array of education sessions, providing targeted fair housing resources to a diverse range of community organizations, human service agencies, housing providers, faith-based organizations, and educational institutions.

Aggressive Community Outreach: PHA will aggressively pursue a wide range of community education outlets, including media advertisements, articles, web site, displays, booklets and brochures, bimonthly Fair Housing Advisory meetings, the annual fair housing forum, and Fair Housing Month activities.

Fair Lending/Anti-Predatory Lending Initiative: PHA will raise awareness about predatory lending and lending discrimination through participation in 2 events, and continue work with the Virginia Partnership to Encourage Responsible Lending (VaPERL) and Freddie Mac's Don't Borrow Trouble campaign.

Accessibility Compliance: PHA will raise awareness about fair housing accessibility requirements through participation in 2 events, and continue work with the Livable for a Lifetime steering committee.

On-Going Enforcement and Advocacy: PHA will respond to fair housing complaints and inquiries by providing information, counseling, and advocacy services to assist persons experiencing housing discrimination and to break down barriers to fair housing choice.

In concert with TJPDC, PHA plans to update the Analysis of Impediments to Fair Housing Choice in 2009-2009. The Transportation and Housing Alliance (THA) Toolkit, developed by the TJPDC through a grant from the Virginia Board for People with Disabilities, will be used as part of the analysis.

#### **XIV. PERFORMANCE MEASUREMENT**

The Thomas Jefferson HOME Consortium and the City of Charlottesville use measurable indicators to assess the success of projects funded by HOME and CDBG. Each year TJPDC and the City of Charlottesville prepare a Consolidated Annual Performance Evaluation Report (CAPER), which provides accomplishment data for HOME and CDBG funded projects in the City and throughout the Planning District. The Housing Directors Council also does a self-evaluation for the program year. The Consolidated Annual Performance and Evaluation Report (CAPER) for 2006 - 2007 identified

the following results achieved with CDBG and HOME funds:

- A total of 70 projects were completed over the past year. Of the 70 projects, 40 were substantial rehabilitation, 28 were first-time homebuyer downpayment assistance, and two were new construction.
- 100% of people served were low or moderate income (defined as having incomes at or below 80% of the area median income)
- 84% of people receiving direct housing assistance had incomes at or below 60% of the area median income. 67% of people receiving direct housing assistance had incomes at or below 50% of the area median income
- 53% of the families assisted with HOME funds were racial or ethnic minorities. 70% of persons served by CDBG funds were racial or ethnic minorities.
- A variety of community development projects were accomplished with CDBG funds in the City of Charlottesville.
- The City of Charlottesville's Housing Advisory Committee submitted recommendations to City Council to aid in addressing housing. These recommendations were adopted by City Council in the Spring of 2006, for implementation in the FY 2007-08 budget cycle. The City has been working with developers to obtain additional affordable units throughout the city. The developers for the following projects have voluntarily agreed to integrate affordable units in their developments for a total of 35 additional units.
- The City of Charlottesville and the Thomas Jefferson Planning District Commission worked closely with the Thomas Jefferson Area Coalition for the Homeless and the Disability Services Board to coordinate the housing needs of special needs populations.

The Self-Evaluation in the CAPER concluded that HOME and CDBG funds are being used effectively to address the needs for housing and economic opportunities in our region. Numerous rehabilitation projects were completed to bring substandard housing up to standards for decent housing. Funds enabled individuals and families to purchase homes through downpayment and closing cost assistance. Construction of homes and rental units added to the stock of affordable housing in the region. The use of HOME funds is coordinated through the monthly meetings of the Housing Directors Council, with projects carried out by non-profit housing foundations or community action agencies. This structure promotes regional cooperation and encourages creative use of the funds and leveraging of other funding to maximize the impact of HOME funds.

The HOME Consortium has utilizes the new IDIS feature to report the indicators for each activity. The primary objective for the HOME program is "Decent Housing." All HOME activities in this plan indicate the outcome category: Availability/Accessibility, Affordability, and Sustainability. The objective for the HOME and CDBG Programs is Decent Affordable Housing. Outcomes include: suitable living environment, decent housing, economic opportunity, availability/accessibility, affordability and sustainability. Output indicators will include some or all of the following, and others that may be appropriate to the program:

- Amount of money leveraged
- Number of units constructed or rehabilitated

- Income levels of persons or households served, by 30%, 50%, 60% or 80% of area median income
- Direct financial assistance to homebuyers

The City defined non-housing community development needs through the Comprehensive Planning process. The Comprehensive Plan Process identified many non-housing needs and the Consolidated Plan was amended to address those needs. The City of Charlottesville has also placed a strong emphasis on citizen participation in the planning process, particularly for affordable housing.

The City has implemented Outcome Measurement processes as part of its grant application process for CDBG and HOME. Starting in 2002, the outcome measurement application used by the United Way and the City/County funding application was piloted for CDBG Social program applications in an attempt to standardize funding applications in the community while obtaining needed outcome indicators. The pilot was successful and expanded to all CDBG/HOME city applications in 2003. Programs that are funded submit program outcomes as part of the required quarterly reports. Any program that applies for repeat funding is required to submit additional information concerning outcomes. It has only been a few years, but the information provided is aiding in outlining the actual program outcomes in addition to the data that outlines the number and characteristics of persons served. The City is considering other ways in which the Outcome Measurement tools in the RFP can be utilized to capture and report data. One way, which will be piloted in FY 06 – 07, is to remove the Performance Measurement recording sheet from the RFP (filled out before the beginning of the year) and incorporate it into the final report format that each sub-recipient completes at the end of the year. It is hoped that this will help standardize the collection of final data from each organization and will help to more effectively present this information in our CAPER document.

## **XV. COORDINATION**

Each jurisdiction participating in this Consortium has signed a Cooperative Housing Statement, which was updated in 2001, 2004 and 2007.. The agreement includes certification of each member agreeing to affirmatively further fair housing within the Consortium.

As the managing body for the Thomas Jefferson HOME Consortium, TJPDC convenes the Housing Directors Council on a monthly basis. The directors represent a variety of non-profit organizations, local government agencies, and concerned citizens in the region. The goals of the Directors Council are to provide coordination among local housing agencies to ensure that the affordable housing needs of the region are adequately met and to guarantee that HOME funds are used in the best possible way to serve the region.

## **XVI. CITIZEN PARTICIPATION**

Citizens were encouraged to participate in the development of the Annual Action Plan through public hearings and public comment periods. Copies of the Draft Plan are being made available through the City and Thomas Jefferson Planning District Commission (TJPDC) offices, as well as through the TJPDC website at [www.tjpd.org](http://www.tjpd.org). The Regional Housing Conference: “Finding Common Ground” held on March 13 also provided valuable input for the plan.

The following notice appeared in the Daily Progress on Sunday, March 23, 2008.

**NOTICE OF PUBLIC COMMENT PERIOD**  
**The 2008 - 2013 CONSOLIDATED PLAN and the**  
**2008 - 2009 ACTION PLAN of the Consolidated Plan**  
**FOR THE CITY OF CHARLOTTESVILLE**  
**AND THE**  
**THOMAS JEFFERSON PLANNING DISTRICT COMMISSION**

**30-DAY COMMENT PERIOD: MARCH 24, 2008 - APRIL 23, 2008**

The City of Charlottesville and the Thomas Jefferson Planning District Commission invite all interested citizens to comment on the Draft 2008 - 2013 Consolidated Plan and the Draft Year 2008 - 2009 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). Beginning July 1, 2008 the City of Charlottesville expects to receive \$533,116 in CDBG funds and the Thomas Jefferson Planning District Commission expects to receive \$919,878 in HOME/ADDI funds.

Copies and additional information may be obtained at [www.tjpd.org/housing/](http://www.tjpd.org/housing/) or by contacting Ms. Missy Creasy, City of Charlottesville, at 434.970.3182 or by contacting Ms. Billie Campbell, Thomas Jefferson Planning District, at 434.979.7310 ext. 230.

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**NOTICE OF PUBLIC HEARINGS**  
**The 2008-2013 CONSOLIDATED PLAN and the**  
**2008 -2009 ACTION PLAN of the Consolidated Plan**  
**FOR THE CITY OF CHARLOTTESVILLE**  
**AND THE**  
**THOMAS JEFFERSON PLANNING DISTRICT COMMISSION**

The City of Charlottesville and the Thomas Jefferson Planning District Commission invite all interested citizens to comment on the Draft 2008 - 2013 Consolidated Plan and the Draft Year 2008 - 2009 Action Plan of the Consolidated Plan. Public Hearings will be held at the following times and locations:

Thomas Jefferson Planning District Commission, April 3, 2008 at 7:00 pm in Conference Room 1, 401 East Water Street.

Charlottesville City Council, May 5, 2008 at 7:30pm in City Council Chambers, 610 East Market Street.

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). Beginning July 1, 2008 the City of Charlottesville expects to receive \$533,116 in CDBG funds and the Thomas Jefferson Planning District Commission expects to receive \$919,878 in HOME/ADDI funds.

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The City of Charlottesville has been including citizens in the planning process of the use of CDBG funds through both public hearings and citizen committees. The process began in September after the initial public hearing was held in August 2007 to discuss the general priorities of the CDBG funding and the selection of the priority neighborhood. Following the public hearing and recommendations from City Council, the CDBG Task Force, made up of residents from each Target Neighborhood, as well as the School Board, Planning Commission, Social Agencies and one at large member, met to discuss how City Council directives could be implemented. The work of the citizen committees began in earnest, with the CDBG Task Force issuing an RFP for potential projects. Subcommittees consisting of Task Force members and staff reviewed the projects proposed in the RFPs. Meetings were held through February. The consolidated list of potential projects was sent to the Planning Commission and City Council for a Public Hearing on March 11, 2008. The comments from the public hearing were very positive and the projects proposed to receive funding were

approved. City Council will review and approve the CDBG budget at their meetings on April 7th and 21st.

The Action Plan was available to the public for a 30-day comment period and adopted in early May 2008. Comments from the public hearing and Thomas Jefferson Planning District Commission meeting held April 3, 2008 were incorporated into the plan as well as comments and additional information presented at the Housing Director's Council meetings held March 18 and April 15, 2008.

## **XVII. SPECIFIC CDBG REQUIREMENTS**

### **A. Sources of funds**

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

2008 Entitlement	\$533,116
Estimated Program Income and Reprogramming	\$ 67,000
TOTAL	\$600,116

### **B. Float-funded activities**

The City of Charlottesville does not intend to carry out any float-funded activities.

### **C. Locations**

Locations of CDBG target neighborhoods are described above in the section "Geographic Distribution."

### **D. Contingency**

No contingency funds will be used for cost overruns.

### **E. Urgent needs**

No "urgent needs" activities are included in this listing of proposed projects for FY 08 - 09.

## **XVIII. SPECIFIC HOME REQUIREMENTS**

### **A. Resale/Recapture Provisions**

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

**Restricted Resale** as set forth in HUD regulations governing the HOME program. Each subrecipient understands that this option would require a deed restriction that must be acceptable to the mortgage lender and is voided in the event of foreclosure.

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

**Recapture** of initial HOME investment secured by note and deed of trust for a term not less than the applicable period of affordability. Recapture may be structured for principal only, principal plus interest, or principal plus shared equity. Terms would be specified in the note and deed of trust. All recaptured HOME funds along with interest and/or equity share would be treated as program income and utilized accordingly.

The Consortium will execute annual agreements with each subrecipient that will include which option the subrecipient will use to meet the Consortium objective of assisting the initial homebuyer and future homebuyers. Each subrecipient will report all recapture including program income as prescribed by the Consortium.

#### **B. Other Forms 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).

#### **C. Affirmative Marketing**

Pursuant to 24 CFR 92.351(a), the HOME Consortium takes several steps to affirmatively market housing containing five or more HOME-assisted units. As a member of the HOME Consortium, the Piedmont Housing Alliance provides fair housing counseling, training, and assistance. Affirmative marketing is done in conjunction with service providers and community agencies in order to provide information and attract eligible persons in the housing market area to the available housing without regard to race, color, national origin, sex, religion, familial status or disability.

#### **D. Minority/Women's Business Outreach**

Each sub-recipient in the Thomas Jefferson HOME Consortium uses minority contractors and women contractors to the highest degree possible and includes minority and women contractors on all bid invitation lists. Nelson County consistently receives bids from a women-owned business and in Fluvanna and Louisa, minority-owned businesses participate in the bid process. All these businesses are requested to bid on rehabilitation proposals, as well. The Albemarle Housing Improvement Program maintains its own crews.

#### **E. Refinancing**

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.

#### **F. Matching Requirements**

For the program year ending June 30, 2007, the Consortium accrued match from a variety of

sources totaling \$788,621. Excess match from prior years totaled \$2,665,526 for a total match of \$3,434,147. The match obligation for the program year ending June 30, 2007 was \$289,284, resulting in excess match of \$3164,486. The primary sources of the matching funds are 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 HOME assisted, but 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.

## **XIX. SPECIFIC ADDI REQUIREMENTS**

### **A. Use of ADDI funds**

A list of proposed uses of ADDI funds is included in the section “Description of Projects” above. Funds will be distributed among the six localities to be used to assist low and moderate income families become first-time homeowners in accordance with all HUD regulations governing the use of ADDI funds. The Consortium will use HUD’s definition of first-time homebuyers to determine eligibility. First-time homebuyers include an individual and his or her spouse who have not owned a home during the three-year period prior to purchase of a home with assistance under ADDI, as well as displaced homemakers and single parents. No ADDI funds will be used for administrative expenses.

### **B. Targeted Outreach**

Each of the sub-recipients conducts targeted outreach to residents and tenants of public and manufactured housing, and to other families assisted by public housing agencies. The only public housing in the Planning District is located within the City of Charlottesville. The Charlottesville Redevelopment and Housing Authority, which owns and manages the public housing units in Charlottesville is also the sub-recipient of ADDI funds. Therefore, the Housing Authority will have the ability to smoothly transition public housing residents into ADDI-assisted homeownership. Outreach will consist of public announcements, notification by case managers, and information published in CRHA printed materials and on the website.

While there is no public housing in any of the other localities, each housing organization works closely with low-income families. Each organization that will receive ADDI funds currently manages their locality’s Section 8 program and will target eligible families who currently receive rental assistance or are in need of assistance (i.e. on Section 8 waiting lists). In the rural localities, each of the housing organizations has extensive contact with people currently living in substandard manufactured housing, as well. Case managers will notify this population of ADDI assistance through newsletters, websites, via phone and personal meetings, and public announcements.

### **C. Ensuring recipient’s ability to undertake and maintain homeownership**

As with the HOME program, all families who receive assistance are screened for income eligibility and provided assistance determining a realistic budget to cover their household and other expenses. Each of the sub-recipients works closely with their clients to assist them in becoming viable homeowners and maintaining homeownership. One of the benefits of having non-profit housing providers in each locality is to provide personalized attention to clients in order to ensure success in becoming homeowners as well as maintaining homeownership over the long-term.