

**FY09-10
ACTION PLAN
for the
CITY OF CHARLOTTESVILLE
and the
THOMAS JEFFERSON HOME
CONSORTIUM**

**Approved by the
Charlottesville City Council
May 4, 2009**



**Approved by the
Thomas Jefferson Planning District Commission
May 7, 2009**



**FY 09 - 10 Action Plan
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I. EXECUTIVE SUMMARY

The Action Plan for FY 2009 - 2010 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, 2009 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 FY09 - 10 Measurable Objectives

Note: Unless otherwise designated, the Objective for 2009-2010 activities is “Decent Housing” and the Outcome is “Affordability”

Locality: Albemarle			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2009 - 2010 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Rehabilitation of Substandard Houses	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
Affordable Rental Housing	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 62 existing affordable units and create 126 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

Land Use and Housing Development	Refine the County's Affordable Housing Policy to promote creation of affordable units with long-term affordability requirements	Adopt a policy to encourage the use of deed restrictions and deeds of trust to promote long-term affordability. Support the creation and use of a community land trust.	Local funds; Private funds
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	25 lower-income homeowners per year	State HOME; Local funds; VHDA; Private mortgage lenders, private funds
Community Development	Participate in development of the state's CDBG program to promote redevelopment and housing production		State CDBG; Local funds; Low-income housing tax credits
Provide Affordable Housing for the Special Needs Population	Promote development of housing to meet special needs of various populations	Support the development of 38 new senior apartments and the renovation of 62 existing senior apartments.	State and Local CHDO; Rural Development; Low-income housing tax credits; Local funds; Project-based Housing Choice Vouchers
Emergency Home Repair	Provide emergency repairs to 25-30 homes per year	Provide emergency repairs to 30-50 homes	Local funds; Rural Development; CDBG; State funds; Private foundations and fundraising
Locality: Charlottesville			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2009 - 2010 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Increase opportunities for first-time homebuyers	Enable 50 eligible families to become homeowners	Provide funds for 4 first time homebuyers.	HOME, VHDA, City funds, private funds
Rehabilitate or replace substandard owner-occupied homes	Study number of substandard homes and provide rehabilitative services to 40 homes	Rehabilitate 11 households. Objective: Decent Housing; Outcome: Availability/Accessibility	CDBG, HOME, City funds
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	Research additional opportunities to supplement existing partnerships. Projects underway: Monticello Vista Apartments, MACAA Hope House.	CDBG, HOME, City funds, Federal Tax Credits

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	Pre and post-incarceration services; conflict management workshops, community involvement training. Objective: Suitable Living Environment; Outcome: Sustainability	CDBG
Assist special needs groups (elderly, disabled, homeless, persons with HIV/AIDS and single parent families)	Continue to support programs which assist special needs groups	Health and Home Assessments for Elderly public housing residents, Handicap Access Improvements for Elderly public housing residents, rental assistance to 5 people with HIV/AIDS, low-income child-care training for 5 providers. Objective: Economic Opportunity; Outcomes: Affordability and Sustainability. Objective, Decent Housing; Outcome, Availability/Accessibility.	CDBG
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	Define and implement work program for various housing committees – City; City/County/UVA; Housing Directors Council	CDBG
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	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. Objective: Decent Housing; Outcome: Availability/Accessibility. Objective: Decent Housing; Outcome: Affordability	CDBG, City funds
Work Force Development	Support programs which increase and improve job opportunities	Post incarceration services to residents re-entering the workforce, computer skills development for teens, workforce development skills trainings for teenage girls and young women. Objective: Economic Opportunity; Outcome: Affordability	CDBG

Encourage the preservation and establishment of housing to meet community needs	Encourage the retention and provision of new affordable housing within the community.	Development of SRO housing for homeless individuals, explore potential of affordable housing on City owned land. Support the creation of a community land trust.	City funds
Locality: Fluvanna			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2009 - 2010 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Emergency and Transitional Housing	Study the feasibility of developing transitional unit		
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate 10 homes	Rehabilitate 2 homes	HOME State IPR
Assistance to first Time Home Buyers	Expand opportunities with County Assistance	Assist 2 homebuyers County Comp Plan to include strong Affordable Housing Guidelines	HOME Fluvanna County Private funds
Affordable Rental Housing	Expand rental opportunities in County	Build one unit of rental housing Provide deposit assistance	HOME F/L HF
Community Development	Support infrastructure improvements for water and sewer		State CDBG Rural Development
Emergency Home Repair	Continue EmHR Program	Repairs to 20 homes	State EmHR Program Rural Development F/L HF
Locality: Greene			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2009 - 2010 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Assistance to first Time Home Buyers	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
Rehabilitation of Substandard Owner-Occupied Houses	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

Affordable Rental Housing	Encourage development of affordable rental units	Develop and manage 4 to 6 affordable rental units. Objective: Decent housing – Outcome: affordability	Consortium CHDO and HOME funds, SC/HF
Assist Special Needs Populations	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.		Consortium HOME funds
Community Development	Support infrastructure improvements along Route 29 Business Corridor and the Stanardsville area		Rural Development
Locality: Louisa			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2009 - 2010 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Emergency and Transitional Housing	Continued operation of Transitional Home	VonHemert Home occupied by 3 tenants	F/L HF
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate 10 homes	Rehabilitate 2 homes	HOME State IPR
Assistance to first Time Home Buyers	Expand opportunities with County Assistance	Assist 4 homebuyers	HOME Louisa County Downpayment Fund, Private funds
Affordable Rental Housing	Expand rental opportunities	Manage 8 units Provide Deposit Assistance	VHDA F/L HF CACF Grant
Community Development	Support infrastructure improvements for water and sewer		State CDBG Rural Development
Emergency Home Repairs	Continue EmHR Program	Repairs to 20 homes	State EmHR Program Rural Development F/L HF
Locality: Nelson			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2009 - 2010 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:

Affordable Rental Housing	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
Rehabilitation of Substandard Owner-Occupied Houses	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
Assistance to first Time Home Buyers	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
Community Development	Continue collaborative efforts with other agencies to fund local projects	Work with Blue Ridge Medical Center on expansion, support for dental clinic, support Farmers' Market at Nelson Center	NCCDF fundraising, CACF, Blue Moon Fund, Oak Hill Fund
Emergency Repair	Continue safety and accessibility repair program for elderly and disabled	Eight repairs for elderly and disabled homeowners	NCCDF funds, Rural Dev.
Locality: Region			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2009 - 2010 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Affordable Housing for Special Needs Populations	Address the needs of the elderly, developmentally and physically disabled and victims of domestic violence	Initiate SRO project for homeless & near-homeless.	CHDO Loan Fund, Charlottesville Housing Fund (CHF), VHDA, DHCD, local funds, private funds including CACF
Coordination of Regional Affordable Housing Service Providers	Foster cooperation and coordination among affordable housing service providers in the region	Implement items from the Regional Housing Action Plan	HOME Consortium
Increase Affordable Rental Housing Opportunities	Foster awareness of the need for affordable rental housing in the region	Promote accessory dwelling units, other accessory units, and homesharing.	Local funds, private funds

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	Complete, distribute and promote an Analysis of Impediments to Fair Housing Choice.	HOME Consortium; other sources available: local funds and HUD, through Piedmont Housing Alliance
Rehabilitation of Substandard Housing	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
Affordable Homeownership	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, TJCLT
Homelessness	Implement recommendations in the Community Plan to End Homelessness	Support Community Plan to End Homelessness. Participate in work groups, as appropriate.	HOME Consortium, TJACH
Increase Affordable Housing and Community Development Opportunities	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
Increase Financial Literacy Awareness and Combat Predatory Lending	Conduct financial literacy trainings and strengthen counseling	Offer financial literacy classes and housing counseling Community education	State funds, federal funds through VHDC
Foreclosure Prevention	Provide information and assistance	Offer foreclosure counseling and limited financial assistance	CDBG, local funds, private funds (CACF), CDFI
Emergency Home Repair	Promote awareness of the need for Emergency Home Repair	Develop and distribute materials on emergency home repair	Local funds, private funds, FHLB, Rural Development

Regional Strategies:

The Housing Directors Council recognizes that affordable housing is a regional issue. The Council initiated the ***Regional Housing Conference: Finding Common Ground*** held March 13, 2008 to bring a diverse group of people together to come up with ideas to be developed into a Regional Action Agenda for Housing. A follow-up event was held October 30, 2008 to bring localities and other partners together to focus on implementation. Finding Common Ground: Call to Action featured presentations by each locality and small group think-tank work to identify specific actions and potential partners for activities under the four main areas of the Action Agenda: Public-Private Partnerships, Communication and Coordination, Policy Changes and Education and Advocacy. The

following table identifies issues, proposed action and possible partners. The plan has elements in common with the Joint City-County-UVa Task Force report, issued in February 2009.

Acronyms used in the Regional Housing Action Plan table:

BRHBA: Blue Ridge Home Builders Association

BRAC: Blue Ridge Apartment Council

CAAR: Charlottesville Area Association of Realtors

CBO: Community Based Organization

FBO: Faith-Based Organization

JABA: Jefferson Area Board for Aging

L4L: Livable for a Lifetime

PHA: Piedmont Housing Alliance

TJPDC: Thomas Jefferson Planning District Commission

TJCLT: Thomas Jefferson Community Land Trust

VSBN: Virginia Sustainable Building Network

Regional Housing Action Plan for the Thomas Jefferson Planning District		
Issue	Proposed Action	Possible Partners
Public Private Partnerships		
Increase availability of Accessory Dwelling Units (ADUs), homesharing or shared home ownership opportunities.	Greater flexibility in ordinances (# of unrelated occupants allowed/unit, ADU restrictions). Fast-track approval within pre-established guidelines. Build database of potential homeproviders, homesharers, and co-owners. Develop a program/mechanism for background checks, matching and monitoring.	L4L (TJPDC, JABA, PHA) Realtors Local Government Developers Non-profit organizations Rental agencies Lenders
Re-purpose foreclosed or tax-delinquent properties	Pursue Federal/State funding to purchase foreclosed homes and tax-delinquent properties Repurpose foreclosed homes and tax-delinquent properties for rental or purchase by low-income people.	Local government TJCLT Legal counsel Citizens Non-Profit organizations Housing advocates Developers
Promote Mixed-Use/Mixed-Income development	Change zoning Offer incentives Offer tax credits	Local government State and Federal Government Developers Property owners Non-profits Syndicators

Communication and Cooperation		
Expand Use of Green Building Techniques	Promote voluntary standards for green building techniques Local Government Tax Classification for Affordable Green Building Share Successful Green Building Techniques	Earthcraft Virginia VSNB BRHBA Local Governments Housing Directors Council Housing Foundations Habitat for Humanity
Build recognition for the regional impact of land use strategies and the regional nature of the housing market	Concentrate growth in urban or village-scale centers More uniform land use strategies among localities Engage localities outside TJPDC (Buckingham, Augusta, Waynesboro)	TJPDC Local Government Housing Directors Council CAAR Community Based Organizations Media
Identify Common Goals and Values	Identify common goals and values through staff work (comparing comprehensive plans, etc.) and elected official symposium (use TJPDC Commission to facilitate)	TJPDC Elected Officials Local Government Administrators Planning Directors
Offset High Building and Land Costs	Bring key players together (localities, non-profit housing foundations, Community Land Trust)	TJCLT Local Government Housing Foundations Property Owners Developers
Policy Changes		
Understand costs of Development Regulations	Local Governments agree to analysis before implementing regulations	Planning Commissions Developers TJPDC Local government
Increase local control over affordable housing solutions	Enabling State Legislation to allow local tools to: <ul style="list-style-type: none"> Set standards on developers for inclusionary zoning Create special real estate tax zones for Affordable Housing 	Legislative Liaison Local government Developers
Provide Incentives for Developing Affordable Housing	Waive ordinance fees Create policies to encourage smaller, energy efficient development	Local Governments
Education and Advocacy		
Reduce misconceptions and resistance to affordable housing	Develop and implement a comprehensive marketing strategy to inform the public and officials about the need for and benefit of sufficient affordable housing in the region, as well as currently available resources	Housing Virginia Employee organizations Local government, UVA, TJPDC Non-profit organizations Faith community and IMPACT Business community, Chamber Media
Increase knowledge of Affordable Rental Housing programs	Offer outreach and education program for landlords and tenants	Voucher administrators BRAC CAAR

Financial literacy	Expand financial counseling opportunities Implement teen/high school financial literacy program	PHA School systems/PVCC Chamber of Commerce Employers CBOs/FBOs
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Evaluation of Past Performance

The Consolidated Annual Performance and Evaluation Report (CAPER) for 2007 - 2008 identified the following results achieved with CDBG and HOME funds:

- A total of 48 HOME projects were completed over the past year. Of the 48 projects, 26 were substantial rehabilitation, 16 were first-time homebuyer downpayment assistance, and 6 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. 70% of people receiving direct housing assistance had incomes at or below 50% of the area median income
- 49% of the families assisted with HOME funds were racial or ethnic minorities. 69% 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 Fund allocated \$1.75 million to affordable housing projects in FY 07-08. One hundred percent of these funds benefit people at or below 80% of the area median income. These funds were used to complement or supplement CDBG and HOME funded projects.
- 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. Projects generally require multiple sources of funding. 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. HOME funds contribute to the capacity and stability of the housing foundations. The City defined non-housing community development needs through the Comprehensive Planning process. The Comprehensive Plan 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.

FY 09-10 Action Plan for the Consolidated Plan

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

The Action Plan for FY 2009 - 2010 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, 2009 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

Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan Locality: Albemarle
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan Locality: Albemarle
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

Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan: Locality: Charlottesville
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

Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan Locality: Fluvanna
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

Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan Locality: Greene
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 and the Stanardsville area

Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan Locality: Louisa
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

Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan Locality: Nelson
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

Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan Locality: Region
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

HUD has not yet released the allocation levels for 2009-2010. Figures used in this draft Action Plan are estimates, based on funding levels for last year. Charlottesville's FY 09-10 CDBG Entitlement Grant is \$532,278. HOME funds for FY 09 - 10 are \$1,013,989.

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

Administrative Funds: (10%)		\$101,398.90
HOME Program Funds:		\$760,491.78
Albemarle:		\$121,748.63
Charlottesville:		\$121,748.63
Fluvanna:		\$121,748.63
Greene:		\$121,748.63
Louisa:		\$121,748.63
Nelson:		\$121,748.63
Region Set Aside:		\$30,000.00
CHDO Set-Aside (15%):		<u>\$152,098.32</u>
Total:		\$1,013,989

Each year, the Thomas Jefferson Area Coalition for the Homeless (TJACH) submits the Continuum of Care to HUD. The 2008 submission was due in September 2008 and funding was announced in February 2009. For the current year, the Continuum of Care was awarded the following:

Charlottesville Continuum of Care		
Positive Permanent Solutions (new Samaritan Initiative – AIDS/HIV Services Group)	SHP	\$27,984
Region Ten Shelter Plus Care	S+CR	\$116,220
Region Ten Supportive Housing Program	SHPR	\$146,272
Support Housing Program-Positive Places	SHPR	\$60,004
	Total:	\$350,480

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 grant was renewed through 2008. The HMIS automates creation of APR reports, GAPS analysis, and other key reports for policy makers, funding sources, and agency administrators. This grant ended on November 30, 2008 and is not eligible for renewal. Contracts are in place for access to HMIS software and staff support through September 30, 2009. After that date, TJACH as the new lead organization on homelessness will be responsible for raising funds and awarding contracts or hiring staff to support service providers through HMIS.

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. Agreements for HCV include both an allotted amount of funds and the number of vouchers. Funding has been reduced, although agreements still identify the number of vouchers. The financial allocation is no longer adequate to fund the full number of vouchers specified in the agreements. Figures shown here represent the number of vouchers specified in the agreements, but this number will not be attained due to limited funding. The approximate number of vouchers specified per locality is as follows: Charlottesville: 330, Albemarle: 428, Fluvanna/Louisa: 145; Greene: 69; and Nelson: 54. 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):	\$532,278.00
Program Income/Reprogramming:	\$121,289.20
Surplus Funds:	0
Return of Grant Funds:	0
Total Estimated Program Income:	0
TOTAL FUNDING SOURCES:	\$653,567.20

All CDBG funds will be used for activities that benefit low- and moderate-income persons.

The City anticipates receiving Program Income during FY 09 - 10, 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
TOTAL PROGRAM INCOME	\$0	

The HOME Consortium estimates that it will receive \$68,000 in program income in FY 09 - 10. It is anticipated that program income will be used for the following projects:

**2009-2010 HOME Projects
Projected use of Program Income**

Project	Estimated FY 2009 Program Income
Albemarle Rehabilitation	
Charlottesville First-time Homebuyers	\$10,000
Charlottesville Substantial Rehab	\$10,000
Fluvanna Assistance to First Time Homebuyers	\$2,000
Fluvanna Rehabilitation	\$18,000
Greene First Time Homebuyers	\$2,000
Greene Rehabilitation	
Louisa Assistance to First Time Homebuyers	\$2,000
Louisa Rehabilitation	\$18,000
Nelson Assistance to First Time Homebuyers	
Nelson Rehabilitation	\$6,000
TOTAL	\$68,000

Localities and non-profit housing foundations access tax credits for appropriate projects. Tax credits awarded this year for Crozet Meadows in Albemarle County total \$3.3. 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 2009 - 10.

The Jordan Development Corporation (JDC, an affiliate of the Charlottesville Housing Foundation) and Piedmont Housing Alliance have applied for USDA Rural Development funding (\$320,000 from Rural Development and \$1,950,000 from the Rural Development Guaranteed Rural Rental Housing Program) for the Crozet Meadows Affordable Housing Project. The project is the CHDO set-aside project for the FY08-09 year and is designed to provide housing for elderly residents with very or extremely low income, by rehabilitating the existing 28-unit Meadows property that JDC owns and operates, and building up to 38 additional units, for which zoning approval has already been received. All 66 units are expected to achieve both EarthCraft certification and VHDA Universal Design standards for accessibility for people with disabilities. Design elements will include Energy-Star-rated windows, new heat pumps and insulation, zero-threshold entry, 3'-wide halls and doors, front controls for kitchen ranges, and emergency call systems. Ten of the 66 units will be rented to households earning less than 40% of the area median income (AMI), and the remaining 56 will be reserved for households under 50% AMI. None of the current residents will be permanently displaced. The project is being funded by a variety of sources, including tax-credits awarded through VHDA.

The City of Charlottesville received \$144,637 stimulus funds from the American Recovery and Reinvestment Act CDBG-R program. To date, it has not been determined how these funds will be

used. The City of Charlottesville and County of Albemarle also received Energy Efficiency and Conservation Block Grants (EECBG). Portions of these funds are slated for affordable housing energy efficiency upgrades.

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.

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 (VHDA) 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 \$95,546 and \$416,328 respectively for 2008-2009, with level funding proposed for 2009-2010. The Albemarle Housing Initiatives Fund has also consistently provided AHIP with \$10,000 for emergency repair work. Piedmont Housing Alliance (PHA) 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 \$300,000 by Albemarle County for 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 \$55,750 to the Nelson County Community Development Foundation in 2008-2009, with a similar amount expected for 2009-2010. Louisa County contributed \$28,500 and Fluvanna Counties contributed \$19,800 to the Fluvanna/Louisa Housing Foundation last year, with similar amounts expected for FY09-10. 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. For FY2008-2009, the City of Charlottesville appropriated \$1,400,000 to the Charlottesville Housing Fund (CHF) for affordable housing projects. The City of Charlottesville also appropriated \$125,000 for a new Home Energy Conservation fund to provide energy efficiency upgrades and weatherization to roughly twenty-five low-income households.

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 (CRHA) 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, 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. Fifty 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 was awarded 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 Treesdale 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 who meet guidelines for income and net worth. 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 up to \$525 for tax year 2008 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 1,000 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 successfully sought enabling legislation in the 2008 General Assembly session to allow the City to adopt provisions in its zoning ordinance that would provide, in rezoning or special permit cases, for the construction of affordable units or for the payment of cash in lieu of units. The City adopted a new affordable housing policy and expedited review process for projects that include affordable housing. The City also offers a reduction in water and sewer connection fees for qualified affordable housing projects. 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, 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.

Regional Strategies: The Housing Directors Council recognizes that affordable housing is a regional issue. The Council initiated the *Regional Housing Conference: Finding Common Ground* held March 13, 2008 to bring a diverse group of people together to come up with ideas to be developed into a Regional Action Agenda for Housing. A follow-up event was held October 30, 2008 to bring localities and other partners together to focus on implementation. Finding Common Ground: Call to Action featured presentations by each locality and small group think-tank work to identify specific actions and potential partners for activities under the four main areas of the Action Agenda: Public-Private Partnerships, Communication and Coordination, Policy Changes and Education and Advocacy. The following table identifies issues, proposed action and possible partners. The plan has elements in common with the Joint City-County-UVa Task Force report, completed in January 2009.

Acronyms used in the Regional Housing Action Plan table:

BRHBA: Blue Ridge Home Builders Association

BRAC: Blue Ridge Apartment Council

CAAR: Charlottesville Area Association of Realtors

CBO: Community Based Organization

FBO: Faith-Based Organization

JABA: Jefferson Area Board for Aging

L4L: Livable for a Lifetime

PHA: Piedmont Housing Alliance

TJPDC: Thomas Jefferson Planning District Commission

TJCLT: Thomas Jefferson Community Land Trust

VSBN: Virginia Sustainable Building Network

Regional Housing Action Plan for the Thomas Jefferson Planning District		
Issue	Proposed Action	Possible Partners
Public Private Partnerships		
Increase availability of Accessory Dwelling Units (ADUs), homesharing or shared home ownership opportunities.	Greater flexibility in ordinances (# of unrelated occupants allowed/unit, ADU restrictions). Fast-track approval within pre-established guidelines. Build database of potential homeproviders, homesharers, and co-owners. Develop a program/mechanism for background checks, matching and monitoring.	L4L (TJPDC, JABA, PHA) Realtors Local Government Developers Non-profit organizations Rental agencies Lenders

Re-purpose foreclosed or tax-delinquent properties	Pursue Federal/State funding to purchase foreclosed homes and tax-delinquent properties Repurpose foreclosed homes and tax-delinquent properties for rental or purchase by low-income people.	Local government TJCLT Legal counsel Citizens Non-Profit organizations Housing advocates Developers
Promote Mixed-Use/Mixed-Income development	Change zoning Offer incentives Offer tax credits	Local government State and Federal Government Developers Property owners Non-profits Syndicators
Communication and Cooperation		
Expand Use of Green Building Techniques	Promote voluntary standards for green building techniques Local Government Tax Classification for Affordable Green Building Share Successful Green Building Techniques	Earthcraft Virginia VSNB BRHBA Local Governments Housing Directors Council Housing Foundations Habitat for Humanity
Build recognition for the regional impact of land use strategies and the regional nature of the housing market	Concentrate growth in urban or village-scale centers More uniform land use strategies among localities Engage localities outside TJPDC (Buckingham, Augusta, Waynesboro)	TJPDC Local Government Housing Directors Council CAAR Community Based Organizations Media
Identify Common Goals and Values	Identify common goals and values through staff work (comparing comprehensive plans, etc.) and elected official symposium (use TJPDC Commission to facilitate)	TJPDC Elected Officials Local Government Administrators Planning Directors
Offset High Building and Land Costs	Bring key players together (localities, non-profit housing foundations, Community Land Trust)	TJCLT Local Government Housing Foundations Property Owners Developers
Policy Changes		
Understand costs of Development Regulations	Local Governments agree to analysis before implementing regulations	Planning Commissions Developers TJPDC Local government
Increase local control over affordable housing solutions	Enabling State Legislation to allow local tools to: <ul style="list-style-type: none"> Set standards on developers for inclusionary zoning Create special real estate tax zones for Affordable Housing 	Legislative Liaison Local government Developers

Provide Incentives for Developing Affordable Housing	Waive ordinance fees Create policies to encourage smaller, energy efficient development	Local Governments
Education and Advocacy		
Reduce misconceptions and resistance to affordable housing	Develop and implement a comprehensive marketing strategy to inform the public and officials about the need for and benefit of sufficient affordable housing in the region, as well as currently available resources	Housing Virginia Employee organizations Local government, UVA, TJPDC Non-profit organizations Faith community and IMPACT Business community, Chamber Media
Increase knowledge of Affordable Rental Housing programs	Offer outreach and education program for landlords and tenants	Voucher administrators BRAC CAAR
Financial literacy	Expand financial counseling opportunities Implement teen/high school financial literacy program	PHA School systems/PVCC Chamber of Commerce Employers CBOs/FBOs

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.

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. In addition, the Thomas Jefferson Community Land Trust (TJCLT) has incorporated and filed for non-profit status. This is

the first land trust in Virginia. The model is increasingly being utilized in communities across the country as mechanism to preserve housing affordability over the long term. Community land trusts are community-based organizations whose missions include permanent stewardship of land for community benefit and perpetual preservation of the affordability of housing on that land. CLTs make it possible for limited-income households to own homes on land that is leased from the CLT through long-term, inheritable ground leases. The lessee leases the land but owns and holds the deed to his or her home.

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, 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 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 in 2008. Virginia Supportive Housing (VSH) was selected as the Catalyst Grant recipient for 2009. VSH has agreed to be the developer and operator for a Single Room Occupancy (SRO) facility in the Charlottesville area.

IV. STATEMENT OF SPECIFIC ANNUAL OBJECTIVES

Summary of Local Goals from the 2008 Consolidated Plan and FY 09 - 10 Measurable Objectives

Note: Unless otherwise designated, the Objective for 2009-2010 activities is “Decent Housing” and the Outcome is “Affordability”

Locality: Albemarle			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2009 - 2010 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:

Rehabilitation of Substandard Houses	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes per 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
Affordable Rental Housing	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 62 existing affordable units and create 126 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
Land Use and Housing Development	Refine the County's Affordable Housing Policy to promote creation of affordable units with long-term affordability requirements	Adopt a policy to encourage the use of deed restrictions and deeds of trust to promote long-term affordability. Support the creation and use of a community land trust.	Local funds; Private funds
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	25 lower-income homeowners per year	State HOME; Local funds; VHDA; Private mortgage lenders, private funds
Community Development	Participate in development of the state's CDBG program to promote redevelopment and housing production		State CDBG; Local funds; Low-income housing tax credits
Provide Affordable Housing for the Special Needs Population	Promote development of housing to meet special needs of various populations	Support the development of 38 new senior apartments and the renovation of 62 existing senior apartments.	State and Local CHDO; Rural Development; Low-income housing tax credits; Local funds; Project-based Housing Choice Vouchers
Emergency Home Repair	Provide emergency repairs to 25-30 homes per year	Provide emergency repairs to 30-50 homes	Local funds; Rural Development; CDBG; State funds; Private foundations and fundraising

Locality: Charlottesville

Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2009 - 2010 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Increase opportunities for first-time homebuyers	Enable 50 eligible families to become homeowners	Provide funds for 4 first time homebuyers.	HOME, VHDA, City funds, private funds
Rehabilitate or replace substandard owner-occupied homes	Study number of substandard homes and provide rehabilitative services to 40 homes	Rehabilitate 11 households. Objective: Decent Housing; Outcome: Availability/Accessibility	CDBG, HOME, City funds
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	Research additional opportunities to supplement existing partnerships. Projects underway: Monticello Vista Apartments, MACAA Hope House.	CDBG, HOME, City funds, Federal Tax Credits
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	Pre and post-incarceration services; conflict management workshops, community involvement training. Objective: Suitable Living Environment; Outcome: Sustainability	CDBG
Assist special needs groups (elderly, disabled, homeless, persons with HIV/AIDS and single parent families)	Continue to support programs which assist special needs groups	Health and Home Assessments for Elderly public housing residents, Handicap Access Improvements for Elderly public housing residents, rental assistance to 5 people with HIV/AIDS, low-income child-care training for 5 providers. Objective: Economic Opportunity; Outcomes: Affordability and Sustainability. Objective, Decent Housing; Outcome, Availability/Accessibility.	CDBG
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	Define and implement work program for various housing committees – City; City/County/UVA; Housing Directors Council	CDBG

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	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. Objective: Decent Housing; Outcome: Availability/Accessibility. Objective: Decent Housing; Outcome: Affordability	CDBG, City funds
Work Force Development	Support programs which increase and improve job opportunities	Post incarceration services to residents re-entering the workforce, computer skills development for teens, workforce development skills trainings for teenage girls and young women. Objective: Economic Opportunity; Outcome: Affordability	CDBG
Encourage the preservation and establishment of housing to meet community needs	Encourage the retention and provision of new affordable housing within the community.	Development of SRO housing for homeless individuals, explore potential of affordable housing on City owned land. Support the creation of a community land trust.	City funds
Locality: Fluvanna			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2009 - 2010 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Emergency and Transitional Housing	Study the feasibility of developing transitional unit		
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate 10 homes	Rehabilitate 2 homes	HOME State IPR
Assistance to first Time Home Buyers	Expand opportunities with County Assistance	Assist 2 homebuyers County Comp Plan to include strong Affordable Housing Guidelines	HOME Fluvanna County Private funds
Affordable Rental Housing	Expand rental opportunities in County	Build one unit of rental housing Provide deposit assistance	HOME F/L HF
Community Development	Support infrastructure improvements for water and sewer		State CDBG Rural Development

Emergency Home Repair	Continue EmHR Program	Repairs to 20 homes	State EmHR Program Rural Development F/L HF
Locality: Greene			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2009 - 2010 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Assistance to first Time Home Buyers	Enable eligible families to become home owners	1 family will receive ADDI Downpayment assistance to purchase a home. Objective: Decent housing – Outcome: affordability	State Regional loan Fund; Consortium HOME, ADDI, Private funds
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard homes with an emphasis on those lacking complete plumbing	2 families 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
Affordable Rental Housing	Encourage development of affordable rental units	Develop and manage 4 to 6 affordable rental units. Objective: Decent housing – Outcome: affordability	Consortium CHDO and HOME funds, SC/HF
Assist Special Needs Populations	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.		Consortium HOME funds
Community Development	Support infrastructure improvements along Route 29 Business Corridor and the Stanardsville area		Rural Development
Locality: Louisa			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2009 - 2010 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Emergency and Transitional Housing	Continued operation of Transitional Home	VonHemert Home occupied by 3 tenants	F/L HF
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate 10 homes	Rehabilitate 2 homes	HOME State IPR

Assistance to first Time Home Buyers	Expand opportunities with County Assistance	Assist 4 homebuyers	HOME Louisa County Downpayment Fund, Private funds
Affordable Rental Housing	Expand rental opportunities	Manage 8 units Provide Deposit Assistance	VHDA F/L HF CACF Grant
Community Development	Support infrastructure improvements for water and sewer		State CDBG Rural Development
Emergency Home Repairs	Continue EmHR Program	Repairs to 20 homes	State EmHR Program Rural Development F/L HF
Locality: Nelson			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2009 - 2010 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Affordable Rental Housing	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
Rehabilitation of Substandard Owner-Occupied Houses	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
Assistance to first Time Home Buyers	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
Community Development	Continue collaborative efforts with other agencies to fund local projects	Work with Blue Ridge Medical Center on expansion, support for dental clinic, support Farmers' Market at Nelson Center	NCCDF fundraising, CACF, Blue Moon Fund, Oak Hill Fund
Emergency Repair	Continue safety and accessibility repair program for elderly and disabled	Eight repairs for elderly and disabled homeowners	NCCDF funds, Rural Dev.

Locality: Region			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2009 - 2010 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Affordable Housing for Special Needs Populations	Address the needs of the elderly, developmentally and physically disabled and victims of domestic violence	Initiate SRO project for homeless & near-homeless.	CHDO Loan Fund, Charlottesville Housing Fund (CHF), VHDA, DHCD, local funds, private funds including CACF
Coordination of Regional Affordable Housing Service Providers	Foster cooperation and coordination among affordable housing service providers in the region	Implement items from the Regional Housing Action Plan	HOME Consortium
Increase Affordable Rental Housing Opportunities	Foster awareness of the need for affordable rental housing in the region	Promote accessory dwelling units, other accessory units, and homesharing.	Local funds, private funds
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	Complete, distribute and promote an Analysis of Impediments to Fair Housing Choice.	HOME Consortium; other sources available: local funds and HUD, through Piedmont Housing Alliance
Rehabilitation of Substandard Housing	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
Affordable Homeownership	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, TJCLT
Homelessness	Implement recommendations in the Community Plan to End Homelessness	Support Community Plan to End Homelessness. Participate in work groups, as appropriate.	HOME Consortium, TJACH
Increase Affordable Housing and Community Development Opportunities	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

Increase Financial Literacy Awareness and Combat Predatory Lending	Conduct financial literacy trainings and strengthen counseling	Offer financial literacy classes and housing counseling Community education	State funds, federal funds through VHDC
Foreclosure Prevention	Provide information and assistance	Offer foreclosure counseling and limited financial assistance	CDBG, local funds, private funds (CACF), CDFI
Emergency Home Repair	Promote awareness of the need for Emergency Home Repair	Develop and distribute materials on emergency home repair	Local funds, private funds, FHLB, Rural Development

V. DESCRIPTION OF PROJECTS

The following list of proposed projects details the proposed projects to be undertaken beginning in fiscal year 2009 - 10 (beginning July 1, 2009). 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: \$121,748.

Charlottesville

- Rehabilitate 2 substandard owner-occupied homes. Estimated HOME Investment: \$66,748.63. Estimated City Match: \$22,249.54.
- Provide downpayment assistance for 4 first time homebuyers. Estimated HOME Investment: \$60,000. Estimated City Match: \$20,000.
- CDBG projects are listed in the attached budget

Fluvanna

- Provide assistance to 2 first time homebuyers. Estimated HOME Investment: \$40,000. Estimated Program Income: \$2,000.
- Rehabilitate or replace 2 substandard owner occupied houses. Estimated HOME Investment: \$81,748. Estimated Program Income: \$18,000.

Greene

- Assistance to First Time Home Buyers, through closing costs and down payment assistance to 1 low-income family completing the First Time Homebuyers Program with HOME funds. Estimated HOME funds: \$6,000. Program Income: \$2,000.
- Provide rehabilitation of substandard owner-occupied houses for 1 family. Estimated HOME Investment: \$35,748.
- Develop and manage 4 to 6 units of affordable rental housing. Estimated HOME Investment \$80,000. This is also the CHDO set-aside project.

Louisa

- Provide assistance to 4 first time homebuyers. Estimated HOME Investment: \$60,000. Estimated Program Income: \$2,000.

- Rehabilitate or replace 2 sub-standard owner-occupied houses. Estimated HOME Investment: \$61,748. Estimated Program Income: \$18,000.

Nelson

- Provide assistance to 3 First Time Home Buyers. Estimated HOME Investment: \$18,048.
- Rehabilitation of 2 substandard houses needing indoor plumbing. Estimated HOME Investment: \$35,000. Estimated Program Income: \$6,000.
- Develop two rental units. Estimated HOME Investment: \$68,700.

Region

- Retain \$30,000 unobligated in anticipation of a formal request for the development of a Single Room Occupancy (SRO) project to serve the needs of the homeless throughout the region. If a formal request, including a site plan and development budget, is not received by January 31, 2010 then the \$30,000 will be obligated as \$5,000 to each sub recipient for local programs.

CHDO Set-aside

- Develop and manage 4 to 6 units of affordable rental housing in Greene County. Estimated HOME Investment from CHDO set aside: \$152,103. Additional HOME funds are noted above under Greene County.

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.

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, 10th & Page, and Ridge Street. 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 AMI). 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 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 28 and 30, 2009. Data from that effort is still being tabulated. Results from the January 29 and 31, 2008 PIT Census are included here, but will be updated in the final report submitted to HUD to reflect 2009 findings. 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).

Since last year, Hope Village, the emergency homeless shelter operated by the Hope Community Foundation has closed. For the Point-in-Time count in 2008, there were 45 people housed at the center. The center was closed in mid-2008 due to a combination of zoning issues, funding and fire code standards. Although not currently operating as a shelter, the Hope Community Center continues to provide services during the day, including showers, laundry, job counseling, and budgeting.

Occupants at the Salvation Army’s emergency shelter dropped from 57 in 2008 to 49 in 2009. Occupancy at PACEM rose from 45 in 2008 to 65 in 2009. Adriana Nicholson, Guest Advocate for PACEM, reports that “We have seen some new faces this season, but we’ve also done a good job at getting former clients into permanent housing. A few have gone to the new Step Up Program operated by Region Ten, but we have also placed about 30 clients in permanent housing available on the open market since last year. Those clients worked through getting identification, finding a job, learning how to budget, and securing housing within their budgets, and are no longer homeless.” Step Up is a program for persons who are chronically homeless and also experience mental illness, including substance addiction. The program provides an array of services to help participants leave the streets. The Step Up program housed 11 persons in permanent housing on January 28, 2009.

Based on 122 survey responses, 58% 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. 45% called Charlottesville their hometown. 15% were from elsewhere in Virginia. 74% were male and 26% female; the average age was 41 years. 7.6% had been homeless less than 30 days, and 33.9% had been homeless less than 6 months. In 2009, 15 people, or 12%, reported veteran status, compared to 3% in 2008 and 18% in 2007. Full-time employment among homeless adults fell to 13% from 24% in 2008, with 31% of those homeless having worked full or part time in the last 60 days. The top causes of homelessness were unemployment (29%) and eviction (16%).

	2003	2004	2005	2006	2007	2008	2009
People homeless	143	155	175	173	245	292	232
Sheltered	125	129	154	163	221	277*	218
Unsheltered	18	35	21	10	24	15	14

The most commonly identified challenge was finding work, followed by affordable housing, medical and dental problems. The number reporting difficulty accessing shelter fell slightly from 25% in 2008 to 22% in 2009. The number reporting untreated dental problems was 39%, a slight reduction from the 45% reported in 2008.

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 2008-2009 season will end on March 31. Results of the current season will be included in the final Action Plan report.

PACEM Statistics, 2004-08

	2004-05	2005-06	2006-07	2007-08
Total Number of PACEM Guests	159	237	237	166
Total Nights of Shelter/Lodging Provided	3,805	5,813	6,622	4,529
Average Number of Guests Per Night	30.7	32.1	47.3	35.9

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 worked on a Single Room Occupancy (SRO) initiative through a pre-development grant awarded by the Department of Housing and Community Development (DHCD). Virginia Supportive Housing (VSH) has agreed to develop and operate a SRO facility in Charlottesville. The pre-development grant was transferred to VSH. The SRO project was also selected by the Charlottesville Albemarle Community Foundation for the second \$75,000 Catalyst grant in December 2008.

Construction on renovation of the First Street Church to transform it into a community focal point for the centralized delivery of services for ending homelessness commenced on March 16, 2009. A groundbreaking ceremony was held March 26 and construction is expected to be complete by November 2009. The First Street Church project will centralize intake and service delivery, including employment assistance, housing assistance, mental health/substance abuse treatment, legal assistance, food, health care, and a day shelter with access to basic amenities through a Day Haven (shower, laundry, mail boxes, phones, computers, storage), offer breakfast daily through a community kitchen, and provide a venue for performances and events in the former sanctuary. The building was donated for use as a center for planning, coordination and services to end homelessness. The merger between the Thomas Jefferson Area Coalition for the Homeless (TJACH) and the First Street Church Project was announced at the groundbreaking. TJACH is the lead organization on homelessness as recommended in the Community Plan to End Homelessness. The merger of the two organizations will achieve economies of scale in leadership and staffing, demonstrate the community’s commitment to end homelessness, and model the power of partnership and collaboration.

Both Region Ten and the On Our Own Peer Support Center operate a PATH (Projects for Assistance in Transition from Homelessness) program. The PATH program assists homeless individuals who have mental illness access and navigate the mental health system. Region Ten and the Peer Support Center jointly operate the PACSS (Partnership for Assertive Community Support Services) program. Participants partner with mental health professionals and peer providers in working toward reaching their goals and learning tools to recover from mental illness. 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.

Projects	Size/Location	Target Population	Type of Housing
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

Projects	Size/Location	Target Population	Type of Housing
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. TJACH has stepped forward to become the Lead Organization on Homelessness as recommended in the Plan. The Thomas Jefferson Planning District Commission (TJPDC) appointed the initial board, which held its initial meeting on October 29, 2008. The board has now met five times, has filed for incorporation and adopted Bylaws, and is in the process of finalizing the Community Plan to End Homelessness and filing for non-profit status.

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 and is no longer eligible for renewal. The grant ended November 30, 2008, but contracts are in place for access to HMIS and staff support through September 30, 2009. TJACH will ensure that HMIS continues beyond the end date of the current contracts.

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. SHE is moving to a new shelter location in 2008.

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.

Projects	Size/Location	Target Population	Type of Housing
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.

The Housing Choice Voucher waiting list was opened in September 2008 for the first time in five years. Data about the families now on the waiting list is soon forthcoming.

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 09-10. 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 make energy efficiency improvements to a number of properties. The CDBG funds will help provide a new (green) roof, new energy-efficient windows and a new HVAC system for Crescent Halls – the building for CRHA's elderly and disabled population. 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.

Community Policing Initiatives: Through Weed and Seed, nearly \$500,000 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.

Neighborhood Revitalization efforts included assisting five residents with home rehabilitation projects, including new roofs, heating systems, and a handicapped accessible shower.

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. 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 5 cases in Charlottesville, 1 case in Albemarle, no cases in Fluvanna, 1 case in Greene, 2 cases in Louisa and no cases in Nelson 2 from February 2008 through January 2009, for a total of 9 cases in the region, the same total as the previous year. All of these are followed to be sure levels are coming down to normal or at least steadily improving.

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

Training has been provided to building inspectors and local housing rehabilitation agencies to allow them to evaluate, treat and/or remove lead paint hazards in our communities. Inspectors evaluate each job before the rehabilitation begins. Grant funding is used to pay for removal of lead based hazards, which will continue to reduce the lead paint concerns.

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 Housing Choice Vouchers (HCVs) is not sufficient to meet the need. The relative lack of HCVs 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.

The City Of Charlottesville, Albemarle County and University of Virginia Joint Task Force on Affordable Housing was convened in December 2007, marking the first time that these three entities have come together to examine the region’s affordable housing crisis. The Task Force released its *Report on Actions Needed to Address the Region’s Affordable Housing Crisis* on January 9, 2009. The Task Force recommended that the City of Charlottesville do the following:

- Commit to a permanent, dedicated, annual funding investment in affordable housing initiatives either by changing current funding priorities or increasing long-term revenue streams. Such funding should be dedicated to support the building and/or preserving of affordable housing (bricks and sticks).
- Support the creation of a Regional Housing Fund to accept investments in affordable housing from both public and private sources.
- Adopt a proffer policy that requires proffered units be equally affordable at extremely low-, very low-, and low-income levels.
- Support the building of Single Room Occupancy and other non-traditional housing.
- Support and encourage the creation of security measures and supportive services in new and existing neighborhoods to ensure that affordable housing is safe and pleasant.
- Promote the use of tax credits for developers by offering technical assistance.
- Consider issuing general obligation bonds to fund affordable housing initiatives.
- Provide funding for loans to developers of affordable housing.

- Provide support for the Thomas Jefferson Community Land Trust.
- Establish a Housing Ombudsman Office to serve both area residents and developers of affordable housing.
- To the extent allowed by law, pay all employees, and strongly encourage their contractors to pay, a living wage. The Task Force recommends, as a first step, that the Human Resource Departments of the City, County, and UVa develop criteria for establishing a living wage.
- Support regional transit networks and options.
- Continue to support regional non-profits such as Piedmont Housing Alliance (PHA), Habitat for Humanity, and the Albemarle Housing Improvement Program (AHIP) whose missions are to address affordable housing.

The Task Force recommends that Albemarle County do the following:

- Commit to a permanent, dedicated, annual funding investment in affordable housing initiatives either by changing current funding priorities or increasing long-term revenue streams. Such funding should be dedicated to support the building and/or preserving of affordable housing (bricks and sticks).
- Support the creation of a Regional Housing Fund to accept investments in affordable housing from both public and private sources.
- Amend the existing proffer policy to include these recommendations:
 - cap the value of proffered units;
 - provide an incentive for developers to get more credit for deeper targeting of affordability by using a sliding scale;
 - require proffered units to include an equal share of units affordable at extremely low-, very low-, and low-income levels
 - increase the term of affordability for proffered rental units to a minimum of 15 years.
- Require deed restrictions or deeds of trust to ensure longer term affordability.
- Support the building of Single Room Occupancy housing.
- Support and encourage the creation of security measures and supportive services in new and existing neighborhoods to ensure that affordable housing is safe and pleasant.
- Promote the use of tax credits for developers by offering technical assistance.
- Consider issuing general obligation bonds to fund affordable housing initiatives.
- Provide funding for loans to developers of affordable housing.
- Aggregate all County housing funds including cash proffers to create a fund which would be under the control of the Albemarle County Housing Committee. Review and remove unnecessary regulatory barriers that impact affordability including consideration of a streamlined approval process for developments that propose affordable housing units.
- Provide support for the Thomas Jefferson Community Land Trust.
- Establish a Housing Ombudsman Office to serve both area residents and developers of affordable housing.
- To the extent allowed by law, pay all employees, and strongly encourage their contractors to pay, a living wage. The Task Force recommends, as a first step, that the Human Resource Departments of the City, County, and UVa develop criteria for establishing a living wage.
- Support regional transit networks and options.
- Continue to support regional non-profits such as Piedmont Housing Alliance (PHA), Habitat for Humanity, and the Albemarle Housing Improvement Program (AHIP) whose missions are to address affordable housing.

The Task Force recommends that the University of Virginia do the following:

- Consider developing housing sites to provide higher density mixed income housing for graduate students and UVa employees including faculty and staff.
- Continue to provide housing for all first-year students and housing options for other students.
- To the extent allowed by law, pay all employees, and strongly encourage their contractors to pay, a living wage. The Task Force recommends, as a first step, that the Human Resource Departments of the City, County, and UVa develop criteria for establishing a living wage.
- Support regional transit networks and options.

C. 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 in 2004. The campaign resulted in changing perceptions, but the change was not as dramatic as hoped. The HOME Consortium has begun conversations with Housing Virginia to work with area partners to develop a comprehensive marketing strategy, targeted at decision-makers instead of the public.

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.

Albemarle County has an Affordable 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. A comparable contribution may be made to achieve the affordable housing goals of the County. The Albemarle

County Housing Committee continues to work on the policy specifically in the area of sustaining long-term affordability of proffered units.

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 Housing Advisory Committee has also recommended initiatives the City can take to incentivize private developers to build affordable housing units, which have since been adopted as policy by City Council.

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. Current priorities for the Charlottesville Housing Fund are Homeownership Preservation and Creation for households at or below 80% AMI, Rental Preservation and Creation for households at or below 60% AMI, and Special Needs Housing projects serving residents at or below 40% AMI. Since its first year, the Charlottesville Housing Fund has preserved 97 affordable rental units, 32 affordably owned units, created 10 new affordable owner occupied housing units, 11 special needs housing units, and one down payment assistance. Additionally, there are 441 affordable housing units in the pipeline to be either preserved or created.

The City of Charlottesville will continue to promote affordable housing by supporting regional housing activities and through continued use of the Housing Choice Voucher program, low interest loan programs for rehabilitation and weatherization, and down payment/closing cost assistance programs. The Housing Choice Voucher 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.

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 provided 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, and available through all branches of the Jefferson Madison Regional Library. All participating non-profit housing foundations are now incorporating these techniques into all new housing projects funded through the HOME Consortium.

D. 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.

E. Persons living below the poverty level

A coordinated system of job-training programs exists in the City and surrounding jurisdictions. The Piedmont Workforce Network (PWN) is the Local Workforce Investment Board for the Thomas Jefferson Planning District and the Rappahannock Rapidan Region. PWN is not staffed by the Thomas Jefferson Partnership for Economic Development. 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 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). The General Assembly passed enabling legislation during the 2009 session to allow the formation of the RTA.

F. 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.

G. 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 8th, 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. This analysis is planned to be updated in April through September 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.

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
AFFORDABILITY: 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
ACCESSIBILITY: 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
LENDING: 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.
GROWTH PATTERNS: 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
COMMUNITY RESISTANCE: 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
DISCRIMINATION: 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 2007-2008 included the following:

- Educated 454 people at 20 education sessions
- Responded to 48 people who called for fair housing assistance

For 2009-2010, 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.

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 2007 - 2008 identified the following results achieved with CDBG and HOME funds:

- A total of 48 HOME projects were completed over the past year. Of the 48 projects, 26 were substantial rehabilitation, 16 were first-time homebuyer downpayment assistance, and 6 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. 70% of people receiving direct housing assistance had incomes at or below 50% of the area median income
- 49% of the families assisted with HOME funds were racial or ethnic minorities. 69% 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 Fund allocated \$1.75 million to affordable housing projects in FY 07-08. One hundred percent of these funds benefit people at or below 80% of the area median income. These funds were used to complement or supplement CDBG and HOME funded projects.
- 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. Projects generally require multiple sources of funding. 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. HOME funds contribute to the capacity and stability of the housing foundations.

The HOME Consortium 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.

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 were made available through the City and Thomas Jefferson Planning District Commission (TJPDC) offices, as well as through the TJPDC website at www.tjpd.org. The Regional Housing Conference: “Finding Common Ground” held on March 13, 2008 and the follow-up event “Finding Common Ground: Call to Action” held October 30, 2008 also provided valuable input for the plan.

The following notice appeared in the Daily Progress on Friday, March 27, 2009:

**NOTICE OF PUBLIC HEARING AND PUBLIC COMMENT PERIOD
DRAFT YEAR 2009 - 2010 ACTION PLAN OF THE CONSOLIDATED PLAN
FOR THE
CITY OF CHARLOTTESVILLE
AND THE
THOMAS JEFFERSON PLANNING DISTRICT**

**30-DAY COMMENT PERIOD: MARCH 27– APRIL 27, 2009
PUBLIC HEARING: APRIL 2, 2009, 7:00 P.M. AT TJPDC**

The City of Charlottesville and the Thomas Jefferson Planning District Commission (TJPDC) invite all interested citizens to comment on the Draft Year 2009 - 2010 Action Plan of the Consolidated Plan. The Consolidated Plan and the Action Plan guide the use of federal Community Development Block Grant (CDBG) funds in the City of Charlottesville and federal HOME funds in the Thomas Jefferson Planning District (City of Charlottesville and counties of Albemarle, Fluvanna, Greene, Louisa, and Nelson). Funding levels for the coming year are not yet known.

A public hearing will be held at the TJPDC office at 7:00 p.m. in the Conference Room, 401. E. Water St. The City will also schedule a public hearing in May, date to be announced.

The Action Plan is available at www.tjpd.org/housing/consPlan_HOME.asp or by contacting Melissa Celi, City of Charlottesville, at (434) 970-3093 or Billie Campbell, TJPDC, at (434) 979-7310 ext. 230.

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 2008 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 CDBG Task Force issued an RFP for potential projects and reviewed submissions through February 2009. A list of projects recommended for funding by the CDBG Task Force was taken before a Joint Public Hearing of the Planning Commission and City Council on March 10, 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 during their April 6, 2009 meeting.

The Action Plan was made available to the public for a 30-day comment period beginning March 27 and running through April 27, 2009. Public hearings were held at the Thomas Jefferson Planning District Commission meeting on April 2, 2009 and the City Council meeting on May 4, 2009. The Plan was also discussed with the City Housing Advisory Committee on April 15 and with the Housing Directors on April 21 and May 19, 2009. Comments received have been incorporated into this plan, including:

- Revised the CHDO project from “Purchase, rehabilitate and manage 9 affordable rental housing units” to “Develop and manage 4 to 6 affordable rental units.”
- Revised Regional Housing Action Plan for the TJPD to add “media and Community Based Organizations” to partners for “Build recognition for the regional impact of land use strategies and the regional nature of the housing market” and “property owners and developers” to partners for “offset high building and land costs.”
- Reflected actual HOME and CDBG Allocations under III. Resources, A. Federal, as well as adding a reference to stimulus funds.
- Revised funding levels in Descriptions of projects. Reserved \$30,000 in funding for a possible regional SRO project.
- Added data from the Health Department on Elevated Blood Level cases for February 2008 through January 2009.
- Updated data on homeless to reflect the results of the January 2009 Point-in-Time (PIT) Census.
- The City made some changes to outcomes to reflect changes in the budget.

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	\$532,278.00
Estimated Program Income and Reprogramming	\$121,289.20
TOTAL	\$653,567.20

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, 2008, the Consortium accrued match from a variety of sources totaling \$128,637. Excess match from prior years totaled \$3,164,486 for a total match of \$3,293,124. The match obligation for the program year ending June 30, 2008 was \$274,482, resulting in excess match of \$3,018,641. 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.