

**CONSOLIDATED ANNUAL PERFORMANCE  
AND  
EVALUATION REPORT  
for the  
City of Charlottesville  
and the  
Thomas Jefferson HOME Consortium**

**Reporting Period: July 1, 2007 - June 30, 2008**

**Submitted to HUD  
September 30, 2008**



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# CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

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**EXECUTIVE SUMMARY**

The Consolidated Annual Performance and Evaluation Report (CAPER) evaluates the use of Community Development Block Grant (CDBG) funds in the City of Charlottesville and HOME funds in the Thomas Jefferson Planning District. The CAPER describes the success of both programs in achieving their stated goals for the period July 1, 2007 – June 30, 2008. Activity this past year resulted in fewer project starts and completions. Larger CHDO projects were undertaken, with a total of \$1,097,931 of HOME drawn through the year for all projects, excluding administrative funds.

In the past fiscal year, CDBG and HOME funds achieved the following results:

- 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.

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**NARRATIVE**

**1. Assessment of Three-Year Goals and Objectives**

The Consolidated Plan for the City of Charlottesville and the Thomas Jefferson HOME Consortium covering the program year 2007 - 2008 was prepared and adopted in 2003. It identifies both regional and local goals and objectives. The five-year broad goals were:

**Goals From Year 2003 Consolidated Plan**

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan Locality: Albemarle</b>
Rehabilitation of substandard houses	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes each 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	Provide and encourage development of a variety of affordable housing in Growth Areas
Assistance to first-time homebuyers	Provide homeownership opportunities to the County's Homebuyer Club graduates
Community development	Expanded support for affordable housing preservation and production with special emphasis on programs designed to promote independence and self-sufficiency
Provide affordable housing for the special needs population	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan: Locality: Charlottesville</b>
Increase opportunities for first-time homebuyers	Enable 30 eligible families to become homeowners
Rehabilitate or replace substandard owner-occupied homes	Study number of substandard homes and rehabilitate 25 most in need
Rehabilitate substandard renter-occupied homes and multi-family units	Research substandard renter-occupied homes and multi-units through PHAR and the Housing Authority to determine specific needs
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, 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

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan Locality: Fluvanna</b>
Emergency and transitional housing	Study the feasibility of developing an emergency or transitional unit
Rehabilitation of substandard owner-occupied houses	Study the number of substandard homes and rehabilitate 15 most in need
Assistance to first-time home buyers	Encourage County planning process to allow for affordable lots
Affordable rental housing	Encourage an increase in affordable rental units; build rental units; implement TBRA program for homeless or near homeless
Community development	Support improved infrastructure for the Fork Union Sanitary District; Economic revitalization in Palmyra and Columbia Assist town of Columbia in ongoing CDBG program

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan Locality: Greene</b>
Assistance to first-time home buyers	Enable eligible families to become home owners
Rehabilitation of substandard owner-occupied houses	Rehabilitate substandard homes with an emphasis on those lacking complete plumbing
Affordable rental housing	Encourage development of affordable rental units
Assist special needs populations	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.
Community development	Support infrastructure improvements along Route 29 business corridor

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan Locality: Louisa</b>
Emergency and transitional housing	Unit occupied at least by 8 families
Rehabilitation of substandard owner-occupied houses	Study the number of substandard homes and rehabilitate 24 most in need
Assistance to first-time home buyers	Encourage County planning process to allow for affordable lots

Affordable rental housing	Encourage increase in affordable rental units, especially for people with disabilities; implement TBRA program for homeless or near homeless families
Community development	Assist Town of Louisa in building new Administration Center with Food Pantry

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan Locality: Nelson</b>
Affordable rental housing	Develop 8 affordable rental units across the County at a scale consistent with the rural character of the County
Rehabilitation of substandard owner-occupied houses	Rehabilitate substandard owner-occupied homes with an emphasis on those without complete plumbing
Assistance to first-time home buyers	Assist first time home buyers, with an emphasis on those who have received home ownership counseling
Community development	Continue adaptive reuse of significant local buildings

<b>Housing or Community Development Need Addressed:</b>	<b>5 Year Broad Goal from Consolidated Plan Locality: Region</b>
Affordable housing for special needs populations	Address the needs of the elderly, developmentally and physically disabled and victims of domestic violence
Coordination of regional affordable housing service providers	Foster cooperation and coordination among affordable housing service providers in the region
Increase affordable rental housing opportunities	Establish security deposit loan program offering counseling and training and loans for security deposits and utilities
Fair housing	Provide public education and outreach on fair housing laws; measure compliance with and support enforcement of fair housing laws through testing
Rehabilitation of substandard housing	Provide rehabilitation of substandard owner occupied housing
Affordable homeownership	Provide affordable homeownership opportunities
Homelessness	Provide tenant-based rental assistance to people who are homeless or near-homeless
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

For July 1, 2007 through June 30, 2008, the City of Charlottesville and the Thomas Jefferson HOME Consortium were allocated funding as follows:

HOME Investment Partnership (including ADDI)	\$923,624
Community Development Block Grant:	\$546,657

The Action Plan for the period July 1, 2007 – June 30, 2008 affirmed these priorities and identified specific actions to accomplish them.

The proposed activities in the 2007 Action Plan were as follows:

#### Albemarle County

- Complete 22 housing rehabilitation projects for low and very low-income homeowners in substandard housing in Albemarle County make the necessary improvements. Estimated HOME Investment: \$116,233.

#### Charlottesville

- Assist first time homebuyers by providing Down Payment and Closing Cost assistance to 17 families. Estimated HOME Investment: \$47,340.40. Estimated ADDI Investment: \$3,1250.50. Estimated City Match: \$15,780.00.
- Rehabilitate 2 substandard owner-occupied homes. Estimated HOME Investment: \$60,613.00. Estimated City Match: \$20,204.00.
- Rehabilitate four substandard renter-occupied homes. Estimated HOME Investment: \$7,500. Estimated City Match: \$2,500. CDBG funds used for same units.
- CDBG projects are listed in the attached budget

#### Fluvanna

- Provide assistance to 4 first time homebuyers. Estimated HOME Investment: \$38,220.50. Estimated ADDI Investment: \$3,120.50. Estimated Program Income: \$2,000.
- Rehabilitate or replace 4 substandard owner occupied houses. Estimated HOME Investment: \$74,892. 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 ADDI funds. Estimated ADDI Investment: \$3,120.50. Program Income: \$2,000.
- Provide rehabilitation of substandard owner-occupied houses for 1 family. Estimated HOME Investment: \$113,112.50.

#### Louisa

- Provide assistance to 4 first time homebuyers. Estimated HOME Investment: \$52,000.50. Estimated ADDI Investment: \$3,120.50. Estimated Program Income: \$2,000.
- Rehabilitate or replace 4 sub-standard owner-occupied houses. Estimated HOME Investment: \$61,112. Estimated Program Income: \$18,000.

#### Nelson

- Provide assistance to 3 First Time Home Buyers. Estimated HOME Investment: \$10,639. Estimated ADDI Investment: \$6,241. Estimated Program Income: \$10,000.
- Rehabilitation of 3 substandard houses needing indoor plumbing. Estimated HOME Investment: \$50,000.00.
- Acquire and/ or develop two rental units. Estimated HOME Investment: \$49,353. Estimated Program Income: \$11,000.

CHDO Set-aside

- A new rental duplex in Louisa, through the Fluvanna/Louisa Housing Foundation. Estimated HOME Investment from CHDO set aside: \$135,736.

The chart on pages ten and eleven of this report quantifies this year’s accomplishments compared to the activities proposed in the Action Plan.

**2. Affirmatively Furthering Fair Housing**

The following section addresses the region’s fair housing efforts. The Thomas Jefferson Planning District Commission and the City of Charlottesville worked with Piedmont Housing Alliance (PHA), a private, regional, non-profit housing agency, to alleviate fair housing concerns in the City as well as the rest of the region. An updated version of the Analysis of Impediments to Fair Housing Choice was submitted to HUD in April 2004. The following table, taken from the Analysis of Impediments to Fair Housing Choice, summarizes the main impediments and proposed actions. Many of the impediments will be addressed in Piedmont Housing Alliance’s Regional Fair Housing Education and Outreach Program described immediately following the table. One of the goals for the 2008 Action Plan is to work with PHA to update the Analysis of Impediments to Fair Housing Choice.

**Impediments to Fair Housing and Proposed Objectives**

<b>Impediment</b>	<b>Objective</b>	<b>Measurable Result</b>	<b>Responsible Parties</b>	<b>Time Frame for Completion</b>
<b>AFFORDABILITY:</b> Significant housing cost burden for low and moderate income families; Lack of affordable units	Make existing housing more affordable; Incr. supply of affordable units; Decr. % of people with severe cost burden	Smaller % of people w severe cost burden; # of people receiving assistance; # of affordable units	HOME Consortium, local governments, non-profit organizations	Ongoing
<b>ACCESSIBILITY:</b> Lack of awareness about accessibility requirements; Shortage of accessible units	Raise awareness of fair housing laws; Incr # of access. units; Resources for people w disabilities; Incr. # of accessible units	Number of people reached through outreach efforts; Availability of resources for people w disabilities; # of accessible units	Piedmont Housing Alliance, Independence Resource Center, local governments	Ongoing
<b>LENDING:</b> Disparity in loan applications and approval rates by race	Achieve equity in lending; Raise awareness about financial literacy, homebuyer counseling, and predatory lending; Affirmative mkting	Number of people reached through trainings; Results of future HMDA data; Level of outreach	Piedmont Housing Alliance, other non-profit organizations, Local governments	PHA’s predatory lending training will began in Jan 2004; other activities are ongoing.
<b>GROWTH PATTERNS:</b> Movement of low income families out of urban areas	Encourage greater integration of neighborhoods; Support mixed income/mixed use; Integrated transportation sys.	More integrated neighborhoods; Development of mixed income, mixed use neighborhoods	Thomas Jefferson Planning District Commission, local governments, non-profit orgs	Ongoing

<b>COMMUNITY RESISTANCE:</b> Stigma attached to affordable housing	Dissipate community resistance; Improve image of affordable housing; Seek additional funding for special needs populations	Results of Housing Virginia pre- and post- campaign surveys; Improve design in affordable housing; Funding for special needs populations	Local governments, HOME Consortium, non-profit organizations, Housing Virginia	Beginning Spring/Summer 2004 Ongoing
<b>DISCRIMINATION:</b> Discrimination based on race, national origin, family status, gender, & disability in housing; Lack of awareness about fair housing laws	Eliminate discrimination in housing; Raise awareness about fair housing laws; Provide counseling and follow-up	# of people reached w articles, trainings, etc; # of complaints; results from testing (if conducted)	Piedmont Housing Alliance, local gov, HOME Consortium, and other non-profit organizations.	Ongoing

Piedmont Housing Alliance’s Regional Fair Housing Education and Outreach Program is a full-service, intensive initiative to inform the public about their rights and obligations under the federal Fair Housing Act and the Virginia Fair Housing Law. The program is designed to address barriers to equal opportunity through education on fair housing rights and responsibilities regarding rental, sales, and lending transactions. The program maximizes new and existing interrelationships by partnering with an inclusive range of established service providers and community resources, faith-based organizations, housing agencies, disability advocacy organizations, immigrant advocacy groups, homeless service providers, real estate professionals, and lenders to reach and educate underserved populations of housing consumers, housing providers, and the entire regional community with the goal of identifying housing discrimination and increasing fair housing compliance.

The 2007 Action Plan included the following planned activities for the Regional Fair Housing Education and Outreach Program for the 2007 - 2008 program year:

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.

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

### 3. Affordable Housing

#### a. Meeting specific affordable housing objectives

As the following table shows, the Thomas Jefferson HOME Consortium and the City of Charlottesville, through its CDBG and HOME programs, were quite successful in serving low-income citizens.

**Summary of Affordable Housing Accomplishments  
Program Year July 1, 2007 - June 30, 2008**

PRIORITY NEED CATEGORY	ACTUAL UNITS	
	CDBG	HOME
<b>RENTERS</b>		
0-30% of MFI	102	5
31-50% of MFI	7	1
51-60% of MFI	---	0
61-80% of MFI	4	0
<b>Total</b>	<b>113</b>	<b>6</b>
<b>OWNERS</b>		
0-30% of MFI	23	15
31-50% of MFI	31	18
51-60% of MFI*	---	7
61-80% of MFI*	16	9
<b>Total</b>	<b>70</b>	<b>49</b>
<b>HOMELESS</b>		
Individuals	0	0
Families	0	0
<b>Total</b>	<b>0</b>	<b>0</b>
<b>NON-HOMELESS SPECIAL NEEDS</b>		
Disabled	28	0
Elderly	49	10
Single Head of Household	61	8
<b>Total (Duplicated Count)</b>	<b>138</b>	<b>18</b>
<b>TOTAL HOUSING</b>	<b>321</b>	<b>55</b>
<b>TOTAL 215 HOUSING</b>	<b>321</b>	<b>55</b>

\*For CDBG, the categories 51-60% of MFI and 61-80% of MFI are combined

The CDBG & HOME information in the above chart was created using IDIS Report CO4PR23, HOME projects for Program Year 2007. Data regarding homeless and non-homeless special needs has been collected manually from project files.

Regarding minority citizens, the Thomas Jefferson HOME Consortium accomplished the following:

**Summary of Minority Housing Accomplishments  
Thomas Jefferson HOME Consortium  
Program Year July 1, 2007 - June 30, 2008**

<b>TOTAL HOUSING</b>	<b>CDBG</b>	<b>HOME</b>
Hispanic	1	0
Non-Hispanic	0	0
White	88	28
Black	189	26
Native American	0	0
Asia/Pacific	0	0
Other	3	1
<b>TOTAL HOUSING</b>	<b>281</b>	<b>55</b>
<b>TOTAL RACIAL/ETHNIC MINORITIES</b>	<b>193 (69%)</b>	<b>27 (49%)</b>

Source: IDIS Report CO4PR23 for Program Year 2007. The percentage of minorities served by CDBG is 69% and by HOME is 49%.

**b. Comparison of actual accomplishments with proposed goals**

**Comparison of Proposed to Actual Projects  
Thomas Jefferson HOME Consortium  
July 1, 2007 - June 30, 2008**

<b>Project:</b>	<b>Proposed Goal</b>	<b>Actual Accomplishments</b>	<b>HOME Funds Expended</b>
Albemarle rehabilitation	22	13complete 1 underway	\$150,956
Albemarle first-time home buyers	0	1 complete 0 underway	\$3,450
Charlottesville first-time home buyers	17	2complete 0 underway	\$24,750
Charlottesville owner-occupied rehabilitation	2	0 complete 1 underway	\$29,238
Charlottesville renter-occupied rehabilitation	4	0 complete 0 underway	0
Fluvanna assistance to first-time home buyers	4	1 complete 1 underway	\$59,900

Fluvanna rehabilitation	4	0 complete 1 underway	\$24,109
Greene owner-occupied rehabilitation	1	3 complete 0 underway	\$295,922
Greene first-time homebuyers	1	1 complete	\$10,000
Louisa assistance to first-time home buyers	4	2 complete 1 underway	\$34,272
Louisa rehabilitation	4	2 complete 0 underway	\$34,272
Nelson rehabilitation	3	3 complete 1 underway	\$42,180
Nelson first-time homebuyers	2	1 complete	\$21,000
Nelson rental development	2	0 complete	
Louisa – rental duplex	2 CHDO	2 complete	\$152,590

Data for the above chart was collected from IDIS Report CO4PR02. It includes accomplishments relating to projects that were set-up between July 1, 2007 and June 30, 2008, but does not convey the accomplishments of activities that were begun in prior years and were completed or were on-going between July 1, 2007 and June 30, 2008.

The chart below shows the households proposed to be helped by the City of Charlottesville’s housing programs and the actual households that were helped. All of the participants in the housing programs are low to moderate income.

**Comparison of Proposed to Actual Projects  
Charlottesville CDBG  
July 1, 2007 - June 30, 2008**

<b>Project Name</b>	<b>Proposed Units</b>	<b>Actual Units</b>
00-01 Home Rehab – Ridge	0	5
00-01 Access and Safety	0	5
03-04 Substantial Rehab	0	5
05-06 Reloc/ LB Paint	0	6
05-06 Handicap Access	4	1
06-07 CRHA Elevator Repair	0	105
06-07 Substantial Rehab	2	1
06-07 ARC Window Rehab	1	1
06-07 PHA DP Assist	0	1
07-08 Substantial Rehab	4	3
07-08 Weatherization	3	2
07-08 Habitat for Humanity	4	2
07-08 Building Goodness	4	5
07-08 ARC Driveway	1	1

Data for the above chart was collected from IDIS Report CO4PR03. The projects where the

actual completed number is lower than the projected number is due to the programs having budgeted money from previous years to use before they could begin to utilize the 07 - 08 funds. Projects where there are no projected numbers, either did not have projected units entered into IDIS or were being counted towards units projected in previous years. Several of the above programs still have funds remaining for further work, which will be carried forward into FY 08 - 09.

The City of Charlottesville has concentrated most of the 2007 - 2008 CDBG funds on the priorities designated by the Consolidated Plan. In the housing category, the following dollar amounts were spent to meet the priorities above. The budget for this year was \$1,115,641.96.

00-01 Home Rehab – Ridge	\$ 17,293.00
00-01 Access and Safety	\$ 3,472.00
03-04 Substantial Rehab	\$ 1,699.00
05-06 Reloc/ LB Paint	\$ 1,566.06
05-06 Handicap Access	\$ 3,385.86
06-07 CRHA Elevator Repair	\$147,129.00
06-07 Substantial Rehab	\$ 83,971.61
06-07 ARC Window Rehab	\$ 550.00
06-07 Weatherization	\$ 223.00
06-07 PHA DP Assist	\$ 6,000.00
07-08 Substantial Rehab	\$ 66,646.59
07-08 Weatherization	\$ 10,000.00
07-08 Habitat for Humanity	\$ 40,000.00
07-08 Building Goodness	\$ 10,000.00
07-08 ARC Driveway	\$ 15,000.00
<b>TOTAL SPENT on HOUSING</b>	<b>\$406,936.12</b>

All monies spent this year went to low- and moderate-income persons.

**c. Efforts to address “worst-case needs”**

Worst-case housing needs are defined as low income renter households who pay more than half of their income for rent, live in seriously substandard housing (which includes homeless people) or have been involuntarily displaced. The HOME Consortium and the City of Charlottesville address people with “worst-case” housing needs through their participation with the Thomas Jefferson Area Coalition for the Homeless, and other organizations that address the needs of the homeless population in the region. Many of the HOME Consortium activities this year were directed at helping low income residents become homeowners. A lack of affordable rental units continues to be a problem in the region. A recent trend of converting apartments to condominiums has displaced some tenants.

**d. Meeting the needs of persons with disabilities**

The Thomas Jefferson Planning District Commission (TJPDC) staffs the Jefferson Area Disability Services Board (JADSB), a volunteer group of citizens, people with disabilities, and service providers. The TJPDC also staffs the Jefferson Area Transition Council and has developed a web site ([www.LifeAfterHS.org](http://www.LifeAfterHS.org)) to help students, their families and school and agency staff to navigate eligibility-based services for adults with disabilities to assist in the

transition from student to adult life. The web site contains links to to ([www.accessva.org](http://www.accessva.org)) and local resources to assist people with disabilities in accessing housing.

The purpose of the DSB is to stimulate public awareness, foster coalitions of committed and educated advocates, and enhance local government interest in disability issues. The JADSB meets bi-monthly, and covers the entire planning district. Current members include government representatives from each of the six localities in the planning district and six citizen members. Organizations represented include University of Virginia Facilities Management, WorkSource Enterprises, the Arc of the Piedmont, the Independence Resource Center and two private businesses: ADI Solutions and Technology Tamers.

The DSB was created in response to the call for the formation of such boards by the Commission on the Coordination of the Delivery of Services to Facilitate the Self-Sufficiency and Support of Persons with Physical and Sensory Disabilities in the Commonwealth, better known as the Beyer Commission. The membership of the DSB must include at least one local official from each of the participating jurisdictions, two representatives of the business community, and consumers. The Board must have a minimum of 30% representation by individuals with physical, visual or hearing disabilities. In April 2006, the DSB submitted its triennial Needs Assessment to the Department of Rehabilitative Services (DRS). The assessment found that since the Disability Services Board's last Needs Assessment in 2003, services available in the region have remained about the same, while demand has increased. Funding of services for persons with disabilities has remained a low priority. Over the past three years, the DSB has focused its efforts on the priorities identified in the previous Needs Assessment, especially employment, transportation, and housing. This assessment of needs has validated that approach, but also highlights the need for continuing efforts; transportation, housing, and employment remain critical needs, along with special needs such as assistive technology and personal assistance. The DSB has developed a plan for action based on those needs. The DSB is also working on developing a rating system for accessibility for housing for both purchase and rental.

The Jefferson Area Transition Council and has focused its discussions over the past two years on housing issues facing young adults with disabilities. The group is pursuing the possibility of establishing a homesharing program in the region to address the housing needs of people with disabilities. Shared housing is defined as two or more unrelated people who share a home. This may involve a homeowner and renter or two or more people renting housing. For people with disabilities, one resident may provide supportive services in lieu of rent, to enable as much independence as possible for the other residents. The City awarded a grant to prepare a feasibility study to the Jefferson Area Board of Aging (JABA), with TJPDC as a partner. The feasibility study is scheduled to be complete by June 30, 2009.

The Livable for a Lifetime (L4L) initiative grew from the “2020 Community Plan on Aging.” Its purpose is to promote change in the practice, policy, design, and construction of homes and communities, as well as the community involvement necessary to fulfill this initiative. L4L focuses on integrating universal design principles into housing and community design. Universal design is the design of products and environments to be usable by all people regardless of their ability or age, to the greatest extent possible, without the need for adaptation or specialized design. The goals of L4L include: influencing practice and policy (certification, tax credit points, education, etc.); advancing the knowledge of new technology and increasing the numbers of good housing models; and implementing relevant components of the 2020 Community Plan on Aging to meet future demographic change and promote active community involvement.

A number of social service and housing agencies are involved in serving special needs populations throughout the region, including the Jefferson Area Board for Aging, the Arc of the Piedmont for the developmentally disabled, Independence Resource Center, and Region Ten Community Services Board for mentally ill and substance abusers.

The Jefferson Area Board for Aging (JABA) provides housing consultation, and has provided assisted living units through its non-profit arm JABA assists elderly persons with long-term health care needs, and serve the same geographical area as the Planning District.

Virginia, and the Planning District more specifically, have experienced an increased need for assistance to the mentally ill as a result of State policies to return institutionalized citizens to their home communities. This places a greater burden on local resources and particularly on organizations such as Region Ten Community Services. The Region Ten Community Services Board provides comprehensive diagnosis, treatment and training for persons with mental disabilities and chemical dependence for persons within the Planning District. Supported residential services are provided through an array of group residences and more than 100 scattered site supported and/or supervised apartments for persons with mental disabilities.

Region Ten also operates the Mohr Center, a 10-bed substance abuse treatment residence for men and a five bed public inebriate shelter providing supportive services in an environment where those intoxicated by alcohol and other drugs can establish and sustain long term recovery from these chemicals. Region Ten applied for continued funding for the Mohr Center in the 2004 Continuum of Care application which was not funded

The AIDS/HIV Services Group provides counseling and assistance with housing and health care for persons with HIV/AIDS. With infection rates increasing dramatically, the need for housing people with HIV/AIDS will continue to increase. The AIDS/HIV Services Group was awarded funding to support scattered site housing for people with HIV/AIDS in the 2004 Continuum of Care application. This program has been renewed and continues to operate.

For people with disabilities, the City has the Access and Safety program that allows a homeowner or a renter (with landlord's permission) to make their home handicapped accessible.

The Virginia Board for People with Disabilities (VBPD) awarded the Thomas Jefferson Planning District Commission (TJPDC) a grant to create the Transportation and Housing Alliance (THA) and to develop a toolkit to assess the housing and transportation needs of people with disabilities. The THA Steering Committee includes representatives from Department of Rail and Public Transportation, Department of Housing and Community Development, Virginia Housing Development Authority, the Disability Commission, Virginia Commonwealth Transportation Board, Piedmont Housing Alliance (fair housing), VBPD, Virginia Board for People with Disabilities, the disability Center and representatives from four other Planning Districts. VBPD recently awarded a two-year continuation of the grant to June 30, 2009 to use the Toolkit developed through the THA in planning projects.

#### **4. Continuum of Care Narrative**

The Thomas Jefferson Area Coalition for the Homeless (TJACH) remained active this year. Representatives from all of the area's service providers including the City of Charlottesville, as well as homeless individuals themselves, are involved in the Coalition. The Thomas Jefferson Planning District Commission serves as the convening entity for the Coalition's monthly meetings.

The Thomas Jefferson Planning District Commission (TJPDC) approved the Community Plan to End Homelessness as a draft in January 2007. The report culminated almost two years of work by the Task Force to Develop the 2012 Plan to End Homelessness. Key recommendations of the report include:

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

The plan has not been finalized, pending the creation of a Board of Directors for the Lead Organization. On April 15, 2008, the Thomas Jefferson Coalition for the Homeless (TJACH) held a planning meeting at First Presbyterian Church. The sense coming out of that meeting was that TJACH could become the Lead Organization. A Structure Task Force was formed. The committee recommended that TJACH become the Lead Organization. At their May 20, 2008 meeting, TJACH adopted this recommendation. Through the efforts of the Structure Task Force, recruitment of board members has been successful. The Thomas Jefferson Planning District Commission appointed eight board members at their September 4, 2008 meeting. The board held an orientation session on September 9, 2008.

Other initiatives in motion include establishing a day haven, which will serve as the common intake location and pursuing development of a Single Room Occupancy facility. The Thomas Jefferson Area Coalition for the Homeless also observed Homeless Persons Memorial Day for the second time in December 2007.

The Thomas Jefferson Area Coalition for the Homeless continued to work aggressively this year to address important objectives for the Continuum of Care Plan. TJACH has worked in close partnership with the faith-based community through People and Congregations Engaged in Ministry (PACEM) and its more than 36 partner congregations. Shelter providers and advocates for subpopulations are all strong participants in TJACH. The ongoing participation of homeless and formerly homeless individuals has added special significance to the planning process due to the efforts of On Our Own-Charlottesville, the Salvation Army Family Service Center, and the Mohr Center.

### **a. Actions taken to address the needs of homeless persons**

Over the past year, TJACH has taken the following continuing actions toward ending chronic homelessness:

- The Coalition continued its annual Point In Time Homeless Count and Survey in January 2008. The survey included counts of both the sheltered and unsheltered populations. The 2008 Census found increased numbers of homeless adults and significantly increased numbers of children.
- PACEM is a seasonal low-barrier shelter operation for men and women PACEM continues to add congregations and to provide transportation in partnership with JAUNT for churches located outside of the urban core. The average nightly census was 36. During the winter of 2007-2008, Hope Community Center also operated a shelter. This operation was discontinued in the spring due to zoning and safety issues and will not re-open as a shelter. The Hope Community Center continues to provide services to the homeless during the day.
- Planning for the utilization of the First Street Church continued throughout the year. A donor bought the building to serve the homeless and to provide office and operation space for organizations providing services. The City awarded a special use permit to allow for a shelter care facility. Construction work is underway, but has not kept up with the projected schedule. This is expected to open in 2009. .
- Planning work continued under a pre-development grant, awarded by the Department of Housing and Community Development to TJACH through Piedmont Housing Alliance as the grantee, to conduct a feasibility study for Single Room Occupancy (SRO) housing in the region. During this past year, discussions with Virginia Supportive Housing (VSH) resulted in an agreement for VSH to serve as the developer and operator for the SRO facility. A public informational session on SROs was held in the Spring of 2008.
- Region Ten CSB continues to provide supportive housing for chronically homeless men for long-term transitional substance abuse residential treatment through a combination of funding streams, expanding by two beds to serve seventeen (15) homeless men. Region Ten now provides two full time Resource Manager staff for the needs of substance abusing persons. Region Ten sustained all 20 of its participants for more than 6 months.
- The Salvation Army continues to be the primary provider of emergency shelter, and also provides transitional housing. 100% of persons leaving Salvation Army transitional housing were employed and moved to permanent housing. Region Ten provides weekly outreach to Salvation Army to identify persons with mental illness.
- HUD funding assisted the TJPDC Homeless Management Information System (HMIS) to regularly collect data from all its partner agencies.
- The AIDS/HIV Service Group (ASG) provides services for 104 or 31% of the HIV+ people in the Planning District. ASG provided housing assistance to 37 households, a total of 72 individuals, including 34 children under the age of 18. 69% of the individuals served were African-American and all 34 children under the age of 18 are African-American. The City of Charlottesville awarded funds to Region Ten for 12 beds to serve chronically homeless people. ASG receives HUD funding of \$60,581 through the Continuum of Care for its Positive Places program.

### **b. Federal resources obtained during the year from the C of C Super NOFA**

The 2007 Continuum of Care application for Homeless Assistance funds submitted by the Thomas Jefferson Area Coalition for the Homeless (TJACH) resulted in funding for the on-going

operations of the very successful Region Ten CSB Dual Recovery Center, and ASG’s Positive Places program.

As the regional Continuum of Care (CoC) entity, the Thomas Jefferson Area Coalition for the Homeless (TJACH) submits yearly applications to HUD for Continuum of Care grants that fund housing and services for people who are homeless. The amount available to each Continuum is calculated based on population, unemployment, and other related statistics. The submission date for the 2008 CoC has been delayed due to the new electronic submission process e-SNAPS. The submission date is expected to be in early October. TJACH is in hold harmless status and will apply for renewals for the 2007 grants only.

The following grant awards resulting from the 2007 CoC were announced in early 2008:

Region Ten Community Services Board: Dual Recovery Center	\$143,946
ASG Positive Places	<u>60,581</u>
Total	\$204,527

The Homeless Management Information System (HMIS) grant awarded to TJPDC in past years was not renewed through the 2007 awards. The HMIS grant will end November 30, 2008.

**c. Plans to address the needs of homeless persons in the upcoming year**

The following table was taken from the 2007 Continuum of Care, with accomplishments taken from the draft 2008 CoC submission.

2007 Objectives	12-month Measurable Achievement Proposed in 2007	Accomplishments
1. Create new PH beds for chronically homeless persons.	<ul style="list-style-type: none"> <li>a. PACEM will add 5 new scattered-site permanent housing units for chronically homeless persons.</li> <li>b. Expand the Region Ten CSB’s permanent housing units for chronically homeless persons by 3 beds.</li> <li>c. Expand Salvation Army Family Service Center to provide 16 new beds. (Planning completed for SRO model)</li> </ul>	<ul style="list-style-type: none"> <li>a. PACEM applied for funding for permanent housing, but this was not awarded</li> <li>b. Region Ten added 12 new beds for the chronically homeless funded by the City of Charlottesville</li> <li>c. SRO planning is continuing, with an agreement with Virginia Supportive Housing to be the provider. Current work focusing on finding a site. The Salvation Army’s expansion plan is not proceeding..</li> </ul>
2. Increase percentage of homeless persons staying in PH over 6 months to 71%.	<ul style="list-style-type: none"> <li>a. Dual Recovery Center Supportive Housing Program will sustain 80% in PH longer than 6 months.</li> <li>b. Region Ten will sustain 80% of chronically homeless Shelter Plus Care program participants in permanent housing over 6 months</li> </ul>	<ul style="list-style-type: none"> <li>a. DRC sustained 20 of 20 PH participants 7 or more months (100% )</li> <li>b. Region Ten sustained 16 of 16 participants for 7 or more months (100%).</li> </ul>
3. Increase percentage of homeless persons moving from TH to PH	<ul style="list-style-type: none"> <li>a. Salvation Army Transitional Housing Program will sustain an 80% movement of residents to Permanent Housing annually.</li> <li>b. Of those homeless persons exiting the</li> </ul>	<ul style="list-style-type: none"> <li>a. 100% of persons leaving Salvation Army transitional housing moved to permanent housing.</li> <li>b. The planned Salvation Army PH facility is on hold due to funding</li> </ul>

to 61.5%.	<p>Shelter 30 % will be to new Permanent Housing resources.</p> <p>c. Expand in 3 years the available transitional housing units for homeless men, women, and children. (1 and 2 BR units)</p> <p>d. Mohr Center Substance Addictions transitional residential program will sustain an 80% movement of homeless residents to Permanent Housing annually.</p>	<p>issues.</p> <p>c. No transitional housing projects were funded this year.</p> <p>d. 77% of Mohr Center transitional housing residents moved to permanent housing.</p>
4. Increase percentage of homeless persons becoming employed by 11%.	<p>a. Implement Job Club vocational services in COMPASS; establish baseline initial year employment referral rate of 15%. Increase by 15% per year.</p> <p>b. Salvation Army will increase over baseline (22%) the percentage of homeless persons exiting the shelter with employment. [OB=over baseline]</p> <p>c. Mohr Center Substance Addictions transitional residence will sustain an 80% job acquisition rate for exiting residents.</p>	<p>a. COMPASS is no longer in operation.</p> <p>b. 100% of persons leaving Salvation Army transitional housing were employed.</p> <p>c. 54% of Mohr Center transitional housing residents were placed in jobs.</p>
5. Ensure that the CoC has a functional HMIS system.	<p>a. Bring on-line Region Ten CSB as participant in HMIS.</p> <p>b. Refine the HMIS uniform data set, the annual Survey and Street count; and the Evaluation.</p>	<p>a. A strategy has been developed to change HMIS providers. This will lay the groundwork to bring Region Ten into the system.</p> <p>b. PIT procedures were refined to provide more accurate and complete counts.</p>

## 5. Other Actions

### a. Actions to address obstacles to meeting underserved needs

The City and the HOME Consortium use HUD funds to address the needs of as many individuals as possible. They work with a wide range of community organizations to coordinate and provide services to needy individuals and families. The monthly meetings of the Housing Directors' Council and the Thomas Jefferson Area Coalition for the Homeless, as well as the bi-monthly meetings of the Disability Service Board, address obstacles to meeting underserved needs through cooperation and coordination.

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

The City of Charlottesville established a Housing Advisory Committee in the fall of 2006 with the charge to focus on housing issues including affordability, accessibility, and visitability. This group submits recommendations to staff and the City Council to aid in addressing housing concerns presented in the 2005 Housing Strategy and the 2007 Comprehensive Plan. During the last year, the Housing Advisory Committee has worked to provide the City of Charlottesville with a clear definition of affordability, identify the needs and gaps in affordable housing, and recommend policies and criteria for City Council to adopt to address those needs and gaps. The City has been working with developers to obtain additional affordable units throughout the city. The developers for the following projects have voluntarily agreed to integrate affordable units in their developments for a total of 35 additional units. Additional projects, such as ones being planned by the Housing Authority or Habitat for Humanity, will also contain affordable units, however these projects are still in the conceptual stage and any affordable units that result from them will be reported on in future reports.

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

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

The City of Charlottesville will continue to promote affordable housing by supporting regional housing activities and through continued use of the Section 8 program, low interest loan programs for rehabilitation and weatherization, and down payment/closing cost assistance programs. The Section 8 Rental Assistance Program operates in each locality in the region and provides a needed subsidy to make rents more affordable to low income citizens. The Counties of Louisa and Fluvanna are also moving forward to establish a committee or task force to study affordable housing.

Recognizing the need for a regional solution to affordable housing, the Joint Task Force of Housing was formed in December 2007 bringing together for the first time the City of Charlottesville, Albemarle County, and the University of Virginia. The Task Force met regularly throughout the year, and produced a report addressing regional solutions to housing problems, as well as locally tailored solutions.

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) has also recognized that few members

of the area's work force can afford to own a home in the community they serve, given the scarcity of properties available in their price range. The CAAR Work Force Housing Committee researched and studies the issue for more than a year, and recently created the Work Force Housing Plan. The program is a partnership between CAAR and the Piedmont Housing Alliance (PHA) and serves the entire Planning District. The Work Force Housing Fund will provide no-interest second mortgages for qualified buyers: those employed in a key public service sector such as health care, safety, or education and 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.

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.

**b. Foster, maintain and eliminate barriers to affordable housing**

The City of Charlottesville continued to promote affordable housing by supporting regional housing activities and through continued use of the Section 8 program, low interest loan programs for rehabilitation and weatherization, and Down Payment/Closing Cost Assistance programs. In addition, the City provides financial support to numerous agency programs that offer housing support.

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 some of the trailer parks in the Charlottesville area with mixed income housing to provide an increase in affordable units.

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

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

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

All localities in the Consortium receive Section 8 Housing Choice Vouchers. Approximately 1,193 vouchers are available in the Thomas Jefferson Planning District: Charlottesville: 287, Albemarle: 427 (\$2.7 million); Fluvanna: 74; Greene: 90; Louisa: 78; and Nelson: 42. Mainstream Housing Vouchers earmarked for people with disabilities through PHA: 75. Vouchers for people with mental illness through Region Ten: 120. The Jefferson Area Board for Aging also has 26 project-based vouchers through the Department of Agriculture’s Rural

Development Program.

**c. Overcome gaps in institutional structures and enhance coordination**

The Housing Directors Council meets monthly to coordinate the housing programs in the community. The Homeless Coalition also meets monthly to address the needs of homeless and special needs populations. These groups coordinate with local government and work together to provide the best housing strategies for the region.

**d. Improve 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 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 and to demonstrate the Authority's capacity to assist families through the efficient and innovative use of existing public and private resources.

CRHA works with numerous community partners to provide on-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 participated in the City's Affordable Housing Planning Task Force during the past year.

Public housing residents working through the Charlottesville Redevelopment and Housing Authority's self sufficiency program have participated in the Homebuyers Club, and received assistance through the downpayment assistance and Homeownership Opportunities Partnership (HOP) Programs in order to become first time homebuyers. The City also provides funds through the General Funds and the Community Development Block Grant program for a variety of public service activities, which are available to residents in public or subsidized housing.

The Housing Authority continues to administer the Downpayment and Closing Cost Assistance program as well as the Housing Opportunities Partnership program (HOP). The City has been working closely with the Housing Authority in terms of helping to address the needs of public housing residents. The City is working with the Public Housing Association of Residents (PHAR) to provide better outreach, and provide education regarding the Community Development Block Grant program and process.

#### **e. Evaluate and reduce lead based paint hazards**

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

The notification, “Watch Out for Lead-Based Paint Poisoning” is given to all persons assisted, even if the residence was constructed after 1978, since it serves as a good information and educational tool. 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 3 cases in Charlottesville, 2 cases in Albemarle, 1 case in Fluvanna, 1 case in Greene, 1 case in Louisa and 1 case in Nelson 2 from February 2007 through January 2008, for a total of 9 cases in the region. From February 2006 through January 2007, there were 11 cases in the region and from February 2005 through January 2006 there were 13 cases in the region. 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.

#### **f. Ensure compliance with program and comprehensive 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. From fall 2007 to spring 2008, 35 residents enrolled in the program, at no cost, and participated in a series of twelve sessions held over a six-month period.

The City of Charlottesville spent a majority of the 2006 - 07 year working on the update to its Comprehensive Plan. Building upon lessons learned during the 2000–01 update process, the 2007 Comprehensive Plan has further refined its approach with each of the city’s eighteen neighborhoods have been involved in the creation of their own Neighborhood Plans. The citywide planning event “Neighborhood Design Day” took place in October 2005, at which residents from all eighteen neighborhoods gathered at locations set up around the city to meet with city staff, local designers and facilitators to discuss concerns and opportunities happening in and around each neighborhood.

High levels of citizen participation and community building are occurring, both in the Comprehensive Planning process which has already occurred and in the NLI program which took place in fall 2007 – spring 2008. The CDBG Target Neighborhoods have benefited greatly from the Planning process through the rate of participation and the identification of neighborhood needs, which include both housing and non-housing issues. These studies are being used as the driving initiatives for the City’s Capital Improvements Program (CIP). Each neighborhood has chosen priorities and decided which project(s) each would like to fund with their yearly allocation of Neighborhood Priority CIP funds.

The priorities determined for the CDBG target areas for 2004-2007 (as well as in previous years) are listed below. Staff is continually reevaluating the chosen priorities and seeking the neighborhood’s assistance in collecting information for project feasibility.

### **Belmont**

Projects in the Belmont Neighborhood ranged from the installation of trash cans on streets with high volumes of foot traffic to providing funds to complete a Spray Pool located in a neighborhood park. Sidewalks and crosswalks were installed on several streets around the neighborhood improving pedestrian safety and connectivity. Additional projects being discussed but not yet completed include the addition of bike lanes along the more major streets in the neighborhood as well as future pedestrian safety measures.

### **Fifeville**

Projects in the Fifeville Neighborhood ranged from the installation of curb and gutter improvements along several streets as well as new sidewalks adjacent to neighborhood school and park. These sidewalks will improve pedestrian safety and connectivity in the neighborhood especially for the students who walk to and from Buford Middle School. The other major priority that funding was spent on is lighting. Lighting improvements were made on several streets with heavy amounts of pedestrian traffic.

### **Ridge Street**

Projects in the Ridge Street Neighborhood included the building of drains, curbs and gutters along several streets as well as a number of new sidewalks throughout the neighborhood. In addition, traffic calming measures and new “No Parking” signs have been installed. Projects still in discussion which have not yet been completed include further traffic calming measures along several heavier trafficked streets as well as the installation of additional sidewalks for pedestrian connectivity and safety.

### **Rose Hill**

Projects in the Rose Hill Neighborhood ranged from installing new trash cans and “Do Not Litter” signs near neighborhood schools and business centers, improving street lighting conditions in several places by addressing tree maintenance issues, improving parking conditions at a neighborhood park, and improvements to a number of sidewalks to increase pedestrian connectivity and safety. Future traffic calming measures are being discussed through neighborhood meetings to build enough of a consensus.

## **10th and Page**

Projects in the 10<sup>th</sup> and Page Neighborhood included researching and taking inventory of existing street lights to determine where additional lights were needed, implementing a neighborhood beautification plan to include landscaping, sidewalk repair and other needs, and the installation of traffic calming (speed humps) along major neighborhood streets as determined by a balloting process. A final project recently completed was the improved safety and visibility of a pedestrian crossing into a neighborhood park. Crosswalks were improved and flashing lights were installed to alert drivers when pedestrians are in the cross walk.

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 funding will be made available to individual neighborhoods for projects through a competitive application process. A review committee received these applications in the spring of 2007 and awards were made for the start of FY 07-08. Staff will work with neighborhoods to implement the awarded projects.

### **g. Reduce the number of persons living below the poverty level**

Several strong job-training programs exist in the City and surrounding jurisdictions. The Thomas Planning District staffs and manages the Workforce Investment Board and the providers of services under the Workforce Investment Act. Direct links to all service providers and to policy makes concerning job training are available at the Planning District, which also manages the region's HOME Consortium. The Piedmont Workforce Network, the Local Workforce Investment Board for this area, has issued a Request for Proposals for an Operator for the One Stop System in the geographic area of the Planning District. The proposal calls for a fully coordinated and integrated customer service strategy that is market-driven and offers accessibility, convenience and consumer choice. The operator will establish a fully integrated menu of services for job seekers and employers that will include: a single point of entry for job seekers which provides unassisted and assisted core services such as labor market information, initial assessments, job search assistance, and placement assistance; intensive and/or training services for adults and dislocated workers, with low income adults receiving first priority for services, a single point of entry for employers seeking qualified job seekers and other one-stop services and a coordinated effort among all required partners in the provision of all these services.

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

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

towards the purchase of a major asset – (i.e. house, capital for small business, school tuition).

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

## **6. Leveraging Resources**

### **a. Other Public Resources**

Every locality within the Planning District offers resources in support of affordable housing initiatives. As discussed below, private, non-profit resources are available in each locality within the Planning District and they are supported with local funds. Charlottesville and Albemarle County support the Albemarle Housing Improvement Program (AHIP) with approximately \$91,869 and \$430,000 respectively. Piedmont Housing Alliance also received financial support from Charlottesville and Albemarle County; for FY 06-07 these amounts were \$120,337 and \$93,542 respectively. City funds were used for the Comprehensive Housing Counseling Program, Regional Fair Housing Program, Project Development, and the Community Development Loan Fund. County funds were used for the Regional Fair Housing Program and the Community Development Loan Fund. Albemarle County also provides approximately \$200,000 in local support of housing programs through the County's housing office. Nelson County will contribute \$68,045 to the Nelson County Community Development Foundation in 2007-2008. Louisa County contributed \$28,500 and Fluvanna Counties contributed \$19,800 to the Fluvanna/ Louisa Housing Foundation last year, with similar amounts expected for FY07-08. 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.

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

In addition, the Commonwealth of Virginia administers the federal Community Development

Block Grant non-entitlement programs available on a competitive basis to the counties in the Planning District. All eligible counties have used CDBG funds to support affordable housing through this competitive program.

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

### **b. Private Resources**

The HOME Consortium and the City of Charlottesville partner with many private non-profit organizations including Habitat for Humanity and private businesses, particularly private lenders including Fannie Mae, Bank of America, and several locally-owned banks.

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

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

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

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

Albemarle Housing Improvement Program (AHIP) serves Albemarle County, Greene County, the City of Charlottesville, and the Thomas Jefferson Planning Commission through a number of programs in addition to the owner occupied rehabilitation program. The first-time homebuyer program assists low to moderate-income individuals, who qualify, with finding affordable

housing and procuring the necessary financial resources to become homeowners. AHIP also has a Rent to Own program for individuals who want to purchase a home but do not have the financial resources at that time. Persons pay rent for the units until they have saved the resources needed to purchase the unit. AHIP has an Emergency Home Repair program in Albemarle County that is available to repair structures where the occupants or the structure are in danger. AHIP continues to work within the City's neighborhoods with the objective of rehabilitating houses for low to moderate-income homeowners.

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

Piedmont Housing Alliance (PHA) is a regional non-profit organization with a comprehensive menu of community development services. PHA's mission is to create housing and community development opportunities for very low to moderate income families and individuals, teach financial literacy and management, homebuying and homeownership skills, and advocate for affordable housing policies and programs. PHA's Regional Home Ownership Center (RHOC) is an innovative one-stop shop for home ownership. Certified professional housing counselors provide a continuum of educational services on the road to home ownership, including financial literacy/money management education, pre-purchase and post-purchase counseling and training, mortgage default and foreclosure counseling, anti-predatory lending assistance, VIDA matched savings program, and reverse mortgage counseling. PHA is a HUD-approved and Freddie Mac-certified Housing Counseling Agency. PHA's Community Development Loan Fund offers loan products to finance housing and community development for very low to moderate income households. PHA was instrumental in creating the Thomas Jefferson Community Workforce Housing Fund (TJCWHF), the first community fund of its kind in the state, which pools down payment assistance from a variety of sources to bridge the home ownership affordability gap in our community. Since 1997, PHA has financed, packaged or brokered approximately \$40,000,000 to home owners and local affordable housing development initiatives. PHA has provided over \$4,000,000 in down payment assistance loans for homebuyers, but has also leveraged additional financing, most notably \$33,666,000 in below-market rate mortgage financing through its community partnership with the Virginia Housing Development Authority. PHA is certified by the U.S. Treasury as a Community Development Lending Institution (CDFI). PHA's Affordable Housing Production and Preservation Initiatives increase the stock of affordable housing for rent and for sale in the area. Over the last 2 years, PHA has constructed or rehabilitated 28 homes for purchase. In addition, 341 affordable rental units exist because of PHA's production and preservation efforts. Under the name of Green Earth Development Group, the focus is on creating housing that is economically and environmentally sustainable. PHA has been certified by the Virginia Department of Housing and Community Development (DHCD) as a Community Housing Development Organization (CHDO) since 1997.

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. 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 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.

### **c. HUD funds leveraging other resources**

The City of Charlottesville leverages other program funds to provide sufficient funding for completing projects. This year, the city used Capital funds to aid with the cost of Substantial Rehabilitation. Funds were also used to provide the match for HOME funds. The City provides funding to the Albemarle Housing Improvement Program (AHIP) to provide administrative funds to support their substantial rehabilitation projects. Applicants for projects, such as Downpayment/Closing Cost Assistance and HOP, also contribute their own funds to make up the difference in the actual cost of the transaction and the loan/grant amount provided.

### **d. Match requirements**

The Consortium accrued match for 2007-2008 from the City of Charlottesville, which provides a 25% match for each project, and Habitat for Humanity projects. Projects of the Greater Charlottesville Habitat for Humanity are not all HOME assisted, but all are HOME match-eligible. More HOME projects are being undertaken in partnership with Habitat for Humanity. Match funds from Habitat for Humanity include below market interest rate loans and soft-second

mortgages forgiven over the lifetime of the loan. Excess match from prior years totaled \$3,164,487. For 2007-2008, Habitat closed on five mortgages, resulting in a total match of \$123,632. The City of Charlottesville drew down only \$15,016 in HOME funds, resulting in a match of \$5,005. The low draw amount was largely due to a staff change. The City pays its contractors directly and submits reimbursement forms to TJPDC afterward. The City has made additional payments to its contractors, but these are not reflected in IDIS. For 2007-2008, the available match was less than the match obligation for the year. Excess match to carry over to next year is \$3,018,641.

## **7. Citizen Comments**

The following legal ad was printed in the Charlottesville Daily Progress on September 11, 2008.

**NOTICE OF PUBLIC COMMENT PERIOD  
DRAFT of 2007 – 2008 CAPER REPORT  
FOR THE  
CITY OF CHARLOTTESVILLE  
AND THE  
THOMAS JEFFERSON PLANNING DISTRICT COMMISSION**

**15-DAY COMMENT PERIOD: September 11, 2008 – September 26, 2008**

The City of Charlottesville and the Thomas Jefferson Planning District Commission invite all interested citizens to comment on the Consolidated Annual Performance and Evaluation Report (CAPER) for the Community Development Block Grant (CDBG) and HOME funds for the 2007-2008 year. The CAPER is a required document describing the use of federal funds for housing and community development projects to be submitted to HUD by September 28, 2008. The draft CAPER will be available for review and comment from September 11<sup>th</sup> – 26<sup>th</sup> at the Charlottesville Department of Neighborhood Development Services, City Hall – 2<sup>nd</sup> Floor, and at the Thomas Jefferson Planning District Commission, 401 East Water Street. Copies will also be mailed upon request by phone or e-mail: [info@TJPDC.org](mailto:info@TJPDC.org).

Interested parties may direct questions regarding the draft CAPER to Ms. Melissa Celii, City Hall, 434- 970-3182 or [Celii@charlottesville.org](mailto:Celii@charlottesville.org), and Ms. Billie Campbell, TJPDC, 434-979-7310 or [Bcampbell@tjpd.org](mailto:Bcampbell@tjpd.org).

The Housing Directors Council reviewed the draft CAPER at its meeting on September 16. Comments received at that meeting and all other comments received have been incorporated into this document. Most of the Housing Directors comments were related to the Self-Evaluation section. Piedmont Housing Alliance (PHA) provided an updated description of their organization for inclusion in the CAPER.

## **8. Self-Evaluation**

The Housing Directors Council reviewed and updated this self-evaluation at their September 16, 2008 meeting. Revisions have been incorporated into this document.

Throughout the past year, the City of Charlottesville and the Thomas Jefferson HOME Consortium worked towards meeting the goals of

- a) Improving our communities by providing decent housing and a suitable living environment
- b) Expanding economic opportunities principally for low- and moderate-income persons.

*Are the activities and strategies making an impact on identified needs?*

The 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 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.

In January 2007, the TJPDC Commission adopted the Community Plan to End Homelessness as a Draft. A key recommendation of the plan was the formation of a Lead Organization on Homelessness to implement strategies in the plan through coordination and cooperation with other organizations. Little progress was made over the next year and a half. In May 2008, TJACH voted to become the Lead Organization on Homelessness as described in the Community Plan to End Homelessness. Since that decision, actions toward establishing TJACH as a non-profit organization have moved forward quickly. TJACH's Structure Task Force has recruited board members. The Thomas Jefferson Planning District Commission is the appointing body for the initial board, and formally appointed eight board members at their September 4, 2008 meeting. Those members, plus two others who have not yet been formally appointed, met on September 9 for their orientation meeting. The group is committed to ending homelessness and has the expertise and community connections to bring partners together to tackle this difficult issue at its root causes. The Community Plan to End Homelessness recommends: 1) Establishing a Lead Organization on Homelessness, 2) Creating a Common Intake system, 3) Coordinate early intervention and prevention services, 4) Increase housing options, 5) Provide Supportive Services individuals and families and 6) Secure stable, sustainable funding

*What indicators would best describe the results?*

The Thomas Jefferson HOME Consortium does not yet have a comprehensive program for tracking performance. The data from IDIS quantifies the number of projects and demographics of the clients served. Additional indicators might include increased values of rehabilitated homes and number of affordable units added to the housing stock. The Market Study completed this year will assist the Consortium in identifying a baseline indicators and measures to use to evaluate community impact. The Market Study was released as part of the State of Housing report, which also included a summary of current programs, and the following recommendations: Establish a recurring housing fund, donate land, support tax-credit project proposals for

affordable rental units, support the recommendations included in the Community Plan to End Homelessness, explore options for providing workforce housing for employees, encourage mixed-use development, promote better housing Design, provide incentives for housing rehabilitation, advocate for the establishment and funding of a statewide housing trust fund, and encourage private solutions.

The City has improved its data collection process to track the progress of projects. This will allow for easier access to past years information and provide the necessary tools for tracking results over time. In fiscal year 2007 - 08 CDBG funds totaling \$406,936.12 were spent on housing needs from the 2000 - 2008 accounts. The City spent \$62,472.33 of CDBG funds on public service needs during fiscal year 2007 - 08. The City of Charlottesville is committed and working towards assessing the needs of the homeless and supporting programs that help the homeless. The City needs to continue to improve assistance to low and moderate-income renters. To work towards meeting this goal, in 2007 - 08 CDBG funds continued to support the Piedmont Housing Alliance and the 2 apartment/condo buildings in the Rose Hill neighborhood to maintain over 32 affordable units. This goal may also be addressed through increased communication and cooperation with the Public Housing Association of Residents (PHAR) and the Charlottesville Redevelopment and Housing Authority (CRHA). These organizations are working to serve the needs of public housing residents in the community. PHAR has requested the CDBG process include more services to benefit renters. City staff is working with PHAR and others to address these concerns and implement feasible projects that aid in serving this population.

*What barriers may have a negative impact on fulfilling the strategies and the overall vision?*

- This past year, the news of foreclosures and the housing slump had a chilling effect on potential first-time homebuyers and homeowners needing rehabilitation. Potential clients felt uncertain about their economic future, and were reluctant to take on long-term obligations.
- The cost of land continues to be a barrier to providing affordable housing for home ownership in the region. Affordable lots often have significant issues due to terrain or access.
- The increase in transportation costs has driven up the costs of many supplies, including building materials.
- There is still a public perception that “affordable housing” lowers property values of neighboring properties and provides housing only for families on welfare, although the Housing Virginia campaign completed a year ago increased awareness regarding these misperceptions.
- A family living in a lower cost home creates the demand for public services that exceeds the revenue generated by property taxes for that home. The house value to balance the cost of services and revenues is approximately \$300,000 for this area.
- Private donations have decreased and funds available through private foundations are limited due to lower returns on investment.
- Projects now generally require combining funds from various sources. This creates significant administrative and planning burdens for staff of housing foundations.

Some of the barriers to fulfilling our goals of homeownership and rental programs are:

- Lack of sufficient income
- Poor credit
- The high costs of living and housing

- Low-wage employment base

Some of the barriers to fulfilling our goals in the Continuum of Care are:

- Economic development
- Workforce development
- Lack of current space for housing and the high cost of housing
- Lack of understanding of the needs
- The high rate of recidivism of homeless alcoholics and substance abusers

*What is the status of grant programs?*

Sub-recipients and awardees are using HOME and CDBG funds effectively toward established goals. The number of projects completed this year was lower than expected, due to economic conditions and higher costs per project. This past year, PHA's Regional Home Ownership Center worked with the HOME sub-recipients to add state and private funding into HOME and ADDI projects assisting first-time homebuyers. PHA administers CAAR's Workforce Housing Program and the Thomas Jefferson Housing Fund.

The Virginia Community Development Block Grant program is no longer a key source of grant funds for those localities not receiving CDBG entitlement funds. HOME funds have partially filled the gap, but at the State level these funds are limited to assistance with indoor plumbing. The main areas of need that are not easily addressed with existing funding are emergency home repairs, including ones that can be done to ensure safe, decent housing but may not meet Section 8 standards, and grant funds to serve the housing needs of very low income individuals and families.

*Are any activities or types of activities falling behind schedule?*

Downpayment assistance projects and owner-occupied rehab projects did not meet the annual goals for 2007-2008. This past year, the news of foreclosures and the housing slump had a chilling effect on potential first-time homebuyers and homeowners needing rehabilitation. Potential clients felt uncertain about their economic future, and were reluctant to take on long-term obligations. The City's Downpayment program has not been moving as swiftly as it has in the past due to the maximum amount that the program currently allows for the loan. In the meantime, City Council has reallocated old program funds to support the City's HOP program – a complimentary program to the Downpayment program which increases the overall total a family may borrow to \$15,000.

The Charlottesville Redevelopment and Housing Authority (CRHA) has been the City Council's "Priority Neighborhood" of choice for the past two program years and has been named the "Priority Neighborhood for FY 08-09 and FY 09-10. The CRHA has over \$650,000 of funds allocated over these four program years. Changes in staff responsibilities and difficulties getting bids for particular capital projects have led to the delay in spending of this money. City staff is working with CRHA staff to continue moving these projects forward in attempt to move this money within the current year.

*Are grant disbursements timely?*

Yes. The City cuts checks for CDBG subrecipients within approximately two weeks of receiving the required paperwork. Draws are done in IDIS on a monthly basis. The Planning District

processes payment requests throughout the month and mails checks to subrecipients twice each month, as needed.

*Do actual expenditures differ substantially from letter of credit disbursements?*

No. The City Council allocates a specific amount to projects each year (based on recommendation from the CDBG Task Force) and the subrecipient is only able to receive reimbursement for what is allocated. Actual HOME expenditures are consistent with letter of credit disbursements. HOME reimbursements are audited on an annual basis by independent auditors.

*Are major goals on target?*

The programs selected and the funds used for the 2007 - 2008 year were on target with the City's overall goals set forth in the Consolidated Plan. The funds are being given to programs that can reach the most people with the smallest realistic budget.

Based in information from subrecipients, the HOME funds made available to the Thomas Jefferson HOME Consortium and its member localities are the easiest to use and the most flexible in meeting the sometimes very difficult housing needs of our low income citizens. It is becoming increasingly evident that funds available for affordable housing come with more "strings" attached, meaning that funds must be loaned to citizens or are available for more limited uses, such as assistance to first time home buyers (State HOME funds and Sparc), and to those lacking indoor plumbing (Virginia Indoor Plumbing Program). Matching requirements have also increased and target populations are at lower income range. Some funding sources, such as the Federal Home Loan Bank (FLHB), require extensive forms and record-keeping, creating an administrative burden for housing foundation staff. This makes it increasingly difficult to assist the very low income citizen who may never afford to purchase a home or has no ability to repay a loan. The HOME Consortium attempts to keep these "strings" to a minimum, which sometimes means funds are granted or made as deferred loans. From this perspective, the HOME Consortium is making a big impact.

*What adjustments or improvements to strategies and activities might meet your needs more effectively?*

**HOME Strategies:** At their September 16, 2008 meeting, the Housing Directors Council updated strategies for the HOME program established in October 2005 meeting, drawing from the Regional Action Agenda for Housing developed through the Regional Housing Conference: "Finding Common Ground" held in March 2008. These strategies are used to guide the Council's work:

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

#### **Actions:**

- a) Use Housing Directors Council meeting to focus on regional issues and solutions, inviting other stakeholders to be part of the discussion.
- b) Improve coordination and cooperation between existing programs (tax relief, mortgage programs, counseling)
- c) Work with other regional organizations and agencies to implement regional solutions, such as securing pro bono real estate work through CAAR and securing down payment assistance and low-income mortgages through PHA's Regional Home Ownership Center.

- d) Bring health care funding and resources together with housing resources to support long-term aging in place.
- e) Work together on region-wide grants and loan funds
- f) Continue to work with the Blue Ridge Home Builders Association
- g) Meet occasionally with the Regional Planning Roundtable to discuss affordable housing issue with Planning Staff from the Counties
- h) Link Housing Directors Council to locality Housing Committees or Task Forces to track progress and share information.
- i) Support the Thomas Jefferson Community Land Trust (TJCLT) and the homesharing feasibility study to develop more mechanisms for providing and maintaining affordable housing.

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

#### **Actions:**

- a) Integrate affordable housing into community plans, master plans, and small town plans
- b) Educate policy-makers and developers on the benefits of mixed-use and mixed-income development through public seminars and private meetings
- c) Actively promote the recommendations included in the State of Housing report
- d) Work with local jurisdictions to streamline the approval process for development including mixed-income housing to encourage developers to achieve creative solutions instead of relying on by-right development

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

#### **Actions:**

- a) Gather information from other areas demonstrating that a lack of affordable housing is a deterrent to businesses choosing to locating in the area
- b) Educate policy-makers and developers on the benefits of mixed-use and mixed-income development through public seminars and private meetings
- c) Work with local jurisdictions to streamline the approval process for development of mixed-income housing to encourage developers to achieve creative solutions instead of relying on by-right development
- d) Identify and quantify needed service jobs to support influx of high paying jobs in high technology and other industries
- e) Forge linkages with businesses to generate interest in workforce housing and develop workable solutions

**City Strategies:** The City of Charlottesville recognizes that it must continue creating and supporting new initiatives to improve housing, while staying involved in current efforts to maintain an equitable and inclusive housing market. The City embraces opportunities to build new programs; partner with public, non-profit and for-profit entities that provide housing services to the community; and create an environment that encourages public involvement and innovation in housing. The City of Charlottesville has formulated the following goals and objectives within its 2007 Comprehensive Plan to address the housing challenges it faces. Staff along with the City's Housing Advisory Committee will work to implement these goals over the course of the next five years. These goals will also help inform the Consortium's update of the Consolidated Plan.

## Statement of Intention:

The City of Charlottesville shall strive to **grow, sustain and improve** a housing stock that provides **safe, affordable options** to every segment of our **diverse population**, especially those who are **currently underserved**.

Charlottesville needs to be able to provide housing for low and moderate-income households and individuals. Opportunities exist to help first time homebuyers with down payment assistance. However, with the high costs of Charlottesville's housing market, sometimes this assistance is not enough. The City should enable existing homeowners to afford to keep their houses by helping to combat higher costs of maintenance costs and property taxes.

Opportunities for renters must also be provided as there will be residents for whom ownership is not presently an option due to financial situation or a lack of desire to purchase a home. Persons with special needs must be given the opportunity to become or remain part of the community. Students, too, are an integral part of the community; they must also have safe and affordable housing options, either on Grounds or as part of surrounding neighborhoods.

### **I. Goal: Continue to maintain, improve and grow the city's housing stock.**

**A. Objective:** *Preserve and Improve the Quality and Quantity of the Existing Housing Stock.*

- 1. Strategy:** Actively promote the renovation, rehabilitation, and expansion in size of existing units as a means of enhancing neighborhood stability, and as a viable and preferred option to demolition or homes moving towards renter status.
- 2. Strategy:** Encourage, enhance, and better promote the use of the city's Tax Exemptions for Home Improvement Program as an incentive for residents to renovate or add-on to their homes.
- 3. Strategy:** Distribute copies of the Charlottesville Form Book and develop a How to Renovate Your House Book to provide guidance on architecturally compatible, energy efficient, renovations/additions that will add market value and durability to City homes.
- 4. Strategy:** Support the incorporation of sustainable design and building practices in building construction, including the incorporation of Universal Design principles where appropriate. Provide educational opportunities when available for residents to learn how to improve their homes.
- 5. Strategy:** Adopt a Tax Abatement Program for houses and mixed use buildings that become or are developed as 30% more energy efficient than state wide building code as advocated by the Citizen Committee for Sustainable Design.

### **II. Goal: Promote an assortment of affordable housing initiatives to meet the needs of owners and renters with varying levels of income.**

**A. Objective:** *Establish a series of meaningful incentives for developers to create new affordable housing.*

- 1. Strategy:** Encourage mixed - use and mixed-income housing developments.
- 2. Strategy:** Create incentives such as deferral or exemption from real estate taxes for development of mixed-use projects in designated Entrance Corridors of the City.

- 3. Strategy:** Secure State legislation to allow for cash payments in lieu of affordable units. Cash proffers should be held in the City’s name within the Thomas Jefferson Community Workforce Housing Fund. Monies from this fund will be used for downpayment assistance for first time homebuyers. (\* Legislation was introduced by David Toscano at the 2007 General Assembly.)
- 4. Strategy:** Support the use of tax credit proposals submitted by private developers within the locality to create affordable rental units. The chances of success for such projects are enhanced greatly when localities contribute their support.
- 5. Strategy:** Review City-owned land and properties and evaluate for affordable, multi-family, redevelopment opportunities. If public funds are not available for redevelopment, advertise for private developers or partner with non-profit housing advocates to redevelop these lands as mixed-income projects.
- 6. Strategy:** Identify privately or institutionally-owned land or properties which would be suitable for development or creative redevelopment of affordable or mixed income housing projects. Support partnerships with private or non-profit entities to create affordable housing.
- 7. Strategy:** Continue to fund the Thomas Jefferson Community Workforce Housing Fund and any other initiatives to provide homebuyer downpayment assistance to bridge the “affordability gap” in the city.

**B. Objective:** *Link housing options and employment opportunities in City land use decisions.*

- 1. Strategy:** Establish and implement an Affordable Dwelling Unit Bonus Program to give a density bonus to developments that voluntarily set aside a percentage of the total units as affordably priced.
- 2. Strategy:** Expand the supply of housing in appropriate locations within the City to increase abilities to walk and use public transit, to support families with children, to sustain local commerce and to decrease student vehicle use.
- 3. Strategy:** Stimulate housing development where increased density is desirable and strive to coordinate those areas with stronger access to employment opportunities, transit routes and commercial services.

**C. Objective:** *Encourage area employers to address workforce housing issues for their own employees to enable them to live in the city.*

- 1. Strategy:** Encourage private employers to provide employer-assisted financing for their employees, including downpayment assistance, and pay incentives to not use cars for commuting and residing in housing nearer to their work.
- 2. Strategy:** Encourage the University to work in partnership with developers to produce workforce housing projects either for rent or purchase. Incorporate use of land leases where the University would retain the land but gain the benefit of providing housing near its jobs.
- 3. Strategy:** Challenge the University to partner with developers to create or rehab new/existing housing for its workforce, including support staff and hospital staff.

**III. Goal:** **Offer a range of housing options diverse enough to meet the needs of Charlottesville’s residents, including those presently underserved.**

**A. Objective:** *Support recommendations included in the Thomas Jefferson Area Coalition for the Homeless 2012 Plan to End Homelessness.*

**B. Objective:** *Set affordability benchmarks for the development of units for low and moderate income residents, with sufficient flexibility to allow for negotiation based on the development project's criteria, and then provide incentives for such developments to be built.*

- 1. Strategy:** Work with the City's Housing Advisory Committee (HAC) to establish, and annually review a set of Affordability Design Standards.
- 2. Strategy:** Research and commit to a working partnership with PHA, JABA and TJPDC's Fair Housing and Universal Design staff members to review and enhance current design review standards. These members have already established a strong foundation of viable visitability and accessibility alternatives for new and rehab construction.
- 3. Strategy:** Promote long-term affordability of units by developing strategies and mechanisms including deed restrictions and covenants for their initial sale and later resale. This will protect the direct monetary investments that come from public resources.
- 4. Strategy:** Support an increase of funding appropriate for new and existing housing programs, including the Thomas Jefferson Community Workforce Housing Fund and any other housing trust initiatives. These sources of funding would be flexible enough to support the City of Charlottesville's various housing needs.
- 5. Strategy:** Continue to support and expand the City's Tax Relief programs to accommodate the needs of low-income households, seniors and those with disabilities. This shall include exploring legislation for differentiating between residential and commercial tax rates.

**C. Objective:** *Adopt additional financial and programmatic supports to aid in the development of housing related services.*

- 1. Strategy:** Consider the merits of establishing a Tax Deferral Program similar to the one proposed by Habitat for Humanity of Greater Charlottesville: 50% tax deferral for income-eligible home buyers who earn less than \$25,000 per year.
- 2. Strategy:** Expand the range of transitional and supportive housing options within the community by providing physical and financial support to programs serving the homeless and near-homeless populations, as well as those with challenges that would otherwise prevent independent living.

**IV. Goal:** **Establish an office of the City's Housing Coordinator to execute the City's housing goals outlined above.**

**A. Objective:** *The City Housing Coordinator's office shall serve as an information clearing-house for anyone who is interested in housing issues in our City by compiling and making available to developers, realtors, prospective residents, and other interested parties information on City neighborhoods, projects, programs, opportunities and incentives.*

- 1. Strategy:** The City Housing Coordinator's office shall establish procedures for determining housing conditions and prepare an annual report

2. **Strategy:** The City Housing Coordinator’s office shall create a comprehensive city-wide database of housing information, including use of data from the “State of Housing Report” to collect housing data and integrate it into the city’s GIS system
3. **Strategy:** The City Housing Coordinator’s office shall serve to refer buyers who are interested in purchasing within the city known resources within the community which may include the center at Piedmont Housing Alliance
4. **Strategy:** The City Housing Coordinator’s office shall actively market the city as a desirable and potentially affordable place to live.

*Describe the local performance evaluation system. How and when will a system be developed and implemented?*

The City’s grant application includes information on outcome and performance measurement. Many grant sources in the community including the United Way have moved toward outcome-based program management to evaluate who receives funding. The applicants create charts showing short-term and long-term outcomes for programs and those are evaluated for feasibility. If the applicant applies a second time for funds, they must report on information from the previous year’s measurements. This type of application provides valuable information on how the program is performing in the community in addition to recording how many people are being served.

The Thomas Jefferson HOME Consortium currently employs several tools to measure performance including ongoing, quarterly, and annual on-site monitoring by TJPDC staff, monthly housing directors’ meetings, and data collection for preparation of the CAPER. New IDIS objectives have been incorporated into the Action Plan and IDIS data.

## **NARRATIVE INFORMATION REGARDING CDBG FUNDS**

### **1. 2007 - 2008 CDBG Activities**

Specific to the City of Charlottesville where both HOME and Community Development Block Grant Funds are used, the selection of programs for 2007 - 2008 and their successes indicate the City of Charlottesville’s commitment to the priorities it has set. A brief explanation of the programs funded is listed below:

**Habitat for Humanity Down Payment Assistance** – Provided down payment assistance for families closing on Habitat homes.

**PHA 802 Cynthia Avenue** – Rehabilitation of two conjoined affordable rental apartment buildings in a targeted neighborhood.

**Arc of the Piedmont** – Addressed safety concerns related to mobility and accessibility by grading and repaving the driveway and parking lot at the Adult Activity Center.

**Substantial Rehabilitation** - This program is designed to help low to moderate income homeowners make major repairs to their properties. This allows the City to insure that rehabilitation of substandard homes takes place. Albemarle Housing Improvement

Program (AHIP) administers the program in partnership with the Charlottesville Redevelopment and Housing Authority which includes selecting clients that meet the grant income criteria.

**Weatherization** – Provided improvements to increase the efficiency and weatherization of homes.

**Building Goodness in April** – Provided homeowner improvements to low to moderate persons. All repairs are done by volunteer skilled and unskilled persons on a day in April each year.

To assist the many needs of special populations, the following programs were funded with Community Development Block Grant funds.

**OAR** – Provided assistance to the offender population prior to the release from jail and upon release from jail or prison. Services include educational employment assistance in addition to assistance with emergency needs such as housing, food, clothing and transportation.

**Piedmont Virginia Community College Bridge from HS to College Class** – Provided free college class to current GED or recently graduated GED students to provide students with the knowledge necessary to succeed in college and teach students valuable computer skills. Child care and transportation assistance was also provided.

**AIDS / HIV Services Group** – Provided emergency rental and/or utility assistance to clients living with either HIV or AIDS to keep them from losing their apartment or access to utilities.

**Charlottesville Abundant Life Ministries** – Provided assistance to low and moderate income families wishing to save towards the purchase of an asset through the local IDA program. Families or individuals could use money saved towards the purchase of a home, capitalizing a small business or for educational costs of going back to school.

**PHAR** – Completed research to determine where site-based Section 8 subsidies are utilized and where the majority of voucher-holders are living. Outreach to Section 8 recipients was also conducted to increase knowledge and awareness of rights and responsibilities, and identify needs. Collaboration between PHAR and local legal aid centers resulted in the creation of an Information Packet and the development of a workshop agenda to raise awareness of Section 8 and access issues for recipients and landlords.

Each of these programs' proposed and actual results are indicated in earlier sections of this document as well as in the IDIS Activity Report.

## **2. Low and Moderate Income Areas**

The City of Charlottesville has designated CDBG Target Neighborhoods to focus its expenditures to serve areas with the highest percent of low to moderate income individuals. These neighborhoods were determined based on the percentage of individuals, per census tract,

with 51% or greater low to moderate income households. The attached map entitled “Percentage of Low and Moderate Persons by Census Tracts” identifies the Census tracts that expenditures are focused in and indicates the percentage of low to moderate income persons residing and the map entitled “Community Development Block Grant Target Neighborhoods” identifies each neighborhood boundary (See attachment II).

### **3. CDBG and Consolidated Plan Priorities, Needs, Goals and Specific Objectives**

The City of Charlottesville has worked during the 2007 - 2008 year to meet the needs of low to moderate income households through the funding of projects and programs with CDBG funds. The following two reports present those accomplishments:

#### **a. Program Year Summary of Accomplishments**

See attachment III. This report outlines the category of funding which includes public facilities, public improvements, public service and accessibility. It also outlines the number and type of housing units helped with a breakdown of the race/ethnicity of the individuals and families served. Some projects listed in the “underway” section of the report have been completed, however remaining funds for the project have not been reallocated so the activity remains open for this reason.

#### **b. Summary of Consolidated Plan Projects for the Report Year 2007**

See attachment IV. This report provides an outline of projects with the amount of funding committed, drawn and available for future funding. Project descriptions are provided for programs prior to the 2007 - 2008 year.

The descriptions for these projects are provided in the 2007 - 2008 CDBG Activities Section of the CAPER.

The Certifications listed in the Consolidated Plan are always in the forefront of the Action Plan. Please find below a list of the Certifications and how they are met:

- Affirmatively Further Fair Housing – The City of Charlottesville is a part of a consortium to insure that all fair housing laws are adhered to. The City is also working with this consortium to better enhance our ability to insure fair housing for all residence.
- Anti-displacement and relocation plan – See section seven below.
- Drug-Free Workplace – The City of Charlottesville has a program in place to insure a drug free workplace, which includes posted signs, pamphlets in break rooms and random testing in some departments.
- Anti-Lobbying – To the best of the jurisdiction’s knowledge and belief no federal appropriated funds have been paid or will be paid, by or on the behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency.
- Citizen Participation – The City of Charlottesville has a Citizen Participation Plan and encourages citizen participation by holding public hearings, which are advertised in the local papers, and having a CDBG Task Force made up of representatives from the local community.
- Community Development Plan – The City of Charlottesville has a Consolidated Plan that

is visited yearly and also updated every 5 years. The Consolidated Plan written in 2008 was for 5 years, and will next be updated in 2013.

- Use of Funds – Per the list of project’s accomplishments and monies spent per project, which is attached, it is clear that the City of Charlottesville is committed to maximizing the funds received by HUD (See attached financial chart for details).
- Authority of Jurisdiction – The City of Charlottesville possesses the legal authority to carry out programs for which it seeks funding in accordance with HUD regulations.
- Consistency with Plan – Per the housing sections of the narrative, the City of Charlottesville approves projects that are consistent with our Consolidated Plan’s priorities.
- Section 3 – The City of Charlottesville is in compliance with Section 3. The City, to the best of its abilities, ensures that low to moderate-income persons are contracted.

#### **4. Nature and Reasons for Changes in Program Objectives**

No changes to programs took place in 2007 - 2008.

#### **5. Assess Grantee Actions in Carrying out Planned Actions in its Action Plan**

The City of Charlottesville regularly reviews the progress in its Action Plan. If an activity is cancelled, ineligible, or unable to be finished, the funds are reprogrammed to other activities. The City is currently following the current HUD approved Action Plan.

#### **6. Meeting National Objectives**

All programs funded met a national objective.

#### **7. Activities Involving Occupied Real Property**

No displacement took place in 2007-2008.

#### **8. Economic Development Activities**

No Economic Development activities were invoiced in 2007 - 2008.

#### **9. Activities Which Serve Limited Clientele**

All grantee activities that involved limited clientele met the low to moderate income benefit.

#### **10. CDBG Program Income Generated in 2007 - 2008**

We had no activities that generated program income in relation to revolving funds, floating funds, or prior year adjustments.

Program income did come from homeowner rehabilitation loan repayment and refund of prior year expenditure for mortgage refinancing loan paybacks.

Program Income Sources

1. Loan Payments – Principal	\$10,569.34
2. Loan Payments – Interest	\$1,228.07
3. Refund of Prior Year Expenditure – Payback	\$45,267.33
<b>Total</b>	<b>\$57,064.74</b>

**11. Rehabilitation Activities Involving CDBG Funds**

See narrative and charts on pages eleven and twelve.

**12. HUD Approved Neighborhood Revitalization Strategies**

The City of Charlottesville does not have a neighborhood revitalization strategy. This section does not apply.

**NARRATIVE INFORMATION REGARDING HOME FUNDS**

**1. HOME Funds Distributed Among Different Categories of Housing Needs**

In the Consolidated Plan for the reporting period (July 1, 2007 - June 30, 2008) the Thomas Jefferson HOME Consortium identified specific projects in each of the six participating localities. These specific project goals from the Action Plan are compared with actual accomplishments in the chart on page ten. The distribution of HOME funds across categories of housing needs is also included in the chart.

**2. HOME Accomplishments**

Unlike the chart on pages 9 and 10, this section also includes projects that were started in previous program years. The total completed projects in this narrative are the figures reflected in the executive summary. 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.

Albemarle: AHIP completed 15 rehabilitation projects between July 1, 2007 and June 30, 2008. Albemarle County contracted with Piedmont Housing Alliance to run their downpayment/homebuyer assistance program in early 2007, and completed that funding with one (1) first-time homebuyer projects during this program year, for a total of **16** projects.

Charlottesville: Between July 1, 2007 and June 30, 2008, AHIP completed one (1) substantial rehabilitation projects in the City of Charlottesville, and the Housing Authority completed seven first-time homebuyer assistance projects, for a total of eight (**8**) projects.

Fluvanna: The Fluvanna/Louisa Housing Foundation completed a total of four (**4**) projects in Fluvanna between July 1, 2007 and June 30, 2008– one new construction and three first time homebuyers.

Greene: Skyline CAP completed 2 first-time homebuyer projects and 3 owner-occupied

rehabilitation projects between July 1, 2007 and June 30, 2008, for a total of **5** projects.

Louisa: The Fluvanna/Louisa Housing Foundation completed **6** projects in Louisa between July 1, 2006 and June 30, 2007 – two owner-occupied rehabs, one downpayment assistance project, one acquisition and rehabilitation, and two units of rental development.

Nelson: The Nelson County Community Development Foundation completed **9** projects between July 1, 2007 and June 30, 2008 – assisting two first-time homebuyers, rehabilitating four owner-building one new home, and developing two rental units.

Between July 1, 2007 and June 30, 2008, the HOME Consortium drew down \$1,097,931 in HOME funds, excluding administrative funds. These project funds were distributed throughout the planning district, with a focus on impoverished areas.

As of June 30, 2008 total HOME funds available to commit were:

Entitlement:	\$458,154
CHDO:	\$64,853
Program Income:	\$23,643

## **CHDO**

The Fluvanna/Louisa Housing Foundation completed their CHDO project for 2007-2008. This was a duplex rental in Louisa County. The project utilized the \$136,847 of CHDO set-aside funds, plus an additional \$15,742 of HOME EN funds converted to CHDO, for a project total of \$152,589.

## **Program Income**

Program income is used for a wide variety of projects to further the goals and objectives in the Consolidated Plan. Program income is used in conjunction with regular entitlement HOME funds for homeownership and rental activities.

The HOME Consortium has agreed that each locality can retain their program income. Uncommitted balances of HOME program are:

Total Program Income on hand (from IDIS):	\$23,687
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Funds in the CHDO Revolving Loan Fund, managed by PHA, are available to all subrecipients. A subrecipient must present their proposals to the Housing Directors Council for review and approval in order to receive funding from the Loan Fund from PHA for a specified project. The Housing Directors Council met May 20, 2008 to consider proposals for the \$116,622 available in the CHDO Revolving Loan fund. The Housing Directors selected the following projects for loans:

- \$85,000 for the Nelson County Community Development Foundation (NCCDF) to use as construction loan(s) for one or more houses in the 14 lot mixed-income development in Nelson County..

- \$25,000 for Habitat for Humanity of Greater Charlottesville (HfH), as earnest money to contract with Charlottesville Abundant Life Ministries (CALM), to be applied to the principal upon closing.
- \$5,000 of CHDO proceeds from the loan fund to the CLT for their use in establishing this new organization, as a grant.

With these commitments, the balance in the CHDO revolving loan fund on June 30, 2008 was \$3,918. These funds are CHDO proceeds and are not included in the Program Income total above.

### **3. Report on Match Contributions**

HOME Match Report, HUD-40107-A is enclosed with this report.

### **4. Minority and Women Business Enterprises**

HUD Form-40107 is enclosed with this Report. (Part III details contracts with minority and women-owned businesses.)

### **5. On-Site Inspections of Affordable Rental Housing**

The only rental units in the Consortium are owned by non-profit subrecipients and consist of four or less units. The Fluvanna Louisa Housing Foundation owns and manages four ECHO units rented to the elderly. All subrecipients inspect the rental units on a regular basis. All units meet Section 8 housing quality standards. The Thomas Jefferson Planning District monitors rental projects, along with homeownership activities, during regular HOME monitoring visits on an annual basis.

### **6. Affirmative Marketing Actions and Outreach to Minority and Women Owned Businesses**

Most HOME-assisted units in the region contain less than 5 units and, therefore, are not required to adopt affirmative marketing procedures. However, the HOME Consortium and the City of Charlottesville remain committed to fair and equal housing, and take the necessary actions to reach out to persons from all racial, ethnic, and gender groups in the region. As stated in earlier tables, the HOME Consortium serves a high percentage of minority individuals and families (49%).

Since the Consortium changed to new forms that combine set-up and completion information, data on contract amounts and providers has not been complete. Only one project contained complete information on the contract amount: \$84,000. This was a minority contractor (black). No other contract information was provided on completed projects. Many of the rehabilitation projects were completed by the Albemarle Housing Improvement Program (AHIP), including all of the rehabilitation projects for Albemarle and Greene Counties, and the City of Charlottesville. AHIP employs their own construction crews consisting of 2 black men, 1 woman, and 4 white men. Additionally, AHIP uses two women-owned businesses as subcontractors for plumbing work. Two of the new construction projects were partnerships with Habitat for Humanity, which relies heavily on volunteer labor and sweat equity by the new homeowner.