

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

## **EXECUTIVE SUMMARY**

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

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

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

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

### Local and Regional Goals for 2008-2013

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

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

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