

**FY 12 - 13
ACTION PLAN
for the
CITY OF CHARLOTTESVILLE
and the
THOMAS JEFFERSON HOME
CONSORTIUM**

**Adopted
by the
Charlottesville City Council
May 7, 2012**



**Adopted
by the
Thomas Jefferson Planning District Commission
May 3, 2012**



**FY 12-13 Action Plan
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I. EXECUTIVE SUMMARY

The Action Plan for FY 2012-2013 re-affirms the goals expressed in the region's Consolidated Plan, which was developed and adopted in May 2008. The Consolidated Plan is a five-year document that guides the specific activities developed annually through the Action Plan. The Consolidated Plan will be updated again in 2013. Both the Consolidated Plan and the annual Action Plan guide the use of federal Community Development Block Grant (CDBG) funds received annually by the City of Charlottesville and the federal HOME funds received annually by the Thomas Jefferson HOME Consortium. Consortium members include the City of Charlottesville and the counties of Albemarle, Fluvanna, Greene, Louisa, and Nelson.

This Action Plan identifies specific activities to be undertaken with the funds expected beginning July 1, 2012 as a means of fulfilling the goals stated in the Consolidated Plan. The goals in the Consolidated Plan were developed both regionally and by each locality and are restated below:

Summary of Local Goals from the 2008 Consolidated Plan and FY 12-13 Measurable Objectives

Note: Unless otherwise designated, the Objective for 2012-2013 activities is "Decent Housing" and the Outcome is "Affordability"

Locality: Albemarle			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2012 - 2013 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Rehabilitation of Substandard Houses	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes year	HOME funds will be used to leverage other funding sources for 7 homes per year. CDBG funds will be used to rehab up to twenty houses.	Consortium HOME; Local funds; Rural Development; CDBG; State funds; Private foundations and fundraising
Affordable Rental Housing	Preserve and expand the supply of affordable rental properties; assist renters through tenant-based rental assistance programs	Continue to support the allocation of federal tax credits to preserve and create affordable rental units.	HOME; Local funds; Project-based Housing Choice Vouchers; State funds; VHDA; Private foundations; Rural Development; Consortium CHDO and State CHDO; State CDBG

Land Use and Housing Development	Refine the County's Affordable Housing Policy to promote creation of affordable units with long-term affordability requirements	Use existing proffer system to promote private development of affordable units (15% of newly-created units as a result of rezoning) and/or cash contribution to a housing fund	Local funds; Private funds
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		State HOME; Local funds; VHDA; Private mortgage lenders, private funds
Community Development	Participate in development of the state's CDBG program to promote redevelopment and housing production	Continue to participate in DHCD and VHDA initiatives designed to create and evaluate programs and funding options.	State CDBG; Local funds; Low-income housing tax credits
Provide Affordable Housing for the Special Needs Population	Promote development of housing to meet special needs of various populations	Commit 9 project-based vouchers for the development of 60 efficiency apartments, 30 of which are for single, homeless persons	State and Local CHDO; Rural Development; Low-income housing tax credits; Local funds; Project-based Housing Choice Vouchers
Emergency Home Repair	Provide emergency repairs to 25-30 homes per year	Provide emergency repairs to 25 – 30 homes	Local funds; Rural Development; CDBG; State funds; Private foundations and fundraising

Locality: Charlottesville

Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2012 - 2013 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Increase opportunities for first-time homebuyers	Enable 50 eligible families to become homeowners	Provide funds for at least 1 downpayment assistance project	CDBG, City funds
Rehabilitate or replace substandard owner-occupied homes	Study number of substandard homes and provide rehabilitative services to 40 homes	Provide funds for 15 homeowner rehabs	CDBG, HOME, City funds
Rehabilitate substandard renter-occupied homes and multi-family units	Continue partnerships with community entities to establish and maintain rental units for low/moderate income renters		CDBG

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	Utilize TBRA to help fill gaps in Section 8 program.	City funds
Assist special needs groups (elderly, disabled, homeless, persons with HIV/AIDS and single parent families)	Continue to support programs which assist special needs groups	Provide funds to support overflow shelter services for homeless adults. Provide funds to support health clinics. Provide funds to support streetscaping and pedestrian safety improvements in Fifeville neighborhood	CDBG
Encourage a regional approach in the provision of housing for low-income persons and families	Increase communication between members of the Consortium to address the needs of the region as a whole	Continue to support the Section 3 coordinator in increasing opportunities for Section 3 residents and Businesses	City funds
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	Continue to provide rent and tax relief to elderly and low income renters and homeowners. Provide funds to help recently released offenders obtain housing.	City funds, CDBG
Work Force Development	Support programs which increase and improve job opportunities	Provide funds for 27 individuals to obtain job training skills, support computer labs available to over 3,000 public housing residents.	CDBG
Encourage the preservation and establishment of housing to meet community needs	Encourage the retention and provision of new affordable housing within the community.	Provide funds for property acquisition	City funds, HOME, CDBG,
Locality: Fluvanna			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2012 - 2013 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Emergency and Transitional Housing	Build one transitional unit		

Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate 10 homes	Rehabilitate 2 homes	HOME State IPR Rural Development
Assistance to first Time Home Buyers	Expand opportunities with County Assistance	Assist 2 homebuyers. Include strong Affordable Housing Guidelines in County Comp Plan	HOME Fluvanna County Private funds
Affordable Rental Housing	Expand rental opportunities in County		HOME F/L HF
Community Development	Support infrastructure improvements for water and sewer		State CDBG Rural Development
Emergency Home Repair	Continue EmHR Program	Repairs to 10 homes	State EmHR Program Rural Development F/L HF
Locality: Greene			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2012 - 2013 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Assistance to first Time Home Buyers	Enable eligible families to become home owners	1 family will receive down payment assistance to purchase a home.	State Regional loan Fund; Consortium HOME, ADDI, Private funds
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard homes with an emphasis on those lacking complete plumbing	2 families will obtain rehab and Indoor Plumbing using HOME and IPR funding.	State Indoor Plumbing Funds; Consortium HOME to be used for additional rehabilitations
Affordable Rental Housing	Encourage development of affordable rental units	Develop 2 additional rental units and manage a total of 5 affordable rental units	HOME Consortium
Assist Special Needs Populations	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.		HOME Consortium
Community Development	Support infrastructure improvements along Route 29 Business Corridor and the Stanardsville area		Rural Development

Locality: Louisa			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2012 - 2013 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Emergency and Transitional Housing	Continued operation of Transitional Home	Von Hemert Home occupied by 3 tenants	F/L HF
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate 10 homes	Rehabilitate 3 homes	HOME State IPR
Assistance to first Time Home Buyers	Expand opportunities with County Assistance	Assist 4 homebuyers	HOME Louisa County Downpayment Fund, Private funds
Affordable Rental Housing	Expand rental opportunities	Manage 8 units	VHDA F/L HF
Community Development	Support infrastructure improvements for water and sewer		State CDBG Rural Development
Emergency Home Repairs	Continue EmHR Program	Repairs to 15 homes	State EmHR Program Rural Development F/L HF
Locality: Nelson			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2012 - 2013 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Affordable Rental Housing	Develop 8 affordable rental units across the County at a scale consistent with rural character of County	Develop 2 affordable rental units; continue to market units as rent-to-own.	HOME funds, DHCD planning grants, VHDA and FHLBA fund programs
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard owner-occupied homes with an emphasis on those without complete indoor plumbing	Provide rehab and/or well and septic system repair assistance to four families	HOME, Program Income, Rural Development, SERCAP
Assistance to first Time Home Buyers	Assist First Time Homebuyers with an emphasis on those who have received home ownership counseling	Assist 2 First Time Homebuyers w/ counseling, down payment assistance.	Regional loan fund, HOME, ADDI, VHDA, Rural Development, private funds
Community Development	Continue collaborative efforts with other agencies to fund local projects	Continue to act as fiscal agent for Nelson Dental Trailer, other non-profits.	NCCDF fundraising, CACF, private foundations

Emergency Repair	Continue safety and accessibility repair program for elderly and disabled	Four repairs or accessibility additions for elderly or disabled.	NCCDF funds, CACF, RD
Locality: Region			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2012 - 2013 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Affordable Housing for Special Needs Populations	Address the needs of the elderly, developmentally and physically disabled and victims of domestic violence	Develop strategies to promote equitable, affordable housing as part of the Sustainable Communities Planning Grant. Provide information and training on Universal Design and visitability through Livable for a Lifetime (L4L)	HUD Sustainable Communities grant, local funds, private funds.
Coordination of Regional Affordable Housing Service Providers	Foster cooperation and coordination among affordable housing service providers in the region	Take a lead role in the Coalition for Housing Opportunity. Hold monthly meetings of the Housing Directors.	HOME Consortium, private funds
Increase Affordable Rental Housing Opportunities	Foster awareness of the need for affordable rental housing in the region	Include the need for rental housing in the Housing Marketing Campaign. Promote accessory dwelling units and other accessory units.	Local funds, private funds
Fair Housing	Provide public education, outreach and counseling on fair housing laws; measure compliance with and support enforcement of fair housing laws through testing; reduce the racial disparity in high-cost lending	Conduct fair housing seminars; distribute fair housing materials, implement public awareness campaign, respond to complaints/inquiries. Observe April as Fair Housing Month.	HOME Consortium; other sources available: local funds and HUD, through Piedmont Housing Alliance
Rehabilitation of Substandard Housing	Provide rehabilitation of substandard owner occupied housing	Make referrals and work cooperatively with LEAP and weatherization program.	LIHEAP, HOME Consortium, IPR, state funds, local funds, Rural Development.
Affordable Homeownership	Provide affordable homeownership opportunities	Work with the Regional Home Ownership Center for downpayment assistance and to utilize the Community Land Trust to create affordable housing and preserve affordability.	CDBG, state HOME funds, CDFI, local funds, private funds

Homelessness	Implement recommendations in the Community Plan to End Homelessness	Update Community Plan to End Homelessness	Thomas Jefferson Area Coalition for the Homeless.
Increase Affordable Housing and Community Development Opportunities	Expansion of regional housing and community development financing capacity	Provide technical assistance on financing. Encourage Mixed-Use/Mixed Income public-private partnerships	CDFI Fund, local funds, VHDA, DHCD, Rural Development, private funds
Increase Financial Literacy Awareness and Combat Predatory Lending	Conduct financial literacy trainings and strengthen counseling	Offer financial literacy classes. Provide default and foreclosure counseling.	HUD, private funds, local funds, VIDA
Emergency Home Repair	Promote awareness of the need for Emergency Home Repair	Include emergency home repair in Housing Marketing campaign and Home Modification web site.	Local funds, private funds

Regional Strategies:

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

Acronyms used in the Regional Housing Action Plan table:

BRHBA: Blue Ridge Home Builders Association

BRAC: Blue Ridge Apartment Council

CAAR: Charlottesville Area Association of Realtors

CBO: Community Based Organization

FBO: Faith-Based Organization

JABA: Jefferson Area Board for Aging

L4L: Livable for a Lifetime

PHA: Piedmont Housing Alliance

TJPDC: Thomas Jefferson Planning District Commission

TJCLT: Thomas Jefferson Community Land Trust

VSBN: Virginia Sustainable Building Network

Regional Housing Action Plan for the Thomas Jefferson Planning District

Issue	Proposed Action	Possible Partners
Public Private Partnerships		
Increase availability of Accessory Dwelling Units (ADUs), homesharing or shared home ownership opportunities.	Greater flexibility in ordinances (# of unrelated occupants allowed/unit, ADU restrictions). Fast-track approval within pre-established guidelines. Build database of potential homeproviders, homesharers, and co-owners. Develop a program/mechanism for background checks, matching and monitoring.	L4L (TJPDC, JABA, PHA) Realtors Local Government Developers Non-profit organizations Rental agencies Lenders
Re-purpose foreclosed or tax-delinquent properties	Pursue Federal/State funding to purchase foreclosed homes and tax-delinquent properties Repurpose foreclosed homes and tax-delinquent properties for rental or purchase by low-income people.	Local government TJCLT Legal counsel Citizens Non-Profit organizations Housing advocates Developers
Promote Mixed-Use/Mixed-Income development	Change zoning Offer incentives Offer tax credits	Local government State and Federal Government Developers Property owners Non-profits Syndicators
Communication and Cooperation		
Expand Use of Green Building Techniques	Promote voluntary standards for green building techniques Local Government Tax Classification for Affordable Green Building Share Successful Green Building Techniques	Earthcraft Virginia VSBN BRHBA Local Governments Housing Directors Council Housing Foundations Habitat for Humanity
Build recognition for the regional impact of land use strategies and the regional nature of the housing market	Concentrate growth in urban or village-scale centers More uniform land use strategies among localities Engage localities outside TJPDC (Buckingham, Augusta, Waynesboro)	TJPDC Local Government Housing Directors Council CAAR Community Based Organizations Media
Identify Common Goals and Values	Identify common goals and values through staff work (comparing comprehensive plans, etc.) and elected official symposium (use TJPDC Commission to facilitate)	TJPDC Elected Officials Local Government Administrators Planning Directors

Offset High Building and Land Costs	Bring key players together (localities, non-profit housing foundations, Community Land Trust)	TJCLT Local Government Housing Foundations Property Owners Developers
Policy Changes		
Understand costs of Development Regulations	Local Governments agree to analysis before implementing regulations	Planning Commissions Developers TJPDC Local government
Increase local control over affordable housing solutions	Enabling State Legislation to allow local tools to: <ul style="list-style-type: none"> • Set standards on developers for inclusionary zoning • Create special real estate tax zones for Affordable Housing 	Legislative Liaison Local government Developers
Provide Incentives for Developing Affordable Housing	Waive ordinance fees Create policies to encourage smaller, energy efficient development	Local Governments
Education and Advocacy		
Reduce misconceptions and resistance to affordable housing	Develop and implement a comprehensive marketing strategy to inform the public and officials about the need for and benefit of sufficient affordable housing in the region, as well as currently available resources	Housing Virginia Employee organizations Local government, UVA, TJPDC Non-profit organizations Faith community and IMPACT Business community, Chamber Media
Increase knowledge of Affordable Rental Housing programs	Offer outreach and education program for landlords and tenants	Voucher administrators BRAC CAAR
Financial literacy	Expand financial counseling opportunities Implement teen/high school financial literacy program	PHA School systems/PVCC Chamber of Commerce Employers CBOs/FBOs

Evaluation of Past Performance

The Consolidated Annual Performance and Evaluation Report (CAPER) for 2010 -2011 identified the following results achieved with CDBG and HOME funds:

- The Consortium completed 57 HOME projects during the program year. Of the 57 projects, 39 were rehabilitation of owner-occupied units, 13 were first-time homebuyer projects, and six were rental projects. Of the first time homebuyer projects, 6 units were newly constructed; all others were down payment assistance only. Four of the rental projects were new construction, resulting in 5 new rental units, and 1 project was a rehabilitation project resulting in 5 units. The Crozet Meadows project included 28 HOME assisted units. Completed units for the year total 90.
- The 2008 CHDO set-aside project, Crozet Meadows, was completed in August 2010. This was a joint project of Piedmont Housing Alliance (PHA) and Jordan Development

Corporation (JDC) consisting of 66 affordable rental units for seniors. Of those, 38 were newly constructed units and 28 were existing units that were rehabilitated as part of the project. 28 units were HOME assisted.

- The HOME Consortium was awarded an Energy Efficiency Community Block Grant (EECBG) grant in 2010. During this program year, there were 22 of these projects which included high efficiency heat pumps to replace failing systems. Of these, 13 were HOME assisted. These projects are among the 39 owner-occupied rehabilitation projects.
- 99.9% of people served were low or moderate income (defined as having incomes at or below 80% of the area median income)
- 96% of households and 93% of people receiving CDBG funds had incomes below 50% median family income (MFI). 76.7% of people receiving HOME assistance had incomes less than 50% MFI and 83.3% had incomes below 60% MFI.
- 42.2% of the families assisted with HOME funds were racial or ethnic minorities. Additionally, 75% of the people and 66% of the households 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 \$1.2 million to affordable housing projects in FY 10-11. One hundred percent of these funds benefit people at or below 80% of the area median income. These funds were used to complement or supplement CDBG and HOME funded projects.
- The City of Charlottesville and the Thomas Jefferson Planning District Commission worked closely with the Thomas Jefferson Area Coalition for the Homeless and the Disability Services Board to coordinate the housing needs of special needs populations.

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

FY 2012-2013 Action Plan for the Consolidated Plan

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

The Action Plan for FY 2012-2013 re-affirms the goals expressed in the region's Consolidated Plan, which was developed and adopted in May 2008. The Consolidated Plan is a five-year document that

guides the specific activities developed annually through the Action Plan. The Consolidated Plan will be updated again in 2013. Both the Consolidated Plan and the annual Action Plan guide the use of federal Community Development Block Grant (CDBG) funds received annually by the City of Charlottesville and the federal HOME funds received annually by the Thomas Jefferson HOME Consortium. Consortium members include the City of Charlottesville and the counties of Albemarle, Fluvanna, Greene, Louisa, and Nelson.

This Action Plan identifies specific activities to be undertaken with the funds expected beginning July 1, 2012 as a means of fulfilling the goals stated in the Consolidated Plan. The goals in the Consolidated Plan were developed both regionally and by each locality and are restated below:

Goals from Year 2008 Consolidated Plan

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

Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan: Locality: Charlottesville
Increase opportunities for first-time homebuyers	Enable 50 eligible families to become homeowners
Rehabilitate or replace substandard owner-occupied homes	Study number of substandard homes and provide rehabilitative services to 40 homes
Rehabilitate substandard renter-occupied homes and multi-family units	Continue partnerships with community entities to establish and maintain rental units for low/moderate income renters

Provide financial assistance and support services to low income renters and Section 8 housing recipients	Encourage increase in financial assistance and support services to low income renters and Section 8 recipients
Assist special needs groups (elderly, disabled, homeless, persons with HIV/AIDS and single parent families)	Continue to support programs which assist special needs groups
Encourage a regional approach in the provision of housing for low-income persons and families	Increase communication between members of the Consortium to address the needs of the region as a whole
Preserve neighborhoods, the building blocks of our community, by assisting residents with their housing needs	Preserve and increase programs to assist residents with housing needs
Work Force Development	Support programs which increase and improve job opportunities
Encourage the preservation and establishment of housing to meet community needs	Encourage the retention and provision of new affordable housing within the community

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

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

Community Development	Support infrastructure improvements along Route 29 Business Corridor and the Stanardsville area
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Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan Locality: Louisa
Emergency and Transitional Housing	Continued operation of Transitional Home
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate 10 homes
Assistance to first Time Home Buyers	Expand opportunities with County Assistance
Affordable Rental Housing	Expand rental opportunities
Community Development	Support infrastructure improvements for water and sewer
Emergency Home Repairs	Continue EmHR Program

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

Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan Locality: Region
Affordable Housing for Special Needs Populations	Address the needs of the elderly, developmentally and physically disabled and victims of domestic violence
Coordination of Regional Affordable Housing Service Providers	Foster cooperation and coordination among affordable housing service providers in the region
Increase Affordable Rental Housing Opportunities	Foster awareness of the need for affordable rental housing in the region
Fair Housing	Provide public education, outreach and counseling on fair housing laws; measure compliance with and support enforcement of fair housing laws through testing; reduce the racial disparity in high-cost lending
Rehabilitation of Substandard Housing	Provide rehabilitation of substandard owner occupied housing

Affordable Homeownership	Provide affordable homeownership opportunities
Homelessness	Implement recommendations in the Community Plan to End Homelessness
Increase Affordable Housing and Community Development Opportunities	Expansion of regional housing and community development financing capacity
Increase Financial Literacy Awareness and Combat Predatory Lending	Conduct financial literacy trainings and strengthen counseling
Emergency Home Repair	Promote awareness of the need for Emergency Home Repair

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

III. RESOURCES

A. Federal

Allocations for FY2012-2013 were finalized February 1, 2012. The allocation for Charlottesville's FY 12-13 CDBG Entitlement Grant is \$425,318. The allocation for HOME funds for FY 12-13 is \$592,683.

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

Administrative Funds: (10%)		\$59,268.30
HOME Program Funds:		\$528,525.00
Albemarle:		\$74,085.38
Charlottesville:		\$74,085.38
Fluvanna:		\$74,085.38
Greene:		\$74,085.38
Louisa:		\$74,085.38
Nelson:		\$74,085.38
CHDO Set-Aside (15%)		\$88,902.45
Total:		\$592,683

Each year, the Thomas Jefferson Area Coalition for the Homeless (TJACH) submits the Continuum of Care to HUD. The 2011 submission was due in October 2011 and funding was announced in January 2012. For the current year, the Continuum of Care was awarded the following:

Charlottesville Continuum of Care		
HIV/AIDS Services Group – permanent housing	SHP	60,004
Region Ten Shelter Plus Care	S+CR	122,722
Region Ten Supportive Housing Program	SHPR	146,160
	Total:	\$328,886

The Housing Choice Voucher Program (HCV), previously known as Section 8 Rental Assistance, is

a federally-funded initiative through the U.S. Department of Housing and Urban Development (HUD). The program provides assistance to households, generally with incomes below 50% of the area median income, with financial assistance to lease privately-owned rental housing. Over 1,100 HCVs are available in the region, with approximate numbers per locality shown below. In addition, the Piedmont Housing Alliance (PHA) administers 75 mainstream vouchers for people with disabilities, Region Ten has 189 vouchers for people diagnosed with mental illness, and the Jefferson Area Board for Aging (JABA) has 26 project-based vouchers through the Department of Agriculture's Rural Development Program. All localities in the Consortium receive Housing Choice Vouchers. Agreements for HCV include both an allotted amount of funds and the number of vouchers. Funding has been reduced, although agreements still identify the number of vouchers. The financial allocation is no longer adequate to fund the full number of vouchers specified in the agreements. Figures shown here represent the number of vouchers specified in the agreements, but this number will not be attained due to limited funding. The approximate number of vouchers specified per locality is as follows: Charlottesville: 371, Albemarle: 429, Fluvanna/Louisa: 145; Greene: 65; and Nelson: 54.

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

2012-13 Entitlement Grant:	\$425,318.00
Estimated Program Income/Reprogramming:	\$15,982.75
Surplus Funds:	0
Return of Grant Funds:	0
Total Estimated Program Income:	0
TOTAL FUNDING SOURCES:	\$441,300.75

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

The City anticipates receiving CDBG Program Income during FY 12-13, however has not designated where the funds will be spent at this time. When the City does receive Program Income, staff will consult with the CDBG Task Force as to how these funds can best be spent.

Estimated Program Income		
Description	Grantee	Sub-recipient
1. HOME eligible activity	City	TBD
TOTAL PROGRAM INCOME	\$15,000	

The HOME Consortium estimates that it will receive \$68,380 in program income in FY 12 - 13. It is anticipated that program income will be used for the following projects:

**2012-2013 HOME Projects
Projected use of Program Income**

Project	Estimated FY12-13 Program Income
Albemarle Rehabilitation	\$15,000
Charlottesville First-time Homebuyers	\$0
Charlottesville Substantial Rehab	\$0
Fluvanna Assistance to First Time Homebuyers	\$2,000
Fluvanna Rehabilitation	\$12,000
Greene First Time Homebuyers	\$2,000
Greene Rehabilitation	\$1,880
Greene Rental Development	\$1,500
Louisa Assistance to First Time Homebuyers	\$2,000
Louisa Rehabilitation	\$18,000
Nelson Assistance to First Time Homebuyers	\$8,000
Nelson Rehabilitation	\$0
Nelson Rental Development	\$6,000
TOTAL	\$68,380

Localities and non-profit housing foundations access tax credits for appropriate projects. Tax credits awarded in 2010 went to Virginia Supportive Housing's Crossings at 4th and Preston SRO in Charlottesville for \$574,544.

In 2011, Piedmont Housing Alliance secured Low Income Housing Tax Credits and Historic Tax Credits to support the \$4.9 million acquisition and rehabilitation of the Scottsville School Apartments. Permanent financing commitments have been made by Virginia Housing Development Authority (VHDA) and the Virginia Department of Housing and Community Development for the project. CHDO funds have been used to support pre-development expenses until the permanent financing is in place but have not been permanently set-aside for this project. The acquisition by the tax credit partnership was completed in November 2011 and construction began in January 2012. The renovation work is scheduled for completion by year end 2012. The Scottsville School Apartments provide housing for elderly or disabled residents with very or extremely low income. The rehabilitation work will include all 34 units, all of which will be EarthCraft certified reflecting significant improvements in the project's energy efficiency and overall durability. Overall accessibility will also be improved with new sidewalks, entrance ramps, automatic doors, and raised, front-load washers and dryers.. Additional design elements will include new heat pumps and insulation, zero-threshold entry, 3'-wide halls and doors, roll-under sinks, roll-in showers, front control kitchen ranges, and emergency call systems. All of the 34 units will be rented to households earning less than 50% of the area median income (AMI), and, none of the current residents will be permanently displaced during the renovation.

The City of Charlottesville and County of Albemarle received Energy Efficiency and Conservation Block Grants (EECBG). Portions of these funds are slated for affordable housing energy efficiency upgrades. The HOME Consortium was awarded an EECBG through the Department of Mines, Minerals and Energy (DMME), to serve households in the Counties of Fluvanna, Greene, Louisa and Nelson. The project, the Charlottesville HOME Consortium Heat Pump Revolving Loan Fund, will to replace and upgrade heat pumps, particularly in modular and manufactured homes built in the last 10 to 15 years, serving thirty-six households at 80% Area Median Income (AMI) or below. The grant award is for \$198,000 with an estimated amount of \$54,000 of federal and non-federal funds

applied to the project as match. Repayments of grant funds will be used as a revolving loan fund for additional future projects. The grant period is from February 26, 2010 through April 30, 2012, with projects continuing beyond the end of the grant using repaid grant funds as available.

B. State

The Commonwealth of Virginia's Department of Housing and Community Development (DHCD) offers several programs to support affordable housing in the State. They include: Multi-Family Loan Program (provides low interest rate loans for multi-family rental units); Independent Living SHARE (for emergency and transitional housing and housing for persons with AIDS); Check-Off Housing Program (material or labor to assist low-income senior citizens, disabled and the homeless); Emergency Home Repair; Weatherization; and the Indoor Plumbing/Rehabilitation Loan Program. Many of these State programs are funded either entirely or in part with federal funds.

In addition, the Commonwealth of Virginia administers the federal Community Development Block Grant non-entitlement programs available on a competitive basis to the counties in the Planning District. All eligible counties have used CDBG funds to support affordable housing through this competitive program.

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

C. Local and Regional Programs

Local Support of Housing Foundations: Every locality within the Planning District offers resources in support of affordable housing initiatives. As discussed below, private, non-profit resources are available in each locality within the Planning District and they are supported with local funds. Charlottesville and Albemarle County support the Albemarle Housing Improvement Program (AHIP) with \$95,546 and \$ 395,512 respectively for 2011-2012, with level funding proposed for 2012-2013 in the City and a one percent (1%) increase in the County. The Albemarle Housing Initiatives Fund will also provide AHIP with \$20,000 for emergency repair work. Piedmont Housing Alliance (PHA) also received financial support from Charlottesville and Albemarle County; for FY 11-12 these amounts were \$142,106 and \$ 38,262 respectively. City funds were used for the Comprehensive Housing Counseling Program, Regional Fair Housing Program, Project Development, Lending Program Administration, and the Latino Outreach Initiative. County funds were used for Regional Fair Housing Program and Lending Program Administration. Albemarle County will also provide approximately \$200,000 in local support of housing programs through the County's housing office. Nelson County contributed \$55,750 to the Nelson County Community Development Foundation in 2010-2011, with a similar amount expected for 2011-2012. Louisa County contributed \$28,500 and Fluvanna Counties contributed \$18,990 to the Fluvanna/Louisa Housing Foundation last year, with similar amounts expected for FY11-12. For FY 11-12 Louisa County also provides approximately \$6,000 to the Piedmont Housing Alliance and Fluvanna County provides \$1,900. Habitat for Humanity serves the entire Planning District with sweat equity housing for needy homebuyers. Habitat has worked in concert with the foundations established in each locality and has become active with the Planning District's Regional Housing Directors Council. Habitat for Humanity loans are eligible to use as match for HOME funds (based on the difference

between the Habitat loans and market rate loans).

In-kind contributions, such as the donation of land and the waiver of local fees, are another way in which localities support affordable housing in the Planning District. Local governments have shown a consistent commitment to affordable housing programs, with an emphasis on the rehabilitation of substandard housing units and promotion of first time homebuyer programs. For FY11-12, the City of Charlottesville appropriated \$1,410,000 to the Charlottesville Housing Fund (CHF) for affordable housing projects. The City of Charlottesville also appropriated \$125,000 for the Home Energy Conservation fund to provide energy efficiency upgrades and weatherization to roughly twenty-five low-income households.

First Time Homebuyer Assistance: There are many resources for Homeownership Counseling in the area. The Fluvanna/Louisa Housing Foundation (F/L HF) provides individual counseling to residents and Habitat clients. The Nelson County Community Development Foundation (NCCDF) provides individual counseling to residents. The Piedmont Housing Alliance (PHA) serves the entire region through its Regional Home Ownership Center (RHOC) with 4 FTE certified housing counselors 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, money management and budgeting and credit counseling, rental counseling, pre and post purchase counseling, mortgage default counseling and anti-predatory lending assistance. PHA is a HUD-approved Housing Counseling Agency and was awarded a \$19,732 HUD Housing Counseling grant for FY11/12.

Mortgage funding for First Time Homebuyers is available through a variety of sources. Downpayment and closing cost assistance is available through Piedmont Housing Alliance's Thomas Jefferson Community Workforce Housing Fund, which includes funds set up by Albemarle County, Louisa County, City of Charlottesville, the Charlottesville Area Association of Realtors (CAAR), and PHA's U.S. Treasury CDFI Fund grant. Downpayment assistance is also available using DHCD HOME funds through PHA, although this has been significantly reduced and its future is uncertain. The Charlottesville Housing and Redevelopment Authority (CRHA) and local housing foundations also offer downpayment assistance.

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

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

Senior Housing: The Jefferson Area Board for Aging (JABA) and the Piedmont Housing Alliance (PHA) are the leading developers of affordable housing for low-moderate income seniors. This area's biggest challenges include the development of affordable independent living homes for very low to extremely low-income seniors—those with annual incomes of \$14,400- \$24,000. Equally challenging is developing financially feasible assisted living facilities. Park View at South Pantops is a new tax-credit development by Shelter Development LLC and the Jefferson Area Board of Aging

(JABA), providing 90-units of affordable senior housing community in Charlottesville. Ryan School Apartments, a partnership between JABA and PHA, is an adaptive re-use of an old school in Nelson County by JABA into 31 affordable Senior Living apartments.

Albemarle County provides \$40,000 in rental subsidies to Woods Edge. Albemarle County and the City also provide funds for Mountainside Assisted Living Facility operated by JABA.. Piedmont Housing Alliance completed the Crozet Meadows project in 2010, which provides 66 units of housing for elderly residents with very or extremely low income. Seven of these units receive project-based rental subsidies from the County. PHA owns and manages Scottsville School Apartments, which provide 34 units for elderly and disabled households under 50% AMI with rental subsidies from HUD through Albemarle County. Jordan Development Corporation (JDC) owns, and PHA manages, the Meadowlands, a 30-unit property in Crozet serving elderly and disabled tenants under the HUD 202 program.

Emergency Repair and Substantial Rehabilitation: Indoor plumbing funds are available through the Virginia Department of Housing and Community Development, as grants, and all the counties in PD 10 participate in this program. The amount of DHCD funding is often not sufficient to cover the costs of typical rehabilitations, requiring that other funds be committed as loans or grants. At the January 2008 meeting of the Thomas Jefferson Planning District Commission, the Commission, acting on a recommendation from the Regional Housing Directors Council, adopted a resolution encouraging the Department of Housing and Community Development (DHCD) to provide flexibility in the program design for the Indoor Plumbing Rehabilitation Program to include a provision for receiving and funding proposals for HOME funds for rural rehabilitation projects that did not involve the provision or replacement of indoor plumbing. Additional emergency funding is available through the Department of Agriculture Rural Development Program. These funds are provided as grants up to \$7,500, or 1% loans up to \$20,000, however these funds are extremely competitive, and are often expended early in each funding cycle. Requirements for good credit ratings often keep many low-income clients from accessing these funds. For 2011-2012, USDA Rural Development awarded Piedmont Housing Alliance the entire state allocation of Housing Preservation Grant (HPG) funds, a total of \$265,921, for rural homeowners' repair and rehabilitation projects in partnership with local housing foundations.

The City has awarded AHIP with funds to carryout Emergency Repairs for low income households as well as homeowner rehabs from small jobs to more substantial ones and the City has awarded AHIP funds to carry out the City's Handicapped Access Program, which provides grant funds to assist people with disabilities in removing barriers to housing and public facilities. Such projects may include constructing ramps and other improvements necessary at a private residence, as well as to public buildings and facilities such as curb cuts and entrance improvements. AHIP also raises about \$20,000 per year in private donations. NCCDF carries out emergency repairs with private donations of about \$10,000 per year. Private foundations also contribute between \$6,000 and \$7,000 annually to each locality for repair work.

Multifamily Housing: There are several organizations developing new and preserving existing multifamily affordable housing. Approaches include accessing Low-Income Housing Tax Credits and partnering with other non-profits and state housing agencies to acquire and rehabilitate older rental housing stock so that units can be upgraded and preserved for low-income households. Examples include, but are not limited to: Park's Edge Apartments, a complex of eight building providing 96-units of affordable rental housing in Albemarle County. Albemarle Housing Improvement Program (AHIP) rehabilitated Whitewood Village Apartments to preserve and upgrade these affordable rental units. PHA was awarded tax credits for the rehabilitation of 28 units and construction of 38 new

units at Crozet Meadows in Albemarle County. AHIP has completed construction on 90 rental units at Treesdale Park on Rio Road in Albemarle County. Timberlake Place, a proposed 22 unit apartment complex where all units will be handicap accessible and will encourage generation mixing applied for low income housing tax credits in 2011. Monticello Vista apartments, located in Charlottesville's Belmont Neighborhood and completed in late 2009, was PHA's latest multi-family, rental rehabilitation project in Charlottesville. Fifty units of low-income housing, with over 75% of the units are occupied by residents earning below 30% AMI. Furthermore, 80% of the units have residents with disabilities. The project includes renovations to both interior and exterior of the structure, new energy efficient systems, appliances, and other improvements which will improve the quality of life for these residents. PHA also redeveloped Virnita Court (16 units) Cynthiana Avenue Apartments (6 units) and Friendship Court (150 units). Virginia Supportive Housing has recently completed construction of a 60 unit Single Room Occupancy rental building in Charlottesville.

Tax Relief: The City of Charlottesville and all five counties in the planning district provide a real estate tax exemption for the elderly and people with disabilities who meet guidelines for income and net worth. In addition, the City provides Rental Relief to people with disabilities in the form of payment of grants to qualified City of Charlottesville tenants. The availability and extent of relief is based on documentation of a disability, ownership and/or residence of the property, income and net worth. The City also has a program to offset some of the financial impact that has resulted from increased property tax assessments. A credit of up to \$525 may be applied toward December's real estate tax bill if certain requirements are met.

Mainstream Housing Vouchers: Through a collaborative effort between Piedmont Housing Alliance, the Arc of the Piedmont and the Charlottesville Redevelopment and Housing Authority, the region was awarded 75 Mainstream Housing Vouchers. These are Section 8 vouchers earmarked for people with disabilities, both elderly and non-elderly. Currently 73 are leased up and there is a waiting list. PHA currently manages the program.

Affordable Housing Policies: Localities play a vital role in affordable housing through the adoption and implementation of strategies and policies. Localities use Land Use and Zoning tools, such as the Comprehensive Plan and Zoning Ordinance, lay out a framework to guide how and where housing is built and maintained within an area. Localities utilize incentives, including density bonuses, to encourage developers to include affordable units within development projects. Albemarle County adopted a housing policy setting a target of 15% of all units developed under rezoning and special use permits to be affordable as defined by the County, or a comparable contribution to be made to achieve the affordable housing goals of the County. Although the County is still in the early stages of implementing their policy, over 1,000 units have been proffered, as well as over \$1 million in cash proffers dedicated to affordable housing. To date, nine for-sale units have been developed and sold and seven rental units have been built.

The City of Charlottesville successfully sought enabling legislation in the 2008 General Assembly session to allow the City to adopt provisions in its zoning ordinance that would provide, in rezoning or special permit cases, for the construction of affordable units or for the payment of cash in lieu of units. The City adopted a new affordable housing policy and expedited review process for projects that include affordable housing. The City also offers a reduction in water and sewer connection fees for qualified affordable housing projects. In addition, City zoning classifications allow for the addition of an accessory unit to a property, which can help make the primary unit more affordable for the owners. In February 2010, the Charlottesville City Council adopted a goal of having 15% of all housing units be considered affordable by 2025 and is working to meet that goal. Louisa County has designated one-eighth of one percent of its real estate tax to a housing fund, yielding about

\$70,000 per year. For FY 2011/2012, Louisa County has provided PHA with \$77,500 for downpayment assistance, and there is a currently available balance of \$202,143.

The City of Charlottesville, Piedmont Housing Alliance, and the Charlottesville Area Association of Realtors have established the Thomas Jefferson Community Workforce Housing Fund through the Charlottesville Albemarle Community Foundation (CACF) to provide down payment assistance to members of the local work force so they could afford to live in the communities they served. Over the past four years the City of Charlottesville has contributed over \$300,000 to this Housing Fund.

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

Acronyms used in the Regional Housing Action Plan table:

- BRHBA: Blue Ridge Home Builders Association
- BRAC: Blue Ridge Apartment Council
- CAAR: Charlottesville Area Association of Realtors
- CBO: Community Based Organization
- FBO: Faith-Based Organization
- JABA: Jefferson Area Board for Aging
- L4L: Livable for a Lifetime
- PHA: Piedmont Housing Alliance
- TJPDC: Thomas Jefferson Planning District Commission
- TJCLT: Thomas Jefferson Community Land Trust
- VSBN: Virginia Sustainable Building Network

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

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

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

The Coalition for Housing Opportunity was formed in early 2010 to develop and implement a comprehensive marketing strategy. The effort was initially funded through a \$10,000 grant from Housing Virginia, with a grant end date of December 21, 2010, and has a continuation grant through December 2012. A Coalition of fifteen housing and human services organizations was established, the message that “Housing is the Foundation of Community Prosperity” was developed, and a series of White Papers were written connecting a variety of community factors to connecting each issue to a supply of safe, decent, and affordable housing. The message is being tested out, honed, and sent out through a series of focus groups, with that work continuing.

D. Private Resources

For-Profit

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

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

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

Non-Profit

Several private, non-profit housing foundations serve the Thomas Jefferson Planning District. Four non-profits of these serve as sub-recipients for the five counties participating in the Consortium HOME Program. The City of Charlottesville is the recipient and contracts with AHIP, PHA, and the Charlottesville Redevelopment and Housing Authority, among others for services. The directors of these non-profits and a representative from Charlottesville constitute a formal Housing Directors Council and are advisors to the Thomas Jefferson HOME Consortium. In addition, the Thomas Jefferson Community Land Trust (TJCLT) has incorporated and received non-profit status. This is the first land trust in Virginia. The model is increasingly being utilized in communities across the country as mechanism to preserve housing affordability over the long term. Community land trusts are community-based organizations whose missions include permanent stewardship of land for community benefit and perpetual preservation of the affordability of housing on that land. CLTs make it possible for limited-income households to own homes on land that is leased from the CLT through long-term, inheritable ground leases. The lessee leases the land but owns and holds the deed to his or her home. The City of Charlottesville awarded TJCLT \$15,000 in local funds for start up costs and the CDBG Task Force allocated \$82,500 in FY10-11 CDBG funds for the TJCLT to carry out projects. A private foundation is providing matching funds. The TJCLT is currently working with Habitat for Humanity of Greater Charlottesville to develop a duplex in Charlottesville, using the CDBG funds.

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 and the City of Charlottesville 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. They have also begun carrying out the City's Handicap Accessibility Program.

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

Piedmont Housing Alliance is a regional organization with a 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 services include: Comprehensive Housing

Counseling and Resident Services, Housing and Community Development Financing (loans for home purchase, home repair/rehab, and affordable housing projects), Affordable Housing Development, Mainstream Housing Vouchers for People with Disabilities, and Fair Housing Education and Outreach.

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 has completed 38 houses in the Fifeville neighborhood in Charlottesville. They have also broken ground 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. JABA owns a portion of four housing projects serving elderly residents in the Planning District. Ownership is held through Limited Liability Corporations (LLC) or Limited Liability Limited Partnership (LLLP), with JABA, Inc.'s percentage of ownership varying from 10% to 99%.

Piedmont Housing Alliance owns and manages Scottsville School Apartments, which was acquired and rehabilitated with Low Income Housing Tax Credits and Historic Tax Credits. PHA partnered with Jordan Development Corporation on the tax credit expansion of the Crozet Meadows, which provided 66 units of housing for elderly residents with very or extremely low income. Also in Crozet, the Meadowlands is a 30-unit property developed by Jordan as a HUD 202 elderly project, now owned by the Meadows Housing Corporation, renovated and managed by PHA

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. Between 2008 and 2010, CACF carried out a housing emphasis through the Catalyst Grant Initiative, with awards of \$75,000 each. In 2008, CACF selected Albemarle Home Improvement Program's (AHIP) Treesdale Park as the recipient. Virginia Supportive Housing (VSH) was selected for 2009. VSH is serving as the developer and operator for a Single Room Occupancy (SRO) facility in the Charlottesville area. CACF awarded its third and last housing Catalyst Grant in October 2009 to the Charlottesville Police Department Foundation (CPDF) to expand its Housing Program for Charlottesville city police officers.

IV. STATEMENT OF SPECIFIC ANNUAL OBJECTIVES

Summary of Local Goals from the 2008 Consolidated Plan and FY 12-13 Measurable Objectives

Note: Unless otherwise designated, the Objective for 2012-2013 activities is “Decent Housing” and the Outcome is “Affordability”

Locality: Albemarle			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2012 - 2013 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Rehabilitation of Substandard Houses	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes year	HOME funds will be used to leverage other funding sources for 7 homes per year. CDBG funds will be used to rehab up to twenty houses.	Consortium HOME; Local funds; Rural Development; CDBG; State funds; Private foundations and fundraising
Affordable Rental Housing	Preserve and expand the supply of affordable rental properties; assist renters through tenant-based rental assistance programs	Continue to support the allocation of federal tax credits to preserve and create affordable rental units.	HOME; Local funds; Project-based Housing Choice Vouchers; State funds; VHDA; Private foundations; Rural Development; Consortium CHDO and State CHDO; State CDBG
Land Use and Housing Development	Refine the County’s Affordable Housing Policy to promote creation of affordable units with long-term affordability requirements	Use existing proffer system to promote private development of affordable units (15% of newly-created units as a result of rezoning) and/or cash contribution to a housing fund	Local funds; Private funds
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		State HOME; Local funds; VHDA; Private mortgage lenders, private funds
Community Development	Participate in development of the state’s CDBG program to promote redevelopment and housing production	Continue to participate in DHCD and VHDA initiatives designed to create and evaluate programs and funding options.	State CDBG; Local funds; Low-income housing tax credits

Provide Affordable Housing for the Special Needs Population	Promote development of housing to meet special needs of various populations	Commit 9 project-based vouchers for the development of 60 efficiency apartments, 30 of which are for single, homeless persons	State and Local CHDO; Rural Development; Low-income housing tax credits; Local funds; Project-based Housing Choice Vouchers
Emergency Home Repair	Provide emergency repairs to 25-30 homes per year	Provide emergency repairs to 25 – 30 homes	Local funds; Rural Development; CDBG; State funds; Private foundations and fundraising
Locality: Charlottesville			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2012 - 2013 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Increase opportunities for first-time homebuyers	Enable 50 eligible families to become homeowners	Provide funds for at least 1 downpayment assistance project	CDBG, City funds
Rehabilitate or replace substandard owner-occupied homes	Study number of substandard homes and provide rehabilitative services to 40 homes	Provide funds for 15 homeowner rehabs	CDBG, HOME, City funds
Rehabilitate substandard renter-occupied homes and multi-family units	Continue partnerships with community entities to establish and maintain rental units for low/moderate income renters		CDBG
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	Utilize TBRA to help fill gaps in Section 8 program.	City funds
Assist special needs groups (elderly, disabled, homeless, persons with HIV/AIDS and single parent families)	Continue to support programs which assist special needs groups	Provide funds to support overflow shelter services for homeless adults. Provide funds to support health clinics. Provide funds to support streetscaping and pedestrian safety improvements in Fifeville neighborhood	CDBG

Encourage a regional approach in the provision of housing for low-income persons and families	Increase communication between members of the Consortium to address the needs of the region as a whole	Continue to support the Section 3 coordinator in increasing opportunities for Section 3 residents and Businesses	City funds
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	Continue to provide rent and tax relief to elderly and low income renters and homeowners. Provide funds to help recently released offenders obtain housing.	City funds, CDBG
Work Force Development	Support programs which increase and improve job opportunities	Provide funds for 27 individuals to obtain job training skills, support computer labs available to over 3,000 public housing residents.	CDBG
Encourage the preservation and establishment of housing to meet community needs	Encourage the retention and provision of new affordable housing within the community.	Provide funds for property acquisition	City funds, HOME, CDBG.
Locality: Fluvanna			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2012 - 2013 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Emergency and Transitional Housing	Build one transitional unit		
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate 10 homes	Rehabilitate 2 homes	HOME State IPR Rural Development
Assistance to first Time Home Buyers	Expand opportunities with County Assistance	Assist 2 homebuyers. Include strong Affordable Housing Guidelines in County Comp Plan.	HOME Fluvanna County Private funds
Affordable Rental Housing	Expand rental opportunities in County		HOME F/L HF
Community Development	Support infrastructure improvements for water and sewer		State CDBG Rural Development
Emergency Home Repair	Continue EmHR Program	Repairs to 10 homes	State EmHR Program Rural Development F/L HF

Locality: Greene			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2012 - 2013 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Assistance to first Time Home Buyers	Enable eligible families to become home owners	1 family will receive down payment assistance to purchase a home.	State Regional loan Fund; Consortium HOME, ADDI, Private funds
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard homes with an emphasis on those lacking complete plumbing	2 families will obtain rehab and Indoor Plumbing using HOME and IPR funding.	State Indoor Plumbing Funds; Consortium HOME to be used for additional rehabilitations
Affordable Rental Housing	Encourage development of affordable rental units	Develop 2 additional rental units and manage a total of 5 affordable rental units	HOME Consortium
Assist Special Needs Populations	Continue to address the special needs of the elderly, disabled, victims of domestic violence, single parents, etc.		HOME Consortium
Community Development	Support infrastructure improvements along Route 29 Business Corridor and the Stanardsville area		Rural Development
Locality: Louisa			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2012 - 2013 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Emergency and Transitional Housing	Continued operation of Transitional Home	Von Hemert Home occupied by 3 tenants	F/L HF
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate 10 homes	Rehabilitate 3 homes	HOME State IPR
Assistance to first Time Home Buyers	Expand opportunities with County Assistance	Assist 4 homebuyers	HOME Louisa County Downpayment Fund, Private funds
Affordable Rental Housing	Expand rental opportunities	Manage 8 units	VHDA F/L HF
Community Development	Support infrastructure improvements for water and sewer		State CDBG Rural Development

Emergency Home Repairs	Continue EmHR Program	Repairs to 15 homes	State EmHR Program Rural Development F/L HF
Locality: Nelson			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2012 - 2013 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Affordable Rental Housing	Develop 8 affordable rental units across the County at a scale consistent with rural character of County	Develop 2 affordable rental units; continue to market units as rent-to-own.	HOME funds, DHCD planning grants, VHDA and FHLBA fund programs
Rehabilitation of Substandard Owner-Occupied Houses	Rehabilitate substandard owner-occupied homes with an emphasis on those without complete indoor plumbing	Provide rehab and/or well and septic system repair assistance to four families	HOME, Program Income, Rural Development, SERCAP
Assistance to first Time Home Buyers	Assist First Time Homebuyers with an emphasis on those who have received home ownership counseling	Assist 2 First Time Homebuyers w/ counseling, down payment assistance.	Regional loan fund, HOME, ADDI, VHDA, Rural Development, private funds
Community Development	Continue collaborative efforts with other agencies to fund local projects	Continue to act as fiscal agent for Nelson Dental Trailer, other non-profits.	NCCDF fundraising, CACF, private foundations
Emergency Repair	Continue safety and accessibility repair program for elderly and disabled	Four repairs or accessibility additions for elderly or disabled.	NCCDF funds, CACF, RD
Locality: Region			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Strategic Plan:	2012 - 2013 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Affordable Housing for Special Needs Populations	Address the needs of the elderly, developmentally and physically disabled and victims of domestic violence	Develop strategies to promote equitable, affordable housing as part of the Sustainable Communities Planning Grant. Provide information and training on Universal Design and visitability through Livable for a Lifetime (L4L)	HUD Sustainable Communities grant, local funds, private funds.
Coordination of Regional Affordable Housing Service Providers	Foster cooperation and coordination among affordable housing service providers in the region	Take a lead role in the Coalition for Housing Opportunity. Hold monthly meetings of the Housing Directors.	HOME Consortium, private funds

Increase Affordable Rental Housing Opportunities	Foster awareness of the need for affordable rental housing in the region	Include the need for rental housing in the Housing Marketing Campaign. Promote accessory dwelling units and other accessory units.	Local funds, private funds
Fair Housing	Provide public education, outreach and counseling on fair housing laws; measure compliance with and support enforcement of fair housing laws through testing; reduce the racial disparity in high-cost lending	Conduct fair housing seminars; distribute fair housing materials, implement public awareness campaign, respond to complaints/inquiries. Observe April as Fair Housing Month.	HOME Consortium; other sources available: local funds and HUD, through Piedmont Housing Alliance
Rehabilitation of Substandard Housing	Provide rehabilitation of substandard owner occupied housing	Make referrals and work cooperatively with LEAP and weatherization program.	LIHEAP, HOME Consortium, IPR, state funds, local funds, Rural Development.
Affordable Homeownership	Provide affordable homeownership opportunities	Work with the Regional Home Ownership Center for downpayment assistance and to utilize the Community Land Trust to create affordable housing and preserve affordability.	CDBG, state HOME funds, CDFI, local funds, private funds
Homelessness	Implement recommendations in the Community Plan to End Homelessness	Update Community Plan to End Homelessness	Thomas Jefferson Area Coalition for the Homeless.
Increase Affordable Housing and Community Development Opportunities	Expansion of regional housing and community development financing capacity	Provide technical assistance on financing. Encourage Mixed-Use/Mixed Income public-private partnerships	CDFI Fund, local funds, VHDA, DHCD, Rural Development, private funds
Increase Financial Literacy Awareness and Combat Predatory Lending	Conduct financial literacy trainings and strengthen counseling	Offer financial literacy classes. Provide default and foreclosure counseling.	HUD, private funds, local funds, VIDA
Emergency Home Repair	Promote awareness of the need for Emergency Home Repair	Include emergency home repair in Housing Marketing campaign and Home Modification web site.	Local funds, private funds

V. DESCRIPTION OF PROJECTS

The following list of proposed projects details the proposed projects to be undertaken using HOME funds beginning in fiscal year 2012-2013 (beginning July 1, 2012). These projects reflect a one-year implementation plan consistent with the five-year goals approved in the 2008 Consolidated Plan,

which are included above in the Introduction to this Action Plan. The attached list of projects is also being submitted in hard-copy and electronic form on Table 3C templates.

Albemarle County

- Complete 7 housing rehabilitation projects for low and very low-income homeowners in substandard housing in Albemarle County and make the necessary improvements. Estimated HOME Investment: \$74,085. Estimated Program Income: \$15,000

Charlottesville

- Provide funds to acquire property for affordable housing. Estimated HOME investment: \$74,085. Estimated Local Match: \$18,351.
- CDBG projects are listed in the attached budget

Fluvanna

- Provide assistance to 2 first time homebuyers. Estimated HOME Investment: \$20,000. Estimated Program Income: \$2,000.
- Rehabilitate or replace 2 substandard owner occupied houses. Estimated HOME Investment: \$54,085. Estimated Program Income: \$12,000.

Greene

- Assistance to First Time Home Buyers, through closing costs and down payment assistance to 1 low-income family completing the First Time Homebuyers Program with HOME funds. Estimated HOME funds: \$6,000. Program Income: \$2,000.
- Provide rehabilitation of substandard owner-occupied houses for 2 families. Estimated HOME Investment: \$68,085. Estimated Program Income \$1,880
- Develop and manage 2 additional units (total of 5 units) of affordable rental housing. Estimated Program Income \$1,500.

Louisa

- Provide assistance to 4 First Time Home Buyers. Estimated HOME Investment: \$20,000. Estimated Program Income: \$2,000.
- Rehabilitate or replace 4 sub-standard owner-occupied houses. Estimated HOME Investment: \$54,085. Estimated Program Income: \$18,000.

Nelson

- Provide assistance to 2 First Time Home Buyers. Estimated HOME Investment: \$10,000.00. Estimated Program Income: \$6,000.
- Develop two rental units. Estimated HOME Investment: \$64,085. Estimated Program Income: \$8,000.00

CHDO Set-aside

- Develop two affordable homes for ownership on two lots in the City of Charlottesville currently held by the Charlottesville Area Community Foundation: \$88,903.

Annual CHDO set-aside funds are used in just one of the six localities with the CHDO funds rotating through all six localities over a six-year period. This allows for an equal share distribution of CHDO funds and provides sufficient funding for a bigger project in each locality. Funds can be used flexibly (loans, grants, or a combination of the two) at the discretion of the locality and the non-profit. Charlottesville is the locality for the CHDO rotation in 2012-2013.

VI. GEOGRAPHIC DISTRIBUTION

HOME funds will be distributed throughout the entire planning district, which includes the Counties of Albemarle, Greene, Fluvanna, Louisa, and Nelson and the City of Charlottesville.

In Charlottesville, all CDBG projects will be focused in the City's CDBG Target Neighborhoods but will be eligible to low-income residents City-wide: Belmont, Rose Hill, Fifeville, 10th & Page, and Ridge Street. Each of the Target Neighborhoods contains at least 51% of residents who are considered low to moderate income (i.e. less than 80 percent of AMI). Each of these neighborhoods also contains Charlottesville's highest percentage of minority population. See map for neighborhood boundaries.

VII. HOMELESS AND OTHER SPECIAL POPULATIONS

Homelessness continues to be a problem in the region. The Planning District has a number of organizations that participate in the Thomas Jefferson Area Coalition for the Homeless (TJACH) and prepare the Continuum of Care Plan for the region. The Thomas Jefferson Area Coalition for the Homeless (TJACH) collected the data for the census and survey between January 25 and 27, 2012. Surveys were distributed to shelter providers and social service agencies in the Thomas Jefferson Planning District, and taken by survey teams to homeless shelters, soup kitchens, and various street and outdoors locations. 223 people were found to be homeless on January 26. 205 homeless adults with 18 dependent children were residing in emergency, transitional or permanent supportive facilities. 27 more persons of the 230 surveyed said they were unsheltered. As the number of people who were physically located, this represents the least possible number. Schools, who use different reporting criteria, reported significantly higher numbers reflecting homeless children living in shelters, doubled up, in motels, or in substandard housing.

	2005	2006	2007	2008	2009	2010	2011	2012
People homeless	175	173	245	292	232	268	253	250
Sheltered	154	163	221	277	218	219	235	223
Unsheltered	21	10	24	15	14	28	18	27

During this PIT count, there were 162 emergency shelter beds available. (65 of these beds are seasonal beds provided by PACEM.) 125 of these beds were occupied on January 26, 2012, reflecting an excess of 37 emergency shelter beds available in this community. Despite this excess of available beds, 27 people reported being unsheltered and living outside, in vehicles or in abandoned buildings. 56% of survey respondents reported being unable to access affordable housing in the last year. 48% reported being unable to find work in the last year. 70% of respondents had been homeless less than 1 year with the majority identifying that this is the first time they had been homeless. 58% reported that they had been living in a home they owned or rented prior to becoming homeless. 29% reported that they had children with them on the night of January 26, 2012 and 26% reported that they had children that were no longer in their care. Finally, surveys revealed that 11% of respondents were veterans but that more than 50% were not receiving Veteran's Administration benefits.

Of the sheltered individuals identified on the evening of January 26, 2012:

- 35% were identified as chronically homeless
- 27% were identified as having a serious mental illness
- 22% were identified as having a chronic substance abuse issue

- 9% were identified as victims of domestic violence
- 8% were under the age of 18
- 5% were diagnosed with HIV/AIDS
- 3% were veterans
- .8% were over the age of 65

60% of the individuals surveyed were between the ages of 40 and 60 and 61% were identified as male. 52% of survey respondents self-identified as black/African-American while only 37% self-identified as white/Caucasian. Data on race from the Point-in-Time Count data is notably different than data collected in HMIS on those individuals served by homelessness prevention and intervention organizations in 2011. That data reveals that only 49% of individuals receiving services were black/African-American and 46% were white/Caucasian. Review of the data entered in the local HMIS system reveals that 398 homeless adults and 19 children received services during calendar year 2011.

The Haven, a multi-service day shelter, opened in January 2010 and continued to provide services to the homeless and very poor of this community. Guests of The Haven have access to a safe, welcoming place during the day where they may store their belongings, take showers, do laundry, eat a healthy meal, search for employment or access community programs. An average of 85 individuals were served every day at The Haven in the last 12 months, with occasional high census days of 125, usually based on the weather. Many local service providers offer outreach or programming services on site at The Haven at First & Market including AA, yoga instruction, resume development, legal consultation, case management advocacy, substance abuse treatment, housing applications, financial literacy, advocacy, and Food Stamp eligibility screening. The Haven intends to provide no wrong door to services for the homeless and improve service coordination among the programs that make up the system of care.

The Haven hosts the Continuum of Care for this community as well. The Service Provider Council (SPC), as the local COC is called, tackled several important system issues this year. SPC continued to educate itself on and advocate for the needs of homeless families in the region, including attending the annual conference of the Institute for Children, Poverty and Homelessness and several HPP trainings. Internal discussions include how and whether to convert local transitional housing units into emergency shelter units for the exclusive use of homeless families. A formal review of the CoC's Community Plan to End Homelessness was launched in early 2012 with support from several research students from the University of Virginia. Anticipated changes include specific goals around homeless families, development of a formal centralized intake system and expansion of transitional housing options for families experiencing domestic violence.

People And Congregations Engaged in Ministry (PACEM) is an interfaith collaboration of congregations founded on the principle of "a pillow for every head." PACEM is a low-demand shelter modeled on the long running and highly successful CARITAS program in Richmond. This is one of the strategies resulting from the March 30, 2004 forum titled "Homelessness in a World-Class Community: Creating an Action Agenda." Host congregations provide shelter on a rotating basis, with clean and safe dormitory-style accommodations and access to showers and bathrooms. A case management component is incorporated into PACEM to assist its chronically homeless clients in accessing treatment programs and community resources.

Region Ten provides weekly outreach to PACEM, On Our Own, The Haven and the Salvation Army to identify persons with mental illness and substance abuse treatment needs. Region Ten CSB staff provides twice-weekly on-site case management for information and intake purposes for PACEM

participants. Region Ten now provides two full time Resource Manager staff for the needs of substance abusing persons. Region Ten also operates a Wounded Warrior program to address the social re-integration needs of veterans and their families.

After many years of planning and development, The Crossings, a new single-room occupancy program, operated by Virginia Supportive Housing, opened in late March. 30 new units were made available to chronically homeless adults, with a local priority for those identified as medically vulnerable. A subcommittee of the SPC reviewed applications and ranked them using a validated vulnerability index tool provided by the 100,000 Homes Campaign. 30 additional units are co-located but made available to the public as low-income units.

Both Region Ten and the On Our Own Peer Support Center operate a PATH (Projects for Assistance in Transition from Homelessness) program. The PATH program assists homeless individuals who have mental illness access and navigate the mental health system. Region Ten and the Peer Support Center jointly operate the PACSS (Partnership for Assertive Community Support Services) program. Participants partner with mental health professionals and peer providers in working toward reaching their goals and learning tools to recover from mental illness. A RAP group is now operating out of The Haven to engage a more difficult-to-reach population in services.

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

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

The Salvation Army additionally implements the Homeless Intervention Project which provides funds for rapid re-housing and homelessness prevention for individuals and families at risk of homelessness. Funds may be provided for utility bills, rental assistance and other practical financial needs to ensure that people stay in or get into housing quickly. Love, INC and CARES at the Monticello Area Community Action Agency provide flexible funds needed to address emergency financial needs for people at risk of homelessness including for car repair, utility bills, traveler's aid and other crises. The CARES program worked to ensure that all tenants accepted into The Crossings were able to provide the required security deposit.

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

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

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

The Thomas Jefferson Area Coalition for the Homeless (TJACH) continued to promote and prioritize current effective programs devoted to this chronically homeless population. Now more than ten years old, the permanent supportive housing program, Dual Recovery Center, has long recognized the crucial connection between mental illness, substance abuse, indigence and consequent homelessness. In addition to the ten beds funded by HUD, the program annually provides housing and supports to on average ten other homeless. The Coalition reviews the continued need and effectiveness of this permanent supportive housing project annually and has reinforced its visibility and access to the community.

2012 Task Force on Homelessness — The Thomas Jefferson Planning District Commission (TJPDC) appointed the Task Force to Develop the 2012 Plan to End Homelessness in June 2005. The Task Force met regularly for over a year and presented the draft plan to the Commission at their January 2007 meeting. The Commission adopted the plan as a draft. TJACH has stepped forward to become the Lead Organization on Homelessness as recommended in the Plan. The Thomas Jefferson Planning District Commission (TJPDC) appointed the initial board, which held its initial meeting on

October 29, 2008. TJACH achieved non-profit status effective March 19, 2009 and serves as the Continuum of Care entity for the region. TJACH is located at and manages the Haven at First and Market, which opened for business on January 18, 2010 as a welcoming place for the homeless and very poor to receive vital services and get connected to social service providers. A second task force was created in 2012 to review the progress made on the Community Plan to End Homelessness and make recommended revisions as necessary. Committee members include representatives from City Council, Thomas Jefferson Planning District Commission, City Social Services, PACEM, The Haven, concerned citizens, formerly homeless individuals, Offender Aid & Restoration, Public Housing Association of Residents, local banking, and an attorney.

TJACH serves as the Continuum of Care for the region. TJACH has not yet established a centralized or coordinated assessment system for Emergency Shelter Grant funds. The applications for ESG funding are submitted to the Department of Housing and Community Development directly by the individual programs including MACAA, PACEM, Salvation Army, SHE and Mohr Center.

The City of Charlottesville financially supports Monticello Area Community Action Agency (MACAA), the Shelter of Help in Emergency (SHE), and Region Ten along with several shelters and homes provided by Community Attention. MACAA has two facilities to address the need for transitional and permanent housing in the area. Hope House I provides short-term, transitional housing up to 2 years, for 3 families at a time. Hope House II has received VHDA funds to rehab long-term transitional housing for 11 homeless families at one time. Households residing in these properties will also be the beneficiaries of numerous counseling services offered by MACAA.

The Shelter for Help in Emergency (SHE) provides temporary help to battered women and their children. Clients can stay in the shelter for up to six weeks, in which time the staff helps them locate and secure permanent housing and counseling. SHE moved to a new shelter location in 2008.

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

The City of Charlottesville also offers tax relief to the elderly and people with disabilities to allow them to remain in their homes. Other localities in the Planning District offer similar assistance. Beginning in FY 06-07, the City expanded its tax relief program beyond assistance to the elderly and disabled to include providing relief to a larger amount of residents who are income eligible. Guidelines for these programs are reviewed before the start of each fiscal year to ensure that each program is running efficiently while serving the greatest amount of clients possible.

The Jefferson Area Board for Aging (JABA), through its non-profit arm JABA, Inc., owns a portion of four housing projects serving elderly residents in the Planning District. Ownership is held through Limited Liability Corporations (LLC) or Limited Liability Limited Partnership (LLLP), with JABA, Inc.’s percentage of ownership varying from 10% to 99%. A new development, JABA closed on the property for a new development, Timberlake Place on Market Street in Charlottesville, in April 2012. The project will provide a total of 27 one-to-two bedroom units as well as common areas. The following table identifies the size, location, population served and type of housing for the four existing housing projects.

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

VIII. NEEDS OF PUBLIC HOUSING

The Charlottesville Redevelopment and Housing Authority Five-Year Plan for Fiscal Years 2005-2010 states the following housing needs: Of 9,964 total renter households in Charlottesville, 2,338 (23%) had incomes under \$10,000, or roughly 30% of the Area Median Income (AMI), which is \$31,007. Another 1,132 (11%) had annual incomes between \$10,000 and \$15,000, over 30% but below 50% of the AMI. Together these two groups make up 35% of the renter households in the city. Forty percent (40%) of all Charlottesville renters pay 35% or more of their incomes for rent.

Of the 362 families currently living in public housing, 293 (81%) have incomes at or below 30% of the AMI. There are 756 families on the wait list, 704 (94%) of whom are extremely low income families, with incomes at or below 30% of the area median income. Three hundred twenty five (325) of the total families on the wait list are families with dependent children. The average wait period is 551 days. The Housing Choice Voucher waiting list was opened in September 2008 for the first time in five years. There are currently 139 individuals on the waiting list.

CRHA owns and manages 376 public housing units located in 7 rental communities and 4 units on single or duplex lots within the City of Charlottesville. CRHA also owns several parcels of vacant land within the city. The Authority administers 272 Housing Choice Vouchers leased up as of this writing. CRHA had been named the Priority Neighborhood in FYs 06-07, 07-08, 08-09, and 09-10 for distribution of CDBG funds. To date all priority neighborhood funds have been spent on CDBG eligible projects.

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

IX. ANTI-POVERTY STRATEGY

The primary anti-poverty agency serving the region is the Monticello Area Community Action Agency (MACAA), which serves Charlottesville, Albemarle, Fluvanna, Louisa and Nelson. The Skyline Community Action Program (Skyline CAP) serves Greene County in the Thomas Jefferson Planning District, and also Orange and Madison Counties in Planning District 9. Each of these agencies operates the Head Start pre-school program, a fundamental part of the regional anti-poverty strategy. MACAA is starting a Virginia Individual Development Accounts (VIDA) program, which will begin accepting applications in May 2012. Each social service agency operates a family self-sufficiency program.

As part of a more aggressive anti-poverty strategy, the City of Charlottesville is looking to provide workforce development opportunities that go above and beyond the requirements of Section 3 regulations. The City of Charlottesville will be working on a workforce development strategy over the next fiscal year.

X. LEAD BASED PAINT HAZARDS

The notification, Watch Out for Lead-Based Paint Poisoning is given to all persons assisted, even if the residence was constructed after 1978, since it serves as a good information and educational tool. Detection and removal of lead-based paint in residences constructed before 1978 is to occur while rehabilitating homes when there are children present under the age of 7 years. In cases where lead-based paint is suspected, Aqua Air Laboratories in Charlottesville is used to make this determination. The City of Charlottesville, with its down payment and closing cost assistance program to first-time home buyers, will not approve a home if peeling paint is in evidence until it is repaired satisfactorily. This situation is identified through the Section 8 inspection. Detection and removal of lead-based paint is to occur while rehabilitating homes. Data from the Health Department indicate that reported cases of Elevated Blood Lead Levels of 10 or higher occurred in children under 7 years of age in 5 cases in Charlottesville, no cases in Albemarle, no cases in Fluvanna, 1 case in Greene, 2 cases in Louisa and 1 case in Nelson from February 2010 through January 2011, for a total of 9 cases in the region, an decrease of 3 cases from the previous year. All of these are followed to be sure levels are coming down to normal or at least steadily improving.

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

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

XI. OTHER ACTIONS

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

A. Obstacles to meeting underserved needs

The Housing Choice Voucher Program (formerly Section 8) provides one of the few subsidized housing opportunities in the more rural counties in the Planning District and the number of Housing Choice Vouchers (HCVs) is not sufficient to meet the need. The relative lack of HCVs is

compounded by the lack of available rental units. The Market Study Report identified a severe deficit of rental housing for low-income renter households, with a shortage of 3,917 units for households under 30% of area median family income. Most units that are affordable (rent at or below 30% of income) by extremely low income households (less than 30% area median family income) are occupied by households with higher incomes. Approximately 70% of UVA students or 14,341 students live off grounds, occupying 6,064 rental units or about 53% of the rental stock, leaving 5,300 rental units for everyone else. Students often get help from parents and split rental costs with other students, thereby helping to drive up the cost of renting. Housing costs are rising much more quickly than wages and the high cost of land makes it difficult to develop new affordable housing. The housing market in the region is extremely tight, with an owner vacancy rate in 2000 of only 1.5%. The impact of scarce housing is most severe for those seeking lower-cost owner housing.

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

B. Institutional structures and coordination

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

The Thomas Jefferson Planning District Commission (TJPDC) was selected in October 2010 for one of HUD’s Sustainable Communities Regional Planning Grants. As the lead applicant, TJPDC represented the Charlottesville-Albemarle Metropolitan Planning Organization (MPO), major partners including the City of Charlottesville and Albemarle County, and the University of Virginia as a consulting partner, and other partners: the Jefferson Area Board for Aging (JABA), Thomas Jefferson Partnership for Economic Development (TJPED), Rivanna River Basin Commission (RRBC), and the Local Energy Alliance Program (LEAP). The outcome of the three-year project will be a full regional implementation plan for the MPO area, consisting of the City of Charlottesville and the urbanized area of Albemarle County in Central Virginia. The Charlottesville Region Sustainability Implementation Plan will build on the region’s 1998 Sustainability Accords and other planning documents to integrate strategies for land use, transportation, housing, economic development, air and water quality, and energy use. The project will move sustainability in the region from a regional goal to actual implementation through the updates of the Comprehensive Plans for the City of Charlottesville and Albemarle County and the Long Range Transportation Plan for the Charlottesville-Albemarle Metropolitan Planning Organization.

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

- Commit to a permanent, dedicated, annual funding investment in affordable housing initiatives either by changing current funding priorities or increasing long-term revenue streams. Such funding should be dedicated to support the building and/or preserving of affordable housing (bricks and sticks).
- Support the creation of a Regional Housing Fund to accept investments in affordable housing from both public and private sources.

- Adopt a proffer policy that requires proffered units be equally affordable at extremely low-, very low-, and low-income levels.
- Support the building of Single Room Occupancy and other non-traditional housing.
- Support and encourage the creation of security measures and supportive services in new and existing neighborhoods to ensure that affordable housing is safe and pleasant.
- Promote the use of tax credits for developers by offering technical assistance.
- Consider issuing general obligation bonds to fund affordable housing initiatives.
- Provide funding for loans to developers of affordable housing.
- Provide support for the Thomas Jefferson Community Land Trust.
- Establish a Housing Ombudsman Office to serve both area residents and developers of affordable housing.
- To the extent allowed by law, pay all employees, and strongly encourage their contractors to pay, a living wage. The Task Force recommends, as a first step, that the Human Resource Departments of the City, County, and UVa develop criteria for establishing a living wage.
- Support regional transit networks and options.
- Continue to support regional non-profits such as Piedmont Housing Alliance (PHA), Habitat for Humanity, and the Albemarle Housing Improvement Program (AHIP) whose missions are to address affordable housing.

The Task Force recommends that Albemarle County do the following:

- Commit to a permanent, dedicated, annual funding investment in affordable housing initiatives either by changing current funding priorities or increasing long-term revenue streams. Such funding should be dedicated to support the building and/or preserving of affordable housing (bricks and sticks).
- Support the creation of a Regional Housing Fund to accept investments in affordable housing from both public and private sources.
- Amend the existing proffer policy to include these recommendations:
 - cap the value of proffered units;
 - provide an incentive for developers to get more credit for deeper targeting of affordability by using a sliding scale;
 - require proffered units to include an equal share of units affordable at extremely low-, very low-, and low-income levels
 - increase the term of affordability for proffered rental units to a minimum of 15 years.
- Require deed restrictions or deeds of trust to ensure longer term affordability.
- Support the building of Single Room Occupancy housing.
- Support and encourage the creation of security measures and supportive services in new and existing neighborhoods to ensure that affordable housing is safe and pleasant.
- Promote the use of tax credits for developers by offering technical assistance.
- Consider issuing general obligation bonds to fund affordable housing initiatives.
- Provide funding for loans to developers of affordable housing.
- Aggregate all County housing funds including cash proffers to create a fund which would be under the control of the Albemarle County Housing Committee. Review and remove unnecessary regulatory barriers that impact affordability including consideration of a streamlined approval process for developments that propose affordable housing units.
- Provide support for the Thomas Jefferson Community Land Trust.
- Establish a Housing Ombudsman Office to serve both area residents and developers of affordable housing.

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

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

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

C. Barriers to affordable housing

Population in the region is growing and the average household size is decreasing. The cost of housing is increasing more rapidly than average income. The cost of housing for low- to moderate-income households continues to rise. Trends include cost burden and fewer affordable units being developed. Perception of affordable housing by the public and decision-makers has been identified as a barrier to the creation and preservation of affordable housing through the March 2008 Regional Housing Conference, and follow-up event in October 2008 “Finding Common Ground: Call to Action.” As a result, a new group, the Coalition for Housing Opportunity, was formed in early 2010 to carry out a comprehensive marketing campaign on affordable housing. The target audiences for the campaign include local government decision-makers, businesses, landlords and funders. The marketing goals include achieving greater awareness of the housing need in this region, increasing knowledge of and support for existing resources, and achieving a more favorable regulatory environment and funding support for the provision of safe, decent and affordable housing.

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

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

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

pressures place additional demands on these localities, as they have throughout the 1990s, pressure to amend land use policies grows.

Albemarle County has an Affordable Housing Policy setting a target of 15% of all units developed under rezoning and special use permits to be affordable as defined by the County. A comparable contribution may be made to achieve the affordable housing goals of the County. The Albemarle County Housing Committee continues to work on the policy specifically in the area of sustaining long-term affordability of proffered units.

The City of Charlottesville established a Housing Advisory Committee in 2006 with the charge to focus on housing issues including affordability, accessibility, and visitability. This group submits recommendations to the City Council to aid in addressing housing concerns and provide creative solutions as to how the City can allocate its housing resources. The Housing Advisory Committee has also recommended initiatives the City can take to incentivize private developers to build affordable housing units, which have since been adopted as policy by City Council. The Housing Advisory Committee spent the bulk of 2010 working on strategies to help reach the goal of growing the City's supported affordable housing stock to 15% by 2025 as outlined in the '2025 Goals for Affordable Housing Report'. This goal was adopted by City Council in February 2010.

Beginning in FY 07-08 the City of Charlottesville dedicated a greater share of financial resources to the creation, expansion and rehabilitation of affordable housing options. Current priorities for the Charlottesville Housing Fund are Homeownership Preservation and Creation for households at or below 80% AMI, Rental Preservation and Creation for households at or below 60% AMI, and Special Needs Housing projects serving residents at or below 40% AMI. Since its first year, the Charlottesville Housing Fund has invested over \$6 million in funding and has created or preserved over 300 affordable units with many more in the pipeline.

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

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

The Charlottesville Area Association of Realtors (CAAR) established the CAAR Workforce Housing Fund in 2004. The program is a partnership between CAAR and the Piedmont Housing Alliance (PHA) and serves the entire Planning District. The Work Force Housing Fund provides deferred simple interest second mortgages for teachers, firefighters, nurses and police officers who purchase a home in the same jurisdiction in which they work. The funds are loans that recipients agree to pay back when they sell or refinance the property in order to create a revolving fund for the next recipients. CAAR's fundraising goal is \$500,000.

In September 2006, the Thomas Jefferson Community Workforce 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 Workforce Housing Fund is \$8 million. CAAR's fund is essentially a sub-fund of the Thomas Jefferson

Community Workforce Housing Fund. CAAR will continue to follow its mission of helping the four essential members of the work force.

D. Public housing and resident initiatives

The Charlottesville Redevelopment and Housing Authority (CRHA) continues to provide quality housing and support to the City's lowest income population.

The 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 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.

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 to help 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 different funding streams and CRHA decision-making processes. CRHA creates and distributes a monthly newsletter to all public housing residents including housing authority news, community-wide news, and upcoming job and training opportunities.

The Housing Authority continues its Memorandum of Understanding partnership with the City of Charlottesville regarding implementation of the Redevelopment Master Plan. The City has taken over the lead position on the redevelopment effort and will continue to work with the Housing Authority to bring the project to fruition. The goal of redevelopment is to transform each of the public housing sites into vital mixed-income, mixed-use communities to the greatest extent possible while maintaining a respectful relationship with the surrounding neighborhoods.

The Housing Authority is also in partnership with the City of Charlottesville to implement an aggressive anti-poverty strategy through the creation of a new HUD Section 3 program. Section 3 provides opportunities for low-income individuals to gain access to jobs and the necessary skills and training needed to help secure employment. The Housing Authority and City have partnered to create a program that reaches not only residents of public housing and Section 8 housing but low-income residents that live anywhere in Charlottesville. Annual goals and benchmarks will be set and reported on to HUD as well as to the Section 3 Steering Committees that have been established.

E. Persons living below the poverty level

A coordinated system of job-training programs exists in the City and surrounding jurisdictions. The

Piedmont Workforce Network (PWN) is the Local Workforce Investment Board for the Thomas Jefferson Planning District and the Rappahannock Rapidan Region. PWN is now staffed by the Thomas Jefferson Partnership for Economic Development. In December 2007, the Virginia Workforce Center – Charlottesville was opened. The new Comprehensive Center co-locates the Virginia Employment Commission (VEC), the Department of Rehabilitative Services, and staff from various public agencies and non-profit organizations. There are also smaller Satellite or Information Centers located in Albemarle, Greene, Louisa, and Nelson Counties.

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

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

The lack of transportation can be a serious barrier to employment. The Charlottesville Transit Center, open as of March 26, 2007, is a transit transfer facility just off the downtown mall. The City of Charlottesville and the County of Albemarle have adopted vision statements supporting the creation of a Regional Transit Authority (RTA). The General Assembly passed enabling legislation during the 2009 session to allow the formation of the RTA.

F. Compliance with planning requirements

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

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

G. Neighborhood Priority Projects

The City of Charlottesville began the process of updating the 2007 Comprehensive Plan with a projected adoption in 2013. The plan review is being accomplished in tandem with Albemarle County and TJPDC as part of HUD's Sustainable Communities grant. Each locality will maintain separate Comprehensive Plans but have been gathering citizen input in joint sessions. With the 2007 Consolidated Plan almost through its five year cycle, the City will continue preparing for the 2012 Consolidated Plan update begun in 2010.

The City of Charlottesville set up a Neighborhood Capital Improvement Program (CIP) fund to assist neighborhoods in funding small projects. Neighborhoods submit requests and each project is evaluated and funded based on feasibility and availability of funds. The majority of CIP funding will be used to carry out larger capital improvement projects across the city.

XII. MONITORING

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

The Housing Directors Council adopted a new monitoring plan in December 2010 for Program Year 2010 and beyond. Site visits will be performed for subrecipients who have:

- Had a change in staff during the program year;
- Are undertaking projects that are significantly different in scope or character than projects carried out in the past;
- Had outstanding findings on a monitoring visit or financial audit during the previous three years; or
- Have not received a site visit within the last three years.

On-site visits are not required for subrecipients with no staffing changes, with no significant change in the type of projects carried out, and who have no outstanding findings from previous monitoring visits or financial audits. No subrecipient will go more than three years without an on-site monitoring visit. At the site visit, files are reviewed using the checklist provided by HUD, fiscal records are reviewed and visits may be made to projects to inspect work and to talk with beneficiaries about their satisfaction with the work conducted. A follow-up letter documenting findings is then prepared and sent to each sub-recipient. Technical assistance is provided to sub-recipients and their clients, as needed.

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

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

XIII. IMPEDIMENTS TO FAIR HOUSING CHOICE

The Thomas Jefferson Planning District Commission and the City of Charlottesville work with Piedmont Housing Alliance (PHA), a private, regional, non-profit housing agency, to alleviate fair housing concerns in the City as well as the region. An updated version of the Analysis of

Impediments to Fair Housing Choice was adopted by the City Council and Thomas Jefferson Planning District Commission in May 2011.

The following table, taken from the 2011 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.

2011 Impediments and Plan of Action				
Impediment	Description	Objective	Measurable Result	Responsible Parties
Rental Affordability	Lack of rental units affordable to low income households; Increased competition for limited number of rental units	Increase the # of affordable rental units; Align costs of rental options with the distribution of incomes in the area	Smaller % of people with severe cost burdens; # of people receiving assistance; # of supported units	HOME Consortium, local governments, non-profit organizations
Regulatory Barriers and Community Resistance	Land use codes and ordinances affect availability and affordability of location-efficient housing; groups may oppose density based on perceived or real neighborhood impacts	Revise ordinances that create barriers to housing affordability; Eliminate stigma attached to affordable housing and density; encourage diverse housing stock without sacrificing quality of life	Revisions to land use ordinances that allow greater flexibility to develop compact, mixed-use, and mixed-income housing with access to jobs and services	Local governments
Discrimination in the Rental Market	Either overt or covert discrimination against renters on the basis of race and ethnicity, family status, and disability	Eliminate all discrimination in housing; Raise awareness of fair housing laws; Provide counseling and advocacy; test for discrimination	# and resolution of complaints; # of people reached with fair housing activities; results from testing (if conducted)	Piedmont Housing Alliance, other non-profit organizations, local governments

2011 Impediments and Plan of Action

Impediment	Description	Objective	Measurable Result	Responsible Parties
High Debt-to-Income Ratios and Foreclosures	Whether through loss of income or adjustment of loan, homeowners are struggling to retain their home; foreclosures will likely continue	Prevent foreclosures from occurring; encourage loan work-outs; support banking legislation; provide financial counseling to prospective home-buyers	# of foreclosures prevented through assistance; reduced homeowner cost burden	Local housing counselors, Piedmont Housing Alliance, local governments, Legal Aid, other non-profit orgs
Economic and Racial Disparities among Schools	Concentration of low-income and racial minority students into certain schools and districts may compromise school quality and exacerbate housing segregation among families	Encourage neighborhood economic and racial integration for families with children, especially in the City of Charlottesville and urbanized Albemarle County	Decreased racial index of dissimilarities among elementary school students; More equitable share of low-income students among schools	Local governments, Local school boards, non-profit organizations
Lack of Housing Accessible to People with Disabilities	Lack of housing appropriately designed for the range of disabilities that exist in the region; when available, accessible units can be expensive	Increase the quantity and scope of accessible units; communicate visitability and accessibility needs to homeowners and landlords	# of accessible units; # of group homes and support-services living options; # of people reached through outreach efforts	Ind. Resource Center, Disability Services Board, Piedmont Housing Alliance, Livable for a Lifetime
Language and Cultural Barriers	Language differences can be a means for housing discrimination; immigrants may lack knowledge of housing and financing options; cultural differences yield neighbor and landlord tension	Reduce cultural and linguistic barriers to housing access; engage different groups in conversations about differences and similarities	Housing information available in multiple languages; Homeownership rate for ethnic minorities	International Rescue Commission, Creciendo Juntos non-profits, schools

2011 Impediments and Plan of Action				
Impediment	Description	Objective	Measurable Result	Responsible Parties
Homeownership Affordability	Job losses, low wages, and tight credit markets limit homeownership options for a broad range of households	Align home costs with the distribution of incomes in the area; Encourage smaller units with greater access to jobs and services.	# of people receiving down payment assistance; # of supported units; average sq. ft. of new construction; average commute times	HOME Consortium, local governments, non-profit organizations

Piedmont Housing Alliance’s Regional Fair Housing Program promotes equal housing opportunity and combats housing discrimination. As the regional provider of fair housing education, outreach, and advocacy service, its goal is to raise awareness and promote compliance with federal and state fair housing laws that protect our community from discrimination based on race, color, national origin, religion, sex, family status, disability, and elderliness in the rental, sale and financing of housing. PHA’s fair housing services include advocating for victims of housing discrimination, responding to fair housing compliance questions, conducting fair housing education sessions, creating comprehensive educational materials and public awareness campaigns, and chairing the Regional Fair Housing Advisory Meetings. PHA’s Fair Housing Program is designed to address barriers to equal opportunity identified as priorities by HUD, the Regional Fair Housing Advisory Group, the Consolidated Plan and Analysis of Impediments to Fair Housing Choice. PHA is a member of the National Fair Housing Alliance, has been recognized by HUD with a national best practices award, and has earned excellent performance evaluations on all of its HUD Fair Housing Initiative Program grants.

Actual activities for 2010-2011 included the following:

- Educated 369 people at 25 fair housing education sessions
- Responded to 72 people who called for fair housing assistance

PHA’s performance evaluation for the 2010-2011 HUD grant was Excellent, earning a total of 100 points out of 100 possible points.

For 2011-2012, PHA’s Regional Fair Housing Program will focus on the following fair housing initiatives:

Inclusive Community Education: PHA will conduct education sessions to raise public awareness about housing discrimination, fair housing rights and responsibilities, and equal housing opportunity. Education sessions will reach a broad range of organizations and community members, including immigrants or persons with limited English proficiency, rural areas, persons with disabilities, and housing providers.

Accessibility Compliance Initiative: PHA will conduct Fair and Accessible Housing Seminars and actively participate in Livable for a Lifetime, a leadership group to promote accessibility, visitability, and universal design.

Extensive Community Outreach: PHA will aggressively pursue a wide range of community outreach opportunities: meetings with community partners; print, radio, and TV advertisements; web site resources; displays at community events; and regional advisory group meetings.

Complaint Intake and Compliance Information: Information, counseling, advocacy, and referral services will be provided to assist persons experiencing housing discrimination and other barriers to fair housing choice, and to support housing providers' fair housing compliance.

XIV. PERFORMANCE MEASUREMENT

The Thomas Jefferson HOME Consortium and the City of Charlottesville use measurable indicators to assess the success of projects funded by HOME and CDBG. Each year TJPDC and the City of Charlottesville prepare a Consolidated Annual Performance Evaluation Report (CAPER), which provides accomplishment data for HOME and CDBG funded projects in the City and throughout the Planning District. The Housing Directors Council also does a self-evaluation for the program year. The Consolidated Annual Performance and Evaluation Report (CAPER) for 2010 -2011 identified the following results achieved with CDBG and HOME funds:

The Consolidated Annual Performance and Evaluation Report (CAPER) for 2010 -2011 identified the following results achieved with CDBG and HOME funds:

- The Consortium completed 57 HOME projects during the program year. Of the 57 projects, 39 were rehabilitation of owner-occupied units, 13 were first-time homebuyer projects, and six were rental projects. Of the first time homebuyer projects, 6 units were newly constructed; all others were down payment assistance only. Four of the rental projects were new construction, resulting in 5 new rental units, and 1 project was a rehabilitation project resulting in 5 units. The Crozet Meadows project included 28 HOME assisted units. Completed units for the year total 90.
- The 2008 CHDO set-aside project, Crozet Meadows, was completed in August 2010. This was a joint project of Piedmont Housing Alliance (PHA) and Jordan Development Corporation (JDC) consisting of 66 affordable rental units for seniors. Of those, 38 were newly constructed units and 28 were existing units that were rehabilitated as part of the project. 28 units were HOME assisted.
- The HOME Consortium was awarded an Energy Efficiency Community Block Grant (EECBG) grant in 2010. During this program year, there were 22 of these projects which included high efficiency heat pumps to replace failing systems. Of these, 13 were HOME assisted. These projects are among the 39 owner-occupied rehabilitation projects.
- 99.9% of people served were low or moderate income (defined as having incomes at or below 80% of the area median income)
- 96% of households and 93% of people receiving CDBG funds had incomes below 50% median family income (MFI). 76.7% of people receiving HOME assistance had incomes less than 50% MFI and 83.3% had incomes below 60% MFI.
- 42.2% of the families assisted with HOME funds were racial or ethnic minorities.

Additionally, 75% of the people and 66% of the households 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 \$1.2 million to affordable housing projects in FY 10-11. One hundred percent of these funds benefit people at or below 80% of the area median income. These funds were used to complement or supplement CDBG and HOME funded projects.
- The City of Charlottesville and the Thomas Jefferson Planning District Commission worked closely with the Thomas Jefferson Area Coalition for the Homeless and the Disability Services Board to coordinate the housing needs of special needs populations.

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

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

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

The City has implemented Outcome Measurement processes as part of its grant application process for CDBG and HOME. Starting in 2002, the outcome measurement application used by the United Way and the City/County funding application was piloted for CDBG Social program applications in an attempt to standardize funding applications in the community while obtaining needed outcome indicators. The pilot was successful and expanded to all CDBG/HOME city applications in 2003. Programs that are funded submit program outcomes as part of the required quarterly reports. Any program that applies for repeat funding is required to submit additional information concerning outcomes. The information provided aids in outlining the actual program outcomes in addition to the data that outlines the number and characteristics of persons served.

XV. COORDINATION

Each jurisdiction participating in this Consortium has signed a Cooperative Housing Statement, which was updated in 2001, 2004, 2007 and 2010. The agreement includes certification of each member agreeing to affirmatively further fair housing within the Consortium.

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

XVI. CITIZEN PARTICIPATION

Citizens were encouraged to participate in the development of the Annual Action Plan through public hearings and public comment periods. Copies of the Draft Plan were made available through the City and Thomas Jefferson Planning District Commission (TJPDC) offices, as well as through the TJPDC website at www.tjpc.org. The Regional Housing Conference: "Finding Common Ground" held on March 13, 2008 and the follow-up event "Finding Common Ground: Call to Action" held October 30, 2008 also provided valuable input for the plan.

Input from various citizen and public servant committees was solicited as part of the 2010 update of the Analysis of Impediments to Fair Housing Choice. Sections of that plan have been incorporated into this document. Groups participating in input sessions include: the Rural Roundtable, the Partnership for Children, the Jefferson Area Transition Council, the Jefferson Area Disability Services Board, Creciendo Juntos Roundtable, the International Rescue Committee, the Charlottesville Planning Commission, the Public Housing Association of Residents, and the Albemarle-Charlottesville National Association for the Advancement of Colored People

The following notice appeared in the Daily Progress on Sunday, March 25, 2012:

**NOTICE OF PUBLIC HEARING AND PUBLIC COMMENT PERIOD
DRAFT YEAR 2012-2013 ACTION PLAN OF THE CONSOLIDATED PLAN
FOR THE
CITY OF CHARLOTTESVILLE
AND THE
THOMAS JEFFERSON PLANNING DISTRICT**

**30-DAY COMMENT PERIOD: March 26 – April 26, 2012
PUBLIC HEARING: APRIL 5, 2012, 7:00 P.M. AT TJPDC
MAY 7, 2012 AT CITY COUNCIL**

The City of Charlottesville and the Thomas Jefferson Planning District Commission (TJPDC) invite all interested citizens to comment on the Draft Year 2012-2013 Action Plan of the Consolidated Plan. The Consolidated Plan and the Action Plan guide the use of federal Community Development Block Grant (CDBG) funds in the City of Charlottesville and federal HOME funds in the Thomas Jefferson Planning District (City of Charlottesville and counties of Albemarle, Fluvanna, Greene, Louisa, and Nelson). Funding levels for the coming year are estimated as \$587,250 for HOME and \$425,318 for CDBG.

A public hearing will be held at the TJPDC office on April 5, 2012 at 7:00 p.m. in the Water Street Center, 407. E. Water St. The City will also schedule a public hearing on May 7, 2012.

The Action Plan is available at www.tjpc.org/housing/index.asp or by contacting Kathy McHugh, City of Charlottesville, at (434) 970-3315 or Billie Campbell, TJPDC, at (434) 979-7310 ext. 230.

The City of Charlottesville has been including citizens in the planning process of the use of CDBG funds through both public hearings and citizen committees. The process began in September after

the initial public hearing was held in August 2011 to discuss the general priorities of the CDBG funding and the selection of the priority neighborhood. Following the public hearing and recommendations from City Council, the CDBG Task Force—made up of residents from each Target Neighborhood, as well as the School Board, Planning Commission, Social Agencies and one at large member—met to discuss how City Council directives could be implemented. The CDBG Task Force issued an RFP for potential projects and reviewed submissions through February 2012. A list of projects recommended for funding by the CDBG Task Force was taken before a Joint Public Hearing of the Planning Commission and City Council in March 2012. The comments from the public hearing were very positive and the projects proposed to receive funding were recommended for approval by the Planning Commission. City Council will review the CDBG budget during their April 2, 2012 meeting.

The Action Plan will be made available to the public for a 30-day comment period beginning March 26 and running through April 26, 2012. A public hearing will be held at the Thomas Jefferson Planning District Commission meeting on April 5, 2012. A second public hearing will be held at the City Council meeting on May 7, 2012. Comments incorporated into this document include:

- Changed the City’s HOME project (p. 2-3, 27-28, and 32).
- Updated the City’s Neighborhood Priority Projects (p. 45)
- Updated Piedmont Housing Alliance’s funding, mission and relationship to Jordan Development (p. 17, 24 and 25)
- Updated dates and amounts for Local Support of Housing Foundations (p. 17-18)
- Updated the section on Homeless and Other Special Populations (p. 33-37)
- Added reference to JABA’s planned development of Timberlake Place (p. 37)
- Added information on MACAA’s new VIDA program (p. 39)
- Updated section on the Needs of Public Housing (p. 38) and Public housing and resident initiatives section (p. 44)
- Update Matching Requirements through the program year ending June 30, 2011 (p. 55)

Comments made at the May 7, 2012 Public Hearing at City Council, but not incorporated into the plan, include:

- Address the need for a living wage policy
- Expand the section on the Anti-Poverty Strategy (recommended for next year’s Plan)

XVII. SPECIFIC CDBG REQUIREMENTS

A. Sources of funds

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

2011 Entitlement	\$425,318.00
Estimated Program Income and Reprogramming	\$15,982.75
TOTAL	\$441,300.75

B. Float-funded activities

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

C. Locations

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

D. Contingency

No contingency funds will be used for cost overruns.

E. Urgent needs

No “urgent needs” activities are included in this listing of proposed projects for FY 11-12.

XVIII. SPECIFIC HOME REQUIREMENTS

A. Resale/Recapture Provisions

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

Restricted Resale is not used by the Consortium. All sub-recipients have elected to use the recapture provisions.

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

Recapture of initial HOME investment secured by note and deed of trust for a term not less than the applicable period of affordability. Recapture may be structured for principal only, principal plus interest, or principal plus shared equity. Terms would be specified in the note and deed of trust. All recaptured HOME funds along with interest and/or equity share would be treated as program income and utilized accordingly. The amount of recapture is limited to the net proceeds available from the sale of the home. Inheritance to a family member not on the title will invoke recapture provisions. If the heir is income-qualified, the recaptured funds may be used for a new loan to the heir as the purchaser as a new HOME project.

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

B. Other Forms of Investment

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

C. Affirmative Marketing

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

D. Minority/Women's Business Outreach

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

E. Refinancing

The TJ HOME Consortium does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

F. Matching Requirements

For the program year ending June 30, 2011, the Consortium accrued match totaling \$508,733. The primary sources of the matching funds are Habitat for Humanity projects and the City of Charlottesville, which provides a 25% match for each project. Projects of the Greater Charlottesville Habitat for Humanity are not HOME assisted, but are HOME match-eligible. Match funds from Habitat for Humanity include below market interest rate loans and soft-second mortgages forgiven over the lifetime of the loan. Excess match to carry over to the 2012 performance report is \$3,798,353.