

**FY 14 - 15
ACTION PLAN
for the
CITY OF CHARLOTTESVILLE
and the
THOMAS JEFFERSON HOME
CONSORTIUM**

**Draft for Public Comment
March 24, 2014
Comments Received March 24 – April 24, 2014**

**Public Hearing at
Charlottesville City Council
May 5, 2014**



**Public Hearing at the
Thomas Jefferson Planning District Commission
April 3, 2014, 7:00 p.m.**



I. INTRODUCTION

The Consolidated Plan for 2013-2017 set forth an overall plan to support community development needs, including housing needs, in the Thomas Jefferson Planning District and in the City of Charlottesville. The Action Plan for FY 2014-2015 re-affirms the goals expressed in the region’s Consolidated Plan, which was developed and adopted in May 2013. The Consolidated Plan is a five-year document that guides the specific activities developed annually through the Action Plan. 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.

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

This Action Plan identifies specific activities to be undertaken with the funds during the program year from July 1, 2014 to June 30, 2015 as a means of fulfilling the goals stated in the Consolidated Plan. The objectives and outcomes of the Annual Action Plan for 2014-2015 are linked to the priority 5-Year Goals for set forth in the Consolidated Plan.

Summary of Local Goals from the 2013 Consolidated Plan and FY 14-15 Measurable Objectives

Note: Unless otherwise designated, the Objective for 2014-2015 activities is “Decent Housing” and the Outcome is “Affordability”

Locality: Albemarle			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2014 - 2015 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Risk of homelessness, first-time homebuyers (HB), doubling up	Refine the County’s Affordable Housing Policy to promote creation of affordable units with long-term affordability requirements.	Affordable Housing Policy revised and adopted into the Comprehensive Plan; strategies developed to support policy	
Risk of homelessness, doubling up, discrimination	Preserve and expand the supply of affordable rental properties; assist renters through rental assistance programs.	Continue to provide approximately 400 families with Housing Choice Vouchers	HUD’s Housing Choice Voucher Program

First-Time Homebuyers, cost-burden	Provide homebuyer assistance and below-market-rate mortgages to 7-10 lower-income homebuyers per year who live and/or work in Albemarle County.	Work with developers and PHA to identify 7 to 10 purchasers and financing of affordable units proffered by developers	HOME, CDFI, and mortgage lenders
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 40-50 homes per year	Continue to provide funding and repairs to 30 - 40 homes.	Senior Safe At Home, Church and private donations, County funding.
Lack of Jobs paying sufficient wages, cost-burden, first-time HB, discrimination	Promote job growth by encouraging affordable workforce housing in proximity to employment centers in designated growth areas	Continue to work with developers to target at least 15% of all newly-developed housing to be affordable	
Insufficient housing options, homelessness, discrimination	Encourage new housing with supportive services for individuals with physical and/or developmental disabilities.	Fund human service agencies that provide a range of supportive services	General Funds
Housing conditions are substandard and not energy efficient.	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes per year	Work with 15 to 25 families to rehab homes	CDBG, HOME, PHA
Multiple Needs	Participate in development of state housing and community development programs and seek funding from federal and state sources.	Provide input to federal and state housing agencies in the development of programs to maintain flexibility in addressing housing issues	
Locality: Charlottesville			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2014 - 2015 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Lack of Jobs paying sufficient wages	Support programs which increase and improve job opportunities.	Support 15 businesses and help at least 20 individuals launch micro-businesses. Facility improvements are also planned for a childcare center. Will provide job training and workforce development skills for 10 adults and 30 young adults through DSS VIEW and Community Attention youth internship programs.	CDBG

Low-income households are at risk of homelessness.	Encourage the retention and provision of new affordable housing within the community.	Provide funds to support the redevelopment of public housing and to incentivize supported affordable housing development	Local funds
Housing conditions are substandard and not energy efficient.	Provide rehabilitative services to 60 homes that are deemed substandard.	Provide funding to AHIP, BGiA and LEAP to support 6 small homeowner rehabs, 10 -15 substantial rehabs, and 20 energy efficiency improvements to LMI households.	HOME, Local funds
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 25-30 homes per year.	Provided at least 25 emergency repairs.	Local funds
Multiple Housing Needs	Preserve and increase programs to assist residents with housing needs.	Improve identified infrastructure needs in the Tenth & Page Block by Block	CDBG Funds
Risk of homelessness, cost-burdened renters, regional cooperation	Continue partnerships with community entities to establish and maintain rental units for low/moderate income renters.	Continue to participate in, and support where necessary, the Housing Advisory Committee, TJACH, CHO, as well as area providers of LMI rentals such as Virginia Supportive Housing, Piedmont Housing Alliance, Community Housing Partners, etc....	Local funds
Insufficient housing options, homelessness, discrimination	Continue to support programs which assist special needs groups, including financial assistance for home modifications.	Continue the City's reduced taxation for elderly/disabled, as well as the tax abatement program for certain home improvements and the City's Design For Life C'ville program for live-ability and visit-ability improvements.	Local funds
First time HB opportunities, housing cost-burden	Enable 7-10 eligible low/moderate income families per year to become homeowners.	Provide down payment assistance to at least 4 homeowners	HOME
Homelessness, discrimination, ex-offender re-entry	Facilitate expansion and coordination of rapid-rehousing, permanent supportive housing, and associated services for the homeless population.	Provide funds to OAR in support of their Reentry program to benefit 200 recently released offenders.	CDBG

Risk of homelessness, cost-burdened renters, doubling-up, substandard housing, segregation	Support redevelopment of public and/or other subsidized housing to reintegrate those properties into existing neighborhoods. Where applicable, support resident bill of rights as formally adopted.	Provide funds to support the redevelopment of public housing.	Local funds.
Risk of homelessness, cost-burdened renters, first-time HB, government regulations	Revise city codes and ordinances to allow innovative housing types	Implement ordinance revisions identified during the 2013 Comprehensive Plan update.	Local Funds
Multiple Needs	Encourage increase in financial assistance and support services to low income residents and Section 8 recipients.	Provide match funding to CALM for 5 individuals to save for housing and/or educational expenses.	CDBG
Locality: Fluvanna			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2014 - 2015 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
First-time HB	Enable 1-2 eligible families per year to become homeowners.	Provide downpayment assistance to 1-2 families	HOME
Multiple needs	Promote the use of local funds to achieve housing and community development goals	Submit a request for funding to Fluvanna County.	
Housing conditions are substandard and not energy efficient.	Rehabilitate 2-3 homes per year that are deemed substandard.	Rehab 2 homes	HOME Rural Development State EmHR
Risk of homelessness, housing options	Create new rental units affordable to very-low/low income residents of Fluvanna County or Town of Columbia.	Assist Habitat to develop properties in Columbia	CDBG HOME
Locality: Greene			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2014 - 2015 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Insufficient transportation infrastructure	Support infrastructure improvements along Route 29 Business Corridor and the Stanardsville area.	Coordinate with Greene Co. for land use planning and transportation as adopted in the Greene Co. Comp. Plan	Private funds

Insufficient housing options, child-care options	Address the needs of the elderly, disabled, victims of domestic violence, and single parents.	Provide Emergency Home Repair/Rehabilitation and accessibility improvements for 7 units	State EMHP funds, private funds, Rural Development, HOME funds
Housing conditions are substandard and not energy efficient.	Rehabilitate 2-3 substandard homes per year with an emphasis on those lacking complete plumbing.	Rehabilitate 1 unit with emphasis on indoor plumbing, provide well and septic repair assistance	HOME funds, State IPR funds, Program Income
First-time HB	Enable 1-2 eligible families per year to become homeowners.	Assist 1 First Time Homebuyers w/ counseling, Down Payment Assistance	Regional loan Fund, HOME, VHDA, Rural Development, Program Income
Risk of homelessness, cost-burden	Encourage development of 1-2 affordable rental units per year.	Manage 9 affordable rental units – Develop 1 additional affordable rental unit	HOME/CHDO funds, private funds, program income
Locality: Louisa			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2014 - 2015 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:
Housing conditions are substandard and not energy efficient.	Rehabilitate 4-5 homes per year that are deemed substandard.	Rehab 4-5 homes	HOME Rural Development
Risk of homelessness, cost-burden, doubling up	Create new rental units affordable to very-low/low income residents of Louisa County.	None this next year	
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 5-6 homes per year.	Emergency repairs 5-6 homes	State EmHR Rural Development F/L HF funds
First-time HB	Enable 1-2 eligible families per year to become homeowners.	Downpayment Assistance to 2 families	Louisa County, HOME PI
Risk of homelessness, housing options, ex-offender re-entry	Continue operation of transitional home to meet emergency community needs.	Provide transitional housing to 2 families	F/L HF funds
Risk of homelessness, cost-burden, first-time HB	Encourage smaller homes to provide greater affordability, either through new construction or conversion of existing units.	Meet with 3 builders interested in Affordable Housing	F/L HF funds
Locality: Nelson			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2014 - 2015 1 Year Measurable Objective from Action Plan:	Source of Funds to Achieve Goal:

Risk of homelessness, cost burden	Develop 1-2 affordable rental units per year near community services at a scale consistent with the rural character of county.	Develop 2 affordable rental units that are accessible and energy-efficient	HOME funds, CHDO loan
Housing conditions are substandard and not energy efficient.	Rehabilitate 2-3 substandard owner-occupied homes per year with an emphasis on those without complete indoor plumbing.	Rehabilitate 3 substandard owner-occupied homes, with lack of water or plumbing as a priority	HOME funds, Program Income, NCCDF funds
First time HB, cost-burden	Assist First Time Homebuyers with an emphasis on those who have received home ownership counseling.	Assist 1 qualified First Time Homebuyer	HOME funds
Regional cooperation	Continue collaborative efforts with other agencies to fund local projects.	Continue collaborative efforts with other agencies to fund local projects.	Local funds
Housing options, discrimination	Promote job opportunities and accessible housing for people with disabilities and the elderly.	Promote job opportunities and accessible housing for people with disabilities and the elderly.	Local funds

II. RESOURCES

A. Federal

Final allocations for FY2014-2015 have not yet been announced. For this draft plan, the following assumptions have been used: Charlottesville's FY 14-15 CDBG Entitlement Grant is expected to be approximately \$404,234. HOME funds for FY 14-15 are expected to be \$534,766, based on the prior year allocation.

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

Administrative Funds: (10%)	\$53,476.60
HOME Program Funds:	\$481,289.40
Albemarle:	\$66,845.75
Charlottesville:	\$66,845.75
Fluvanna:	\$66,845.75
Greene:	\$66,845.75
Louisa:	\$66,845.75
Nelson:	\$66,845.75
CHDO Set-Aside (15%)	\$80,214.90
Total:	\$534,766.00

The HOME Consortium estimates that it will receive \$69,300 in program income in 2014 - 15. It is anticipated that program income will be used for the following projects:

**2014-2015 HOME Projects
Projected use of Program Income**

Project	Estimated 2014-15 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	\$10,000
Greene First Time Homebuyers	\$2,300
Louisa Assistance to First Time Homebuyers	\$2,000
Louisa Rehabilitation	\$22,000
Nelson Assistance to First Time Homebuyers	\$8,000
Nelson Rehabilitation	\$0
Nelson Rental Development	\$8,000
TOTAL	\$69,300

III. DESCRIPTION OF PROJECTS

The following list of proposed projects details the proposed projects to be undertaken using HOME funds beginning in fiscal year 2014-2015 (beginning July 1, 2014). These projects reflect a one-year implementation plan consistent with the five-year goals approved in the 2013 Consolidated Plan, which are included above in the Introduction to this Action Plan.

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: \$66,845. Estimated Program Income: \$15,000

Charlottesville

- Provide Downpayment Assistance to 4 families. Estimated HOME investment: \$32,000. Estimated Local Match: \$8,000.
- Rehabilitate 6 owner-occupied homes: Estimated HOME investment: \$32,000. Estimated Local Match: \$8,000.
- 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: \$56,845. Estimated Program Income: \$10,000.

Greene

- Assist 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: \$2,300.
- Provide Emergency Home Repair & Rehabilitation to 7 owner-occupied units: Estimated HOME funds: \$32,000.

- Provide substantial rehabilitation of substandard owner-occupied home for 1 family. Estimated HOME funds: \$28,845.

Louisa

- Provide assistance to 2 First Time Home Buyers. Estimated HOME Program Income: \$2,000.
- Rehabilitate or replace 4 sub-standard owner-occupied houses. Estimated HOME Investment: \$66,845. Estimated Program Income: \$22,000.

Nelson

- Provide assistance to 1 First Time Home Buyer. Estimated HOME Investment: \$2,000.00. Estimated Program Income: \$8,000.
- Rehabilitate or replace 3 substandard owner occupied houses. Estimated HOME Investment: \$15,000.
- Develop two rental units. Estimated HOME Investment: \$49,845. Estimated Program Income: \$8,000.00

CHDO Set-aside

- Develop a four-unit apartment building in Louisa County: \$80,214.90.

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. Based on the rotation schedule and project readiness, Louisa County has been identified as the locality for the CHDO rotation in 2014-2015.

IV. 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. The CHDO project is assigned to localities on a rotating basis, based on an established rotation schedule. Remaining HOME project funds available are allocated to the six localities in equal amounts.

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.

V. HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES

The annual Homeless Strategy is derived from the revised Community Plan to End Homelessness. While minor revisions were made to the plan in 2012, the Thomas Jefferson Area Coalition for the Homelessness plans to substantially revise the plan in 2014. A Community Planning Design Committee has convened to consider ways to gather broad community input in the development of the revised plan. It is clear that TJACH intends the revised plan to include specific and measurable goals against which the coalition, community and individual service providers can hold themselves accountable.

ONE-YEAR GOALS AND ACTIONS FOR REDUCING AND ENDING HOMELESSNESS

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs:

The Haven operates a low-barrier day shelter open seven days a week as a resource and respite center for people experiencing homelessness. Coordinated assessment is provided every day at The Haven to assess housing barriers and needs, make appropriate referrals, and connect people to prevention, rapid re-housing and permanent supportive housing resources. A PATH Street Outreach program is well-established in this community provided a full-time street outreach worker based at Region Ten. This position is responsible for conducting outreach on the streets, at soup kitchens, and at campsites where people experiencing homelessness congregate in order to assess and provide resources for people with untreated mental health issues. This position participates in the bi-weekly Community Case Review to accept referrals from partner agencies and conducts weekly outreach at the local low-barrier, day shelter, The Haven. In addition, The Haven supports an outreach worker that specializes on substance abuse assessment and referral, conducting outreach at the day shelter and in public places. A primary goal for the following year is improving this community's crisis response system using validated assessment and triage tools to ensure that resources are targeted to the neediest in our community.

Addressing the emergency shelter and transitional housing needs of homeless persons

As documented in the Needs Assessment and Market Analysis, emergency shelters are currently adequately providing for the needs of homeless individuals. However, the number of homeless families is increasing, and the plan calls for increased resources to meet these changing needs. Specifically, these needs could be met by converting existing transitional housing beds to dedicated emergency shelter beds for families. Transitional housing needs will be met predominantly through rapid rehousing programs. The CoC receives funding from the state's Emergency Solutions Grant and Housing Solutions Grant to establish an effective rapid re-housing program, based at Equity. Support for a Housing Navigator position has been requested from the City of Charlottesville and Albemarle County human services funding process. Two transitional programs are currently in operation, one by the Monticello Area Community Action Agency (MACAA) and the other by the Salvation Army. They are both seeking private funds for ongoing operations. A primary goal for the following year is to re-tool the crisis response system to dramatically reduce the amount of time individuals and families experience homelessness and stay in shelters.

Helping homeless persons make the transition to permanent housing and independent living, and preventing individuals and families who were recently homeless from becoming homeless again

Integrating housing opportunities with ongoing case management support has been identified as a priority for this CoC. Funding support for housing-focused supportive services has been requested from local funders in order to improve this community's capacity to provide housing stabilization services. With the support a Community Case Review process, we will work to build a pathway from shelters or street to stable housing and build an inventory of participating landlords. A primary goal for the following year is to assess local data to determine a more strategic way to use public resources, integrate a rapid re-housing triage methodology and reduce shelter stays.

Helping low-income individuals and families avoid becoming homeless

Prevention strategies include interventions immediately prior to homelessness occurring, adequate case management during the transition out of homelessness to prevent relapse, and support during a discharge from institutional housing. The State's Emergency Solutions Grant has provided funds for homelessness prevention. The Jefferson Area OAR have recently been trained to assist their clients

with securing SSI/SSDI support rapidly to have sufficient income to prevent recidivism, and this form of counseling will be practiced over the following year. City of Charlottesville and Albemarle County Departments of Social Services leadership serve on CoC governance and actively work to improve access to mainstream resources for people experiencing housing crisis. The two Departments of Social Services (Albemarle and City of Charlottesville) have recently been awarded a pilot project to use TANF funds to prevent and respond to homelessness. A primary goal for the following year is to identify best practice targeting strategies to ensure that prevention funds are being used for those most likely to become homeless. Technical assistance is being provided by Virginia DHCD to implement changes.

VI. NEEDS OF PUBLIC HOUSING

Introduction

Public housing is owned and operated by the Charlottesville Redevelopment and Housing Authority (CRHA) and all units are contained within the City limits of Charlottesville. This section outlines plans to provide this resource and improve the current stock of housing.

Actions planned during the next year to address the needs of public housing.

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

CRHA attempts to work in the community to create awareness of the problems faced by low-income families. Given dwindling public resources, CRHA has been forced to concentrate on being a landlord with limited social supports.

The HUD Family Self-Sufficiency (FSS) 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 families to become economically independent and reduce their dependency on public assistance. In 2012, CHRA received \$49,780 of FSS funding for its Housing Choice Voucher program participants, but none for its public housing program. No funds were awarded in 2013.

CRHA relies heavily on numerous community partners to provide on-site opportunities for youth and adults in public housing. The agency's overall goal with such 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.

CRHA continues to administer the Downpayment and Closing Cost Assistance program and the Housing Opportunities Partnership program (HOP). The City has worked closely with CRHA to help address the needs of public housing residents by providing funding for these programs. The City has also provided funding to support the Public Housing Association of Residents (PHAR) to match funding provided through a foundation grant. Funding is used for community organizing, resident leadership development and capacity building, resident advocacy, organizational administration, and public/community relations. CRHA maintains a website with information about housing authority news of interest, community-wide news, and upcoming job and training opportunities.

CRHA has asked the City of Charlottesville for assistance with basic operations and redevelopment. The City Manager has proposed various options to either work with the Housing Authority and/or take over CRHA as a City department, but a decision has not yet been made. The City is also

working to reactivate the Charlottesville Development Corporation (CDC) by working with CRHA to identify a board that will be able to step in and move redevelopment forward. 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 using the 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.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Charlottesville Redevelopment and Housing Authority (CRHA) conducts activities to increase resident involvement. 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 worked closely with the Housing Authority to help address the needs of public housing residents by providing funding for these programs. .

The City has also worked with Habitat for Humanity of Greater Charlottesville and Southern Development (a local developer) to sell a City owned parcel of land that will allow for 20 affordable “for purchase” units out of 46 total units, with 25% of the affordable units targeted toward public housing residents.

VII. BARRIERS TO AFFORDABLE HOUSING

Introduction

This section describes actions planned to remove or ameliorate barriers to affordable housing in the one year period. The one-year actions described in this section are intended to fit within the 5-year strategy to remove or ameliorate barriers to affordable housing.

Planned Actions to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing

There are three actions planned to be completed in the one-year time frame to remove or ameliorate public policies that negatively affect affordable housing: final adoption of revisions to the Albemarle County Housing Policy, continued efforts to promote policies favorable to homesharing, accessory dwelling units as alternatives for affordable rental housing, and working with the Virginia Housing Development Authority (VHDA) to revise policies related to financing for Community Land Trust projects.

Albemarle County's revised Affordable Housing Policy was included in the County's Draft Comprehensive Plan, which is still under review by the County. The updated policy highlights the dispersal of affordable units throughout a development and adherence to the counties design standards for development areas. Adoption of the plan is anticipated during Program Year 2014.

The second action consists of continued work with all localities in the region, to address barriers to homesharing and Accessory Dwelling Units (ADUs) as alternative approaches to providing affordable rental opportunities. This will build on the “Idea Book” showcasing successful or promising approaches to homesharing and ADUs, through work with Planning Commissions across the region.

An additional action is work through the Thomas Jefferson Community Land Trust (TJCLT) to work with the Virginia Housing Development Authority (VHDA) to revise their policies regarding financing of Community Land Trust (CLT) projects. The CLT model homeownership more affordable to the initial buyer, and also ensures that the home will remain affordable for future buyers. TJCLT homebuyers benefit from a reduced price on the home, with the CLT owning the land, in exchange for a lower share of the appreciation in the home's value at resale. Accessing permanent mortgage financing has been a barrier to expanding this model. Current VHDA policies do not allow mortgages for CLT properties. A change in policy would allow more CLT projects to move forward.

VIII. OTHER ACTIONS

Actions planned to address 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 Consolidated Plan Needs Assessment reported a deficit in the number of rental units available to low and very low income households in the region, as well as a number of renting households spending in excess of 50% of their income on housing. Consultations with social services providers and the aggregated results of the online survey conducted for the Consolidated Plan underscore the finding that a lack of affordable rental housing for very low-income families is needed. This is exactly the target clientele for the HCV, but the number of vouchers available falls far short of the need.

The City and the Consortium will work with the funds received to address the needs of as many individuals as possible. The annual goals to address these underserved needs are contained in this Action Plan.

Actions planned to foster and maintain affordable housing

The provision and retention of affordable housing is a central theme of the Consolidated Plan and this Action Plan. The City of Charlottesville and the HOME Consortium will approach the issue of affordable housing from a variety of pathways, including creation of new affordable units, rehabilitation of substandard homes, providing assistance to renters, and addressing policies that create barriers to affordable housing.

Actions planned to reduce lead-based paint hazards

Rehabilitation of existing substandard housing units is a key component of preserving existing affordable housing. Due to the age of the housing stock, particularly in the rural areas where renovations are less likely to have occurred in recent decades, there is a greater likelihood of the existence of lead-based hazards. Special precautions will be taken in in homes where young children are present, whether or not the existing structure was built before 1978. Appropriate controls and abatement measures will be utilized in homes built before 1978.

Actions planned to reduce the number of poverty-level families

Many affordable housing and community development activities have the objective of making life easier for poverty-level families, by increasing the quality of their housing and/or neighborhood or reducing the impact of housing on the family budget. An implicit goal of every activity in this plan is to provide a ladder for families to move themselves out of poverty and into financial independence. Of course, this can only happen through a robust job market, with opportunities available to the range of skill sets and educational backgrounds that exist in the region, as well as training programs and mechanisms for linking prospective poverty-level employees with employers. Although the job

market is relatively healthy and unemployment is low compared to Virginia and the nation, a significant segment of the population is on the sidelines of the labor force.

Activities utilizing HOME funds will not directly address job provision and training, but locating new housing in high-opportunity areas with ample access to jobs facilitates employment among clients served. Other goals call for the inclusion of support services, including job training, into housing for the homeless. CDBG projects address new business development and workforce development directly.

Actions planned to develop institutional structure

The Housing Directors meet regularly to coordinate the housing programs in the region. The TJACH Governance Board and its Service Providers Council meet monthly to address the needs of the homeless and special needs populations. 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), the City of Charlottesville, and Albemarle County recently completed a three-year Sustainable Communities Regional Planning Grant administered through HUD's Office of Sustainable Housing and Communities. The primary deliverable of this process, known as Many Plans/One Community, was a regional sustainability implementation plan, consisting of the Comprehensive Plans for the City of Charlottesville and Albemarle County, as well as the MPO's Long Range Transportation Plan. Throughout this process, an unprecedented level of planning coordination has taken place and is expected to continue into the future. The City of Charlottesville adopted its Comprehensive Plan in August 2013. The Albemarle County Board of Supervisors is continuing to review their updated Comprehensive Plan. The Long Range Transportation Plan is scheduled for adoption in May 2014.

Housing, in particular, received significant attention from the Planning Commissions and elected bodies than it has in previous Comprehensive Plans, as a result of this process. In addition to a section on housing in each of the Comprehensive Plans, a Fair Housing and Equity Assessment was developed to supplement the existing Analysis of Impediments to Fair Housing Choice. This assessment engaged decision-makers and the general public with the ongoing disparities that exist within the region. It is the intent of the City of Charlottesville and the HOME Consortium to utilize this growing institutional capacity and leverage it toward meeting the goals of this plan.

Actions planned to enhance coordination between public and private housing and social service agencies:

The Housing First approach and Community Case Review process utilized by the Thomas Jefferson Coalition for the Homeless (TJACH) brings housing and social service agencies together to address housing needs and support services. This process is working well and will continue to be refined and strengthened to build relationships and enhance coordination between housing and services.

The Thomas Jefferson Planning District Commission, through its non-profit arm TJPDC Corporation, is serving as the lead partner in an update of the 2020 Plan: Aging in Community. The Steering Committee of the Livable for a Lifetime Initiative will serve as the Steering Committee for the plan update. This update process will bring agencies and organizations involved in public and private housing together with social service agencies. The update will refine goals and objectives set forth in the 2020 Plan published in 2003 and establish an Action Plan with specific activities, lead partners, timelines and measurable outcomes. The planned completion date is May 2015.

TJPDC also provides staff support for the Disability Services Board (DSB) and the Transition Council. The purpose of the DSB is to promote the full inclusion of people with disabilities in the community. The Transition Council is a partnership of students, families, agencies, schools, and

other community partners who coordinate and improve the delivery of services for youth with disabilities, ages 14 through 22, as they transition from high school to adult life.

IX. CITIZEN PARTICIPATION

Citizen participation was a central component of the Consolidated Plan update, completed in May 2013. This process established the goals and priorities for the Consolidated Plan, which continues to inform the annual Action Plans. For this Action Plan, a draft for public comment was made available on March 24, 2014 for a 30-day public comment period. An advertisement on the availability of the draft and the comment period appeared in the Sunday, March 23, 2014 issue of the Daily Progress, the newspaper of general circulation in the region. A public hearing was held at the Thomas Jefferson Planning District Commission's (TJPDC's) regular meeting on April 3, 2014. The draft plan was posted on the TJPDC web site and an article on the availability of the plan was included in TJPDC's April 1, 2014 News Brief, reaching an audience of approximately 1,200 people across the region. Prior to adoption, the City Council held a public hearing on May 5, 2014.

The following notice appeared in the Daily Progress on Sunday, March 23, 2014:

**NOTICE OF PUBLIC HEARING AND PUBLIC COMMENT PERIOD
DRAFT YEAR 2014-2015 ACTION PLAN OF THE CONSOLIDATED PLAN
FOR THE
CITY OF CHARLOTTESVILLE
AND THE
THOMAS JEFFERSON PLANNING DISTRICT**

**30-DAY COMMENT PERIOD: March 24 – April 24, 2014
PUBLIC HEARING: APRIL 3, 2014, 7:00 P.M. AT TJPDC
MAY 5, 2014 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 2014-2015 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 \$534,766 for HOME and \$407,522 for CDBG.

A public hearing will be held at the TJPDC office on April 3, 2014 at 7:00 p.m. in the Water Street Center, 407. E. Water St. The City will also hold a public hearing on May 5, 2014.

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 2013 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 2014. 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 2014. 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 7, 2014 meeting.

X. PROGRAM SPECIFIC REQUIREMENTS

A. Community Development Block Grant Program (CDBG)

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

2014-15 Entitlement	\$400,000.00
Estimated Program Income and Reprogramming	\$4,223.91
TOTAL	\$404,223.91

Other CDBG Requirements

1. The amount of urgent need activities 0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

Proposed CDBG Projects

Project	CDBG
PRIORITY NEIGHBORHOOD – 10th and Page – Block by Block Area	\$132,224
ECONOMIC DEVELOPMENT	
Community Investment Collaborative Scholarships	7,500
Seedplanters Women Entrepreneur Academy	15,000
Office of Economic Development Small Business Development	50,500
Computers 4 Kids Business Websites	46,500
Barrett Early Learning Center Improvements	12,500
SOCIAL PROGRAMS	
Charlottesville Abundant Life Ministries (CALM) – IDA Match	5,000
Community Attention – Youth Internships	5,000
Computers 4 Kids – Teen Camps and Workshops	18,500
OAR Re-entry Program	15,000
DSS – VIEW Career Training	16,500
Administration and Planning	\$80,000
City CDBG TOTAL	\$404,224

B. HOME Investment Partnership Program (HOME)

Other Types 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).

Resale/Recapture Guidelines

A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

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.

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

Recapture of initial HOME investment shall be secured by note and deed of trust for a term not less than the applicable period of affordability. The sub-recipient shall recapture the entire amount of the direct HOME subsidy provided to the homebuyer. Direct subsidy includes the HOME investment that enabled the homebuyer to purchase the property. This includes down payment assistance, closing costs, or other HOME assistance provided directly to the homebuyer and/or the difference between the fair market value of the property and a reduced sales price attributable to HOME development assistance. 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.

Refinancing Existing Debt

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.