

**FY 16 - 17
ACTION PLAN
for the
CITY OF CHARLOTTESVILLE
and the
THOMAS JEFFERSON HOME
CONSORTIUM**

**Draft for Public Comment
March 22, 2016
Comments Received March 23 – April 22, 2016**

**Public Hearing at
Charlottesville City Council
May 2, 2016**



**Public Hearing at the
Thomas Jefferson Planning District Commission
April 7, 2016, 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 2016-2017 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, 2016 to June 30, 2017 as a means of fulfilling the goals stated in the Consolidated Plan. The objectives and outcomes of the Annual Action Plan for 2016-2017 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 16-17 Measurable Objectives

Note: Unless otherwise designated, the Objective for 2016-2017 activities is “Decent Housing” and the Outcome is “Affordability”

Locality: Albemarle			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2016 - 2017 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.	Revise Affordable Housing Policy as required with the passage of SB 549	
Risk of homelessness, doubling up, discrimination	Preserve and expand the supply of affordable rental properties; assist renters through rental assistance programs.	Continue providing rental assistance to approximately 425 households	HUD Housing Choice Vouchers

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.	Use proffered funds to support the development of affordable housing with long-term affordability restrictions	
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 40-50 homes per year		
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	Consider the addition of “workforce housing” in revising the Affordable Housing Policy	
Insufficient housing options, homelessness, discrimination	Encourage new housing with supportive services for individuals with physical and/or developmental disabilities.	Support efforts by private-sector in creating housing and services for special needs populations	
Housing conditions are substandard and not energy efficient.	Leverage a variety of funds to rehabilitate 15-25 owner occupied homes per year	Rehabilitate 5 owner-occupied homes	HOME
Multiple Needs	Participate in development of state housing and community development programs and seek funding from federal and state sources.	Apply for CDBG funds for community improvement and redevelopment projects	
Locality: Charlottesville			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2016 - 2017 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.		
Low-income households are at risk of homelessness.	Encourage the retention and provision of new affordable housing within the community.		
Housing conditions are substandard and not energy efficient.	Provide rehabilitative services to 60 homes that are deemed substandard.	Complete 5 small homeowner rehabs	HOME, City CAHF funds
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 25-30 homes per year.		

Multiple Housing Needs	Preserve and increase programs to assist residents with housing needs.		
Risk of homelessness, cost-burdened renters, regional cooperation	Continue partnerships with community entities to establish and maintain rental units for low/moderate income renters.		
Insufficient housing options, homelessness, discrimination	Continue to support programs which assist special needs groups, including financial assistance for home modifications.		
First time HB opportunities, housing cost-burden	Enable 7-10 eligible low/moderate income families per year to become homeowners.		
Homelessness, discrimination, ex-offender re-entry	Facilitate expansion and coordination of rapid-rehousing, permanent supportive housing, and associated services for the homeless population.		
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.		
Risk of homelessness, cost-burdened renters, first-time HB, government regulations	Revise city codes and ordinances to allow innovative housing types		
Multiple Needs	Encourage increase in financial assistance and support services to low income residents and Section 8 recipients.		
Locality: Fluvanna			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2016 - 2017 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.	Build one new residence for first-time homebuyer	HOME F/LHF Funds CHDO Loan

Multiple needs	Promote the use of local funds to achieve housing and community development goals	Monetary assistance to local volunteer organizations for ten housing/community projects	F/LHF Funds
Housing conditions are substandard and not energy efficient.	Rehabilitate 2-3 homes per year that are deemed substandard.	1 homeowner rehab and 25 emergency home repairs	HOME TJPDC HPG 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.	Build one new affordable rental unit for elderly and/or disabled tenant	F/LHF Funds HOME
Locality: Greene			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2016 - 2017 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 10 homes	State EMHP funds, private funds, Rural Development
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:	2016 - 2017 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 two homes that are substandard	HOME TJPDC HPG

Risk of homelessness, cost-burden, doubling up	Create new rental units affordable to very-low/low income residents of Louisa County.	Build one new rental unit for low income residents	HOME TJPDC HPG
Housing conditions are substandard and not energy efficient.	Provide emergency repairs to 5-6 homes per year.	Provide emergency home repairs for fifty homes	HOME F/LHF Funds
First-time HB	Enable 1-2 eligible families per year to become homeowners.	Adopt two eligible families to encourage participation In LCHAP program	State EmHR TJPDC-HPG F/LHF funds
Risk of homelessness, housing options, ex-offender re-entry	Continue operation of transitional home to meet emergency community needs.	Use von Hemert house for emergency needs	Louisa County
Risk of homelessness, cost-burden, first-time HB	Encourage smaller homes to provide greater affordability, either through new construction or conversion of existing units.		
Locality: Nelson			
Housing or Community Development Need Addressed:	5 Year Broad Goal from Consolidated Plan:	2016 - 2017 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 1 affordable rental units that are accessible and energy-efficient. Market to people with disabilities	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.	Rehab 3 substandard, owner-occupied homes – emphasis on plumbing, accessibility and safety	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 First Time Homebuyer with closing cost and counseling assistance	HOME funds
Regional cooperation	Continue collaborative efforts with other agencies to fund local projects.	Work with HFH, SERCAP and Weatherization on Nelson projects.	HPG, Local funds
Housing options, discrimination	Promote job opportunities and accessible housing for people with disabilities and the elderly.	Advocate for local policies that increase affordability and opportunity	Local funds

II. RESOURCES

A. Federal

Allocations for 2016-2017 (July 1, 2016 to June 30, 2017) consist of Charlottesville’s FY 16-17 CDBG Entitlement Grant of \$371,309 and HOME funds for the region of \$465,662.

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

Administrative Funds: (10%)	\$46,566
HOME Program Funds:	\$419,096
Albemarle:	\$58,207
Charlottesville:	\$58,207
Fluvanna:	\$58,207
Greene:	\$58,207
Louisa:	\$58,207
Nelson:	\$58,207
CHDO Set-Aside (15%)	\$69,854
Total:	\$465,662

The HOME Consortium estimates that it will receive \$55,800 in program income in 2016 - 17. It is anticipated that program income will be used for the following projects:

2016-2017 HOME Projects Projected use of Program Income

Project	Estimated 2016-17 Program Income
Albemarle Rehabilitation	\$1,500
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 Rehabilitation	\$24,000
Nelson Assistance to First Time Homebuyers	\$4,000
Nelson Rehabilitation	\$0
Nelson Rental Development	\$12,000
TOTAL	\$55,800

III. DESCRIPTION OF PROJECTS

The following list of proposed projects details the proposed projects to be undertaken using HOME funds beginning in fiscal year 2016-2017 (beginning July 1, 2015). 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 5 housing rehabilitation projects for low and very low-income homeowners in substandard housing in Albemarle County. Estimated HOME Investment: \$58,207. Estimated Program Income: \$1,500.

Charlottesville

- Rehabilitate 5 owner-occupied homes: Estimated HOME investment: \$58,207. CDBG projects are listed in the attached budget

Fluvanna

- Build one new residence for a first time homebuyer. Estimated HOME Investment: \$20,000. Estimated Program Income: \$2,000.
- Rehabilitate 2 owner occupied homes. Estimated HOME Investment: Program Income: \$10,000.
- Remaining HOME funds used for CHDO Set-aside project

Greene

- Assist 1 First Time Home Buyer completing the First Time Homebuyers Program with closing costs and down payment assistance. Estimated HOME funds: \$6,000. Program Income: \$2,300.
- Rehabilitate 1 home owner-occupied unit: Estimated HOME funds: \$8,000.
- Develop one affordable rental unit. Estimated HOME funds: \$44,207.

Louisa

- Rehabilitate 4 sub-standard owner-occupied houses, including energy efficiency or accessibility modifications. Estimated Program Income: \$24,000.
- Develop one new rental unit: Estimated HOME Investment: \$58,207.

Nelson

- Provide assistance to 1 First Time Home Buyer. Estimated HOME Investment: \$6,000.00. Estimated Program Income: \$4,000.
- Rehabilitate or replace 3 substandard owner occupied houses. Estimated HOME Investment: \$35,669.90.

CHDO Set-aside

- Build one new affordable rental unit for elderly and/or disabled tenant in Fluvanna County Set-Aside: \$69,854, Estimated HOME funds: \$38,207.

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, Fluvanna County has been identified as the locality for the CHDO rotation in 2016-2017.

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, the CDBG Priority Neighborhood for FY 16-17 is 10th and Page. Planned projects include pedestrian and accessibility improvements. Public service funds are being targeted within the City of Promise footprint, a subsection of 10th and Page focused on providing cradle to career services, modeled after the Harlem Children's Zone. All other CDBG projects will be focused citywide.

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 (TJACH) adopted a substantially revised plan on March 25, 2015. The revised plan provides a broad strategic vision for TJACH and the homelessness system of care including specific target reductions in homelessness subpopulations. TJACH's primary mission is to make homelessness rare, brief and nonrecurring in this community. Guiding principles identified in the revised plan include a) focusing on the most vulnerable homeless population, b) adopting and implementing housing first strategies, c) using best practices, d) making decisions based on community-level data, e) advocating for a broad and effective system of care beyond housing and homelessness services, f) increasing housing options for the very poor and people with barriers, and g) providing strong regional leadership.

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. TJACH uses the Vulnerability Index Service Provision Decision-Making Tool (VI-SPDAT) to determine eligibility and priority for rapid re-housing resources and a brief pre-screener developed by Andrew Greer and Marybeth Shinn to determine eligibility and priority for prevention resources. In addition, a vulnerability index is used to assess medical vulnerability for prioritized access to permanent supportive housing resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

This community maintains four emergency shelter programs including a high barrier shelter at the Salvation Army, a low barrier seasonal shelter at PACEM, a domestic violence shelter at Shelter for Help in Emergency and a small shelter dedicated to homeless and runaway youth. 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 and by expanding access to emergency financial assistance programs. In the meantime, this community uses funds from the Virginia Homelessness Solutions Program administered by the Virginia Department of Housing and Community Development to provide emergency hotel/motel vouchers to families experiencing literal homelessness that are unable to access shelter through the Salvation Army. Transitional housing needs will be met predominantly through rapid rehousing programs. The CoC receives funding from the state's Virginia Homelessness Solutions Program grant to support an effective rapid re-housing program, based at The Haven. Support for a Housing

Navigator position has been provided by 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 of the system of care is to reduce the amount of time individuals and families experience homelessness and stay in shelters. Data is actively collected and reviewed on average lengths of stay in all 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 of 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. Early efforts have yielded a significant increase in the amount of rapid re-housing funding from the state and from local government.

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 Virginia Homelessness Solutions Program has provided funds for homelessness prevention. Local prevention funds prioritize households with a previous experience of homelessness. 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. To date, the prevention program has served over 127 households with a short-term subsidy to get into or remain in stable housing. 100% of these households have successfully avoided homelessness as a result.

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) provides housing and tenant support to the City's lowest income population; however, given dwindling HUD resources, CRHA has been forced to concentrate efforts on landlord / tenant responsibilities, with limited resources for public outreach, advocacy and social supports.

CRHA relies heavily on community partners to provide on-site and other opportunities for youth and adults in public housing. The agency's overall goal with supporting such programs is to facilitate and encourage residents' efforts towards success and independence. CRHA continues to work closely with the Charlottesville Public Housing Association of Residents (PHAR) in their efforts to provide

resident outreach, resident leadership development / capacity building, and resident advocacy. CRHA also maintains a website with information about housing authority news of interest, community-wide news, and upcoming job and training opportunities.

CRHA has requested and received funding from the City of Charlottesville Affordable Housing Fund (CAHF) for assistance with operations and redevelopment. At present, the City is providing partial funding for a Maintenance Supervisor & Modernization Coordinator position and the City continues to work with CRHA to help identify the best way to utilize the Charlottesville Development Corporation (CDC) in future redevelopment efforts. The goal of redevelopment is to transform the public housing sites into vital mixed-income and mixed-use (where appropriate) communities to the greatest extent possible, while maintaining a respectful relationship with the surrounding neighborhoods. The City is holding CAHF in reserve pending identification of next steps for redevelopment.

CRHA is currently on-going a transition in its Executive Director (ED) position; however, the CRHA Board is actively pursuing hiring a new ED. During this transition period, CRHA is working with the Alexandria Redevelopment and Housing Authority (ARHA) to help them with operational efforts. CRHA has also considered having ARHA assist with redevelopment planning; however, these plans have been temporarily placed on hold during this period of transition.

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

The Charlottesville Redevelopment and Housing Authority (CRHA) is currently examining the potential to sell off its inventory of individual houses to current occupants or other CRHA residents. The City Attorney's Office, working as legal counsel to CRHA, has been examining the implications of the various funding sources that were used to purchase these properties as well as other CRHA real property assets. Dependent upon funding restrictions and implications for the release of the HUD declaration of trust, CRHA would like to potentially sell one or more of these units to facilitate homeownership opportunities while also helping stabilize the organization's financial situation.

CRHA is also working with Habitat for Humanity of Greater Charlottesville to help place public housing residents at Burnet Commons III, The Park. This effort is a public / private venture between the City of Charlottesville, Habitat and Southern Development Group to turn a former City landfill into a mixed income/mixed use development, 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 by June 30, 2015.

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. A dedicated fund maintained by the City of Charlottesville, the Charlottesville Affordable Housing Fund, is used to preserve existing affordable housing stock, support rental subsidy programs for the extremely poor, and develop new affordable housing units.

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 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.

Finally, the Thomas Jefferson Area Coalition for the Homeless (TJACH) has established a dedicated SSDI Outreach, Access and Recovery (SOAR) program to ensure that people experiencing homelessness and behavioral health disabilities gain access to entitlement benefits which will significantly improve their capacity to obtain and maintain stable housing.

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 completed a three-year Sustainable Communities Regional Planning Grant in early 2014, 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 was adopted in May 2014, with a subsequent amendment in November 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. A table of actions to address impediments to fair housing choice is included in Appendix A.

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. A local Housing & Homelessness Symposium in March 2015 was geared toward to expanding the connection between housing and homelessness programs. In addition, TJACH successfully advocated for the re-instatement of a preference and prioritization of families experiencing homelessness in the application process for public housing subsidized units. The new Housing Navigator has worked to establish organization relationships between the local homeless service providers and a network of private landlords with early success.

TJACH has identified 6 annual outcomes as part of the recently adopted community plan including:

1) Reduce the number of people experiencing homelessness by 20%

Measurement tools: Annual point in time count, HMIS annual homelessness assessment report, number of coordinated assessments conducted in a given period of time

2) Reduce the amount of time people experience homelessness by 20%

Measurement tools: average length of stay- HMIS

3) Increase the number of people exiting homeless service programs to permanent housing by 40%

Measurement tools: agency and community performance data – HMIS

4) Increase the number of people exiting homelessness service programs with improved sources of income by 25%

Measurement tool: annual performance report data - HMIS

5) Decrease the number of people that return to homelessness within 12 months of program exit by 20%

Measurement tool: HMIS service records, new HUD performance measure

6) Increase the number of people that remain in housing for six months or longer to 80% or more

Measurement tool: HMIS annual performance report

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 23, 2016 for a 30-day public comment period. An advertisement on the availability of the draft and the comment period appeared in the Tuesday, March 22, 2016 issue of the Daily Progress, the newspaper of general circulation in the region. The draft plan for public comment was also

distributed by e-mail: Agencies and Organizations - The Charlottesville Health Department of the Thomas Jefferson Health District, United Way, Independence Resource Center, County of Albemarle, Salvation Army, Region Ten Community Services, Monticello Area Community Action Agency, Charlottesville Redevelopment and Housing Authority, Albemarle Housing Improvement Program, Piedmont Housing Alliance, Jefferson Area Board For Aging, County of Albemarle Housing Office, Public Housing Association of Residents, On Our Own-Drop-In Center, and Charlottesville/Albemarle Legal Aid Society; Local Media - The Daily Progress, Fluvanna Review, Greene County Record, The Central Virginia, and Cville Weekly; Neighborhood Associations – Belmont-Carlton, Blue Ridge Commons, Burnett Commons, Fifeville, Forest Hills, Fry’s Spring, Greenbrier, Jefferson Park Avenue, Johnson Village, Kellytown, Lewis Mountain, Little High, Locust Grove, Martha Jefferson, Meadows, Meadowbrook Hills/Rugby, North Downtown, Orangedale, Ridge Street, Rose Hill, Starr Hill, University, Venable, Westhaven, Willoughby, Woodhaven, Woolen Mills and 10th and Page.

A public hearing will be held at the Thomas Jefferson Planning District Commission’s (TJPDC’s) regular meeting on April 7, 2016. The draft plan was posted on the TJPDC web site and an article on the availability of the plan was included in TJPDC’s March 22, 2016 News Brief, reaching an audience of approximately 1,200 people across the region. Prior to adoption, the City Council will hold a public hearing on May 5, 2016.

[Comments received will be included in the final Action Plan.](#)

The following notice appeared in the Daily Progress on Tuesday, March 22, 2016:

<p style="text-align:center">NOTICE OF PUBLIC HEARING AND PUBLIC COMMENT PERIOD DRAFT YEAR 2016-2017 ACTION PLAN OF THE CONSOLIDATED PLAN FOR THE CITY OF CHARLOTTESVILLE AND THE THOMAS JEFFERSON PLANNING DISTRICT</p> <p style="text-align:center">30-DAY COMMENT PERIOD: March 23 – April 22, 2016 PUBLIC HEARING: APRIL 7, 2016, 7:00 pm at TJPDC’s Water Street Center MAY 2, 2016, 7:00 pm in City Council Chambers</p> <p>Charlottesville and the TJPDC invite all interested citizens to comment on the Draft Year 2016-2017 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 \$371,309 for CDBG and \$465,662 for HOME. A public hearing will be held in TJPDC’s Water Street Center, 407 E Water St., April 7, 2016 at 7:00 p.m. The City Council will also hold a public hearing on May 2, 2016 at 7:00 p.m. in City Council Chambers, 605 E Main St.</p> <p>The Action Plan is available at http://www.tjpd.org/housing/ or by contacting Tierra Howard, City of Charlottesville, at (434) 970-3093 or Billie Campbell, TJPDC, at (434) 422-4822.</p>

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, the CDBG Priority Neighborhood for FY 16-17 is 10th and Page. Planned projects include pedestrian and accessibility improvements. Public service funds are being targeted within the City of Promise footprint, a subsection of 10th and Page focused on providing cradle to career

services, modeled after the Harlem Children’s Zone. All other CDBG projects will be focused citywide.

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:

2016-17 Entitlement	\$371,309.00
Estimated Program Income and Reprogramming	\$6,454.65
TOTAL	\$377,763.65

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	\$213,305.50
ECONOMIC DEVELOPMENT	
Community Investment Collaborative Scholarships	\$12,500
Office of Economic Development Small Business Development	\$12,000
Seedplanters Women Entrepreneurship Academy	\$10,000
PUBLIC SERVICES	
OAR Re-entry Program	\$14,856.27
United Way – Childcare Subsidies	\$14,106.27
OED – GO Driver Workforce Training	\$12,021.27
City of Promise – Childcare Access Program	\$9,856.27
Community Attention - Youth Internship Program	\$4,856.27
Administration and Planning	\$74,261.80
City CDBG TOTAL	\$377,763.65

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

All members (subrecipients) of the Consortium have elected to use recapture provisions. The original homebuyer is permitted to sell the property to any willing buyer during the period of affordability although Consortium subrecipients will be able to recapture the entire amount of the HOME-assistance provided to the original homebuyer that enabled the homebuyer to buy the unit. Recapture provisions are triggered by any transfer of title, either voluntary or involuntary, or if the property is no longer used as the owner's primary residence during the established HOME period of affordability.

The period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included when determining the period of affordability. If the total HOME investment in the unit is under \$15,000, the period of affordability is 5 years; if the HOME investment is between \$15,000 and \$40,000, the period of affordability is 10 years and if the HOME investment is over \$40,000, the period of affordability is 20 years.

Direct HOME subsidy includes the total HOME investment (including program income) that enabled the homebuyer to purchase the property. This may include down payment assistance, closing costs, or other HOME assistance provided directly to the homebuyer. The amount of recapture is limited to the net proceeds available from the sale of the home. Net proceeds are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

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. Consortium subrecipients will also execute a HOME written agreement that accurately reflects the recapture provisions with the homebuyer before or at the time of sale. A clear, detailed written agreement ensures that all parties are aware of the specific HOME requirements applicable to the unit. The written agreement is a legal obligation. The HOME written agreement is a separate legal document from any loan instrument.

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.