

# Executive Summary

## ES-05 Executive Summary

### 1. Introduction

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

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

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The objectives and outcomes of the plan are linked individually to the priority needs that have resulted from the Needs Assessment contained in this plan and an online survey of residents in the region. A formatted table of the 5-Year Goals for each locality in the Consortium is available at [http://www.tjpd.org/housing/consPlan\\_HOME.asp](http://www.tjpd.org/housing/consPlan_HOME.asp)

### 3. Evaluation of past performance

Past performance of the City of Charlottesville's CDBG program and the HOME Consortium is recorded annually in the Consolidated Annual Performance Evaluation Report (CAPER) and submitted to HUD. These documents are also available online at the TJPDC website.

Prior to updating the Consolidated Plan, the Housing Directors performed a self-evaluation of the full scope of the 5-year plan, essentially adding up accomplishments recorded in the previous CAPERs. The purpose of the self-assessment was to set realistic goals, based on what has been achievable in the past given a certain level of funding. The evaluation revealed that some activities fell short of the goals in the previous Consolidated Plan, while others greatly exceeded the goals. In general downpayment assistance and other activities design to promote first-time homeownership lagged. This is mostly accounted for by the significant downturn in the housing market that occurred during the Consolidated Plan timeline, and the resulting paucity of prospective homebuyers. On the other hand, housing rehabilitations exceeded projected outcomes in most of the localities, based on a greater demand for these activities. The Consolidated Plan establishes broad 5-year goals, but the annual Action Plans allow the City of Charlottesville and the HOME Consortium the ability to adapt to current market conditions and changing needs.

#### **4. Summary of citizen participation process and consultation process**

Citizen participation was a central component of the Consolidated Plan update, with members of the public and representatives of stakeholder organizations giving substantive input during every stage of the process. A public meeting was held on October 9, 2012 as a kick-off. The 25 participants were equipped with the tools necessary to evaluate needs and inform goals on their own. The CPD maps website was demonstrated, as well as new data on housing and transportation affordability. Staff drafting the plan update received guidance for who should be involved, what materials should be used, and how input should be received during the update process.

A dedicated webpage was established on the TJPDC website, and materials and meeting notices were published there as they became available. Notifications were also made to an email list of interested parties. A detailed online survey was administered between January 15, 2013 and February 12, 2013. A total of 93 respondents ranked priority needs for the area, suggested new needs, ranked previous goals for each locality, and suggested new goals. The results of the survey, as aggregated, were directly incorporated into the Priority Needs and Goal sections of the plan.

A needs assessment forum was held in January 2013 with the Disabilities Services Board to assess the housing and community development needs unique to the population of people with disabilities.

The plan process was completed with a series of events held between March and May of 2013. They were widely publicized through flyers, a newspaper advertisement, and email blasts. All outreach for these events explicitly encouraged low-income and minority members of the public to participate. The events included a public hearing with the TJPDC to hear the results of the needs assessment/market analysis, a larger community workshop with 27 people in attendance, a month-long public comment period for a draft of the plan, and a final public hearing with the City of Charlottesville to review and approve a final draft prior its submission. Participants at each of these venues were directly given opportunities to comment on findings and draft goals of the plan. All comments were recorded, and have been used to revise the content of the plan.

## **5. Summary of public comments**

Comments were received on the plan throughout all phases of the process. The primary venues of input were the kick-off meeting held in October 2012, the online survey administered between January and February of 2013, and a Consolidated Plan workshop held in March 2013. Two public hearings were held in addition to these meetings. Comments are recorded in the Citizen Participation section of this plan, and a full report of the online survey results is available at [http://www.tjpd.org/housing/consPlan\\_HOME.asp](http://www.tjpd.org/housing/consPlan_HOME.asp)

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

No comments made during public meetings have been rejected, and all have been incorporated into the Consolidated Plan to the extent that they were relevant to the intent of the plan. Due to the extensive input received in the online survey, it was not possible to incorporate all comments made by participants directly into the substantive portions of the plan. The HOME Consortium Housing Directors reviewed comments and made decisions about how they would be reflected in the goals, based on input and data collected in the Needs Assessment and Market Analysis.

## **7. Summary**

The Consolidated Plan contains data and narrative to establish the current and anticipated needs, a description of the current and anticipated market context within which any activities would be conducted, and a strategic plan designed to meet identified needs with the anticipated funding available. The plan will govern housing and community development actions undertaken by the City of Charlottesville and the HOME Consortium between 2013 and 2018.

# The Process

## PR-05 Lead & Responsible Agencies

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	CHARLOTTESVILLE	

Table 1 – Responsible Agencies

### Narrative

The Thomas Jefferson Planning District Commission has taken a leadership role in preparing the Consolidated Plan, with assistance from the City of Charlottesville and members of the Thomas Jefferson HOME Consortium. The PDC serves as the administrator for the HOME Consortium. The City of Charlottesville is the administrator for the CDBG entitlement funds.

### Consolidated Plan Public Contact Information

For more information on the 2013 Consolidated Plan. Please contact Daniel Nairn at [dnairn@tjpd.org](mailto:dnairn@tjpd.org) or 434-979-7310.

## **PR-10 Consultation**

### **1. Introduction**

This section lists the agencies and organizations that have been consulted for information and direction on the Consolidated Plan. Many of the consulting parties have influenced the Consolidated Plan, typically in the areas specific to the expertise of the organization.

#### **Summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies**

There are a few umbrella organizations in the region that serve to bring together housing providers and human services and health agencies. The Disabilities Services Board (DSB), which is staffed by the Thomas Jefferson Planning District Commission, convenes a range of people and organizations in the region with an interest in serving people with a broad range of disabilities. A needs assessment gathering was held by the DSB in January 2013 to assess progress made toward addressing needs previously recorded, and to consider new needs that had arisen in recent years. The group discusses a range of topics, including housing accessibility, assistive technology, advocacy and law, social needs, and health services available in the region.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Continuum of Care, as represented by the Thomas Jefferson Area Coalition for the Homeless (TJACH), participated in the creation of the Consolidated Plan and is engaged in ongoing cooperation with the HOME Consortium and the City of Charlottesville. Data collected by TJACH and other area homeless organizations during a 2013 Point in Time Count and accompanying survey has been utilized, and forms the objective basis for the homelessness strategy. A member of the TJACH Board of Directors attends and actively participates in Housing Directors meetings.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The Continuum of Care was consulted during two separate phase of the plan creation, the needs assessment and the annual action plan, and a presentation on the needs of the homeless by a CoC representative was included in the March goal-setting public meeting. The CoC, under the leadership of the Thomas Jefferson Area Coalition for the Homeless (TJACH) has adopted a Community Plan to End Homelessness. During the course of this update, TJACH has been working to revise their plan to reflect changing needs, changing federal funding priorities, and greater collaboration. The results of this process have been incorporated into the annual Action Plan.

**2. Agencies, groups, organizations and others who participated in the process and consultations**

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
AHIP	Housing	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs	Participation in HOME Consortium Housing Directors meetings. Participation in public events.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Market Analysis Anti-poverty Strategy	
PIEDMONT HOUSING ALLIANCE	Housing Regional organization	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy	Participation in HOME Consortium Housing Directors meetings. Participation in public events.
FLUVANNA / LOUISA HOUSING FOUNDATION	Housing	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans	Participation in HOME Consortium Housing Directors meetings. Participation in public events.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy	
CHARLOTTESVILLE REDEVELOPMENT AND HOUSING AUTHORITY	Housing PHA	Public Housing Needs	Response to email request for information.
AIDS SERVICES GROUP	Housing Services-Persons with HIV/AIDS	Housing Need Assessment HOPWA Strategy Market Analysis	Attended public meetings. Wrote a section of the Needs Assessment and Market Analysis.
PUBLIC HOUSING RESIDENTS ASSOCIATION	Housing PHA	Public Housing Needs	Comment at public meeting.
NELSON COUNTY COMMUNITY DEVELOPMENT FOUNDATION	Housing	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs	Participation in HOME Consortium Housing Directors meetings.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		<ul style="list-style-type: none"> <li>- Veterans Homelessness Needs</li> <li>- Unaccompanied youth</li> <li>Non-Homeless Special Needs</li> <li>Market Analysis</li> <li>Anti-poverty Strategy</li> </ul>	
SKYLINE CAP	Housing	<ul style="list-style-type: none"> <li>Housing Need Assessment</li> <li>Market Analysis</li> <li>Anti-poverty Strategy</li> </ul>	Participation in HOME Consortium Housing Directors meetings.
Virginia Board for People with Disabilities	Services-Persons with Disabilities	<ul style="list-style-type: none"> <li>Housing Need Assessment</li> <li>Market Analysis</li> </ul>	Shared report and information on closure of training centers for people with developmental disabilities, and needs for housing at the regional level that may result from the change.
Thomas Jefferson Health District	Health Agency	<ul style="list-style-type: none"> <li>Housing Need Assessment</li> <li>Lead-based Paint Strategy</li> <li>Homelessness Strategy</li> <li>Homeless Needs - Chronically homeless</li> <li>Homeless Needs - Families with children</li> <li>Homelessness Needs</li> </ul>	Provided data on lead-based paint and other housing-related data for the region.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		<ul style="list-style-type: none"> <li>- Veterans Homelessness Needs</li> <li>- Unaccompanied youth</li> <li>Market Analysis</li> </ul>	
ALBEMARLE COUNTY	Other government - Local	<ul style="list-style-type: none"> <li>Housing Need Assessment</li> <li>Lead-based Paint Strategy</li> <li>Public Housing Needs Homelessness Strategy</li> <li>Homeless Needs - Chronically homeless</li> <li>Homeless Needs - Families with children</li> <li>Homelessness Needs - Veterans</li> <li>Homelessness Needs - Unaccompanied youth</li> <li>Non-Homeless Special Needs</li> <li>HOPWA Strategy</li> <li>Economic Development</li> <li>Market Analysis</li> </ul>	Sent final draft for review and invited to all hearings and workshops

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Anti-poverty Strategy	
ARC OF THE PIEDMONT	Services-Persons with Disabilities Services-Health Services-Employment	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Market Analysis Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
Belmont Neighborhood Association	Civic Leaders	Housing Need Assessment Public Housing Needs Economic Development Market Analysis Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
Blue Ridge Homebuilders Association	Business Leaders	Housing Need Assessment Market Analysis	Sent final draft for review and invited to all hearings and workshops
CHARLOTTESVILLE ABUNDANT LIFE MINISTRIES	Housing Services-Children Services-Employment Religious	Housing Need Assessment Market Analysis Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
Charlottesville Area Association of Realtors	Business Leaders	Market Analysis	Sent final draft for review and invited to all hearings and workshops

<b>Agency/Group/Organization</b>	<b>Agency/Group/Organization Type</b>	<b>What section of the Plan was addressed by Consultation?</b>	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
Charlottesville Free Clinic	Health Agency	Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs	Sent final draft for review and invited to all hearings and workshops
Charlottesville Area Regional Autism Group	Services-Persons with Disabilities Health Agency	Non-Homeless Special Needs	Sent final draft for review and invited to all hearings and workshops
Charlottesville Regional Chamber of Commerce	Business Leaders	Market Analysis	Sent final draft for review and invited to all hearings and workshops
City of Promise	Housing Service-Fair Housing Regional organization	Housing Need Assessment Economic Development Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
Creciendo Juntos	Services-Children Services-Elderly Persons	Housing Need Assessment	Sent final draft for review and invited to all hearings and workshops

<b>Agency/Group/Organization</b>	<b>Agency/Group/Organization Type</b>	<b>What section of the Plan was addressed by Consultation?</b>	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
	Services-Education Service-Fair Housing Regional organization	Market Analysis Anti-poverty Strategy Hispanic Perspective	
Fifeville Neighborhood Association	Civic Leaders	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
FLUVANNA COUNTY	Other government - Local	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
GREENE COUNTY	Other government - Local	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
HABITAT FOR HUMANITY OF GREATER CHARLOTTESVILLE	Housing Regional organization	Housing Need Assessment	Sent final draft for review and invited to all hearings and workshops

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Market Analysis	
Independence Resource Center	Services-Persons with Disabilities	Non-Homeless Special Needs	Sent final draft for review and invited to all hearings and workshops
International Rescue Committee	Services-Children Services-Elderly Persons Regional organization	Housing Need Assessment Market Analysis Anti-poverty Strategy International Refugee Perspective	Sent final draft for review and invited to all hearings and workshops
Jefferson Area Board of Aging	Housing Services-Elderly Persons Regional organization	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
Legal Aid	Service-Fair Housing Regional organization Legal Aid	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs	Sent final draft for review and invited to all hearings and workshops

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		<ul style="list-style-type: none"> <li>- Veterans Homelessness Needs</li> <li>- Unaccompanied youth</li> <li>Anti-poverty Strategy</li> </ul>	
Local Energy Alliance Program	Housing	Housing Need Assessment Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
LOUISA COUNTY	Other government - Local	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
MONTICELLO AREA COMMUNITY ACTION AGENCY	Services-Children Services-Elderly Persons Services-homeless Services-Employment Regional organization	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
Albemarle Charlottesville NAACP	Service-Fair Housing Civic Leaders	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
NELSON COUNTY	Other government - Local	Housing Need	Sent final draft for review and invited to all hearings

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Assessment Lead-based Paint Strategy Economic Development Market Analysis Anti-poverty Strategy	and workshops
OFFENDER AID & RESTORATION (OAR)	Services-Employment Service-Fair Housing	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
On Our Own Charlottesville	Services-Persons with Disabilities Services-Health Services-Education	Housing Need Assessment Non-Homeless Special Needs Economic Development	Sent final draft for review and invited to all hearings and workshops

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
PACEM	Housing Services-homeless	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth	Sent final draft for review and invited to all hearings and workshops
Region Ten	Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless	Sent final draft for review and invited to all hearings and workshops

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Special Needs Economic Development Market Analysis Anti-poverty Strategy	
Ridge Street Neighborhood Association	Civic Leaders	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
Rose Hill Neighborhood Association	Civic Leaders	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
Salvation Army	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans	Sent final draft for review and invited to all hearings and workshops

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Homelessness Needs - Unaccompanied youth	
Shelter for Help in Emergency	Services-Victims of Domestic Violence Services-homeless	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
Thomas Jefferson Area Coalition for the Homeless	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Employment Regional organization	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children	Provided assistance with homeless needs assessment and homeless strategy, as described above.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy	
United Way, Thomas Jefferson Area	Regional organization	Housing Need Assessment Economic Development Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
VIRGINIA SUPPORTIVE HOUSING	Housing Services-homeless	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied	Sent final draft for review and invited to all hearings and workshops

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
		youth Anti-poverty Strategy	
Virginia Organizing	Service-Fair Housing Regional organization	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops
10th and Page Neighborhood Association	Civic Leaders	Housing Need Assessment Public Housing Needs Economic Development Market Analysis Anti-poverty Strategy	Sent final draft for review and invited to all hearings and workshops

**Table 2 – Agencies, groups, organizations who participated**

**Identify any Agency Types not consulted and provide rationale for not consulting**

A wide range of over sixty organizations were informed about the Consolidated Plan update process and kept informed of public meetings and draft reviews by email throughout the course of the update. These organizations include business groups, social service providers, neighborhood associations, real estate and housing organizations, anti-poverty organizations, and health and mental health organizations. Many representatives from these groups attended meetings held for the Consolidated Plan update, but not all opted to participate.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	TJACH	The revised Community Plan to End Homelessness overlaps with this plan, as described in SP-60.
Fair Housing and Equity Assessment	TJPDC	The FHEA has been written as part of a Sustainable Communities Regional Planning Grant. Goals in encourage regional provision of affordable housing and integration of neighborhoods are overlapped with this assessment.
Comprehensive Plans	Charlottesville, Albemarle County	The Comprehensive Plans of these two jurisdictions were updated concurrently with the Consolidated Plan, and the housing sections of these chapters and this plan mutually support each other.
Community Health Improvement Plan	TJ Health District	This regional health plan has been consulted for the Needs Assessment for any health-related impacts that may result from housing and community development in the region.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The Consolidated Plan is a regional document that has been reviewed by the Thomas Jefferson Planning District Commission on two occasions, during the course of the update process. The TJPDC is comprised of appointed representatives from each of its member jurisdiction in the region: the City of Charlottesville, Albemarle County, Greene County, Louisa County, Fluvanna County, and Nelson County.

The City of Charlottesville and the HOME Consortium actively participate in programs of the Virginia Department of Housing and Community Development. A goal of the Consolidated Plan is to continue to participate in development of state housing and community development programs and seek funding from federal and state sources.

**Narrative**

Consultation is a very important component of the consolidated planning process.

**PR-15 Citizen Participation**

**1. Summary of citizen participation process/Efforts made to broaden citizen participation  
Summarize citizen participation process and how it impacted goal-setting**

**Citizen Participation Outreach**

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
Public Meeting	Minorities  Persons with disabilities  Non-targeted/broad community	A "Determining Five-Year Housing and Community Development Goals" public event was held on March 14, 2013. The Needs Assessment and Market Analysis results were presented, including a recent survey of the homeless population, and feedback was received on draft goals for the plan in a open house setting. Twenty-eight people were in attendance.	Comments included language accessibility for Spanish-speakers and other languages, affordable and accessible childcare, extended public transportation and pedestrian accessibility, job growth appropriate to low-income	No comments were rejected from	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			families, the ability for low-income families to leverage their home as an asset, affordable housing for singles, and a public process more tailored to individual groups.		
Public Meeting	Minorities Persons with disabilities Residents of Public and Assisted Housing	A Public Hearing was held for the plan with the Thomas Jefferson Planning District Commission on March 7, 2013. In addition to the commissioners and staff of the Planning District, three members of the public were in attendance for the	A representative of the Public Housing Area Association of Residents expressed approval for the draft goals. Another comments raised the difficulty of	No comments were rejected.	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		hearing.	assessing affordability data in areas with high student concentrations.		
Public Meeting	Non-targeted/broad community	The "Building a Framework for Prioritizing Housing Activities" public meeting was held on October 9, 2012 to kick-off the Consolidated Plan update process. The purpose and nature of the Consolidated Plan was explained, the CPD maps interface was demonstrated, and an interactive discussion of the plan update process was facilitated. It was attended by 25	The participants gave suggestions for groups that should be involved in the Consolidated Plan process, and a list of organizations was identified that was added to the mailing list for updates. The participants suggested that the plan adopted a	No comments were rejected.	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		members of the public.	broader perspective on affordable housing, including schools, telecommuting, social service provision, transportation for seniors, and supportive housing options. The idea of holding an online survey was raised.		
Public Meeting	Persons with disabilities	A Needs Assessment forum was convened through the Disabilities Services Board on January 16, 2013. Nineteen people were in attendance. A break-	The group raised the need for semi-supported housing, affordability in general, safe housing for	No comments were rejected.	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		out group was established to discuss the housing needs of people with disabilities, in particular.	people with mobility impairments, universal design, family teaching model developments, and homes with video monitoring.		
Newspaper Ad	Minorities  Non-targeted/broad community	An advertisement was published on February 21, 2013 for two Public Hearings for the Consolidated Plan update. The advertisement encouraged low-income and racial and ethnic minorities to attend.	Summaries of comments received as a result of the public hearings and public workshop are detailed below.	No comments were received, and thus none were not accepted, as a result of publishing the newspaper advertisements.	
Internet Outreach	Non-targeted/broad community	An online survey was held to prioritize needs and test goals included in the previous	The results were tabulated into a report that was posted on the	Due to the extensive input received, it was not possible to incorporate all	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		Consolidated Plan. The survey was announced through the Consolidate Plan contact list, and the wider mailing list held by the TJPDC. It was held between January 15, 2013 and February 12. A total of 93 people completed the survey.	Consolidated Plan website on February 15, 2013.	comments. The HOME Consortium directors reviewed comments and made decisions about how they would be reflected in the goals, based on input and data collected in the Needs Assessment and Market Analysis.	
Internet Outreach	Non-targeted/broad community	A website was dedicated to the Consolidated Plan throughout the process, and it was updated to highlight upcoming events, present drafts, and present supporting	Two people contacted TJPDC as a result of seeing the website with questions about meeting times and information	No comments were rejected.	<a href="http://www.tjpd.org/housing/consPlan_HOME.asp">http://www.tjpd.org/housing/consPlan_HOME.asp</a>

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		materials. The URL of the website was publicized on numerous occasions to stakeholder organizations and the wider TJPDC mailing list, as well as linked to from the TJPDC homepage.	about the plan.		
Other	Non-targeted/broad community	An advertised public comment period was held between March 22, 2013 and April 22, 2013. A draft of the Consolidated Plan was available for download on the TJPDC website.	No comments were submitted as a result of the public comment period	Not Applicable.	<a href="http://www.tjpd.org/housing/consPlan_HOME.asp">http://www.tjpd.org/housing/consPlan_HOME.asp</a>

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Housing and community development needs in the region were identified through available data, consultation with housing organizations and service providers, previously approved plans, a series of six focus groups, and an online survey. The identified needs were compared to an inventory of programs and services currently available to meet the needs, in order to assess the degree to which the needs remain unmet in the community.

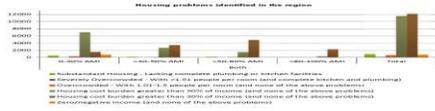
The attached image depicts the housing problems that can be identified directly through data collected by the American Community Survey.

The most prevalent housing problem in the region is **high housing cost burden**. Approximately 12,000 households earn below the median income and spend greater than 30% of their income on housing, and over half of these spent in excess of 50% of their income on housing. Both renters and homeowners experience financial pressure from housing costs, but the **pressures on renters** appear to be stronger and increasing. In 2012, a household earning 60% of the median area income would have to spend 36.2% of their income to rent the median priced unit. Stress in housing affordability leads to less money available for households to purchase other essential goods, increased risk of homelessness, and has been linked to family instability and negative health outcomes. A lack of affordable housing also hinders the regional economy by limiting the ability of businesses to recruit and retain reliable employees who live near their place of work.

**Overcrowded living arrangements** may be a growing problem in the region. Several social service providers and educators have shared experiences, during focus groups and interviews, of an increase in “doubling-up” within housing units. Because of high housing costs, some households who have faced financial pressure have moved in with family or friends, either temporarily or on a semi-permanent basis. This trend does not show up prominently in the census data shown above, but it may be reasonably assumed that households who are doubling-up may not report the additional residents as members of the household, and thus may not be counted as overcrowded, under the official definition.

Housing needs are not distributed evenly, either demographically or geographically, throughout the region. Whites and Blacks/African Americans of the same income levels are roughly just as likely to experience a housing problem in the region. However, Hispanics/Latinos in the region are significantly more likely to both live in substandard conditions and have an extremely high housing cost burden than non-hispanics of the same income level. **Disparities in housing between Whites and all racial minorities** persist in the region, and these generally reflect existing disparities in job access and wages. There are roughly a thousand elderly homeowners in the region that are currently spending in excess of 50% of

their income on housing costs. Rental cost burdens are highest near the University of Virginia and neighborhoods in the City of Charlottesville with higher concentrations of low-income and minority residents.



### Housing Problems in Region

## NA-10 Housing Needs Assessment

### Summary of Housing Needs

The purpose of this section is to present data on population, basic demographics, and housing needs, and discuss how these needs are manifested and distributed in the Thomas Jefferson Planning District.

Demographics	2000 Census (Base Year)	2010 Census (Most Recent Year)	% Change
Population	199,648	234,712	18%
Households	77,586	91,504	18%
Median Income	\$43,177.00	\$57,318.00	33%

**Table 5 - Housing Needs Assessment Demographics**

Alternate Data Source Name:

U.S. Census

Data Source Comments:

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	12,643	10,187	15,472	9,731	
Small Family Households *	2,415	3,186	5,724	27,126	
Large Family Households *	454	463	1,021	3,327	
Household contains at least one person 62-74 years of age	1,832	1,976	2,441	1,486	6,640
Household contains at least one person age 75 or older	2,644	1,705	1,993	753	3,782
Households with one or more children 6 years old or younger *	1,229	1,436	2,189	7,275	
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

Data Source: 2005-2009 CHAS

## Housing Needs Summary Tables for several types of Housing Problems

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	464	95	135	55	749	94	80	54	0	228
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	50	0	0	80	130	10	10	4	0	24
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	215	50	80	48	393	109	84	33	15	241
Housing cost burden greater than 50% of income (and none of the above problems)	4,810	1,476	280	18	6,584	2,213	1,234	1,238	303	4,988
Housing cost burden greater than 30% of income (and none of the above problems)	520	2,212	2,394	335	5,461	1,043	1,253	2,495	1,959	6,750
Zero/negative Income (and none of the above problems)	625	0	0	0	625	187	0	0	0	187

**Table 7 – Housing Problems Table**

Data Source: 2005-2009 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more of four housing problems	5,545	1,607	495	209	7,856	2,418	1,413	1,332	318	5,481
Having none of four housing problems	1,780	3,228	6,325	2,771	14,104	2,084	3,922	7,308	6,430	19,744
Household has negative income, but none of the other housing problems	625	0	0	0	625	187	0	0	0	187

**Table 8 – Housing Problems 2**

Data Source: 2005-2009 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,242	1,382	815	3,439	773	785	1,854	3,412
Large Related	279	100	114	493	90	258	288	636
Elderly	834	385	379	1,598	1,844	923	768	3,535
Other	3,498	1,852	1,387	6,737	723	599	847	2,169
Total need by income	5,853	3,719	2,695	12,267	3,430	2,565	3,757	9,752

**Table 9 – Cost Burden > 30%**

Data Source: 2005-2009 CHAS

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,094	653	145	1,892	645	428	475	1,548
Large Related	234	10	0	244	80	94	104	278
Elderly	649	93	50	792	1,001	363	303	1,667
Other	3,258	728	79	4,065	554	369	359	1,282
Total need by income	5,235	1,484	274	6,993	2,280	1,254	1,241	4,775

**Table 10 – Cost Burden > 50%**

Data Source: 2005-2009 CHAS

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	145	35	120	79	379	89	79	18	0	186
Multiple, unrelated family households	0	15	0	4	19	30	20	19	15	84
Other, non-family households	120	0	0	45	165	0	0	0	0	0
Total need by income	265	50	120	128	563	119	99	37	15	270

**Table 11 – Crowding Information**

Data Source: 2005-2009 CHAS

## **What are the most common housing problems?**

High housing cost burden is clearly the most common housing problem in the Thomas Jefferson Planning District. According to the 2005-2009 data presented above, 12,267 households earned below the median income and spent greater than 30% of their income on housing, and over half of these spent in excess of 50% of their income on housing. During 2009, about 55% of all households in the region resided in unaffordable housing, which was the highest proportion of any metropolitan area in the Commonwealth of Virginia.

More recent measurements reveal that lack of affordable housing persists for certain segments of the population in the region, in particular in the City of Charlottesville and Albemarle County. While home prices have dropped from a high point in 2008, rents have not decreased in any measurable way in the last five years. A Housing Affordability Index created by the Center for Housing Research and Housing Virginia shows that the median household in the City of Charlottesville would have to spend 32.2% of income to acquire the median priced house. In Albemarle County, the threshold is 27%. Both exceed the statewide index of 23.7% by a wide margin, showing an affordability gap specific to this region. A Household earning 60% of the median area income would have to spend 36.2% of their income to rent the median priced unit.

High housing costs close to the core of the metropolitan area may be compelling some households to move further away from Charlottesville. These households are apparently willing to accept an extended commute and higher transportation costs in exchange for the lower housing prices that are possible in more rural areas. A Housing and Transportation Index developed by the Center for Neighborhood Technology shows that a typical household in the region would expect to pay 51% of their income on housing and transportation costs combined. In many cases, the relative affordability of housing in rural areas is negated by the higher costs of travel to work, necessary services, and shopping.

Overcrowded living arrangements may be a growing problem in the region. Several social service providers and educators have shared experiences, during focus groups and interviews, of an increase in “doubling-up” within housing units. Because of high housing costs, some households who have faced financial pressure have moved in with family or friends, either temporarily or on a semi-permanent basis. This trend does not show up prominently in the census data shown above, but it may be reasonably assumed that households who are doubling-up may not report the additional residents as members of the household, and thus may not be counted as overcrowded, under the official definition.

## **Are any populations/household types more affected than others by these problems?**

Overall, there are a greater number of renters than homeowners in all low-to-moderate income categories that experience a housing problem. The 2005-2009 CHAS data show that 12,267 low-to-moderate income renters are cost-burdened, and over half of these are severely cost-burdened. Rental cost burden has only been exacerbated through the housing market downturn, as rental rates have slightly increased in recent years while unemployment and underemployment have increased as well.

This imposes a cost burden on vulnerable households from both the income and expenses sides of the household budget.

The 2005-2009 CHAS data reveal a significant number of elderly homeowners with housing cost burdens. A total of 3,535 elderly homeowners pay in excess of 30% of income on housing, and almost half of these pay in excess of 50% of income. The majority of these severely cost-burden elderly homeowners are at extremely-low income levels. All localities in the region offer property tax relief to elderly or disabled homeowners, but the problem of maintaining payments on a home persists for this demographic.

Many residents with a disability have special housing needs, which may limit the number of available units and exacerbate already high housing costs. The 2011 American Community Survey estimates that 10.7% of the population in the Charlottesville Metropolitan Area has at least one disability. Among the population aged 65 and over, almost one of three people in the region have a disability. The median income disabled person makes 37% less than the median income non-disabled person in the region, and an estimated 3,168 working-aged people with a disability have incomes below the poverty level (this number excludes Louisa County, for which data is not currently available). The Jefferson Area Disability Services Board has noted a lack of housing in the region that is universally accessible. Although this can only be substantiated anecdotally at this point, the data reveals that such a deficiency in universal design would have a disproportionately high cost impact on low-to-moderate income households.

There are certain housing needs that are particular to specific areas within the region. Although the number of homes without complete kitchens or plumbing, a traditional indicator of substandard conditions, are on the decline in all localities, the rural areas of the region, and in particular Nelson County, still contain a number of housing units deficient by this measure (2.2% of all homes). In Nelson County, 15.6% of all existing homes were built before 1939, and many of these require substantial repairs and may impose a safety hazard on residents. Although the City of Charlottesville has a slightly higher proportion of older homes, a 2011 housing condition survey indicates that poor housing conditions are less of a problem within the city than they are in rural areas.

Two counties in the region, Fluvanna County and Louisa County, have experienced a high number of foreclosures since the housing market downturn in 2009. Data collected through the Home Mortgage Disclosure Act shows that high-cost loans were prevalent in these counties before 2008, and the nationwide foreclosures crisis has been attributed to these risky mortgages combined with a sharp drop in home prices and increase in unemployment. A few low-income neighborhoods in the City of Charlottesville also experience relatively high foreclosure rates. According to RealtyTrac, As of December 2012, Fluvanna County was the only locality with a foreclosure rate exceeding the rate for the Commonwealth of Virginia. It should be noted that foreclosures in the region have decreased notable since their peak in 2010-2011.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of**

**either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Extremely Low-income households in the region face numerous pressures that threaten them with homelessness. These include, but are not limited to: low wages, lack of education necessary for advancement, high housing costs, lack of transportation options, and limited childcare options especially for non-traditional hours. These pressures interact with each other, initiating cycles that can be very difficult to counteract without assistance.

The most common reason for losing shelter is the inability to pay rent, and in some cases the inability to pay utility costs. As documented in this assessment, there is a lack of rental options available for those earning not much above the Virginia minimum wage of \$7.25 an hour in the region, rendering this population vulnerable to any fluctuations in either ability to pay or rents. The following circumstances may commonly trigger an eviction:

- The rent was never affordable in the first place, and the unit was only acquired through a one-time cash outlay, such as a tax refund.
- A reduction of income occurs, especially a reduction of working hours or the stoppage of child support payments.
- A job loss occurs.
- A person sharing the unit, either a roommate or significant other, leaves without proper notice and is no longer sharing the cost burden.
- Unexpected health care costs arise and are not fully covered by private insurance or public assistance.
- Public assistance, such as food stamps or childcare assistance is reduced, either through a change in the household (such as a raise in income) or policy.
- The rent and/or utility costs increase. Although less common than loss of income, currently homeless survey respondents have cited this reason for leaving their previous housing.

There are rapid-rehousing programs available to provide stable housing options for formerly homeless individuals and households. However, there are insufficient resources to support the transition out of these programs and into the broader housing market once the period of temporary support is completed. There is a need for individual housing counseling to ensure that clients are educated in personal financial management and select housing that will be continually affordable once the subsidy stops.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The population at-risk of homelessness may be defined as any member of a household earning 30% of Area Median Income or less and not supported by housing assistance. Although this definition may be suitable for the purpose of quantitative estimates, there are many qualitative characteristics of households that, in combination with income, may indicate risk of homelessness. These include medical conditions, disabilities, employment instability, family instability, mental health, and substance abuse.

### **Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

High costs of rental units have been linked to housing instability for households at risk of homelessness. This is particularly true within the City of Charlottesville and urban ring of Albemarle County, where students are able to bid up the price of rental units. The Task Force to End Homelessness has considered a \$550 apartment to be affordable housing, based on what could be acquired by a household earning \$10.17 an hour, what is sometimes referred to as a living wage. A 2010 point-in-time count of advertised rental units showed that 0 out of 247 advertised 2-bedroom apartments met this criteria, and 23 out of 185 1-bedroom apartments met this criteria. These prices typically do not include the cost of utilities. Households earning minimum wage of subsisting on SSI payments There is an insufficient supply of rental housing in the region to meet the needs of the extremely low-income.

Social service providers have also found that public transportation access has limited the number of housing options available to their low-income clients. Transit-dependent populations, including many elderly and disabled individuals, will have limited access to jobs and services unless they live within the Charlottesville Area Transit service area. The rents in this area are higher than the regional average.

### **Discussion**

There are number of housing needs in the region.

## NA-15 Disproportionately Greater Need: Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The purpose of this section is to present data on the racial composition and income characteristics of households that experiences housing problems in the region. Some discussion on findings can be found below, and more detailed discussion occurs in NA-30.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,520	2,325	799
White	6,900	1,795	545
Black / African American	1,959	455	134
Asian	299	35	129
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	195	19	0

**Table 12 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,495	3,710	0
White	4,265	2,750	0
Black / African American	1,630	630	0
Asian	120	105	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	50	10	0
Pacific Islander	0	0	0
Hispanic	280	110	0

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,710	8,735	0
White	5,350	6,605	0
Black / African American	950	1,810	0
Asian	90	229	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	159	89	0

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,805	6,910	0
White	2,300	5,935	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	314	670	0
Asian	88	164	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	93	120	0

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

## Discussion

Housing problems in the region are not spread evenly across different racial and ethnic groups in the region. This is true, even when accounting for housing needs that result directly from the level of income of the household. It is instructive to measure housing needs by specific racial and ethnic groups in the region, in order to assess whether some groups have greater unmet needs than others do. A disproportionately greater number of housing problems may be defined as a racial group that experiences housing problems at a greater rate (10% or more) than the income level as a whole. Housing problems are defined as broadly any of the four outlined in the previous section.

## NA-20 Disproportionately Greater Need: Severe Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The purpose of this section is to present data on the racial composition and income characteristics of households that experience severe housing problems in the region. Some discussion on findings can be found below, and more detailed discussion occurs in NA-30.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,965	3,870	799
White	5,900	2,790	545
Black / African American	1,424	1,000	134
Asian	294	40	129
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	195	19	0

**Table 16 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,034	7,175	0
White	1,944	5,070	0
Black / African American	724	1,530	0
Asian	40	185	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	35	25	0
Pacific Islander	0	0	0
Hispanic	230	159	0

**Table 17 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,820	13,625	0
White	1,290	10,675	0
Black / African American	294	2,455	0
Asian	34	289	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	119	128	0

**Table 18 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	530	9,195	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	409	7,825	0
Black / African American	44	940	0
Asian	15	239	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	64	155	0

**Table 19 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2005-2009 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

## Discussion

The racial and ethnic differences become more evident when severe housing problems are considered. Severe problems are defined as overcrowding, lacking completely kitchen or plumbing, or spending in excess of 50% of the household income on housing.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The purpose of this section is to present data on the racial composition and income characteristics of households that experience severe housing problems in the region. Some discussion on findings can be found below, and more detailed discussion occurs in NA-30.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	59,715	16,245	12,582	874
White	50,640	12,815	9,275	590
Black / African American	6,540	2,750	2,155	134
Asian	1,164	285	364	149
American Indian, Alaska Native	45	35	45	0
Pacific Islander	0	0	0	0
Hispanic	969	190	490	4

**Table 20 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2005-2009 CHAS

### Discussion

Households paying greater than 30% or greater than 50% of their income in housing are considered cost-burdened. Ethnic and racial minorities, on average, have higher rates of both moderate and extreme housing cost-burden than that of non-hispanic whites.

## **NA-30 Disproportionately Greater Need: Discussion**

### **Income categories in which a racial or ethnic group has disproportionately greater need**

Housing problems are proportioned relatively evenly between Blacks/African American and Whites in each income level, but Hispanics sometimes experience a disproportionately high level of housing need in the region.

Extremely low-income Blacks and Whites are very likely to experience housing problems, regardless of race (75%). Incidence of housing problems is higher among Blacks earning between 30% and 50% AMI (72%) than the population as whole (64%). On the other hand, Black households earning between 50% and 80% AMI are less likely (34%) to experience housing problems than the population as whole (43%). There is a sharp dividing line between Blacks that earn 50% AMI or less and Blacks earning 50% AMI or more in terms of housing need.

Hispanics in the region experience greater housing need at all income levels. A notable 91% of all extremely low income Hispanics experiences a housing problem. For each income level Hispanics have, on average, 15% greater incidence of housing problems. It should be noted that the dataset used to tabulate these housing needs is likely undercounting Hispanics. The 2010 U.S. Census counted 10,420 Hispanics in the region, which would seem to suggest that a greater number of Hispanic households reside in the region. However, the proportion of Hispanics with housing problems may still be a reliable indicator, even if the absolute number is less accurate.

Asian households are less likely experience housing problems at all income levels, except for 80% and 100% AMI where they are slightly more likely to experience a housing problem.

Much like the pattern of housing problems generally, blacks and whites at each income level experience roughly the same number of severe housing problems. Extremely-low income Asians experience the same number of housing problems as others of the same level (63%), but their rate of severe housing problems drops steeply for households earning more than 30% AMI.

Higher rates of housing problems among Hispanics show up more starkly when severe problems are isolated. Extremely-low income Hispanics are 50% more likely than the population as whole to experience severe housing problems, and Hispanic households earning between 80% and 100% AMI are six times as likely to experience housing problems than the population as a whole. No other major racial or ethnic group in the region exhibits this pattern.

Housing cost-burdens, both moderate and extreme, are more common among racial and ethnic minorities than among non-Hispanic whites. Among Blacks and African Americans, 24% are moderately cost-burdened, and an additional 19% are extremely cost-burden. This compared to 17% moderate burden and 13% extreme burden among non-Hispanic Whites. Hispanics and Latinos are less likely to experience moderate cost-burden, but far more likely to experience extreme cost burden. Thirty percent of all Hispanic or Latino households spend in excess of 50% of their income on housing.

## **Needs not previously identified**

Racial and ethnic minorities groups in the region are more likely to have lost a home through foreclosure or otherwise have high-cost mortgages. Although data on foreclosures by socioeconomic group are not available for the region, data collected through the Home Mortgage Disclosure Act shows that, during the years before the housing downturn in 2008, Blacks and Hispanics in the region were nearly four times more likely to receive high-cost loans than Whites. Given that high-cost loans have been credibly linked to high foreclosure rates, it is reasonable to presume that racial and ethnic minority groups have felt the brunt of the continuing foreclosure activity.

## **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The level of spatial integration between different racial and ethnic groups has been changing over the years. An index of dissimilarity is a recognized measure of the degree to which racial groups are spatially separated from each other. Blacks and whites have been growing more integrated regionwide, moving from an index of 45% in 1980 to 32% in 2010. There are three neighborhoods in the City of Charlottesville with a majority of Black/African American residents, although these majorities have lessened over the last decades as more whites have moved into the neighborhoods.

As the number of Hispanic households has grown of the last two decades, the degree to which Hispanic households are spatially segregated from whites has also grown. A notable share of the regional Hispanic population lives in the Southwood Mobile Home Park in Albemarle County, in the southern portions of the City of Charlottesville, or in neighborhoods along the western side of U.S. 29 in Albemarle County and Charlottesville.

## NA-35 Public Housing

### Introduction

A little over 1,000 housing units in the region are supported by HUD-funded programs for low-income households. Roughly, two-thirds of these are privately-owned units occupied with a household using a Housing Choice Voucher to supplement rent. The other third are rental units supported through public housing and project-based programs. These units are an important component of the affordable housing stock in the region. The following section shows the use of assistance and characteristics of the population receiving assistance, in order to assess the unique needs of this population. Waiting lists are held by local housing agencies, and the needs of households on the waiting lists are also assessed.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	31	354	700	51	627	0	22	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition</b>									

**Table 21 - Public Housing by Program Type**

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Annual Income	0	10,766	11,556	37,832	13,176	38,106	0	10,246	0
Average length of stay	0	8	7	18	2	19	0	2	0
Average Household size	0	1	2	5	2	5	0	3	0
# Homeless at admission	0	0	0	2	0	2	0	0	0
# of Elderly Program Participants (>62)	0	24	62	102	23	79	0	0	0
# of Disabled Families	0	7	100	190	8	178	0	4	0
# of Families requesting accessibility features	0	31	354	700	51	627	0	22	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition</b>									

**Table 22 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	25	81	209	27	171	0	11	0
Black/African American	0	6	272	484	23	450	0	11	0
Asian	0	0	1	6	1	5	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five\_year, and Nursing Home Transition

**Table 23 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	5	12	2	10	0	0	0
Not Hispanic	0	29	349	688	49	617	0	22	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five\_year, and Nursing Home Transition**

**Table 24 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## **Section 504 Needs Assessment**

### **Needs of public housing tenants and applicants on the waiting list for accessible units**

There is currently a waiting list of between 300 and 400 people for mainstream vouchers, which are designated specifically for use by people with disabilities. The waiting list has been closed for two years, and the Piedmont Housing Alliance, the organization that administers the program, will open the list if it drops below 200. The magnitude of the list suggests that the need for housing units to serve people with disabilities continues.

The need for accessible units among public housing tenants and applicants on the waiting lists is not known at this time.

### **What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

Public housing tenants have the ability to express their needs and advocate for policies to meet those needs through multiple avenues. The Charlottesville Public Housing Association of Residents (PHAR), which receives some financial support from the City of Charlottesville, is recognized as a Resident Advisory Board for public housing in Charlottesville. Additionally, the Charlottesville Redevelopment and Housing Authority (CRHA) holds regular Resident Services Committee meetings to improve facilities and services offered to the residents. One particular site, Crescent Hall, also has an active tenant association.

In recent years, residents have expressed the need for routine maintenance of facilities, improved relations with housing authority staff, elimination of mold, hiring of public housing residents for local government contracts, provision of mental health services, and reduction of utility fees. A CRHA barment and un-barment policy was passed in late 2012 to clarify procedures for determining which individuals are allowed or not allowed on public housing sites.

A CRHA Redevelopment Master Plan was adopted by the CRHA Board in 2010. The plan calls for the redevelopment property owned by the authority for the purpose of expanding affordable housing opportunities, de-concentrating poverty through mixed-income housing, and better integrating public housing with surrounding neighborhoods. Additionally, a Residents Bill of Rights was adopted to ensure protections from potential displacement and sufficient replacement of housing during a redevelopment process.

### **How do these needs compare to the housing needs of the population at large**

The most prevalent housing need in the region is excessive cost burden. Current residents of public housing and voucher-holders are less likely to experience cost-burdens, because their payments are

indexed to household income. Recipients of public assistance are also less likely to experience poor housing conditions or overcrowding, relative to those in the income category that do not receive assistance, because housing quality standards and occupancy restrictions apply. Households on the waiting list for housing assistance would experience the same problems as the population at large of the same income range.

## **Discussion**

Public housing continues to be an important component of the regional housing stock. There are strong regional variations in the types of housing assistance utilized. All of the traditional public housing in the region is owned by CRHA and located in the City of Charlottesville. Outside of the city, Housing Choice Vouchers are the form of assistance most commonly used. Vouchers stay with the particular voucher-holder, not a particular unit, and voucher-holders are allowed to take their public support out of the region.

It should be noted that the data provided above from the PIH Information Center accounts for most, but not all, of the vouchers allocated to our region. The Piedmont Housing Alliance administers an additional 75 mainstream vouchers that are dedicated for people with disabilities. Of these, 8 are used in partnership with Arc of the Piedmont. The Housing Foundations in Greene, Louisa, Fluvanna, and Nelson Counties also administer a set number of vouchers, as allocated through the Virginia Housing Development Authority (VHDA).

Properties with Low-Income Housing Tax Credits are located either in Charlottesville or the urbanized areas of Albemarle County. These typically serve households that are of moderate income. This program is not included under the auspices of HUD, and thus does not get tallied in the data above. The federal government has been increasingly shifting funds away from public housing and toward vouchers, so future projects should account for an increase in the number of publicly-supported, privately-owned housing units.

# NA-40 Homeless Needs Assessment

## Introduction

This section contains data collected on the homeless population in the region, including the different segments of this population and the varieties of shelter or lack thereof.

## Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	71	23	658	94	94	210
Persons in Households with Only Children	1	0	10	1	1	210
Persons in Households with Only Adults	123	28	378	151	151	210
Chronically Homeless Individuals	65	17	82	25	25	0
Chronically Homeless Families	38	14	52	16	16	0
Veterans	9	3	30	4	4	0
Unaccompanied Child	1	1	5	1	1	0
Persons with HIV	4	1	13	2	2	0

**Table 25 - Homeless Needs Assessment**

Data Source Comments:

## **Jurisdiction's Rural Homeless Population**

The homeless population in the rural areas of the Thomas Jefferson Planning District is known predominantly through monitoring conducted by school district administrators. A Homeless liaison from each district keeps track of families who are believed to be homeless, based on interactions with students and their parents. Children who are 'doubled-up' or living in a motel/hotel that is paid for by an agency or program are considered homeless under McKinney-Vento. Adults (homeless children's parents or adult relatives) who are 'doubled-up' are not considered homeless. School districts in the mostly rural counties of Greene, Louisa, and Nelson reported a collective total of 84 homeless children. The vast majority of these are children who are "doubled-up" with friends of family, and a smaller number of living in hotel/motel rooms. There were three reported unsheltered children in Greene County, but none in the other rural counties.

Surveys and anecdotal evidence suggest that a number of unsheltered homeless individuals originate from rural areas, and may live without shelter temporarily within their home county. However, a majority will eventually migrate to Charlottesville or other major urban areas, where transportation access is greater, a community or peers is present, and a greater number of services are available.

### **For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction**

Homelessness is experienced by all racial and ethnic groups in the Thomas Jefferson Planning District, although Whites and Blacks/African Americans are the most represented. The number of homeless individuals who identify as Hispanic is below the share of the Hispanic population as a whole. See the table for total counts by race.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

## **Nature and Extent of Homelessness by Racial and Ethnic Group**

At least during the winter months when the 2013 survey was administered, a majority of homeless individuals do have some kind of shelter. An emergency shelter is the most common, followed by the home of a friend or relative. A total of 18 out of 118 respondents reported living outside (vehicle or tent), and an additional respondent reported living in an abandoned building.

## **Nature and Extent of Unsheltered and Sheltered Homelessness, including Rural Homelessness**

Data is available for these categories. See table above.

## **Discussion**

# NA-45 Non-Homeless Special Needs Assessment

## Introduction

### Characteristics of Special Needs Populations

There are an estimated 25,480 people in the region with a reported disability, according to the 2009-2011 American Community Survey, amounting to 11% of the total population. Disabilities are relatively uncommon for individuals aged 18 and under. A total of 1,355 minors reported a disability, with cognitive difficulty being the most commonly reported disability by a significant margin. Among working aged adults in the region, an estimated 12,954 people have a disability. Roughly half of this population has an ambulatory difficulty, with cognitive difficulties and independent living difficulties also prevalent. Among the population aged 65 and older, an estimated 11,171 people have a disability, or 35.3% of the total in this age cohort. Ambulatory, independent living and hearing difficulties are the most commonly reported disabilities among seniors in the region.

Males were slightly more likely (11.9%) to report a disability in the region than females were (10.2%). Black or African American residents were more likely to report a disability (14.8%) than White (10.8%) residents of the Planning District were. Hispanics or Latinos in the region were significantly less likely to report a disability (6.8%) than Non-Hispanics as a whole (11%).

### Housing and Supportive Service Needs and Determination

A Needs Assessment forum was held on January 15, 2013 by the regional Disabilities Services Board. Service providers, family-members, and advocates identified a number of current needs, including:

- Physical health – Food, Activity, Social
- Public Awareness of needs of people with disabilities, available activities and contributions
- Information dissemination of available resources
- Peer groups for socialization and mutual support for people with disabilities (pwd) & caregivers
- Meaningful community engagement – job, volunteer, social, toward a purpose & growth
- Skill development beyond high school occupational therapy
- Lifelong learning
- Housing – options and support
- Funding
- Assistive technology – keep up with technological changes and funding
- Crisis services
- Education – Post secondary options

- After school and summer activities
- Home modifications
- Transportation – access to, awareness of option, increased rural service

A small group was convened to address housing needs, in particular, for people with disabilities. They determined a need for semi-supported housing that allows independent living with options for various levels of support. There are few, if any, “family teaching model” living arrangements in our region, with a group home attached to another home of a family that can offer support. Such semi-supported housing units might have 24/7 video monitoring of all rooms except the bathroom and bedroom (bedroom area can be monitored with pressure-pads).

Although lack of affordability is a problem that undergirds all housing in the region, this is especially true for special needs households. Virtually all people with disabilities have housing needs that cannot be currently met by the market alone. There is a need for safe housing, both in safe neighborhoods and with physically safe interiors. Universal design is needed, including both physical and intellectual accommodations. Homeowners and renters need opportunities to age in place, without being priced out of their current residence or compelled to move to an institutional setting.

There is also a need for shared housing arrangements that allow individuals with special needs or the elderly to defray costs of housing, have independence with support nearby, and find companionship. Homesharing occurs informally between individuals that have excess room in their homes and others who are in need of housing, providing affordability and social benefits to both. However, there is no centralized information source to connect these resources and needs.

Accessory dwelling units are permitted by zoning codes in some jurisdictions, but they are highly regulated in other cases. Temporary medically-equipped units are allowable in all localities, by Virginia Code which supersedes local ordinances, but traditional accessory dwelling units do not share this legal protection. A more widespread availability and use of this housing type would allow families to provide housing for special needs individuals in close proximity to caretakers.

## **Public Size and Characteristics of Population with HIV / AIDS**

### **Discussion**

## **NA-50 Non-Housing Community Development Needs**

### **Public Facilities**

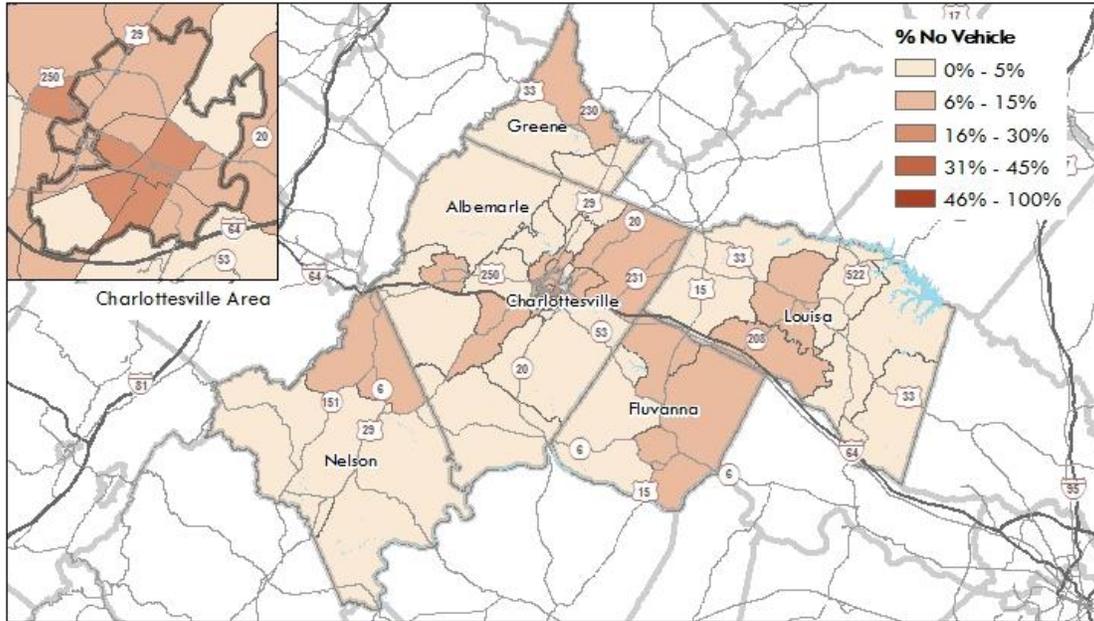
Although there are a number of public facilities in the region, these facilities likely do not match the needs of the population, in terms of location, services offered, scheduling, and accessibility. There is a need for neighborhood-based places for people to gather as a community. This is particularly important for people with disabilities, that may feel isolated and not included within the broader community. Where these places exist, there may be perceptions of a lack of safety or an overall unwelcoming environment. In some cases, it is appropriate for community centers to be specified for certain subset of the population, such as youth centers or senior centers, but, in general, the diversity of age groups should have opportunities for integration in certain ways.

There are various needs for fire stations, health facilities, parks, and other general public investments that are too numerous to identify with detail in this plan. Comprehensive Plans or Capital Improvement Plans of each jurisdiction in the region should be consulted for more information about these needs.

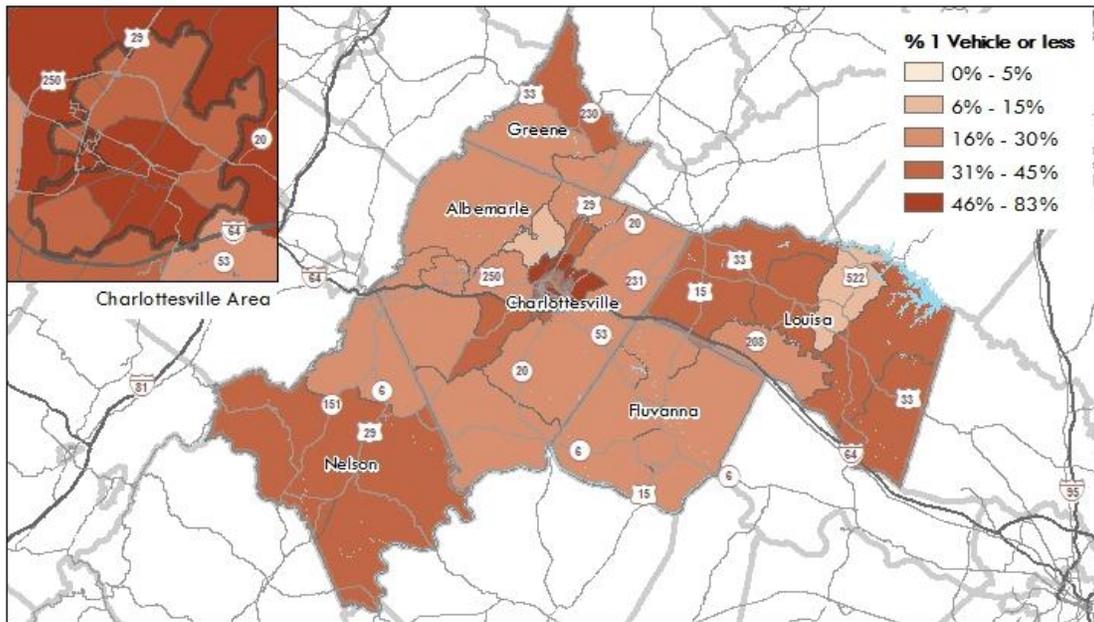
### **Need Determination**

Public facility needs identified in this plan have been derived from focus groups with social service providers, health care professionals, and educators. Additional input was determined by the Disabilities Services Board needs assessment, and results of the Consolidated Plan online survey.

**No Vehicle Available** Percentage of All Occupied Housing Units (2007-2011)



**One or Less Vehicle Available** Percentage of All Occupied Housing Units (2007-2011)



Sources: American Community Survey 2007-2011

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0 2.5 5 10 15 20 Miles



**Vehicles Available**

## **Public Improvements**

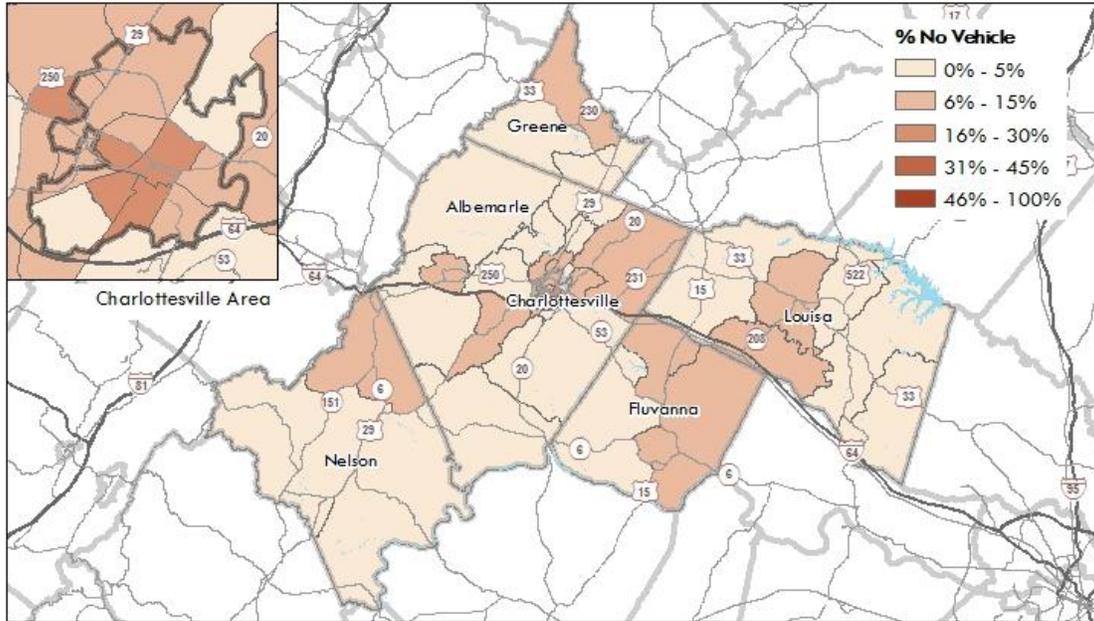
Transportation infrastructure is critical to enable access to employment, health care, social outlets, and recreation. For low- to moderate income households, transportation alternatives to private ownership of vehicles can increase the amount of disposable income available for other essential needs. In this sense, transportation needs overlaps with housing needs as the financial pressures of both are brought to bear on the full affordability equation.

Very-low income households, the elderly, and people with special needs may not have access to a motorized vehicle at all. According to the 2007-2011, an estimated 5055 households in the region had no vehicle available during this period. Those with limited mobility face a number of needs. There is a need for Expanded transportation options for non-Medicaid funded medical purposes, transit availability during non-traditional hours, greater access in rural areas, transit service that does not require excessive advanced notice, transit available for after-school programs, transportation escorts to provide assistance as needed, and greater awareness of transit

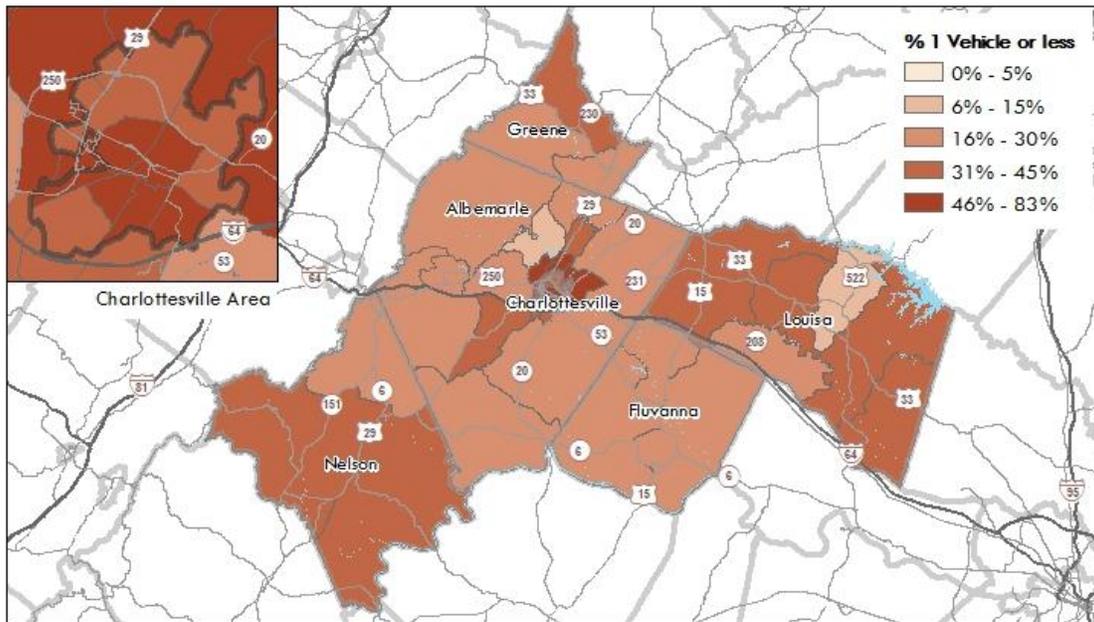
## **Need Determination**

The Community Mobility Needs Assessment. Within the urbanized areas of the region, the Charlottesville-Albemarle MPO sets a Transportation Improvement Program (TIP) that establishes transportation improvements.

**No Vehicle Available** Percentage of All Occupied Housing Units (2007-2011)



**One or Less Vehicle Available** Percentage of All Occupied Housing Units (2007-2011)



Sources: American Community Survey 2007-2011

2/20/2013

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0 2.5 5 10 15 20 Miles



## **Public Services**

There is a need for quality childcare options that meet the needs of low- and moderate-income families, particularly single-family households or households with both parents in employment. Childcare options for those that work non-traditional hours are very few, and a significant number of workers in the service-sector or medical industry accept non-traditional or variable work schedules. With limited childcare options, parents may have difficulty finding an available service in close proximity to either the place of employment or home. If this difficulty is combined with limited transportation access, then childcare provision may render employment prohibitive for certain families.

A number of human services needs for people with disabilities exist. These include, but are not limited to, identified medical/therapeutic, assistive technology, education, case management, family support, training, counseling and emergency preparedness as needed services. In particular, assistive technology remains a big need. Awareness seminars, training for employers, disability-friendly businesses and employers and employment training have been identified as means to creating an increasingly supportive community.

## **Need Determination**

The need for childcare was determined in consultation with social service providers in the region. An online survey of 93 respondents, conducted for the Consolidated Plan in February 2013, ranked the "lack of quality childcare options that are affordable or available during non-traditional hours" as the fourth most important community development need for the region.

Needs for people with disabilities were determined through a survey for the 2009 Needs Assessment survey, conducted by the regional Disabilities Services Board (DSB). These needs were reviewed and updated during a January 15, 2013 DSB forum.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Housing conditions have been improving over the years, partially through local and regional efforts to strategically rehabilitate substandard housing. However, **substandard conditions** remain, especially in rural areas where they may not be noticed by the average observer. In Nelson County, 15.6% of all existing homes were built before 1939, and many of these require substantial repairs and may impose a safety hazard on residents. An estimated 145 homes, 2.2% of the county's housing stock, still lack complete plumbing. Inadequate housing conditions and **energy inefficiency** are related problems, leading to high ongoing energy costs for households with already limited resources.

There are subsets of the regional population with special housing needs. An increase in available **supportive housing for the homeless** has enhanced opportunities for the chronically homeless population in the region. There remains a need to transition formerly homeless individuals and families back into conventional housing and provide support and workforce training to facilitate full integration into the community.

People with disabilities, a group that comprises approximately 11% of the population, face a range of housing needs that are not adequately met by the available housing types in the marketplace. This includes **units accessible to people with mobility impairments**, both for the occupant and for visiting others. There is a need for various types of housing arrangements that allow a **balance between independent living and support** of family/caretakers and socialization. With the expected closure of four out of five training centers for people with developmental and intellectual disabilities in Virginia, there will be a greater need for suitable housing options for this population as they resettle in the region.

The location of homes, relative to services and jobs, is another important component of affordability. High housing costs close to the core of the metropolitan area may be compelling some households to move further away from Charlottesville. These households are apparently willing to accept an extended commute and higher transportation costs in exchange for the lower housing prices that are possible in more rural areas. A Housing and Transportation Index developed by the Center for Neighborhood Technology shows that a typical household in the region would expect to pay 51% of their income on **housing and transportation costs combined**. In many cases, the relative affordability of housing in rural areas is negated by the higher costs of travel to work, necessary services, and shopping.

## MA-10 Number of Housing Units

### Introduction

This section overviews the entire regional housing market, including the numbers and types of units available in the region. Using this as a context, the section then discusses the number of supported units in the region, and how well this matches the gaps that currently exist between market-rate homes and the identified needs in the region.

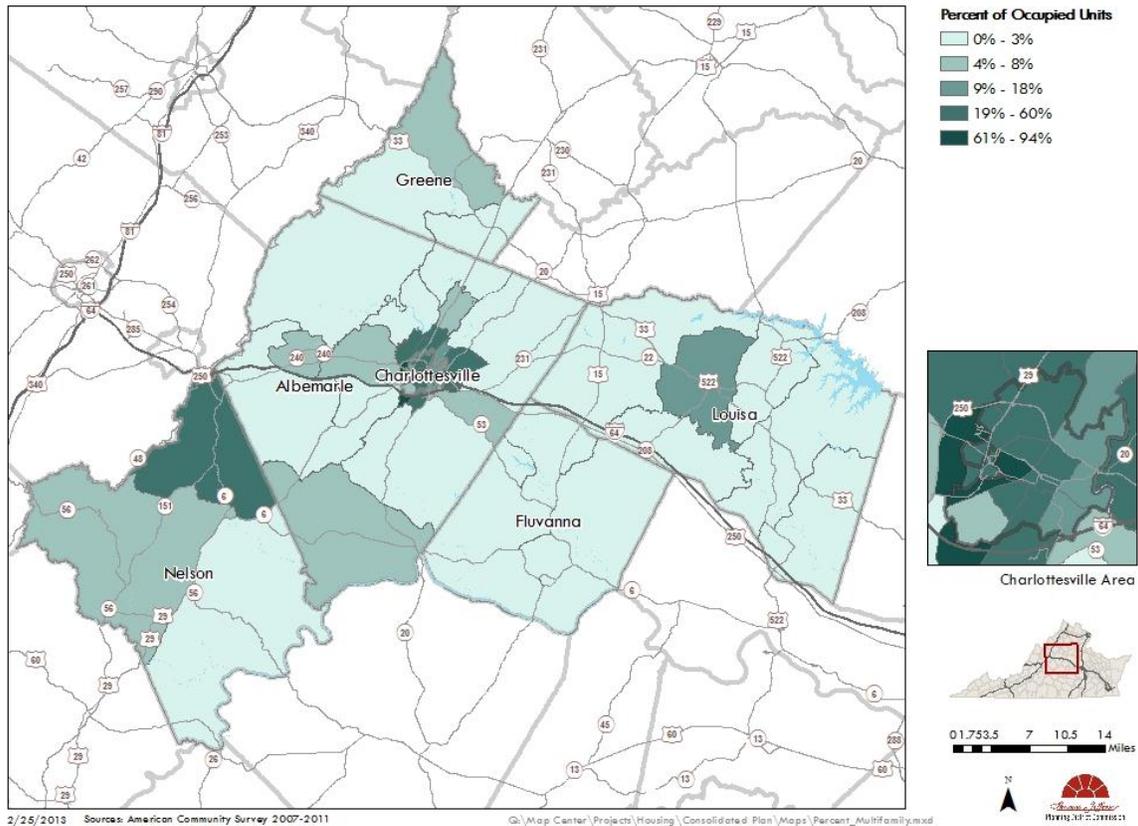
### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	70,276	69%
1-unit, attached structure	5,849	6%
2-4 units	4,801	5%
5-19 units	9,415	9%
20 or more units	5,572	5%
Mobile Home, boat, RV, van, etc	5,579	5%
<b>Total</b>	<b>101,492</b>	<b>100%</b>

**Table 28 – Residential Properties by Unit Number**

Data Source: 2005-2009 ACS Data

Percent of Occupied Housing Units that are in Multifamily Residential Buildings (2007-2011)



## Percent Multifamily

## Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	49	0%	552	2%
1 bedroom	994	2%	6,731	23%
2 bedrooms	8,834	15%	11,655	40%
3 or more bedrooms	50,051	84%	10,566	36%
<b>Total</b>	<b>59,928</b>	<b>101%</b>	<b>29,504</b>	<b>101%</b>

Table 29 – Unit Size by Tenure

Data Source: 2005-2009 ACS Data

## Number and Targeting of Units

A number of housing units are assisted with federal, state, and local funds from a range of sources and programs in the Thomas Jefferson Planning District. However, the degree to which this funding remains with the unit for use by the next eligible occupant or is translated into equity for the current occupant or

landlord varies between programs. Furthermore, many units that do retain affordability only do so for a certain period of time. Therefore, the affordable housing stock must be actively retained in order to continue to provide benefit to LMI households.

There is estimated to be approximately 1,900 supported affordable housing units in the City of Charlottesville. Of the total, 30% are funded by HUD public housing, 23% are funded by VHDA Low Income Housing Tax Credit Program, 21% are funded by HUD Housing Choice Vouchers, 16% are funded through private deed restrictions, 5% are funded by Region 10, 3% are funded through the City of Charlottesville, and 2% are funded by Habitat for Humanity. Several projects have multiple funding sources, and have been attributed to the primary source.

Total numbers of supported units have not be quantified in Albemarle County or the other counties in the region. In Albemarle County, a total of 629 units of Low Income Housing Tax Credits properties are in use. Roughly, 150 Housing Choice Vouchers are in use in the US 29 corridor or Albemarle County, and an additional 75 are in use in Pantops along US 250. An additional 450 units of HUD-funded multifamily apartment buildings exist in Albemarle. There are also several units that have affordability restrictions as a result of Albemarle County's affordable housing proffer policy.

### **Units Expected to be lost from Inventory**

In the City of Charlottesville, in the absence of further local investment in affordable housing or the availability of external funding sources, and no improvements are made to 376 public housing units, then 942 units of supported affordable housing that represent nearly one-half of the City's current stock of supported affordable housing would most likely be lost over the next 15 years. In Albemarle County, The LIHTC properties were initiated more recently, and many of their 30-year periods of affordability will be in effect for the immediate-term future, with the exception of one project with 144 units that will no longer be supported by the program in 2022.

### **Does the availability of housing units meet the needs of the population?**

Given the high rate of housing cost burden among the population of the Thomas Jefferson Planning District, as well as the state of the waiting lists for existing units, it is reasonable to conclude that there are an insufficient number of units to meet the present needs of the community.

### **Need for Specific Types of Housing**

The existing housing types in the region vary widely from urban to rural areas, and the needs are likewise specific to particular areas. However, like most other metropolitan areas in the United States, the housing stock is dominated by single-family detached dwelling units, at roughly 81% of all existing housing units. Housing market research reveals that most homebuyers in the United States prefer this housing type, and the Charlottesville metro area is likely no different. However, pressures of affordability, demographic shifts toward smaller households, and a concurrent preference for compact

neighborhoods and direct access to services are all impacting the housing choices residents of the area are seeking. These trends suggest that the single-family detached housing type is currently overrepresented in the region. Smaller and attached units, whether for rent or for ownership, typically cost less, both in terms of land costs and energy costs.

The need for more innovative group-oriented or accessory housing types has also been raised by advocacy groups for people with disabilities and the elderly. Accessory dwelling units offer the potential for affordable rental units for elderly or young small households, as well as the opportunity to defray homeownership costs. Certain special needs groups may benefit from the social interaction available from group homes, or collections of private homes with caregiver living arrangements on premises or nearby.

## **Discussion**

In theory, the regional housing market would supply the quantity and types of housing necessary to meet the demand expressed by residents of the region. However, there are a number of impediments to the market's ability to achieve this equilibrium that leaves persistent gaps in the available offerings, and units supported by government or non-profit funding become necessary to bridge these gaps. Households that are very low income or have special needs that may incur additional housing costs often cannot be served by any housing options that would be viable on the open market. Very low income households may occupy older homes that have been passed along in succession from wealthier original owners, but these homes may reach the point of become substandard or may be in violation of local or state codes.

## MA-15 Cost of Housing

### Introduction

The purpose of this section is to present data on the costs of housing provided by the private housing market in the region. Both rental costs and home-ownership costs are considered, as well as official HUD-designated limits that are benchmarked to market outcomes in the region.

### Cost of Housing

	2005 ACS (Base Year)	2011 ACS (Most Recent Year)	% Change
Median Home Value	225,500	268,000	19%
Median Contract Rent	703	893	27%

Table 30 – Cost of Housing

Alternate Data Source Name:

U.S. Census

Data Source Comments:

Rent Paid	Number	%
Less than \$500	7,258	24.6%
\$500-999	15,666	53.1%
\$1,000-1,499	4,954	16.8%
\$1,500-1,999	1,076	3.7%
\$2,000 or more	550	1.9%
<b>Total</b>	<b>29,504</b>	<b>100.0%</b>

Table 31 - Rent Paid

Data Source: 2005-2009 ACS Data

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,165	No Data
50% HAMFI	5,717	2,859
80% HAMFI	14,841	8,311
100% HAMFI	No Data	12,120
<b>Total</b>	<b>22,723</b>	<b>23,290</b>

Table 32 – Housing Affordability

Data Source: 2005-2009 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	701	927	1,099	1,398	1,586
High HOME Rent	654	787	931	1,207	1,335
Low HOME Rent	654	719	863	997	1,112

**Table 33 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

## Availability of Sufficient Housing

Housing affordability is a function of housing costs and household incomes. Any projections of future affordability need to account for both of these conditions and evaluate how well they will likely be matched for the various groups along the income spectrum. Incomes in the region are rising overall but service-sector and other low-wage industries are growing more slowly than other industries. While wages in professional occupations grew by 53% between 2000 and 2009, wages in the service sector grew 35% over the same period. Furthermore, unemployment has been higher over the last several years, although it is showing signs of improvement.

## Expected Change of Housing Affordability

Predicting changes in home values of the next five years is very difficult to do, and different sub-markets within the region will likely perform differently. However, the general consensus is that home values will see modest growth, as the broader market continues to recover from a widespread downturn in the housing values. The growth in home values will likely match wage growth, leading to little change in affordability of housing for ownership. On the other hand, rents have increased by 27% between 2005 and 2011, seemingly unaffected by losses in home value. Indeed, difficulties in securing a home loan, foreclosures, and employment challenges have likely driven higher demand in the rental market, and thus higher prices. This may be expected to continue into the near future.

## Rent Comparison

In the Charlottesville MSA, Fair Market Rents are set reasonably well to match a housing unit of similar size and quality on the private market. There are significant variations within the region, so FMR near the University of Virginia will be less attractive than FMR in the more rural areas of the region. Louisa County is a member of the Thomas Jefferson Planning District, but is not within the Charlottesville MSA so a separate FMR is calculated for this county. The Louisa County FMR is significantly below that of the rest of the region. On average, 2013 FMR for Louisa County is 29% below FMR for Fluvanna County, even though demographic and economic conditions are very similar between the two counties. This discrepancy might limit the feasibility in Louisa County of all HUD programs that are indexed to the FMR.

## **Discussion**

Housing affordability is a challenge for all income categories, but the needs are most pronounced for households at the lowest end of the regional income spectrum. Affordability of ownership is not expected to markedly improve in the next five years, and rental affordability could become more challenging.

## MA-20 Condition of Housing

### Introduction

The condition of housing in the region is not only an issue of quality of life, but also public health and safety. Although the number of homes that lack modern features, such as indoor plumbing, continue to drop every year, the challenge of deferred maintenance and structural deterioration of older homes may lead to substantial loss of property or threats to public health. This section defines substandard conditions, estimates lead hazard in the region, and assesses the need for rehabilitation and/or substantial reconstruction of housing units in the region.

### Definitions

Housing in substandard condition is any housing that endangers the health, safety, property, or welfare of the occupants or the general public.

Housing in substandard condition but suitable for rehabilitation is any housing defined as substandard that may be rehabilitated to standard condition at a cost that does not exceed demolition of the unit and new construction of a functionally-equivalent housing unit, and for which a current need exists.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	16,030	27%	12,951	44%
With two selected Conditions	289	0%	578	2%
With three selected Conditions	41	0%	171	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	43,568	73%	15,804	54%
<b>Total</b>	<b>59,928</b>	<b>100%</b>	<b>29,504</b>	<b>101%</b>

Table 34 - Condition of Units

Data Source: 2005-2009 ACS Data

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	9,390	16%	4,039	14%
1980-1999	24,266	40%	9,040	31%
1950-1979	18,478	31%	11,340	38%
Before 1950	7,794	13%	5,085	17%
<b>Total</b>	<b>59,928</b>	<b>100%</b>	<b>29,504</b>	<b>100%</b>

**Table 35 – Year Unit Built**

Data Source: 2005-2009 CHAS

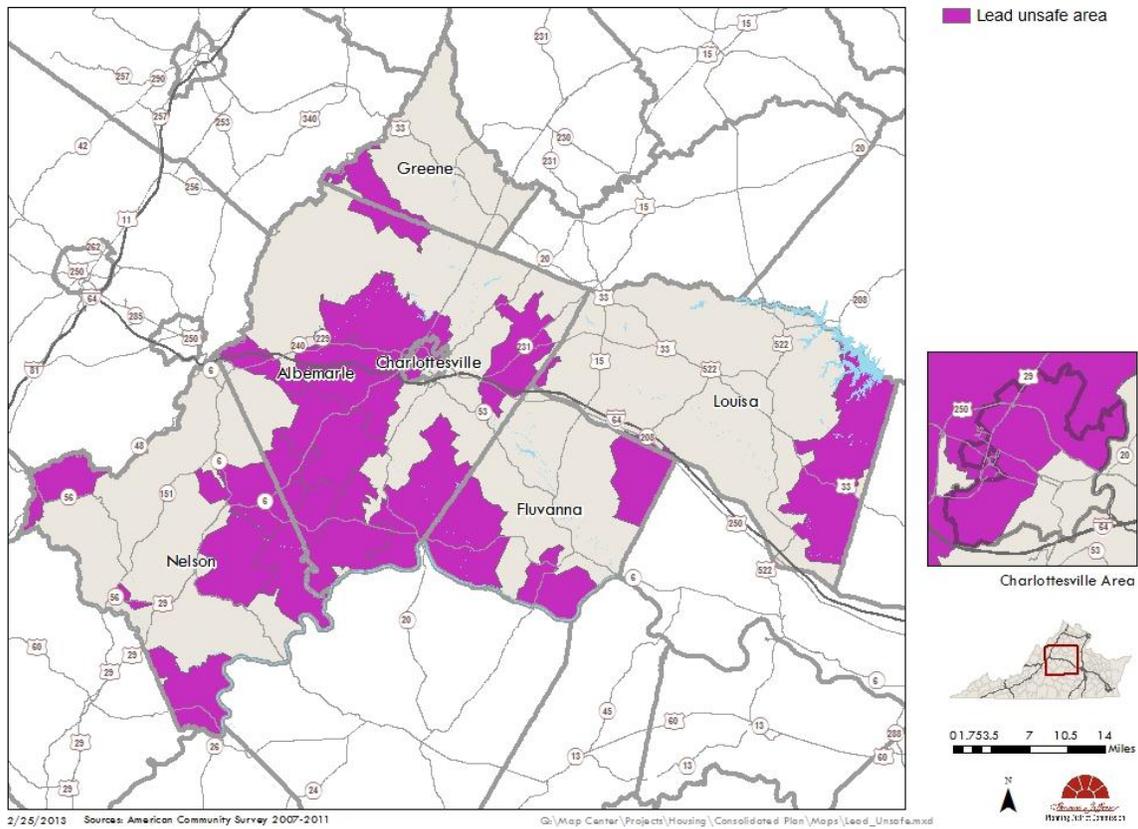
**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	26,272	44%	16,425	56%
Housing Units build before 1980 with children present	4,757	8%	2,744	

**Table 36 – Risk of Lead-Based Paint**

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

**At-Risk Zip Code for Lead (2012)**



**Lead Hazard Areas**

**Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 37 - Vacant Units**

Data Source: 2005-2009 CHAS

### **Need for Owner and Rental Rehabilitation**

Roughly half of the ownership housing stock, and a quarter of the rental housing stock, have at least one "housing condition" deficiency recorded in the table above. However, as noted in the Needs Assessment, housing cost burden is the most common deficiency, by a significant margin. The traditional indicators of housing quality, such as the existence of complete plumbing facilities, are no longer helpful indicators. The predominant housing condition issue is no longer a lack of modern amenities, but rather the existing of health and safety hazards that due to neglect of maintained or simple decay over time. There are few measureable indicators for this condition.

The City of Charlottesville assessed housing conditions of all residential structures within the city in 2011, basing the assessment on a windshield survey of the building's exterior. Of all 11,000 housing units, 58% were considered "sound," 37% were considered "sound with minor repairs," 4% were considered to need "moderate repairs," and only a negligible number were considered "dilapidated." The City of Charlottesville has a property maintenance code that likely encourages property owners to invest in their units. On the other hand, housing conditions in the rural areas of all counties in the region are much more likely to be substandard.

### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

The primary source of lead exposure is dust from lead-based paint in homes built before 1978. Lead interferes with normal brain development and is associated with learning disabilities and behavioral disorders. The Virginia Department of Health has identified areas in Virginia at risk for lead exposure as those with more than 27% of homes built before 1950 and/or those with an increased prevalence of children with elevated blood levels. A map of these areas is shown above.

Older homes in the region are more likely to be occupied by lower income households than are newer homes, and a significant number of Low to Moderate income households live in homes that may have contained lead paint by virtue of being built before 1980. However, many of these homes, in particular more modest rural dwellings likely never used lead paint, and the lead hazard may have been remediated or effectively removed in another portion of these homes, Given these considerations, an estimate of 15,000 LMI households in the region are currently living in homes with lead paint hazards.

The incidence of elevated blood lead levels in children has remained quite low in the region, at between 5 - 10 cases per year. This has continued to be the case, despite a notable increase in the number of children who have been tested for lead exposure.

## **Discussion**

Poor housing conditions have a detrimental impact on both the occupants of the home, the surrounding neighborhood, and the community as a whole. Although the problem of substandard housing conditions is less prevalent than housing affordability, those at lowest income levels are the ones most likely to experience the detrimental effects. The problems are especially prevalent in rural areas.

The negative effects to the occupants of substandard housing include respiratory infections, asthma, lead poisoning, injuries, and mental health. These conditions may be caused by pest infestations, mold, allergens, improper wiring or plumbing, carbon monoxide exposure from dysfunctional heating systems, and other housing failure. Due to location of structural integrity, substandard housing may be more susceptible to larger-scale natural hazards, such as floods, fires, and earthquakes.

# MA-25 Public and Assisted Housing

## Introduction

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	27	376	800	0	429	0	225	664
# of accessible units									
# of FSS participants									
# of FSS completions									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five_year, and Nursing Home Transition</b>									

**Table 38 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Supply of Public Housing Development

There are 376 PHA units in the City of Charlottesville. They are described as clean and well maintained, but much of that inventory is physically obsolete.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Crecent Halls	60
Michie Drive	68
Ridge Street	72
South 1st Street	49
Westhaven	56

Table 39 - Public Housing Condition

## Restoration and Revitalization Needs

A master plan for redevelopment of public housing sites was completed in 2009. Most of the public housing units are physically obsolete and the sites are poorly designed. A multiphased redevelopment effort is expected to begin shortly to addresses these needs. The goal of redevelopment is to transform each of the public housing sites into vital communities with potential for mixed-income and mixed-use to the greatest extent possible while maintaining a respectful relationship with the surrounding neighborhoods.

## Strategy of Improving the Living Environment of low- and moderate Income Families

The Charlottesville Redevelopment and Housing Authority (CRHA) continues to provide quality housing and support to the City's lowest income population. They currently run a Family Self-Sufficiency (FSS) program for their voucher residents. FSS 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 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 Housing Authority is also in partnership with the City of Charlottesville to implement an aggressive anti-poverty strategy through a 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.

## **Discussion**

## MA-30 Homeless Facilities

### Introduction

The purpose of this section is to inventory homeless services available to the community. This includes the number of year-round and seasonal beds available, for emergencies and longer-term needs, as well as mental health, substance abuse, and other support services available in the community.

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	10	0	50	0	0
Unaccompanied Youth	87	65	1	67	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	4	0	0	0	0

**Table 40 - Facilities Targeted to Homeless Persons**

Data Source Comments:



**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The table in this section identifies general services available to the homeless population, and indicates whether an organization or program provides prevention, outreach, or supportive services.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The table in this section identifies general services available to the homeless population, and indicates whether they provide prevention, outreach, or supportive services.

## MA-35 Special Needs Facilities and Services

### Introduction

This section briefly summarizes some of the services and facilities available to people with special needs, in order to assess how well the existing services match the needs in the community. The assessment also takes into account population growth trends and how these may impact future needs.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

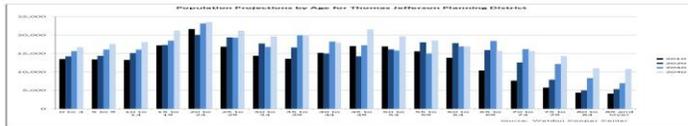
Services and facilities are available in the region for special needs populations to address their need as individuals, as families, and as communities. Those services targeted specifically to the homeless population are outlined in the previous section. For the elderly and frail elderly, there are a number of assisted living and nursing home options available in the private market, including Arbor Crest Apartments, Jefferson Heights, The Colonnades, and University Village. The Jefferson Area Board of Aging owns and operates communities that are affordable to low and moderate income seniors. The Senior Center provides a place for recreation, meals, classes and activities for older adults.

The Independence Resource center provides a range of services for people with disabilities to facilitate self-sufficiency and an appropriate level of support. Region Ten, Arc of the Piedmont, and Worksource Enterprises also provide support services during the day for recreational and social activities as well as training in community integration, self-advocacy and communications skills needed to acquire basic job skills. Creative Family Solutions, Inc. provides in-home supportive services for people with intellectual and developmental disabilities. The Virginia Department for Aging and Rehabilitative Services is a state agency that provides services to help Virginians with disabilities become more independent and self-sufficient. Services are focused in employment, community based services, assistive technology/devices and equipment.

There are advocacy groups for people with disabilities in the region, including the Independence Resource Center and the Arc of the Piedmont. These groups and organizations support the passage and enforcement of laws or other social measures that protect the rights of people who have physical, mental, developmental or learning disabilities and maximize their ability to enjoy the same opportunities, resources and privileges as the mainstream population.

Although there are a number of facilities for the elderly and special needs population, additional facilities will be needed to keep up with population growth. According to projections by the Weldon Cooper Center, the fastest growing age cohort will be the population aged 85 and older. These seniors

will increase in population by 162% between 2010 and 2040, compared to an increase of 36% for the population as a whole. The population aged 65 and older is expected to increase by 109% by 2040. This increase in the number of the most elderly will necessitate additional living options to meet their needs.



## Age Projections

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Region Ten provides mental health, intellectual disability, crisis and substance use services for adults and children living in the City of Charlottesville and the counties of Albemarle, Greene, Fluvanna, Louisa and Nelson. The organization seeks to implement a person-centered approach, and they offer a number of services that would be applicable to persons returning from mental and physical health institutions. The ultimate goal is to reintegrate these individuals into the community and facilitate self-sufficiency, productivity, and ongoing management of special needs.

### **Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The annual Action Plan includes several goals and objectives to meet the housing and supportive service needs of non-homeless people with special needs, as included in AP-20. The Consortium will encourage new housing with supportive services for individuals with physical and/or developmental disabilities, with funding provided for human service agencies that provide a range of supportive services. The growth of jobs available and suitable for people with disabilities will be promoted, as well as transportation, training, and other necessary conditions to achieving employment. Ongoing marketing and training events will promote the need for accessible housing, especially homes that are affordable to lower income households.

### **For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

NA

## **MA-40 Barriers to Affordable Housing**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

To the extent that public policies and procedures limit the number and density of housing units or raise the cost of producing new units, they may have a negative effect on housing affordability for low and moderate income households. This may result from land use ordinances, building codes, historic review requirements, or transportation policies and investments that may impose costs on housing without any compensatory provisions for lower income households.

A focus group of housing developers and builders in the region, many of whom work primarily on affordable housing projects, identified certain public sector policies as a detriment to housing affordability in the region. The participants noted that Comprehensive Plans in the region often refer to principles such as higher density, mixture of uses, and multimodal transportation that could lead to more housing affordability. However, they see a disconnect between these aspirations and the code implementation as it pertains to specific projects that require a permit. They also said that shifting the costs for construction and maintenance of public amenities and infrastructure from the capital improvement plans of local governments to private developers has led to an increase in home prices, as the costs are internalized into each new housing unit.

The focus group participants said that local regulatory burdens also have the adverse effect of filtering out small-scale builders and preventing builders from taking risks necessary to provide innovative solutions to current problems. However, these pressures result as much from financial institutions and appraisers as they do from local government policies. These costs may also exert a chilling effect on future development, leading to an undersupply of market-rate housing for the range of incomes in the region, which may lead to artificially elevated home prices.

## MA-45 Non-Housing Community Development Assets

### Introduction

The purpose of this section is to evaluate the region job market, the needs of the business community, and the needs of workers in the region. This evaluation includes the skills and trainings currently possessed by the regions workforce, as well as training needs and opportunities and initiatives underway to training the existing workforce.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	96	19	0	0	0
Arts, Entertainment, Accommodations	2,507	3,095	13	11	-2
Construction	859	1,147	4	4	0
Education and Health Care Services	7,528	9,217	39	33	-6
Finance, Insurance, and Real Estate	828	2,702	4	10	6
Information	452	953	2	3	1
Manufacturing	508	291	3	1	-2
Other Services	839	1,321	4	5	1
Professional, Scientific, Management Services	2,184	1,593	11	6	-5
Public Administration	590	3,224	3	11	8
Retail Trade	2,187	3,433	11	12	1
Transportation and Warehousing	712	802	4	3	-1
Wholesale Trade	244	347	1	1	0
Total	19,534	28,144	--	--	--

**Table 42 - Business Activity**

**Data Source:** 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)



## Labor Force

Total Population in the Civilian Labor Force	20,537
Civilian Employed Population 16 years and over	19,534
Unemployment Rate	4.88
Unemployment Rate for Ages 16-24	13.97
Unemployment Rate for Ages 25-65	3.34

**Table 43 - Labor Force**

Data Source: 2005-2009 ACS Data

## Occupations by Sector

Management, business and financial	8,524
Farming, fisheries and forestry occupations	22
Service	3,918
Sales and office	4,686
Construction, extraction, maintenance and repair	1,048
Production, transportation and material moving	1,336

**Table 44 – Occupations by Sector**

Data Source: 2005-2009 ACS Data

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,992	89%
30-59 Minutes	1,503	8%
60 or More Minutes	513	3%
<b>Total</b>	<b>18,008</b>	<b>100%</b>

**Table 45 - Travel Time**

Data Source: 2005-2009 ACS Data

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,087	93	763
High school graduate (includes equivalency)	2,457	135	916

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Some college or Associate's degree	2,567	184	627
Bachelor's degree or higher	6,675	159	1,405

**Table 46 - Educational Attainment by Employment Status**

Data Source: 2005-2009 ACS Data

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	85	72	132	536	755
9th to 12th grade, no diploma	479	221	299	683	887
High school graduate, GED, or alternative	1,947	755	884	1,869	1,469
Some college, no degree	7,241	662	713	1,361	829
Associate's degree	148	200	160	298	113
Bachelor's degree	1,866	1,913	767	1,099	604
Graduate or professional degree	171	1,765	1,263	1,444	984

**Table 47 - Educational Attainment by Age**

Data Source: 2005-2009 ACS Data

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,133
High school graduate (includes equivalency)	24,382
Some college or Associate's degree	28,027
Bachelor's degree	32,211
Graduate or professional degree	47,585

**Table 48 – Median Earnings in the Past 12 Months**

Data Source: 2005-2009 ACS Data

### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Public and non-profit sector employment in the TJPD defines the regional economy to a greater extent than the private sector does. The University of Virginia is the largest employer, and the two major health care providers, University of Virginia Health System and Martha Jefferson Hospital, also make up a significant portion of the job base. The influence of the university is truly region-wide. Although the central grounds and facilities are all located in Albemarle County or Charlottesville, employees of the

university commute from each jurisdiction and the university functions as a catalyst for spin-off industries throughout the region. Various levels of government also employ a number of residents. The governments of Albemarle County and the City of Charlottesville, as well as their respective schools boards, are all within the top ten employers. Education and public administration are among the strongest industry sectors. The Department of Defense also has a major facility in Albemarle County with over 500 employees. The region has a strong service-sector presence. Over a quarter of all jobs in the region are within retail, restaurants, accommodations, and entertainment. This industry is bolstered by a significant number of tourists visiting the historic and natural features of the region, visitors to the university, and retirees who have elected to live here. Workers in the service-sector have the lowest wages, earning on average approximately \$23,000 annually, as well as the slowest rate of wage growth over the last twenty years.

**Describe the workforce and infrastructure needs of the business community:**

The Thomas Jefferson Partnership for Economic Development (TJPED) conducted a workforce analysis of the region in 2012. They found that the inherent amenities of the region, as well as its proximity to larger metropolitan areas, has allowed localities to attract a range of talented knowledge workers. The proportion of workers with advanced degrees is 17% higher than the national average. The business community relies on this human capital. Although unemployment has increased somewhat in recent years, it still ranges notably below state and federal levels. A labor supply survey showed that 78% of all working-age people who could potentially be in the workforce are employed. Of those employed, 79% have full-time jobs. However, 17% of those that are employed are working in positions that do not maximize their potential in terms of experience and education. The combination of unemployed and underemployed portions of the population could be seen as potential workforce resources for businesses in the area. The primary infrastructure needs are transportation infrastructure, water/sewer infrastructure, and green infrastructure. Roadway congestion in urbanized areas is an ongoing issue that necessitates multimodal solutions that are carried out by VDOT in partnership with local and regional bodies. Water/sewer needs are very different in urban areas, where maintenance or replace of older systems requires ongoing investment, and more rural areas, where a lack of infrastructure limits potential future investment. Finally, green infrastructure can assist in stormwater management and the provision of other ecological services, while providing recreational and aesthetic benefits that drive the demand for living in the region.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create**

There are no major changes expected to occur in the next five years that will have a substantive economic impact enough to necessitate a specific response from this plan.

## **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The employment opportunities in the region are currently split between professional and education employment and service-sector employment. The medical field is also a substantial and growing component of the regional economy. Skilled trades, construction, and manufacturing occupations are underrepresented and losing ground each year. According to the labor supply survey, construction is the most cited job skill among people unemployed yet looking for work. This may be a result of a temporary downturn in the housing market, or it could represent an ongoing trajectory in the job market. Among those unemployed the following skills are the most sought after for job growth: computers – general, medical-related (except nursing), nursing, special trades, and office/clerical. Many of these skills can be translated broadly for a variety of occupations. These are the primary training needs, as identified by individuals in the community wishing to expand the career opportunities available to them.

## **Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan**

The Piedmont Workforce Network is an integrated system that provides local residents with the skills needed to fill new jobs with expanding companies. It aligns workforce programs with overall community strategies including transportation, housing, education, social service, and physical infrastructure improvements. Developing systematic linkages between economic development and workforce development provides enormous benefits to employers, workers and the community as a whole. Services are rendered to employers and employees to match job listings with appropriate employees. A variety of consultation and information resources are made available.

Piedmont Virginia Community College Workforce Services provides a broad range of quality, cost-effective customized training and career development programs, job analysis and consulting services designed to meet the continuous learning needs of organization's employees. Workforce Services assesses learning needs, and designs, develops, customizes, and evaluates training and development programs to enhance performance of employees

Workforce Assessment/CRC develops an accurate profile of the workplace skills and skill levels needed to perform a particular job. Employers can compare a job profile with an individual's skill profile to decide whether the individual meets the qualifications required for the job. Using a job profile, individuals can identify skills to strengthen in order to improve their employment opportunities or job performance.

Piedmont Futures engages local businesses and organizations in the career education of K-12 public school children in the surrounding communities. The goals of the initiative are to: strengthen existing business-education collaborations, facilitate new partnership opportunities, create a community focus on career education, and offer students career exploration opportunities on a regional scale. As a business, you can list job and internship opportunities on Piedmont Futures' website. Additionally, you can participate in job/career fairs and/or serve as a career speaker at a local public school. As a job seeker, you can view jobs and internships being offered by businesses that partner with Piedmont Futures.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

**Discussion**

An online survey conducted for the Consolidated Plan asked respondents to rank the top community development needs for the region. The top two priorities were related to employment: There is a lack of jobs that pay a sufficient wage to support a family/household, and residents lack the training and job skills needed to access employment opportunities in the region.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there any populations or households in areas or neighborhoods that are more affected by multiple housing problems?**

Generally speaking, there are both urban and rural areas with concentrations of multiple housing problems. These concentrations take a different form, and thus should be explained separately.

In the City of Charlottesville and urbanized areas of Albemarle County, high housing cost burden for renters is prevalent throughout, with the exception of some neighborhoods with minimal rental units. On the other hand, substandard housing conditions are not as common as they are in rural areas. Because the impact of unaffordable housing is felt most strongly on lower-income households, the neighborhoods with higher concentrations of low-to-moderate income households are likely to have greater housing problems. These neighborhoods are listed in the geographic priorities section of this plan. The influence of students on the data needs to be carefully considered, as many student households register as extremely low-income despite having access to external resources for housing.

Rural areas of the region have a number of housing problems as well. There are very few rental units, so households seeking this form of tenure will face scarcities, which commonly lead to relocation to more urbanized areas. This may lead to an undesired dislocation from community and family members. Rural areas are more likely to have substandard housing conditions, including homes without modern facilities.

### **Are there areas in the Jurisdiction where these populations are concentrated?**

The level of spatial integration between different racial and ethnic groups has been changing over the years. An index of dissimilarity is a recognized measure of the degree to which racial groups are spatially separated from each other. Blacks and whites have been growing more integrated regionwide, moving from an index of 45% in 1980 to 32% in 2010. There are three neighborhoods in the City of Charlottesville with a majority of Black/African American residents, although these majorities have lessened over the last decades as more whites have moved into the neighborhoods.

### **What are the characteristics of the market in these areas/neighborhoods?**

The housing market dynamics vary widely. In low-income neighborhoods in the City of Charlottesville, the housing market is very strong. New home construction as well as rehabilitation of older units has driven a steady increase in home prices over the last decade. The share of the minority population has been decreasing, potentially through displacement or natural attrition/migration or some combination of both. There is a need to maintain the character of these neighborhoods as they transition, and ensure that existing residents are not involuntarily displaced in the process of neighborhood change. The housing market in the rural areas with high concentrations of low-income households are generally much less active.

### **Are there any community assets in these areas/neighborhoods?**

All communities have assets that are greater than the sum of individual residents. This was a lesson that the Charlottesville community learned through the process of urban renewal in the 20th Century. The historically black neighborhood of Vinegar Hill was targeted for demolition, clearance, and to be replaced with commercial and civic uses near the center of Charlottesville. Many black-owned businesses were bought out, and the mostly black population was dispersed and/or given a place within newly created public housing. Even if the conditions of the new housing units could be considered superior to the units they replaced, the community that have evolved in a particular place, formed institutions, and social networks could not be as easily replaced. Many of these assets are intangible from the perspective of government and businesses interested, which is why robust public participation from those most affected by policies is necessary to adequately measure felt impacts.

### **Are there other strategic opportunities in any of these areas?**

There are many strategic opportunities in the urban and rural areas to better the lives of residents, some of which are underway, and others referenced in the Strategic Plan section of this plan.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The objectives and outcomes of the plan are linked individually to the priority needs that have resulted from the Needs Assessment contained in this plan and an online survey of residents in the region. A formatted table of the 5-Year Goals for each locality in the Consortium is available at [http://www.tjpd.org/housing/consPlan\\_HOME.asp](http://www.tjpd.org/housing/consPlan_HOME.asp)

## SP-10 Geographic Priorities

### Geographic Area

1. **Area Name:** Albemarle County

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

Local jurisdiction boundaries as defined by the Commonwealth of Virginia

**Include specific housing and commercial characteristics of this target area.**

See Market Analysis section of this plan

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

By agreement, the HOME Consortium allocates funds proportionally between each of the member jurisdictions. This plan identifies separate goals and projects for each jurisdictions, allowing citizens to identify goals specific to their own locality.

**Identify the needs in this target area.**

See Needs Assessment section of this plan

**What are the opportunities for improvement in this target area?**

See Strategic Plan section of this plan

**Are there barriers to improvement in this target area?**

See Needs Assessment and Strategic Plan sections of this plan

2. **Area Name:** City of Charlottesville

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

Local jurisdiction boundaries as defined by the Commonwealth of Virginia

**Include specific housing and commercial characteristics of this target area.**

See Market Analysis section of this plan

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

By agreement, the HOME Consortium allocates funds proportionally between each of the member jurisdictions. This plan identifies separate goals and projects for each jurisdictions, allowing citizens to identify goals specific to their own locality.

**Identify the needs in this target area.**

See Needs Assessment section of this plan

**What are the opportunities for improvement in this target area?**

See Strategic Plan section of this plan

**Are there barriers to improvement in this target area?**

See Needs Assessment and Strategic Plan sections of this plan

3. **Area Name:** Fluvanna County

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

Local jurisdiction boundaries as defined by the Commonwealth of Virginia

**Include specific housing and commercial characteristics of this target area.**

See Market Analysis section of this plan

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

By agreement, the HOME Consortium allocates funds proportionally between each of the member jurisdictions. This plan identifies separate goals and projects for each jurisdictions, allowing citizens to identify goals specific to their own locality.

**Identify the needs in this target area.**

See Needs Assessment section of this plan

**What are the opportunities for improvement in this target area?**

See Strategic Plan section of this plan

**Are there barriers to improvement in this target area?**

See Needs Assessment and Strategic Plan sections of this plan

**4. Area Name:** Greene County

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

Local jurisdiction boundaries as defined by the Commonwealth of Virginia

**Include specific housing and commercial characteristics of this target area.**

See Market Analysis section of this plan

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

By agreement, the HOME Consortium allocates funds proportionally between each of the member jurisdictions. This plan identifies separate goals and projects for each jurisdictions, allowing citizens to identify goals specific to their own locality.

**Identify the needs in this target area.**

See Needs Assessment section of this plan

**What are the opportunities for improvement in this target area?**

See Strategic Plan section of this plan

**Are there barriers to improvement in this target area?**

See Needs Assessment and Strategic Plan sections of this plan

**5. Area Name:** Louisa County

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

Local jurisdiction boundaries as defined by the Commonwealth of Virginia

**Include specific housing and commercial characteristics of this target area.**

See Market Analysis section of this plan

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

By agreement, the HOME Consortium allocates funds proportionally between each of the member jurisdictions. This plan identifies separate goals and projects for each jurisdictions, allowing citizens to identify goals specific to their own locality.

**Identify the needs in this target area.**

See Needs Assessment section of this plan

**What are the opportunities for improvement in this target area?**

See Strategic Plan section of this plan

**Are there barriers to improvement in this target area?**

See Needs Assessment and Strategic Plan sections of this plan

**6. Area Name:** Nelson County

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

Local jurisdiction boundaries as defined by the Commonwealth of Virginia

**Include specific housing and commercial characteristics of this target area.**

See Market Analysis section of this plan

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

By agreement, the HOME Consortium allocates funds proportionally between each of the member jurisdictions. This plan identifies separate goals and projects for each jurisdictions, allowing citizens to identify goals specific to their own locality.

**Identify the needs in this target area.**

See Needs Assessment section of this plan

**What are the opportunities for improvement in this target area?**

See Strategic Plan section of this plan

**Are there barriers to improvement in this target area?**

See Needs Assessment and Strategic Plan sections of this plan

**7. Area Name:** Town of Columbia

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

Local jurisdiction boundaries as defined by the Commonwealth of Virginia

**Include specific housing and commercial characteristics of this target area.**

There 30-40 housing units in the town. Many are in the floodplain and in extremely substandard condition. There is one commercial use, a convenience store, in the town.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

Fluvanna County and the Town of Columbia have established a task force to assist in the revitalization of Columbia. Public participation through a Community Development Block Grant (CDBG) project has identified the area as high-need.

**Identify the needs in this target area.**

The Town of Columbia is the only Racially/Ethnically Concentrated Area of Poverter (R/ECAP) in the region. There are many substandard housing units that are subject to flooding.

**What are the opportunities for improvement in this target area?**

A new public water system has been established through grant funds, and it has excess capacity. Grants have been applied to for housing aquisition, demolition, and relocation, as well as housing

reconstruction.

**Are there barriers to improvement in this target area?**

The floodplain makes redevelopment on-site not feasible. There is insufficient private market investment currently available to catalyze redevelopment in the Town.

**8. Area Name:** Fifeville

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

The boundaries for this neighborhood correspond with Census Tract 5.01.

**Include specific housing and commercial characteristics of this target area.**

This neighborhood features homes built predominately in the early 20th century with mid-century infill developments. There is a large 1970s townhome subdivision where many low-mod people reside. The main commercial centers are found on Cherry Ave. and Main St.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

This neighborhood was chosen based on its demographic profile. Charlottesville rotates its priority neighborhoods, and appoints a Neighborhood Task Force from the current priority neighborhood.

**Identify the needs in this target area.**

**What are the opportunities for improvement in this target area?**

**Are there barriers to improvement in this target area?**

**9. Area Name:** 10th and Page

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

The boundary for this neighborhood corresponds with Census Tract 2.02.

**Include specific housing and commercial characteristics of this target area.**

The housing from this neighborhood is predominantly early 20th Century with some more recent infill units. Main St., Preston Ave., and University Ave, are the predominant commercial centers.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

Charlottesville rotates its priority neighborhoods, and appoints a Neighborhood Task Force from the current priority neighborhood.

**Identify the needs in this target area.**

**What are the opportunities for improvement in this target area?**

**Are there barriers to improvement in this target area?**

**10. Area Name:** Belmont

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

The boundary for this neighborhood corresponds with Census Tract 4.02.

**Include specific housing and commercial characteristics of this target area.**

The housing in the neighborhood is a mix of single-family homes from the mid 1800s to modern units with many mid-century duplexes scattered throughout. There is a small commercial area known as 'downtown belmont' and many small convenience type stores scattered throughout.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

Charlottesville rotates its priority neighborhoods, and appoints a Neighborhood Task Force from the current priority neighborhood.

**Identify the needs in this target area.**

**What are the opportunities for improvement in this target area?**

**Are there barriers to improvement in this target area?**

**11. Area Name:** Ridge

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

The boundary for this neighborhood corresponds with Census Tract 4.01.

**Include specific housing and commercial characteristics of this target area.**

This neighborhood is predominantly residential with a varied mix of single family, apartments, and duplexes ranging in age from 1800s to recent construction.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

Charlottesville rotates its priority neighborhoods, and appoints a Neighborhood Task Force from the current priority neighborhood.

**Identify the needs in this target area.**

**What are the opportunities for improvement in this target area?**

**Are there barriers to improvement in this target area?**

**12. Area Name:** Rose Hill

**Area Type:** Local Target area

**Identify the neighborhood boundaries for this target area.**

The neighborhood boundary for this area corresponds with Census Tract 2.01.

**Include specific housing and commercial characteristics of this target area.**

This neighborhood features a mix of single family, duplex, and apartment homes ranging in age from early 20th century to modern construction. Preston Ave. and Rose Hill Dr. are the main commercial centers.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

Charlottesville rotates its priority neighborhoods, and appoints a Neighborhood Task Force from the current priority neighborhood.

**Identify the needs in this target area.**

**What are the opportunities for improvement in this target area?**

**Are there barriers to improvement in this target area?**

**Table 49 - Geographic Priority Areas**

**General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

The HOME Consortium, by agreement between all parties, distributes HOME funds to each county for use within the given jurisdictions. Many goals in the Consolidated Plan are regional in nature and apply to all jurisdictions within the Consortium, but other goals are specific to a given locality.

## SP-25 Priority Needs

### Priority Needs

Priority Need Name	Priority Level	Population	Goals Addressing
Risk of homelessness	High	Extremely Low Large Families Families with Children Elderly	Refine Housing Policy Affordable Rental Assistance Maintain or Add New Affordable Housing Support Housing Programs Redevelop Public Housing for Integration Revise Codes to Improve Housing Encourage Increase in Financial Assistance Promote Local Funds for Housing Create New Rental Units Operate Transitional Home Encourage Smaller Homes Develop Rental Units Consistent with Rural Area Collaborate to Fund Projects Support Victims of Domestic Violence Raise Awareness of Rental Housing Needs Expand Financing Capacity Promote Accessory Dwelling Units
Lack of jobs that pay a sufficient wage	High	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents	Promote Workforce Housing Near Jobs Support Job Improvement Collaborate to Fund Projects Promote Jobs and Housing for Special Needs Provide Jobs through Section 3 Contracts Expand Financing Capacity
Rental cost-burden	High	Extremely Low	Refine Housing Policy

		<p>Low Moderate Large Families Families with Children Elderly</p>	<p>Affordable Rental Assistance Promote Workforce Housing Near Jobs Maintain or Add New Affordable Housing Support Housing Programs Redevelop Public Housing for Integration Revise Codes to Improve Housing Encourage Increase in Financial Assistance Promote Local Funds for Housing Create New Rental Units Encourage Smaller Homes Develop Rental Units Consistent with Rural Area Collaborate to Fund Projects Raise Awareness of Rental Housing Needs Expand Financing Capacity Promote Accessory Dwelling Units</p>
Lack of Training Needed by Employers	High	<p>Extremely Low Low Moderate Middle Large Families Families with Children Public Housing Residents</p>	<p>Support Job Improvement Collaborate to Fund Projects Promote Jobs and Housing for Special Needs Expand Financing Capacity Conduct Training Sessions</p>
High costs of home purchase	High	<p>Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents</p>	<p>Refine Housing Policy Assist First-Time Homebuyers Promote Workforce Housing Near Jobs Maintain or Add New Affordable Housing Support Housing Programs Revise Codes to Improve Housing</p>

			Encourage Increase in Financial Assistance Promote Local Funds for Housing Encourage Smaller Homes Collaborate to Fund Projects Expand Financing Capacity Create new homeowner units
Transportation Access Barriers	High	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents	Encourage New Housing with Supportive Services Support Infrastructure Improvements Collaborate to Fund Projects Expand Financing Capacity
Housing Options for Special Needs	High	Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development	Encourage New Housing with Supportive Services Support Housing Programs Support Programs to Assist Special Needs Promote Local Funds for Housing Address Special Needs Operate Transitional Home Collaborate to Fund Projects Promote Jobs and Housing for Special Needs Support Housing and Services for Elderly Support Victims of Domestic Violence Expand Financing Capacity
Lack of Child Care Options	High	Extremely Low Low Moderate Middle Large Families Families with Children	Encourage Increase in Financial Assistance Address Special Needs Collaborate to Fund Projects Expand Financing Capacity
Lack of Shelter for	High	Extremely Low	Encourage New Housing

Homeless		Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth	with Supportive Services Support Housing Programs Support Programs to Assist Special Needs Support Homeless and Transition to Independence Encourage Increase in Financial Assistance Promote Local Funds for Housing Address Special Needs Operate Transitional Home Collaborate to Fund Projects Expand Financing Capacity
Regional Cooperation	Low	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents	Promote Local Funds for Housing Create New Rental Units Collaborate to Fund Projects Foster Regional Collaboration Collect Housing and Community Development Data Expand Financing Capacity
Current Homeowner Cost-Burden	Low	Low Moderate Middle Large Families Families with Children Elderly	Assist First-Time Homebuyers Promote Workforce Housing Near Jobs Maintain or Add New Affordable Housing Support Housing Programs Encourage Increase in Financial Assistance Promote Local Funds for Housing Encourage Smaller Homes Collaborate to Fund Projects Support Housing and Services for Elderly Expand Financing Capacity Promote Accessory Dwelling

			Units
Neighborhood Segregation	Low	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents	Refine Housing Policy Redevelop Public Housing for Integration Encourage Increase in Financial Assistance Promote Local Funds for Housing Collaborate to Fund Projects Educate and Counsel on Fair Housing Expand Financing Capacity
Increase in Doubling-Up	Low	Extremely Low Low Large Families Families with Children Elderly	Refine Housing Policy Affordable Rental Assistance Support Housing Programs Support Homeless and Transition to Independence Redevelop Public Housing for Integration Encourage Increase in Financial Assistance Promote Local Funds for Housing Develop Rental Units Consistent with Rural Area Collaborate to Fund Projects Support Victims of Domestic Violence Raise Awareness of Rental Housing Needs Expand Financing Capacity Create new homeowner units
Untapped Institutional Potential	Low	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents	Collaborate to Fund Projects Leverage Institutional Resources Expand Financing Capacity

Substandard Housing Conditions	Low	Extremely Low Low Large Families Families with Children Elderly	Provide Emergency Repairs Provide Rehabilitative Services to Homes Support Housing Programs Encourage Increase in Financial Assistance Promote Local Funds for Housing Collaborate to Fund Projects Promote Jobs and Housing for Special Needs Expand Financing Capacity Create new homeowner units
Lack of Safe Public Places	Low	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents	Collaborate to Fund Projects Expand Financing Capacity
Energy Inefficiency	Low	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents	Provide Emergency Repairs Provide Rehabilitative Services to Homes Maintain or Add New Affordable Housing Support Housing Programs Encourage Increase in Financial Assistance Promote Local Funds for Housing Encourage Smaller Homes Collaborate to Fund Projects Expand Financing Capacity
Ex-Offender Reentry	Low	Extremely Low Low Moderate Middle Large Families Families with Children	Support Homeless and Transition to Independence Encourage Increase in Financial Assistance Promote Local Funds for Housing

		Elderly	Operate Transitional Home Collaborate to Fund Projects Expand Financing Capacity
Discrimination in the Housing Market	Low	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents	Affordable Rental Assistance Promote Workforce Housing Near Jobs Encourage New Housing with Supportive Services Maintain or Add New Affordable Housing Support Housing Programs Support Programs to Assist Special Needs Support Homeless and Transition to Independence Redevelop Public Housing for Integration Promote Local Funds for Housing Collaborate to Fund Projects Promote Jobs and Housing for Special Needs Educate and Counsel on Fair Housing Expand Financing Capacity
Regulatory Barriers	Low	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents	Refine Housing Policy Revise Codes to Improve Housing Collaborate to Fund Projects Expand Financing Capacity Promote Accessory Dwelling Units
Programs Consistent with the Consolidated Plan	Low	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural	Participate in State Housing Programs

		Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development	
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**Table 50 – Priority Needs Summary**

**Narrative (Optional)**

All of the needs were originally identified through the needs assessment and market analysis portions of the Consolidated Plan. Subsequently, all of the needs were tested in an online survey of residents of the region. Participants were asked to rank housing needs in order or priority, and community development needs in order of priority. The prioritization is reflected here with housing needs and community development needs interspersed.

## SP-30 Influence of Market Conditions

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Neither City of Charlottesville nor the HOME Consortium currently use TBRA, although City of Charlottesville is consider use of this program to provide permanent supportive housing for the homeless within the city.
TBRA for Non-Homeless Special Needs	This affordable housing type is not proposed for use in the region.
New Unit Production	In many areas of the region, new construction of affordable housing is not a financially viable option. Especially in the Counties of Louisa and Fluvanna, the housing market was in oversupply, leading to a corrective drop in prices and difficulties selling existing homes on the market. Affordable housing providers could not recoup the costs of construction alone through new construction projects. As the market has slowly begun to improve, new construction will regain its feasibility. However, it is still considered a suboptimal use of limited funds, at least in portions of the region with a struggling housing market.
Rehabilitation	Rehabilitation continues to be a viable activity under prevailing market conditions, due to the age of the housing stock in the region. There are approximately 7,700 owner occupied and 5,000 renter-occupied homes building before 1950 in the region, and a notable portion of these homes have not undergone significant rehabilitation. The construction labor market is currently favorable to completing rehabilitation projects.
Acquisition, including preservation	Land costs in the City of Charlottesville and Albemarle County are high, thus making acquisition of new land for the purpose of affordable housing a less appealing use of limited funds. Partially for this reason, the redevelopment of existing properties under CRHA ownership is being considered, in order to increase the number of units provided on the same sites and deconcentrate the affordable units from market-rate units.

**Table 51 – Influence of Market Conditions**

## SP-35 Anticipated Resources

### Introduction

This section lists the expected resources available through the HOME and CDBG programs to be applied toward meeting the goals of this plan.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	390,441	0	219,288	609,729	1,531,145	The expected annual allocation for year one is based on an anticipated 10% reduction from current funding levels. Expected amount for remainder of plan assumes allocations and program income will remain stable for the remaining years
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new	533,415	53,300	300,000	886,715	2,345,859	The expected annual allocation for year one is based on an anticipated 10% reduction from current funding levels. Expected amount for remainder of plan assumes allocations and program income will remain stable for the remaining years

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		construction Multifamily rental rehab New construction for ownership TBRA						
Other	public - local	Acquisition Admin and Planning Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,520,000	0	0	1,520,000	6,500,000	Each year, the City of Charlottesville allocates a portion of its CIP to the Charlottesville Housing Fund, to increase and support affordable housing units and programs throughout the City.

Table 52 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

In previous years, the Consortium accrued match from the City of Charlottesville, which provides a 25% match for each project, and Habitat for Humanity projects. Projects of the Greater Charlottesville Habitat for Humanity are not all HOME assisted, but all are HOME match-eligible. Match funds from Habitat for Humanity include below market interest rate loans and soft-second mortgages forgiven over the lifetime of the loan. Excess match from prior years totaled \$3,798,353 by the end of FY2012, and is accrued as projects continue. With the use of these two match sources, the Consortium typically runs a surplus in available match each year. In FY 2011-2012 for example, the total match obligation for the year is \$144,846, resulting in surplus match of \$74,725 for the year and accumulated excess match of \$3,873,025. Especially, with decreased funding allocations anticipated in the future, The Consortium is confident that all matching requirements will be satisfied.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

There is no publically-owned land that is anticipated for use within the Consolidated Plan timeframe to meet needs identified in this plan.

**Discussion**

The annual allocations presented above are estimates, based on the best information available at the time of the Consolidated Plan submission. They do not reflect allocations adopted by HUD for the following fiscal year, because these were not announced by the time this plan was submitted (May 15). Any additional monies above the estimated amount will be added to projects in proportion to the current distribution of funds represented in this plan. Likewise, any reduction in funds from what is anticipated will be removed from projects in proportion to the current distribution of funds represented in this plan.

## SP-40 Institutional Delivery Structure

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
	Government	Economic Development Economic Development Homelessness Homelessness Non-homeless special needs Non-homeless special needs Ownership Ownership Planning Planning Rental Rental neighborhood improvements neighborhood improvements public facilities public facilities public services public services	Jurisdiction
	Regional organization	Planning	Region
	Subrecipient	Non-homeless special needs Non-homeless special needs Non-homeless special needs Ownership Ownership Ownership Rental	Jurisdiction

		Rental Rental	
AIDS SERVICES GROUP	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	Region
ALBEMARLE HOUSING IMPROVEMENT PROGRAM	Non-profit organizations	Ownership Rental	Region
CHARLOTTESVILLE REDEVELOPMENT AND HOUSING AUTHORITY	PHA	Public Housing Rental public facilities	Jurisdiction
PIEDMONT HOUSING ALLIANCE	Non-profit organizations	Non-homeless special needs Ownership Rental public services	Region
Thomas Jefferson Area Coalition for the Homeless		Homelessness	Region

**Table 53 - Institutional Delivery Structure**

### **Assess of Strengths and Gaps in the Institutional Delivery System**

The institutional delivery structure for housing and community development is strong throughout the region. There are more organizations that serve Charlottesville and Albemarle County, but these different is not grossly disproportion to the distribution of population or needs. It is often noted that there is a needs for greater coordination between human service providers who serve in the region, in order to collaborate on projects, avoid duplication of services, avoid confusion among clientele, and share resources and data.

### **Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	

Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X		
<b>Other</b>			

**Table 54 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Although it is not possible to comprehensively measure the utilization of services by the homeless population, there are indications that a high proportion do take advantage of what is available. Shelters report high occupancy rates, at least during winter months when shelter is needed most. A significant majority of the homeless population reported using soup kitchens and food pantries. Many also accepted donated clothing from churches and secondary-market retail organizations.

Medical services are widely utilized, with 37% reporting use of the emergency rooms in the region, and an additional 34% specifying the UVa Medical System. Despite the overwhelming lack of health insurance, very few reported receiving no medical care. The Charlottesville Free Clinic is also heavily utilized by population, according to the survey. About half of all homeless people surveyed receive mental health services provided by either Region 10 or On Our Own Peer Support Center. The incidence of mental health needs in the community not met is unknown, but there are likely many who are not being reached.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Within the region, there are numerous organizations that serve these populations, and many subsets within the special needs and homeless populations. The institutional strength is very evident, and there are no needs identified in the assessment for this plan for which there is not an organization poised to meet the need. The current deficiencies are most with funding, rather than organizational capacity.

The regional Thomas Jefferson Disability Services Board (DSB) serves to foster collaboration among services to the special needs population, and the Thomas Jefferson Area Coalition for the Homeless (TJPDC) serves this role for the various anti-homelessness groups. The Thomas Jefferson DSB has limited capacity, due to the withdrawal of funds previously granted to the organization by the state. The role of collaboration between services providers has been raised as an important component of the institutional delivery structure that could be improved, in order to prevent duplication of services, confusion among clientele, and inadvertent gaps in programs.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

As noted above, no programmatic gaps in the institutional delivery structure have been identified. However, there is a need for ongoing collaboration and communication between organizations to ensure that no classifications of needs are inadvertently missed. The Housing Directors will continue coordination with monthly meetings, and will stay current with activities conducted by other organizations. It is proposed that the AIDS Services Group (ASG) be added to the directors council, as an important housing provider for the subset of the population the organization serves.

## SP-45 Goals Summary

### Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Refine Housing Policy	2013	2018	Affordable Housing	Albemarle County	Risk of homelessness Rental cost-burden High costs of home purchase Neighborhood Segregation Increase in Doubling-Up Regulatory Barriers	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 2 Other
Affordable Rental Assistance	2013	2018	Affordable Housing	City of Charlottesville Albemarle County	Risk of homelessness Rental cost-burden Increase in Doubling-Up Discrimination in the Housing Market	CDBG: \$0 HOME: \$0 CHF: \$0	Tenant-based rental assistance / Rapid Rehousing: 700 Households Assisted
Assist First-Time Homebuyers	2013	2018	Affordable Housing	City of Charlottesville Albemarle County Fluvanna County Louisa County	High costs of home purchase Current Homeowner Cost-Burden	CDBG: \$339,000 HOME: \$555,932	Direct Financial Assistance to Homebuyers: 101 Households Assisted

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
				Greene County Nelson County			
Provide Emergency Repairs	2013	2018	Affordable Housing	City of Charlottesville Albemarle County Louisa County	Substandard Housing Conditions Energy Inefficiency	CDBG: \$0 HOME: \$26,669 CHF: \$0	Other: 385 Other
Promote Workforce Housing Near Jobs	2013	2018	Affordable Housing Non-Housing Community Development	City of Charlottesville Albemarle County	Lack of jobs that pay a sufficient wage Rental cost-burden High costs of home purchase Current Homeowner Cost-Burden Discrimination in the Housing Market	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 2 Other
Encourage New Housing with Supportive Services	2013	2018	Non-Homeless Special Needs	Albemarle County	Transportation Access Barriers Housing Options for Special Needs Lack of Shelter for Homeless Discrimination in the Housing Market	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Provide Rehabilitative Services to Homes	2013	2018	Affordable Housing	City of Charlottesville Albemarle County	Substandard Housing Conditions Energy Inefficiency	CDBG: \$440,000 HOME: \$1,221,584	Homeowner Housing Rehabilitated: 206 Household Housing Unit

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
				Louisa County Greene County Nelson County			
Participate in State Housing Programs	2013	2018	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Charlottesville Albemarle County	Programs Consistent with the Consolidated Plan	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 2 Other
Support Job Improvement	2013	2018	Non-Housing Community Development	City of Charlottesville	Lack of jobs that pay a sufficient wage Lack of Training Needed by Employers	CDBG: \$500,000	Public service activities other than Low/Moderate Income Housing Benefit: 180 Persons Assisted  Businesses assisted: 20 Businesses Assisted
Maintain or Add New Affordable Housing	2013	2018	Affordable Housing	City of Charlottesville	Risk of homelessness Rental cost-burden High costs of home purchase Current Homeowner Cost-Burden Energy Inefficiency Discrimination in	CDBG: \$0 HOME: \$0 CHF: \$0	Direct Financial Assistance to Homebuyers: 25 Households Assisted

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					the Housing Market		
Support Housing Programs	2013	2018	Affordable Housing Public Housing Homeless	City of Charlottesville	Risk of homelessness Rental cost-burden High costs of home purchase Housing Options for Special Needs Lack of Shelter for Homeless Current Homeowner Cost-Burden Increase in Doubling-Up Substandard Housing Conditions Energy Inefficiency Discrimination in the Housing Market	CHF: \$8,020,000	Other: 1 Other
Support Programs to Assist Special Needs	2013	2018	Homeless Non-Homeless Special Needs	City of Charlottesville	Housing Options for Special Needs Lack of Shelter for Homeless Discrimination in the Housing Market	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Support Homeless and Transition to Independence	2013	2018	Affordable Housing Homeless	City of Charlottesville	Lack of Shelter for Homeless Increase in	CDBG: \$0 HOME: \$0 CHF: \$0	Public service activities other than Low/Moderate Income Housing Benefit:

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Doubling-Up Ex-Offender Reentry Discrimination in the Housing Market		300 Persons Assisted
Redevelop Public Housing for Integration	2013	2018	Public Housing Non-Housing Community Development	City of Charlottesville	Risk of homelessness Rental cost-burden Neighborhood Segregation Increase in Doubling-Up Discrimination in the Housing Market	CDBG: \$0 HOME: \$0 CHF: \$0	Rental units rehabilitated: 376 Household Housing Unit
Revise Codes to Improve Housing	2013	2018	Affordable Housing Public Housing Non-Housing Community Development	City of Charlottesville	Risk of homelessness Rental cost-burden High costs of home purchase Regulatory Barriers	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Encourage Increase in Financial Assistance	2013	2018	Affordable Housing Public Housing Non-Housing Community Development	City of Charlottesville	Risk of homelessness Rental cost-burden High costs of home purchase Lack of Child Care Options Lack of Shelter for Homeless	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Current Homeowner Cost-Burden Neighborhood Segregation Increase in Doubling-Up Substandard Housing Conditions Energy Inefficiency Ex-Offender Reentry		
Promote Local Funds for Housing	2013	2018	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Fluvanna County	Risk of homelessness Rental cost-burden High costs of home purchase Housing Options for Special Needs Lack of Shelter for Homeless Regional Cooperation Current Homeowner Cost-Burden Neighborhood Segregation Increase in Doubling-Up Substandard	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Housing Conditions Energy Inefficiency Ex-Offender Reentry Discrimination in the Housing Market		
Create New Rental Units	2013	2018	Affordable Housing	Louisa County Greene County	Risk of homelessness Rental cost-burden Regional Cooperation	HOME: \$445,915	Rental units constructed: 7 Household Housing Unit
Support Infrastructure Improvements	2013	2018	Non-Housing Community Development	Greene County Fifeville 10th and Page Rose Hill Belmont Ridge	Transportation Access Barriers	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
Address Special Needs	2013	2018	Homeless Non-Homeless Special Needs Non-Housing Community Development	Greene County	Housing Options for Special Needs Lack of Child Care Options Lack of Shelter for Homeless	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Operate Transitional Home	2013	2018	Homeless Non-Homeless Special Needs	Louisa County	Risk of homelessness Housing Options for Special Needs Lack of Shelter for Homeless	CDBG: \$0 HOME: \$0 CHF: \$0	Homelessness Prevention: 37 Persons Assisted

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Ex-Offender Reentry		
Encourage Smaller Homes	2013	2018	Affordable Housing	Louisa County	Risk of homelessness Rental cost-burden High costs of home purchase Current Homeowner Cost-Burden Energy Inefficiency	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Develop Rental Units Consistent with Rural Area	2013	2018	Affordable Housing	Nelson County	Risk of homelessness Rental cost-burden Increase in Doubling-Up	HOME: \$198,707	Rental units constructed: 4 Household Housing Unit
Collaborate to Fund Projects	2012	2013	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Nelson County	Risk of homelessness Lack of jobs that pay a sufficient wage Rental cost-burden Lack of Training Needed by Employers High costs of home purchase Transportation Access Barriers Housing Options for Special Needs	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Lack of Child Care Options Lack of Shelter for Homeless Regional Cooperation Current Homeowner Cost-Burden Neighborhood Segregation Increase in Doubling-Up Untapped Institutional Potential Substandard Housing Conditions Lack of Safe Public Places Energy Inefficiency Ex-Offender Reentry Discrimination in the Housing Market Regulatory Barriers		
Promote Jobs and Housing for Special Needs	2013	2018	Affordable Housing Non-Housing Community	Nelson County	Lack of jobs that pay a sufficient wage Lack of Training Needed by	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
			Development		Employers Housing Options for Special Needs Substandard Housing Conditions Discrimination in the Housing Market		
Support Housing and Services for Elderly	2013	2018	Affordable Housing Non-Housing Community Development	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Housing Options for Special Needs Current Homeowner Cost-Burden	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Support Victims of Domestic Violence	2013	2018	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Risk of homelessness Housing Options for Special Needs Increase in Doubling-Up	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Foster Regional Collaboration	2013	2018	Affordable Housing Public Housing	City of Charlottesville Albemarle	Regional Cooperation	HOME: \$198,707	Other: 1 Other

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
			Homeless Non-Homeless Special Needs Non-Housing Community Development	County Fluvanna County Louisa County Greene County Nelson County			
Raise Awareness of Rental Housing Needs	2013	2018	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Risk of homelessness Rental cost-burden Increase in Doubling-Up	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Educate and Counsel on Fair Housing	2013	2018	Non-Homeless Special Needs Non-Housing Community Development	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Neighborhood Segregation Discrimination in the Housing Market	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Provide Jobs through Section 3 Contracts	2013	2018	Non-Housing Community Development	City of Charlottesville Albemarle County	Lack of jobs that pay a sufficient wage	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
				Fluvanna County Louisa County Greene County Nelson County			
Collect Housing and Community Development Data	2013	2018	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Regional Cooperation	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Leverage Institutional Resources	2013	2018	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Untapped Institutional Potential	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Expand Financing Capacity	2013	2018	Affordable Housing Public Housing Homeless Non-Homeless	City of Charlottesville Albemarle County Fluvanna	Risk of homelessness Lack of jobs that pay a sufficient wage Rental cost-burden	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
			Special Needs Non-Housing Community Development	County Louisa County Greene County Nelson County	Lack of Training Needed by Employers High costs of home purchase Transportation Access Barriers Housing Options for Special Needs Lack of Child Care Options Lack of Shelter for Homeless Regional Cooperation Current Homeowner Cost-Burden Neighborhood Segregation Increase in Doubling-Up Untapped Institutional Potential Substandard Housing Conditions Lack of Safe Public Places		

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Energy Inefficiency Ex-Offender Reentry Discrimination in the Housing Market Regulatory Barriers		
Promote Accessory Dwelling Units	2013	2018	Affordable Housing Non-Homeless Special Needs	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Risk of homelessness Rental cost-burden Current Homeowner Cost-Burden Regulatory Barriers	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Conduct Training Sessions	2013	2018	Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Lack of Training Needed by Employers	CDBG: \$134,931 HOME: \$0 CHF: \$0	Other: 1 Other
Create new homeowner units	2013	2017	Affordable Housing	Fluvanna County Town of Columbia	High costs of home purchase Increase in Doubling-Up Substandard	HOME: \$218,095	Homeowner Housing Added: 4 Household Housing Unit

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Housing Conditions		

Table 55 – Goals Summary

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Within in the 5-year timeframe of the Consolidated Plan, it is estimated that affordable housing will be provided to 233 extremely low-income households, 233 low-income households, and 233 moderate-income households. Projects will be split evenly between the different income cohorts.

## **SP-50 Public Housing Accessibility and Involvement**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

CRHA is currently about to close out their 504 Agreement with HUD. There is a need to increase the number of accessible units and it is believed this need will be addressed as part of redevelopment.

### **Activities to Increase Resident Involvements**

The Charlottesville Redevelopment and Housing Authority (CRHA) conducts activities to increase resident involvement. Refer to plans and documents from CRHA for details about these activities.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the 'troubled' designation**

## **SP-55 Barriers to affordable housing**

### **Barriers to Affordable Housing**

To the extent that public policies and procedures limit the number and density of housing units or raise the cost of producing new units, they may have a negative effect on housing affordability for low and moderate income households. This may result from land use ordinances, building codes, historic review requirements, or transportation policies and investments that may impose costs on housing without any compensatory provisions for lower income households.

A focus group of housing developers and builders in the region, many of whom work primarily on affordable housing projects, identified certain public sector policies as a detriment to housing affordability in the region. The participants noted that Comprehensive Plans in the region often refer to principles such as higher density, mixture of uses, and multimodal transportation that could lead to more housing affordability. However, they see a disconnect between these aspirations and the code implementation as it pertains to specific projects that require a permit. They also said that shifting the costs for construction and maintenance of public amenities and infrastructure from the capital improvement plans of local governments to private developers has led to an increase in home prices, as the costs are internalized into each new housing unit.

The focus group participants said that local regulatory burdens also have the adverse effect of filtering out small-scale builders and preventing builders from taking risks necessary to provide innovative solutions to current problems. However, these pressures result as much from financial institutions and appraisers as they do from local government policies. These costs may also exert a chilling effect on future development, leading to an undersupply of market-rate housing for the range of incomes in the region, which may lead to artificially elevated home prices.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Removal of barriers to affordable housing is an ongoing process that involves education of the general public and decision-makers of the importance of affordable housing, education of the barriers that do exist and best practices available to address such barriers, definition of actual policy language and/or plans to address the issues, and implementation of the plans. This process is ongoing within the region, and will continue until all identified barriers have been removed.

The Analysis of Impediments to Fair Housing Choice, as well as its supplemental 2013 update the Fair Housing and Equity assessment, analyze the data on housing, current policies, and fair housing activities undertaken in the region. This provides an important platform from which to engage the public on the issues, and provide quantified information to decision-makers concerning housing in the region.

An policy changes at the local level must be preceded by education of the public that barriers to affordable housing exist. At the regional level, these educational efforts will take the form of an affordable housing marketing campaign, as organized through the Coalition for Housing Opportunity. This coalition serves the purpose of articulating the housing needs of the community to the public and decision makers, in order to effect policy changes in favor of housing affordability. Other educational campaigns are held for fair housing compliance, as organized through the Piedmont Housing Alliance.

In some cases, there are specific policies that are expected to be reviewed within the next five years for potential revision. For example, Albemarle County wishes to review their policy on allowing accessory dwelling units on single-family residential parcels, and look for ways to reduce the difficulties in meeting design and occupancy requirements for this housing type. Increased flexibility for accessory dwelling units is expected to provide additional housing affordability for renters and homeowners. Likewise, the City of Charlottesville intends to revise city codes and ordinances to allow innovative housing types over the course of the next five years.

## **SP-60 Homelessness Strategy**

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

The goals of this plan are intended to address homelessness at each stage in the process, from prevention through transitioning toward independence. This section outlines how this Consolidated Plan, in particular, addresses homelessness. Section AP-65 includes activities undertaken by the Thomas Jefferson Area Coalition for the Homeless through their Community Plan to End Homelessness more specifically for the next year.

The provision and retention of affordable housing for extremely low-income households will prevent vulnerable populations from being without shelter, as will mental health care services and substance abuse counseling. Other goals address the immediate needs of the homeless population, whether temporary or chronic. This includes providing basic necessities of shelter, food, clothing, and medical care, and creating a more seamless interface between people who are in need and the services already available in the community. Finally, the Consolidated Plan contains goals intended to move people out of the situation of homelessness and onto a path of independence. This can be accomplished through rapid rehousing or housing provided on a temporary basis, as well as assistance with securing employment and the resources needed to become self-supporting over time. In many cases, this transition will also be accompanied with ongoing support through social service and counseling providers.

### **Addressing the emergency and transitional housing needs of homeless persons**

The Consolidated Plan does not directly call for additional emergency shelters for the homeless population in the region, but continuation of support for the existing emergency shelter system is an important component to meeting needs. The plan does call for the expansion of rapid rehousing programs and permanent supportive housing. Despite the increase in units that have been constructed in recent years, there is still a need for permanent housing options for the homeless population to begin to build stability and access to support services. Rapid rehousing is the preferred method for transition out of homelessness.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

To help individual and families gain independence, it is crucial for housing and human support services to be seen as interrelated components of the same strategy. Facilities such as the Crossings at 4th and Preston provide housing opportunities to formerly homeless people, and on-site case management is available to assist people with generating stability. The facility and program are very new, but the expectation is that a high proportion of the occupants will transition into housing with a greater level of independence, opening up more units for additional homeless occupants to begin a transition. Beyond mental health and substance abuse counseling, important services are employment placement, job training, and life skills training. Facilitating the expansion and coordination of these support services is also a goal of the plan.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

To some degree, all goals of the Consolidated Plan that meet the housing and community development needs of the low-income population serve as a unified support system to prevent homelessness. People transitioning out of institutional settings often have unique circumstances that call for organizations and strategies dedicated to the group. For example, the Offender Aid and Restoration program of the Jefferson Area Community Corrections assists those transitioning out of the corrections systems and into the community.

## **SP-65 Lead based paint Hazards**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The Consolidated Plan contains several goals that address lead-based paint hazard through the rehabilitation of existing substandard homes. The overwhelming majority of homes that undergo rehabilitation were built before 1978 and can be considered high-risk for hazard. Rehabilitation activities will include abatement of lead-based hazards in compliance with federal law. 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.

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. 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.

In terms of increasing access to housing without LBP, all of the housing goals in the plan can be considered strategies toward this end. All housing units receiving assistance with CDBG or HOME funds will meet housing quality standards, and thus not contain any lead hazards. 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.

The City of Charlottesville, through its Housing Advisory Committee, has created a LBP Hazard subcommittee to work with the Thomas Jefferson Health District to create a plan to eliminate LBP hazards in homes throughout the City.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The extent and geography of estimated lead hazards has been measured and will be taken into account when determining the scope of rehabilitation projects. A map of Zip codes which are more likely to have higher incidence of lead in households is included in the Consolidated Plan, and it can be used as a resource for determining the likelihood of lead and need for abatement.

According to data collected by the Virginia Department of Health, the extent of lead poisoning in our region is not high, relative to other health risks, with 5-10 reported cases per year between 2007 and 2012. This rate has remained steady despite the fact that testing for lead poisoning has increased significantly in recent years. Nevertheless, removal of hazard is the most thorough means for eliminating any negative health impacts.

**How are the actions listed above integrated into housing policies and procedures?**

The actions listed above are standard procedure for all local governments, housing foundations, and non-profits utilizing CDBG or HOME funds.

## **SP-70 Anti-Poverty Strategy**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

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. Each social service agency operates the family self-sufficiency program.

Other organizations and programs in the region including the Charlottesville Redevelopment and Housing Authority, Fluvanna/Louisa Housing Foundation, and the Nelson County Community Development Foundation all administer Section Eight Housing Programs for low-income families. Additionally, organizations like these as well as the Albemarle Housing Improvement Program and others also provide assistance to low-income families in making household repairs and installing indoor plumbing.

Finally, the region has a strong, locally administered Social Service/ Welfare Departments operating in each locality. Acting as the primary provider of state funded programming and service delivery, these local government offices help implement the regional strategy by administering strong programs with a coordinated, comprehensive approach.

The City of Charlottesville has recently assembled a Strategic Action Team comprising key staff from the Departments of Economic Development, Neighborhood Development Services, Social Services, Human Services and the City Manager's Office to come up with a Strategic Action Plan to increase jobs, improve skills and ultimately reduce the number of families living in poverty in the City.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Several goals in this Consolidated Plan address the needs of people in poverty beyond their immediate housing needs. There are goals to increase job training and recruitment services, in order assist people entering the labor force and, as a result, reduce household poverty. Educational campaigns, such as fair housing law and awareness of the unique needs of people with disabilities, may open up opportunities for advancement for groups that had previously be obstructed.

The City of Charlottesville Strategic Action Plan (SAP) contains a chapter that addresses affordable housing. Further, the SAP will help serve as a funding priority guide to ensure the City's CDBG and HOME funds are awarded in coordination with the goals set forth in the SAP and the Consolidated Plan.

## **SP-80 Monitoring**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

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.

Planning District staff make site visits to each sub-recipient and the regional CHDO every year. At that time files are reviewed using the checklist provided by HUD, fiscal records are reviewed as well and visits are 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 many different ways. All projects to be set up are reviewed and set up in the IDIS system by City staff. The Neighborhood Development Services Department staff sets up and completes projects while staff in the Finance Department request and disburse funds. 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. A follow up letter detailing any deficiencies and required corrective actions is sent to the sub-recipients. 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.

## Expected Resources

### AP-15 Expected Resources

#### Introduction

This section lists the expected resources available through the HOME and CDBG programs to be applied toward meeting the goals of this plan.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	390,441	0	219,288	609,729	1,531,145	The expected annual allocation for year one is based on an anticipated 10% reduction from current funding levels. Expected amount for remainder of plan assumes allocations and program income will remain stable for the remaining years
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab	533,415	53,300	300,000	886,715	2,345,859	The expected annual allocation for year one is based on an anticipated 10% reduction from current funding levels. Expected amount for remainder of plan assumes allocations and program income

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA						will remain stable for the remaining years
Other	public - local	Acquisition Admin and Planning Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership	1,520,000	0	0	1,520,000	6,500,000	Each year, the City of Charlottesville allocates a portion of its CIP to the Charlottesville Housing Fund, to increase and support affordable housing units and programs throughout the City.

**Table 56 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

In previous years, the Consortium accrued match from the City of Charlottesville, which provides a 25% match for each project, and Habitat for Humanity projects. Projects of the Greater Charlottesville Habitat for Humanity are not all HOME assisted, but all are HOME match-eligible. Match funds from Habitat for Humanity include below market interest rate loans and soft-second mortgages forgiven over the lifetime of the loan. Excess match from prior years totaled \$3,798,353 by the end of FY2012, and is accrued as projects continue. With the use of these two match sources, the Consortium typically runs a surplus in available match each year. In FY 2011-2012 for example, the total match obligation for the year is \$144,846, resulting in surplus match of \$74,725 for the year and accumulated excess match of \$3,873,025. Especially, with decreased funding allocations anticipated in the future, The Consortium is confident that all matching requirements will be satisfied.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

There is no publically-owned land that is anticipated for use within the Consolidated Plan timeframe to meet needs identified in this plan.

**Discussion**

The annual allocations presented above are estimates, based on the best information available at the time of the Consolidated Plan submission. They do not reflect allocations adopted by HUD for the following fiscal year, because these were not announced by the time this plan was submitted (May 15). Any additional monies above the estimated amount will be added to projects in proportion to the current distribution of funds represented in this plan. Likewise, any reduction in funds from what is anticipated will be removed from projects in proportion to the current distribution of funds represented in this plan.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Refine Housing Policy	2013	2018	Affordable Housing	Albemarle County	Risk of homelessness Rental cost-burden High costs of home purchase Neighborhood Segregation Increase in Doubling-Up Regulatory Barriers	CDBG: \$0 HOME: \$0	Other: 2 Other
Affordable Rental Assistance	2013	2018	Affordable Housing	City of Charlottesville Albemarle County	Risk of homelessness Rental cost-burden High costs of home purchase Neighborhood Segregation Increase in Doubling-Up Regulatory Barriers	CDBG: \$0 HOME: \$0	Tenant-based rental assistance / Rapid Rehousing: 700 Households Assisted
Assist First-Time Homebuyers	2013	2018	Affordable Housing	City of Charlottesville	High costs of home purchase	CDBG: \$8,450	Direct Financial Assistance to Homebuyers: 13 Households

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
						HOME: \$140,920	Assisted
Provide Emergency Repairs	2013	2018	Affordable Housing	City of Charlottesville Albemarle County	Substandard Housing Conditions Energy Inefficiency	HOME: \$26,669	Other: 5 Other
Promote Workforce Housing Near Jobs	2013	2018	Affordable Housing Non-Housing Community Development	City of Charlottesville Albemarle County	Rental cost-burden High costs of home purchase Transportation Access Barriers	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 2 Other
Encourage New Housing with Supportive Services	2013	2018	Non-Homeless Special Needs	Albemarle County	Transportation Access Barriers Housing Options for Special Needs Lack of Shelter for Homeless Discrimination in the Housing Market	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Provide Rehabilitative Services to Homes	2013	2018	Affordable Housing	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Substandard Housing Conditions Energy Inefficiency	CDBG: \$73,200 HOME: \$148,438	Homeowner Housing Rehabilitated: 26 Household Housing Unit

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Participate in State Housing Programs	2013	2018	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Charlottesville Albemarle County	Programs Consistent with the Consolidated Plan	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 2 Other
Support Job Improvement	2013	2018	Non-Housing Community Development	City of Charlottesville	Lack of jobs that pay a sufficient wage Lack of Training Needed by Employers	CDBG: \$171,150	Public service activities other than Low/Moderate Income Housing Benefit: 180 Persons Assisted Businesses assisted: 20 Businesses Assisted
Maintain or Add New Affordable Housing	2013	2018	Affordable Housing	City of Charlottesville	Risk of homelessness Rental cost-burden High costs of home purchase Housing Options for Special Needs Lack of Shelter for Homeless Current Homeowner Cost-Burden Increase in	HOME: \$38,720	Direct Financial Assistance to Homebuyers: 5 Households Assisted

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Doubling-Up Substandard Housing Conditions Energy Inefficiency		
Support Housing Programs	2013	2018	Affordable Housing Public Housing Homeless	City of Charlottesville	Risk of homelessness Lack of jobs that pay a sufficient wage Rental cost-burden Lack of Training Needed by Employers High costs of home purchase Transportation Access Barriers Housing Options for Special Needs Lack of Child Care Options Lack of Shelter for Homeless Regional Cooperation Current Homeowner Cost-Burden	CDBG: \$78,029 CHF: \$1,500,000	Other: 1 Other

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Neighborhood Segregation Increase in Doubling-Up Untapped Institutional Potential Substandard Housing Conditions Lack of Safe Public Places Energy Inefficiency Ex-Offender Reentry Discrimination in the Housing Market Regulatory Barriers Programs Consistent with the Consolidated Plan		
Support Programs to Assist Special Needs	2013	2018	Homeless Non-Homeless Special Needs	City of Charlottesville	Housing Options for Special Needs Lack of Shelter for Homeless Discrimination in the Housing Market	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Support Homeless and Transition to	2013	2018	Affordable Housing	City of Charlottesville	Lack of Shelter for Homeless	CDBG: \$10,000	Public service activities other than Low/Moderate Income

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Independence			Homeless		Increase in Doubling-Up Ex-Offender Reentry Discrimination in the Housing Market		Housing Benefit: 150 Persons Assisted
Redevelop Public Housing for Integration	2013	2018	Public Housing Non-Housing Community Development	City of Charlottesville	Risk of homelessness Rental cost-burden Neighborhood Segregation Increase in Doubling-Up Discrimination in the Housing Market	CDBG: \$0 HOME: \$0 CHF: \$0	Rental units rehabilitated: 376 Household Housing Unit
Revise Codes to Improve Housing	2013	2018	Affordable Housing Public Housing Non-Housing Community Development	City of Charlottesville	Risk of homelessness Rental cost-burden High costs of home purchase	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Encourage Increase in Financial Assistance	2013	2018	Affordable Housing Public Housing Non-Housing Community Development	City of Charlottesville	Risk of homelessness Rental cost-burden High costs of home purchase Lack of Child Care Options	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Lack of Shelter for Homeless Current Homeowner Cost-Burden Neighborhood Segregation Increase in Doubling-Up Substandard Housing Conditions Energy Inefficiency Ex-Offender Reentry		
Promote Local Funds for Housing	2013	2018	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Fluvanna County	Risk of homelessness Rental cost-burden High costs of home purchase Housing Options for Special Needs	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Create New Rental Units	2013	2018	Affordable Housing	Louisa County Greene County	Risk of homelessness Rental cost-burden Regional Cooperation	HOME: \$146,654	Rental units constructed: 4 Household Housing Unit
Support	2013	2018	Non-Housing	City of	Transportation	CDBG:	Public Facility or Infrastructure

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Infrastructure Improvements			Community Development	Charlottesville Greene County	Access Barriers	\$200,000	Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
Address Special Needs	2013	2018	Homeless Non-Homeless Special Needs Non-Housing Community Development	Greene County	Housing Options for Special Needs Lack of Child Care Options Lack of Shelter for Homeless	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Operate Transitional Home	2013	2018	Homeless Non-Homeless Special Needs	Louisa County	Risk of homelessness Housing Options for Special Needs Lack of Shelter for Homeless Ex-Offender Reentry	CDBG: \$0 HOME: \$0 CHF: \$0	Homelessness Prevention: 9 Persons Assisted
Encourage Smaller Homes	2013	2018	Affordable Housing	Louisa County	Risk of homelessness Rental cost-burden High costs of home purchase Current Homeowner Cost-Burden Energy Inefficiency	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Develop Rental	2013	2018	Affordable	Nelson County	Risk of	HOME:	Rental units constructed: 2

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Units Consistent with Rural Area			Housing		homelessness Rental cost-burden Increase in Doubling-Up	\$76,674	Household Housing Unit
Collaborate to Fund Projects	2012	2013	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Nelson County	Risk of homelessness Lack of jobs that pay a sufficient wage Rental cost-burden Lack of Training Needed by Employers High costs of home purchase Transportation Access Barriers Housing Options for Special Needs Lack of Child Care Options Lack of Shelter for Homeless Regional Cooperation Current Homeowner Cost-Burden	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Neighborhood Segregation Increase in Doubling-Up Untapped Institutional Potential Substandard Housing Conditions Lack of Safe Public Places Energy Inefficiency Ex-Offender Reentry Discrimination in the Housing Market Regulatory Barriers Programs Consistent with the Consolidated Plan		
Promote Jobs and Housing for Special Needs	2013	2018	Affordable Housing Non-Housing Community Development	Nelson County	Lack of jobs that pay a sufficient wage Lack of Training Needed by Employers Housing Options for Special Needs	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Substandard Housing Conditions Discrimination in the Housing Market		
Support Housing and Services for Elderly	2013	2018	Affordable Housing Non-Housing Community Development	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Housing Options for Special Needs Current Homeowner Cost-Burden	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Support Victims of Domestic Violence	2013	2018	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Risk of homelessness Housing Options for Special Needs Increase in Doubling-Up	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 1 Other
Foster Regional Collaboration	2013	2018	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	City of Charlottesville Albemarle County Fluvanna County	Regional Cooperation	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 6 Other

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
			Non-Housing Community Development	Louisa County Greene County Nelson County			
Raise Awareness of Rental Housing Needs	2013	2018	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Risk of homelessness Rental cost-burden Increase in Doubling-Up	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 6 Other
Educate and Counsel on Fair Housing	2013	2018	Non-Homeless Special Needs Non-Housing Community Development	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Neighborhood Segregation Discrimination in the Housing Market	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 6 Other
Provide Jobs through Section 3 Contracts	2013	2018	Non-Housing Community Development	City of Charlottesville Albemarle County Fluvanna County Louisa County	Lack of jobs that pay a sufficient wage	CDBG: \$200,000	Other: 6 Other

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
				Greene County Nelson County			
Collect Housing and Community Development Data	2013	2018	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Regional Cooperation	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 6 Other
Leverage Institutional Resources	2013	2018	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Untapped Institutional Potential	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 6 Other
Expand Financing Capacity	2013	2018	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County	Risk of homelessness Lack of jobs that pay a sufficient wage Rental cost-burden Lack of Training Needed by	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 6 Other

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
			Development	Nelson County	Employers High costs of home purchase Transportation Access Barriers Housing Options for Special Needs Lack of Child Care Options Lack of Shelter for Homeless Regional Cooperation Current Homeowner Cost-Burden Neighborhood Segregation Increase in Doubling-Up Untapped Institutional Potential Substandard Housing Conditions Lack of Safe Public Places Energy Inefficiency		

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
					Ex-Offender Reentry Discrimination in the Housing Market Regulatory Barriers Programs Consistent with the Consolidated Plan		
Promote Accessory Dwelling Units	2013	2018	Affordable Housing Non-Homeless Special Needs	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Risk of homelessness Rental cost-burden Current Homeowner Cost-Burden Regulatory Barriers	CDBG: \$0 HOME: \$0 CHF: \$0	Other: 6 Other
Conduct Training Sessions	2013	2018	Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Charlottesville Albemarle County Fluvanna County Louisa County Greene County Nelson County	Lack of Training Needed by Employers	CDBG: \$150,850	Public service activities other than Low/Moderate Income Housing Benefit: 13 Persons Assisted Businesses assisted: 20 Businesses Assisted Other: 6 Other

**Table 57 – Goals Summary**

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)**

## Projects

### AP-38 Project Summary

#### Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding
AHIP Small Homeowner Rehabs	City of Charlottesville	Provide Rehabilitative Services to Homes	Substandard Housing Conditions	:
Building Goodness in April Build Day	City of Charlottesville	Provide Rehabilitative Services to Homes	Substandard Housing Conditions	:
Fifeville Priority Neighborhood	City of Charlottesville Fifeville	Support Infrastructure Improvements Provide Jobs through Section 3 Contracts	Transportation Access Barriers Lack of Safe Public Places	:
Better Business Challenge	City of Charlottesville	Support Job Improvement Conduct Training Sessions	Lack of jobs that pay a sufficient wage Energy Inefficiency	:
Community Investment Collaborative	City of Charlottesville	Support Job Improvement Conduct Training Sessions	Lack of jobs that pay a sufficient wage	:
Seedplanters	City of Charlottesville	Support Job Improvement Conduct Training Sessions	Lack of jobs that pay a sufficient wage	:
Small Business Development	City of Charlottesville	Support Job Improvement Conduct Training Sessions	Lack of jobs that pay a sufficient wage	:
CALM IDA Match	City of Charlottesville	Assist First-Time Homebuyers Conduct Training Sessions	High costs of home purchase	:
Common Ground Healing Arts	City of Charlottesville	Conduct Training Sessions	Lack of Training Needed by Employers	:
CAYIP	City of Charlottesville	Support Job Improvement Conduct Training Sessions	Lack of Training Needed by Employers	:

C4K Camps and Workshops	City of Charlottesville	Support Job Improvement	Lack of Training Needed by Employers	:
OAR Reentry	City of Charlottesville	Support Job Improvement Support Homeless and Transition to Independence	Risk of homelessness Lack of Training Needed by Employers Transportation Access Barriers Ex-Offender Reentry	:
VIEW Career Training	City of Charlottesville	Support Job Improvement Conduct Training Sessions	Lack of Training Needed by Employers	:
Admin and Planning	City of Charlottesville	Refine Housing Policy Affordable Rental Assistance Promote Workforce Housing Near Jobs Encourage New Housing with Supportive Services Participate in State Housing Programs Support Housing Programs Support Programs to Assist Special Needs Support Homeless and Transition to Independence Redevelop Public Housing for Integration Revise Codes to Improve Housing Encourage Increase in Financial Assistance Promote Jobs and Housing for	Risk of homelessness Lack of jobs that pay a sufficient wage Rental cost-burden Lack of Training Needed by Employers High costs of home purchase Transportation Access Barriers Housing Options for Special Needs Lack of Child Care Options Lack of Shelter for Homeless Regional Cooperation Current Homeowner Cost-Burden Neighborhood Segregation Increase in Doubling-Up Untapped Institutional Potential	:

		Special Needs Support Housing and Services for Elderly Support Victims of Domestic Violence Foster Regional Collaboration Raise Awareness of Rental Housing Needs Educate and Counsel on Fair Housing Provide Jobs through Section 3 Contracts Collect Housing and Community Development Data Leverage Institutional Resources Promote Accessory Dwelling Units	Substandard Housing Conditions Lack of Safe Public Places Energy Inefficiency Ex-Offender Reentry Discrimination in the Housing Market Regulatory Barriers Programs Consistent with the Consolidated Plan	
PHA Downpayment Assistance	City of Charlottesville	Assist First-Time Homebuyers	High costs of home purchase	:
Habitat for Humanity Belmont Cottages	City of Charlottesville	Assist First-Time Homebuyers Maintain or Add New Affordable Housing	High costs of home purchase	:
Rehabilitate Homes	Albemarle County	Provide Rehabilitative Services to Homes	Energy Inefficiency	:
Construct Single-Family Home	Albemarle County	Assist First-Time Homebuyers	High costs of home purchase	:
Construct new affordable homeowner units	Fluvanna County Town of Columbia	Create New Rental Units	Risk of homelessness Rental cost-burden Substandard Housing	:

			Conditions	
Rehabilitate homes	Louisa County	Provide Rehabilitative Services to Homes	Substandard Housing Conditions Energy Inefficiency	:
Emergency home repairs	Louisa County	Provide Emergency Repairs	Substandard Housing Conditions	:
Develop affordable rental units	Nelson County	Develop Rental Units Consistent with Rural Area	Risk of homelessness Rental cost-burden Increase in Doubling-Up Substandard Housing Conditions Energy Inefficiency	:
Rehabilitate homes	Nelson County	Provide Rehabilitative Services to Homes	Substandard Housing Conditions Energy Inefficiency	:
Assistance to first-time homebuyer	Nelson County	Assist First-Time Homebuyers	High costs of home purchase	:
Rental unit creation	Greene County	Create New Rental Units	Risk of homelessness Rental cost-burden	:

**Table 58 – Project Summary**

## AP-35 Projects

### Introduction

The following projects are planned to be initiated within the following fiscal year, in order to achieve the goals previously stated in the Action Plan with available resources through the HOME and CDBG programs.

#	Project Name
1	AHIP Small Homeowner Rehabs
2	Building Goodness in April Build Day
3	Fifeville Priority Neighborhood
4	Better Business Challenge
5	Community Investment Collaborative
6	Seedplanters
7	Small Business Development
8	CALM IDA Match
9	Common Ground Healing Arts
10	CAYIP
11	C4K Camps and Workshops
12	OAR Reentry
13	VIEW Career Training
14	Admin and Planning
15	PHA Downpayment Assistance
16	Habitat for Humanity Belmont Cottages
17	Rehabilitate Homes
18	Construct Single-Family Home
19	Construct new affordable homeowner units
20	Rehabilitate homes

#	Project Name
21	Emergency home repairs
22	Develop affordable rental units
23	Rehabilitate homes
24	Assistance to first-time homebuyer
25	Rental unit creation

**Table 59 – Project Information**

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The needs were prioritized through the Needs Assessment and an online survey, and are presented in order of priority in SP-25. Not all goals have projects identified, because there is not enough funding available in the current fiscal year, or expected to be available in the near future, to address all needs identified.

## AP-50 Geographic Distribution

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The HOME funds will be distributed evenly between the six jurisdictions that make up the HOME Consortium. There are no geographic targets within localities set for HOME funds in the Consolidated Plan.

### Geographic Distribution

Target Area	Percentage of Funds
City of Charlottesville	49
Albemarle County	16
Fluvanna County	8
Louisa County	8
Greene County	8
Nelson County	11
Town of Columbia	0

Table 60 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The HOME funds distribution arrangement is stipulated in the original agreement between jurisdictions in the Consortium, and it has been practiced since 1993. CDBG funds are granted entirely to the City of Charlottesville as an entitlement community. Albemarle County's percentage is larger than the other localities for this fiscal year because it includes a CHDO project, which revolves around the region on an annual basis. Other differences in the proportions may be attributed to variations in program income received by localities, which stay within the locality that earns the income and is used toward future HOME or CDBG projects.

### Discussion

# Affordable Housing

## AP-65 Homeless and Other Special Needs Activities

### Introduction

The annual Homeless Strategy is derived from the revised Community Plan to End Homelessness. An ad hoc committee of the Thomas Jefferson Area Coalition for the Homeless was formed to review, consider and revise the Community Plan to End Homelessness. This committee met three times to complete this work and reviewed the draft plan independently.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

A number of organizations serve the homeless population in the Charlottesville Area, creating a true continuum of care. The primary initiative over the following year is to coordinate services and provide a central in-take resource. The Thomas Jefferson Area Coalition for the Homeless (TJACH) will be strengthened into the lead organization to implement and market this Community Plan to End Homelessness. The Haven, currently operating as a day shelter and community base for service delivery, will be established as a physical location for intake to: enroll clients, enter demographic information, and assign a case manager. All agencies will sign information-sharing agreements. The goal is to ensure that any gaps in service provision are met and clients are not left behind.

#### **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 is seeking additional \$150,000 to \$175,000 in annual funding through the Homeless Solutions Grant and the Emergency Solutions Grant to expand these opportunities in the community. Two transitional homes 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.

#### **Helping homeless persons (especially chronically homeless individuals and families, families**

**with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The importance of integrating housing opportunities with ongoing case management support is highlighted in plans for the following year. The plan calls for the establishment of "Transition in Place" programs that provide case management to families as they remain in support housing during a transition to independence, and this program will support the rapid rehousing efforts. Beginning in July 2013, a care coordinator at Aids Services Group (ASG) will also serve in a pilot role of housing locator for the homeless. In this role, they will provide search and placement services, as well as case management stabilization. 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.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

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 Rapid Rehousing program, including the funds being sought to substantially expand it, includes a prevention component. This will allow organizations such as Virginia Supportive Housing and PACEM to identify at-risk households to avoid an 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.

## **Discussion**

## **AP-75 Barriers to affordable housing**

### **Introduction**

This section outlines the barriers that current exist to affordable housing in the region, as reported in MA-40, and describes actions planned to remove or ameliorate the barriers 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 found in SP-55.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

There are two predominant actions planned to be completed in the one-year time frame to remove or ameliorate public policies that negatively affect affordable housing housing: revision of the Albemarle County Housing Policy and an affordable housing marketing campaign to promote policies favorable to homesharing, accessory dwelling units, and other alternative means for affordable rental housing.

Albemarle County's current Affordable Housing Policy was adopted in 2005, and it sets the expectations for the development community as to the affordable housing supports its members need to include in any rezoning request. The intended outcome is a equitable balance of housing units, in terms of type, tenure, and price range, within new developments, thus providing opportunities for the range of income levels in the county. The updated policy will be incorporated in the County's Comprehensive Plan, and it will specifically highlight the dispersal of affordable units throughout a development and adherence to the counties design standards for development areas.

The second projects is planned to be an educational campaign to focus on the need for affordable rental housing units, barriers to affordable rental development, and alternative approaches. Deliverables would include an "Idea Book", showcasing successful approaches that have been used elsewhere or show promise, presentations to Planning Commissions, and a public event.

### **Discussion**

## **AP-85 Other Actions**

### **Introduction**

#### **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 needs assessment contained in this plan reports 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 is contained in AP-20.

#### **Actions planned to foster and maintain affordable housing**

The provision and retention of affordable housing is a central theme of this Consolidated Plan. The City of Charlottesville and the Consortium will approach the issue of affordable housing from a variety of pathways, including direct provision of new affordable units, tenant-based assistance, and removal of barriers currently in existence. These barriers may be regulatory, in which case those that are within the purview of localities will be reviewed as described in this plan, or they may be cultural. Many of the goals of the plan are educational in nature, with the purpose of ameliorating community resistance to affordable housing and generating social momentum for grassroots community development.

#### **Actions planned to reduce lead-based paint hazards**

Rehabilitation of existing substandard housing units is a prominent component of the strategic plan goals stated in SP-45. 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. A more detailed approach to reducing lead-based paint hazards is described in SP-65.

#### **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 their housing and neighborhood quality or reducing the impact of housing on the family budget, but it is also the implicit goal of every activity in this plan 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 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. The online survey for the Consolidated Plan selected job wages and training as the top two community development priority needs in the region. Although the job market is relatively healthy and unemployment is low, compared to Virginia and the rest of the nation, a significant segment of the population is on the sidelines of the labor force, as described in the Market Analysis of this plan.

Although the activities in this plan are not intended to directly address job provision and training, there are decisions that can be made to facilitate these connections. For example, several goals call for citing new housing in high-opportunity areas with ample access to jobs. Other goals call for the inclusion of support services, including job training, into housing for the homeless. Another goal references job opportunities for the special needs population, and the social service activities that can be conducted to support individuals in transitions into the workforce.

### **Actions planned to develop institutional structure**

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 income residents.

The Thomas Jefferson Planning District Commission (TJPDC), the City of Charlottesville, and Albemarle County are in the process of completing a three-year Sustainable Communities Regional Planning Grant administered through HUD's Office of Sustainable Housing and Communities. The primary objective of this process, known as One Plan/Many Communities, will be regional sustainability implementation plan, as well as coordinated goals within the Comprehensive Plans of both jurisdictions, as well as the MPO's Long-range Transportation Plan. Through a number of meetings between the two jurisdictions and regional partners, an unprecedented level of planning coordination has arisen. Both localities are in the final stages of adopting revised Comprehensive Plans that include joint language, as adopted by the Planning Commissions of each jurisdiction.

Housing, in particular, has received more attention from the Planning Commissions and elected bodies than it has in previous 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 has been drafted to supplement the existing Analysis of Impediments to Fair Housing Choice. This assessment is being used to engage 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**

In 2010, a new regional organization, the Coalition for Housing Opportunity, was created to raise the stature of affordable housing among officials and the general public, highlighting the notion that "housing is the foundation of community prosperity." A number of public agencies and private, non-profit organizations related to housing, as well as a few social service providers, formally joined the organization, and materials were created and events were held to draw a wider range of people and organizations into the conversation. The intent is to continue building the capacity of this organization and to broaden the membership base to include interests not typically associated with affordable housing.

### **Discussion**

## Program Specific Requirements

### AP-90 Program Specific Requirements

#### Introduction

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220.(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	209,706
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>209,706</b>

#### 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%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220.(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The Thomas Jefferson HOME Consortium does not intend to use forms of investment other than

those described in 24 CFR 92.205(b).

2. 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. 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.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The guidelines for recapture detailed above ensure the affordability of units acquired through HOME funds.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is

rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

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.

## **Discussion**