

INTRODUCED: June 24, 2024

AN ORDINANCE No. 2024-184

To authorize the Chief Administrative Officer to submit a PY 2024 / FY 2025 Annual Action Plan to the U. S. Department of Housing and Urban Development (HUD) as an application for the receipt of Community Development Block Grant (CDBG) funds, HOME Investment Partnership (HOME) funds, Emergency Solutions Grant (ESG) funds and Housing Opportunities for Persons with AIDS (HOPWA) funds; to accept funds from the U. S. Department of Housing and Urban Development in the total amount of \$9,584,765.00; and to appropriate \$9,584,765.00 for various projects.

Patron – Mayor Stoney

Approved as to form and legality
by the City Attorney

PUBLIC HEARING: JULY 22 2024 AT 6 P.M.

THE CITY OF RICHMOND HEREBY ORDAINS:

§ 1. That the Chief Administrative Officer for, and on behalf of the City of Richmond, be and is hereby authorized and directed to submit a PY 2024 / FY 2025 Annual Action Plan to the United States Department of Housing and Urban Development, in the form of the document attached hereto and identified as Attachment B, as an application for the receipt of Community Development Block Grant (CDBG) funds, HOME Investment Partnership (HOME) funds, Emergency Solutions Grant (ESG) funds and Housing Opportunities for Persons with AIDS

AYES: _____ NOES: _____ ABSTAIN: _____

ADOPTED: _____ REJECTED: _____ STRICKEN: _____

(HOPWA) funds and to accept funds in the total amount of \$9,584,765.00 (\$5,198,742.00 – CDBG; \$1,358,981.00 – HOME; \$385,287.00 – ESG; and \$2,641,755.00 – HOPWA) from the United States Department of Housing and Urban Development, as specified in the proposed 2024-2025 annual budget plan identified as Attachment A, a copy of which is attached to and incorporated into this ordinance.

§ 2. That the funds in the total amount of \$9,584,765.00, comprised of such grants from the United States Department of Housing and Urban Development in the total amount of \$9,584,765.00 is hereby appropriated to the Special Fund Budget for the fiscal year commencing July 1, 2024, and ending June 30, 2025, for the purposes set forth on Attachment A.

§ 3. This ordinance shall be in force and effect upon adoption.

APPROVED AS TO FORM:

CITY ATTORNEY'S OFFICE



City of Richmond

900 East Broad Street
2nd Floor of City Hall
Richmond, VA 23219
www.rva.gov

Master

File Number: Admin-2024-0569

File ID: Admin-2024-0569

Type: Request for Ordinance or Resolution

Status: Regular Agenda

Version: 1

Reference:

In Control: City Clerk Waiting Room

Department:

Cost:

File Created: 06/03/2024

Subject: The PY24/FY25 Annual Action Plan of the Five-Year Consolidated Plan HUD Entitlement Grants (CDBG, HOME, ESG and HOPWA)

Final Action:

Title:

Internal Notes: This is the federal funding for FY25 the CDBG, HOME, ESG and HOPWA programs. The recommended funding is for the development of affordable housing units, homeownership opportunities, rental assistance, and operational expenses for shelter services, and funding for behavioral health counseling.

Code Sections:

Agenda Date: 06/24/2024

Indexes:

Agenda Number:

Patron(s):

Enactment Date:

Attachments: WD - \$9584765.00 - Action Plan HUD Grants - aka Federal Entitlement Funds - AATF, rev1FY25 Attachment A (Budget) rev1final, PY 2024 FY 2025 Annual Action Plan AAP- Attachment B 632024

Enactment Number:

Contact:

Introduction Date:

Drafter: Michelle.Peters@rva.gov

Effective Date:

Related Files:

Approval History

Version	Seq #	Action Date	Approver	Action	Due Date
1	1	6/3/2024	Alecia Blackwell - FYI	Notified - FYI	
1	2	6/6/2024	Sharon Ebert	Approve	6/5/2024
1	3	6/6/2024	Meghan Brown	Approve	6/10/2024
1	4	6/6/2024	Sheila White	Approve	6/10/2024
1	5	6/6/2024	Cynthia Osborne - FYI	Notified - FYI	
1	6	6/6/2024	Sabrina Joy-Hogg	Approve	6/10/2024
1	7	6/6/2024	Caitlin Sedano - FYI	Notified - FYI	
1	8	6/6/2024	Jeff Gray - FYI	Notified - FYI	
1	9	6/12/2024	Lincoln Saunders	Approve	6/17/2024
1	10	6/14/2024	Mayor Stoney	Approve	6/21/2024

History of Legislative File

Ver- sion:	Acting Body:	Date:	Action:	Sent To:	Due Date:	Return Date:	Result:
---------------	--------------	-------	---------	----------	-----------	-----------------	---------

Text of Legislative File Admin-2024-0569

O&R REQUEST

DATE: May 10, 2024 **EDITION:** 1

TO: The Honorable Members of City Council

THROUGH: The Honorable Levar M. Stoney, Mayor

THROUGH: J.E. Lincoln Saunders, Chief Administrative Officer

THROUGH: Sabrina B. Joy-Hogg, Deputy Chief Administrative Officer, Finance and Administration

THROUGH: Sheila D. White, Director, Department of Finance

THROUGH: Megan K. Brown, Interim Director, Department of Budget and Strategic Planning

THROUGH: Sharon L. Ebert, Deputy Chief Administrative Officer, Economic Development and Planning

FROM: Merrick Malone, Interim Director MTM
Department of Housing and Community Development

RE: The PY24/FY25 Annual Action Plan of the Five-Year Consolidated Plan (HUD Entitlement Grants (CDBG, HOME, ESG, and HOPWA))

ORD. OR RES. No.

PURPOSE: To authorize the Chief Administrative Officer (CAO) to submit the City’s PY24/FY25 Annual Action Plan of the Five-Year Consolidated Plan to the U.S. Department of Housing and Urban Development (HUD) for the receipt of Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solution Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) funds for HUD’s 2024 Program Year/City’s 2025 Fiscal Year. The Entitlement funds for FY24-25; CDBG \$5,198,742, HOME 1,358,981, ESG 385,287, and HOPWA \$2,641,755, which totals \$9,584,765.

REASON: For the continuation of the CDBG, HOME, ESG, and HOPWA federally funded projects and programs.

RECOMMENDATION: Approval is recommended.

BACKGROUND: The City has been receiving Community Development Block Grant (CDBG) funds from the U.S. Department of Housing (HUD) since 1975 to implement housing and community

development programs. The City began receiving ESG funds to meet the needs of homeless individuals and families in 1989. HOME funds, which can only be used for housing activities were first received in 1993. HOPWA funds, which address the housing needs of individuals and families affected by HIV/AIDS for the Richmond MSA were first received in 1997. Council's action will approve the FY 2025 budget for these programs and the required HUD Program Year 2024 Annual Action Plan of the Five-Year Consolidated Plan 2021-2025. The budget and plans must be submitted to HUD by June 30, 2024.

FISCAL IMPACT/COST: There are no negative fiscal impacts as it relates to the City receiving the anticipated following Federal Entitlement allocations, including utilizing program income and surplus funds in Fiscal Year 2025; CDBG \$5,198,742, HOME \$1,358,981, ESG \$385,287 and HOPWA \$2,641,755. These funds total \$9,584,765.

FISCAL IMPLICATIONS: The appropriation of the City's HUD Entitlement funding enables the City to implement needed programs and services that help achieve HCD's departmental goals, the housing goals of the City's Comprehensive Plan (Richmond 300), the 2020-2030 Strategic Plan to End Homelessness and the Equitable Affordable Housing Plan, and the housing crisis declaration made by the Mayor and City Council. All the Plans have goals to provide inclusive housing options throughout the City, eliminate blight through rehabilitation, increase homeownership, strengthen neighborhoods and small businesses, assist families and individuals to have homelessness as a brief, rare, and non-recurring event, and provide assistance to families and individuals who are in need.

BUDGET AMENDMENT NECESSARY: No

REVENUE TO CITY: The Entitlement funds received from HUD, and surplus (carryover) funds,

DESIRED EFFECTIVE DATE: Upon Adoption

REQUESTED INTRODUCTION DATE: June 24, 2024

CITY COUNCIL PUBLIC HEARING DATE: July 22, 2024

REQUESTED AGENDA: Consent

RECOMMENDED COUNCIL COMMITTEE: Finance and Economic Development

CONSIDERATION BY OTHER GOVERNMENTAL ENTITIES: None

AFFECTED AGENCIES: Housing & Community Development, Budget, and Strategic Planning and Finance

RELATIONSHIP TO EXISTING ORD. OR RES.: Ordinance #2023-258

REQUIRED CHANGES TO WORK PROGRAM(S): None

ATTACHMENTS: Ordinance approved as to form, Federal Entitlement Proposed Budget (A), and the Proposed Annual Action Plan PY2024/FY2025 (B)

STAFF: Merrick Malone, Interim Director, Merrick.Malone@rva.gov
<mailto:Merrick.Malone@rva.gov>, 804-646-7426

Michelle B. Peters, Deputy Director, Michelle.Peters@rva.gov
<mailto:Michelle.Peters@rva.gov>, 804-646-3975

Attachment A

CDBG

CDBG Entitlement Grant
 CDBG Prior Year Surplus
 CDBG Recaptured Funds
TOTAL CDBG Budget

	Budget FY 2024	Budget FY 2025
\$	4,341,903	\$ 4,366,108
\$	483,631	\$ 521,369
\$		\$ 311,265
\$	4,825,534	\$ 5,198,742

<u>Project Name</u>	<u>Subrecipient</u>	<u>FY 2024</u>	<u>FY 2025</u>
Housing & Neighborhood Preservation			
Critical Home Repair (CW)	PH	\$ 500,000	\$ 600,000
Critical Home Repairs (CW)	Habitat	\$ 175,000	\$ 200,000
Critical Home Repair Program (CW)	Rebuilding Together	\$	\$ 250,000
Keystone Program City-wide DPA (CW)	H.O.M.E., Inc.	\$ 450,000	\$ 533,000
Swansboro Place (9)	Cantebury Dev. Group	\$ 650,000	
SCDHC Homeownership Center-DPA (CW)	SCDHC	\$ 450,000	\$ 573,500
Dinwiddie Avenue Men's Campus Renovation (6)	Caritas	\$	\$ 225,000
Section 108 2012 Loan Repayment (CW)	Finance	\$ 981,126	\$ 981,126
*Unallocated FY25 Funds	HCD		\$ 206,861
Subtotal - Housing & Neighborhood Preservation:		\$ 3,206,126	\$ 3,569,487

Economic Development

Metropolitan Business League Programs (CW)	MBL	\$ 180,000	\$ 200,000
		\$ 180,000	\$ 200,000
Subtotal - Economic Development:			

<u>Project Name</u>	<u>Subrecipient</u>	<u>FY 2024</u>	<u>FY 2025</u>
Planning & Administration			
Block Grant and Finance Administration (CW)	HCD	\$ 738,123	\$ 738,123
Historic Review (CW)	DPDR	\$ 50,000	\$ 50,000
Subtotal - Planning & Administration:		\$ 788,123	\$ 788,123

Public Services

Cyber Security Workforce (CW)	OCWB	\$	
Green Jobs/Solar Panel Installation (CW)	OCWB	\$ 80,000	\$
Housing Code Enforcement and Counseling (CW)	RDSS	\$ 90,000	\$
Housing Information and Counseling (CW)	H.O.M.E., Inc.	\$ 150,000	\$ 200,000
Increasing Access to Care: Mobile Medical Outreach (CW/MSA)	DPHS	\$ 70,969	\$
Homeownership Center-Housing Counseling (CW)	SCDHC	\$ 150,000	\$ 157,850
Pride Place (CW)	VHBG	\$	\$ 100,000
Comprehensive Services for Domestic and Sexual Violence Survivors (CW)	YWCA	\$	\$ 50,000
Residential Support for Homeless Families (CW)	RBHA	\$ 110,316	\$ 133,282
Subtotal - Public Services:		\$ 651,285	\$ 641,132

TOTAL CDBG BUDGET: \$ 4,825,534 \$ 5,198,742

Attachment A

HOME

HOME Entitlement Grant
 HOME Prior Year Program Surplus
 Program Income
TOTAL HOME Budget

Budget FY 2024	Budget FY 2025
\$ 1,585,901	\$ 1,358,981
\$ 54,767	\$
\$ 17,700	\$
\$ 1,658,368	\$ 1,358,981

<u>Project Name</u>	<u>Subrecipient</u>	<u>FY 2024</u>	<u>FY 2025</u>
HOME Program Administration (CW)	HCD	\$ 156,000	\$ 135,898
Community Housing Development Organizations (CW)	Various	\$	\$ 203,848
Affordable Housing Development (CW)	Various	\$	\$ 1,019,235
TOTAL HOME BUDGET:		\$ 1,658,368	\$ 1,358,981

EMERGENCY SOLUTIONS GRANT

ESG Entitlement Grant
 ESG Recaptured Funds
 ESG Prior Year Program Surplus
TOTAL ESG Budget

Budget FY 2024	Budget FY 2025
\$ 393,268	\$ 381,608
\$	\$ 3,679
\$ 393,268	\$ 385,287

<u>Project Name</u>	<u>Subrecipient</u>	<u>FY 2024</u>	<u>FY 2025</u>
Hillard Housing/Building Neighbors (CW)	HFF	\$ 80,000	\$ 81,668
ESG Program and Finance Administration (CW)	HCD	\$ 22,000	\$ 17,073
Shelter and Case Management (CW)	CARITAS	\$ 60,000	\$ 52,556
Homeward Community Information System (HMIS) (CW)	Homeward	\$ 8,500	\$ 8,248
Rapid Re-housing (CW)	YWCA	\$ 50,000	\$ 80,336
Rapid Re-housing and Emergency Shelter (CW)	HomeAgain	\$ 106,768	\$ 145,406
Elderly Outreach Pilot (CW)	St. Joseph Villa	\$ 66,000	
TOTAL ESG BUDGET:		\$ 393,268	\$ 385,287

Attachment A

HOPWA

HOPWA Entitlement Grant HOPWA
 Prior Year Surplus and Recaptured Funds
TOTAL HOPWA Budget

	Budget FY 2024	Budget FY 2025
\$	2,010,099	\$ 2,044,113
\$	197,793	\$ 597,642
\$	2,207,892	\$ 2,641,755

<u>Project Name</u>	<u>Subrecipient</u>	<u>FY 2024</u>	<u>FY 2025</u>
Housing Assistance Program (MSA)	Serenity, Inc.	\$ 154,000	\$ 205,889
HOPWA CIS (MSA)	Homeward	\$ 20,000	\$ 20,000
HOPWA Greater Richmond (MSA)	CCC	\$ 1,031,214	\$ 1,203,530
HOPWA Program and Finance Administration (MSA)	HCD	\$ 60,303	\$ 60,303
HOPWA Permanent Supportive Housing (MSA)	VSH	\$ 395,245	\$ 350,000
* HOPWA FY24 Surplus and Recaptured Funds (MSA)	HCD	\$ 547,130	\$ 597,642
*HOPWA FY25 Unallocated Funds	HCD	\$	\$ 204,391

TOTAL HOPWA BUDGET: \$ 2,207,892 \$ 2,641,755

Grant Total **\$ 9,085,062 \$ 9,584,765**

*The City will release a second NOFA in FY25 for the HOPWA FY24 surplus, and the FY25 unallocated funds, as well as other funding sources with unallocated funds.

(#) indicates the City Council District where the project is located

(CW) indicates the project is city-wide

(MSA) indicates the project occurs in the Richmond MSA, which includes the City and 16 surrounding jurisdictions



Department of Housing & Community Development

Main Street Station, 1500 East Main Street, Suite 300, Richmond VA 23219

PY 2024/FY 2025 Annual Action Plan

For Submission to HUD

*Community Development Block Grant,
HOME Investment Partnerships, Emergency Solutions Grant, and
Housing Opportunities For Persons With AIDS Programs*

June 2024

Prepared By:



Table of Contents

PART I. ES: EXECUTIVE SUMMARY

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) 2

PART II. PR: THE PROCESS

PR-05 Lead & Responsible Agencies – 91.200(b)..... 31

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)..... 32

AP-12 Participation – 91.105, 91.200(c) 47

PART III. ANNUAL ACTION PLAN

AP-15 Expected Resources – 91.220(c)(1,2) 50

AP-20 Annual Goals and Objectives 55

AP-35 Projects – 91.220(d) 61

AP-38 Project Summary 63

AP-50 Geographic Distribution – 91.220(f)..... 78

AP-55 Affordable Housing – 91.220(g) 81

AP-60 Public Housing – 91.220(h)..... 83

AP-65 Homeless and Other Special Needs Activities – 91.220(i)..... 85

AP-70 HOPWA Goals– 91.220 (l)(3) 90

AP-75 Barriers to affordable housing – 91.220(j) 91

AP-85 Other Actions – 91.220(k) 93

AP-90 Program Specific Requirements – 91.220(l)(1,2,4) 99



Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Richmond, the capitol of the Commonwealth of Virginia, is located at the crossroads of I-64 and I-95 along the fall line of the James River, one of the United States' most historic rivers. Richmond has a population of 226,610 according to the 2020 U.S. Census, an increase of 10.97% since the 2010 Census. Richmond's two largest neighbors are Henrico County, wrapping around the City to the east, north, and west with a population of 334,389, and Chesterfield County, immediately to the south with a population of 364,548. Henrico grew about 9%, while larger Chesterfield grew over 15%. As the core of a metropolitan area with a population of over 1.3 million (2020 Decennial Census), Richmond is home to many of the area's largest employers and most of the area's historic housing, cultural and recreational assets, and key transportation hubs. However, the City is not only separated from its neighbors by lines on a map, but also by Code of Virginia provisions that leave cities and their surrounding counties independent of each other. As such, Richmond encounters problems not typically seen in cities of its size in other parts of the country. It is home to a large concentration of households with limited education, low income, and limited resources for securing safe, decent, and affordable housing.

The City of Richmond, Virginia is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) for the following Federal programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnership (HOME)
- Emergency Solutions Grant (ESG)
- Housing Opportunities for Persons with AIDS (HOPWA)

In compliance with the HUD regulations, the City of Richmond has prepared this PY 2024 Annual Action Plan for the period of July 1, 2024 through June 30, 2025. This Annual Action Plan is a strategic plan for the implementation of the City's Federal Programs for housing, community, and economic development within the City of Richmond. In addition, the Annual Action Plan includes the HOME, ESG, and HOPWA funds that the City will receive in PY 2024. The City of Richmond's

Department of Housing and Community Development is the lead entity and administrator for the CDBG funds, HOME funds, ESG funds, and the HOPWA funds.

This is the City's fourth year of the PY 2021-2025 Five-Year Consolidated Plan, which describes the housing and non-housing needs of City residents and presents a five-year strategy to address those needs. This year's Annual Action Plan outlines the actions to be undertaken in Fiscal Year 2024 with the Federal resources received by the City of Richmond. The Annual Action Plan does not incorporate the Public Housing Comprehensive Grant (Comp Grant) funds but includes the participation of the public housing authority in the development of the plan.

The CDBG Program and activities outlined in this PY 2024 Annual Action Plan will principally benefit low- and moderate-income persons and funding has been targeted to neighborhoods where there is the highest percentage of low- and moderate-income residents. The City's previous performance under the CDBG Program was discussed at the Public Hearings.

Five Year Consolidated Plan Goals:

The City of Richmond's PY 2021-2025 Five Year Consolidated Plan goals are the following:

1. Ensure sustainable, safe, and healthy affordable housing is located throughout the city.
2. Increase the supply of affordable rental housing, especially for households earning at or below 50% of AMI.
3. Provide affordable rental housing and services for special needs and homeless populations.
4. Increase homeownership for lower income working households.
5. Economic empowerment opportunities that assist in reducing poverty.
6. To administer federal grant money efficiently and effectively in order to connect the community to housing and community development needs.
7. Provide programs and resource connections for low-income residents.

Available Funds:

The following financial resources are presented for the PY 2024 Annual Action Plan and are anticipated to be received to address the Strategies and Goals identified in City of Richmond's Five-Year Consolidated Plan. During the 2024 Program Year, the City of Richmond will receive the following Federal Financial resources, as well as expected CDBG and HOME Program Income:

- **CDBG Funds** - \$4,366,108.00
- **Prior Year CDBG Funds** - \$832,634.00
- **HOME Funds** - \$1,358,981.00
- **HOME Program Income** - \$0.00
- **Prior Year HOME Funds** - \$0.00
- **ESG Funds** - \$381,608.00
- **Prior Year ESG Funds** - \$3,679.00

- **HOPWA Funds** - \$2,044,113.00
- **Prior Year HOPWA Funds** - \$597,642.00
- **Total: \$9,584,765.00**

PY 2024 CDBG, HOME, ESG, and HOPWA Programs Budget:

The City of Richmond proposes to undertake the following activities with the PY 2024 CDBG Grant, CDBG Program income, Prior Year CDBG Funds, HOME Grant, HOME Program Income, ESG Grant, Prior Year ESG Funds, and HOPWA Grant funds:

1. Owner-Occupied Rehabilitation - FY 24/25 - The City will fund the following activities:

- **ProjectHomes - Critical Home Repair (CDBG Funds - \$600,000)** - Preservation of affordable homeownership in the City of Richmond by providing direct assistance to city homeowners in the form of home repair services. Recipients of the assistance will be owner-occupants with annual incomes at or below 80% of the AMI. 50 qualified long-term homeowners will be assisted with repairs.
- **Richmond Metro Habitat for Humanity - Critical Home Repairs in the City of Richmond (CDBG Funds - \$200,000)** - Funding to support Critical Home Repairs for 8 homeowners in the City of Richmond whose incomes are between 0-80% of the AMI. Critical Home Repair services to be provided include the following: Roof replacement or repairs; Window replacement of failed windows; Repair and/or replace porches, steps, and ramps; Gutter repairs and/or replacement; Tree trimming and removal; Siding replacement/repair; and Installation of fabricated handrails; and Interior accessibility and life safety repairs.
- **Rebuilding Together-Critical Home Repair (CDBG Funds – \$250,000)** - Funding to support Critical Home Repairs for 12 homeowners in the Brookland Park, Highland Park, and surrounding areas whose incomes are between 0-50% of the AMI. Critical Home Repair services will address urgent needs such as roof replacement, plumbing updates, tub-to-shower conversions for accessibility, and window replacements with the goal of enhancing the safety and livability of the home.

2. Single Family Development - FY 24/25 - The City will fund the following activities:

- **Section 108 Payment (CDBG Funds - \$981,126)** - CDBG funds will be used to make loan repayments on the 2012 Section 108 Guaranteed Loans made to the City of Richmond by the U.S. Department of Housing and Urban Development (HUD). The loan is guaranteed for 20 years at a variable interest rate (4.5% to 8.5%) and was earmarked for the rehabilitation of single-family homes and multi-family units and economic development in targeted areas of the City. The terms of the loan indicate that CDBG funds are to be used as repayment. Funding of this

proposal will enable the City to meet its debt obligations for loans made to rehabilitate its housing stock and provide safe affordable housing to its residents.

- **Southside Community Development & Housing Corporation – Downpayment Assistance (CDBG Funds - \$573,500)** - SCDHC will utilize funding to be used as down payment assistance for 16 low-income first-time homebuyers purchasing SCDHC developed homes. Clients will be at or below 80% AMI.
- **HOME Inc. - Keystone Program for First-Time Homebuyers (CDBG Funds - \$533,000)** - The Keystone Program provides intensive individual pre-purchase counseling, financial literacy, homebuyer group education and financial assistance. This ensures that families participating in the program will not only be able to buy a home, but will be responsible, successful long-term homeowners. This program also provides down payment assistance to help low- and moderate-income families whose incomes are at 80% or below of the area median income, purchase their first home in the City of Richmond.

3. Housing Development - FY 24/25 - The City will fund the following activities:

- **CARITAS - Dinwiddie Avenue Men’s Campus Renovation (CDBG Funds - \$225,000)** – This project will utilize funds for Phase II renovations of a low-barrier congregate shelter for men. CDBG funds will be utilized for the renovation of the classroom and shelter space including new electrical and flooring. Renovations are needed after wear and tear compounded by the impacts of COVID-19 added additional stress to the building. CARITAS will continue to serve 500 clients a year during renovations.
- **HOME CHDO Set-Aside (HOME Funds - \$203,848)** - HOME funds will be used to assist a CHDO to increase the number of affordable housing units in the City for owners and renters by assisting with acquisition, acquisition rehab, soft costs, new construction, and rehabilitation of existing multi-family housing units.
- **HOME Affordable Housing (HOME Funds - \$1,019,235)** – HOME funds will be used in the development of affordable housing in the City for owners and renters by assisting with acquisition, acquisition rehab, soft costs, new construction, and rehabilitation of existing multi-family housing units.

4. Administration - FY 24/25 - The City will fund the following activities:

- **City of Richmond Department of Planning and Development Review - Historic Preservation - Section 106 Review and Planning (CDBG Funds - \$50,000)** - CDBG funds will go toward the administration of the Section 106 Review. This process is a necessary function for the disbursement of funding from the HUD by the City. This responsibility is delegated to the City by HUD Regulation 24 CFR Part 58.1 and is a requirement of the HUD contract with the City of Richmond.
- **HCD - BGA/Finance (CDBG Funds - \$738,123)** - Funds will be used for the overall program administration, coordination, technical assistance to applicants,

monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) and Fair Housing activities.

- **HCD - HOME Admin (HOME Funds - \$135,898)** - HOME funds will be used for the overall program administration, coordination, technical assistance to applicants, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER).

5. ESG Activities - FY 24/25 - The City will fund the following activities:

- **CARITAS - Emergency Shelter & Case Management (ESG Funds - \$52,556)** - Funds will support the low-barrier emergency shelter for single men and women in Richmond. Individuals experiencing homelessness are connected to case management services and receive referrals for community resources to help transition from shelter to a positive housing destination. Project will provide shelter to 500 adults experiencing homelessness and assist in helping 150 individuals move to a positive housing destination within 90 days.
- **Housing Families First - Hilliard House Emergency Shelter (ESG Funds - \$81,668)** - Funds will support single women and families experiencing homelessness in Richmond with short-term emergency shelter and case management to assist them with exiting to a positive housing destination. Funds will assist in sheltering 160 individuals (roughly 45 families).
- **YWCA - YWCA Richmond Rapid Re-Housing (ESG Funds - \$80,336)** - ESG funds will be expended on rapid re-housing expenses for City of Richmond survivors of domestic violence who have fled unsafe situations in their homes and are classified as homeless.
- **Emergency Shelter, Inc. DBA HomeAgain - Emergency Shelter Operations and Rapid Re-Housing (ESG Funds - \$145,406)** - Funds will be used to support temporary emergency shelter and rapid re-housing services to individuals and families. The rapid re-housing project will provide 90 households with financial assistance and housing-focused case management. The shelter project will provide 259 individuals with case management services to assist in achieving long-term housing stability.
- **Homeward - Homeward Community Information System (HCIS) (ESG Funds - \$8,248)** - Funds will support ongoing operations of the Homeward Community Information System (HCIS). HCIS is a type of homeless management information system which is required to receive state and federal homeless assistance funding.
- **HCD - ESG Administration (ESG Funds - \$17,073)** - ESG funding for program administration.

6. HOPWA Activities - FY 24/25 - The City will fund the following activities:

- **Homeward -HOPWA HCIS (HOPWA Funds - \$20,000)** - Funds will support ongoing operations of the Homeward Community Information System (HCIS). HCIS is a type of homeless management information system which is required to receive state and federal homeless assistance funding. Project will provide the HIPAA-compliant online database management tool to services providers working with individuals who are low-income and living with HIV/AIDS. Project will also share necessary data with HCD for the completion of the CAPER.
- **Virginia Supportive Housing (HOPWA Funds - \$350,000)** - Funds will be used for the continued operation of Stratford House, which is a multi-family property for formerly homeless single adults living with HIV/AIDS, and to further expand services to individuals and households that qualify for the HOPWA program. The project will serve at least 20 households, and at least 90% of those households will remain permanently housed.
- **Commonwealth Catholic Charities - HOPWA Greater Richmond (HOPWA Funds - \$1,203,530)**- Funds will be used to provide rental and utility assistance and supportive services to individuals living with HIV/AIDS. The Project will prevent 196 eligible persons from experiencing homelessness by providing long-term rental assistance to 56 clients, 80 clients with STRMU assistance, and 60 clients with PHP assistance. All clients will be offered ongoing supportive services.
- **Serenity, Inc. - Housing Assistance Program (HOPWA Funds - \$205,889)** - Funds will provide persons living with HIV/AIDS with housing-based case management and financial assistance. The project will provide supportive services to 100 clients and provide STRMU and PHP assistance to 62 households.
- **HCD - HOPWA Administration (HOPWA Funds - \$60,303)** - HOPWA funding for program administration.
- **Unallocated Funds (HOPWA Funds - \$802,033)** - Unallocated HOPWA funds. The City will publish a NOFA in PY 24 to allocate these funds.

7. Public Service - FY 24/25 - The City will fund the following activities:

- **HOME, Inc. - HOME Housing Information and Counseling Program (CDBG Funds - \$200,000)** - This program creates stable housing through homeownership opportunities, assists homeowners behind in their mortgage to avoid foreclosure, increases tenant rights and responsibilities knowledge, and increases financial literacy. Services include homebuyer education and pre-purchase counseling; foreclosure prevention counseling; money management and credit classes for those who wish to either purchase a home or maintain stable rental housing; tenant education and landlord-tenant information and referral services for families who are in dispute with their landlords, at risk of eviction or in need of help with relocation.

- **Southside Community Development and Housing Center - Housing Counseling (CDBG Funds - \$157,850)** - SCDHC's Homeownership Center will assist low- and moderate-income Richmond residents achieve homeownership through a comprehensive and multilingual financial coaching through our Financial Opportunity Center (FOC), and HUD-certified rental, pre-purchase, post-purchase, and foreclosure prevention counseling through our HUD-approved housing counseling center. The SCDHC Homeownership Center will also facilitate homebuyer education.
- **Richmond Behavioral Health Authority - Residential Support for Homeless Families (CDBG Funds - \$133,282)** - The program provides case management services to 80 families who are in the midst of homelessness and are being sheltered by one of the partner agencies. Families are connected to mainstream housing in the community. The program also operates two apartments that are utilized as short-term temporary housing for families who are homeless and demonstrate a commitment to obtaining self-sufficiency.
- **Virginia Home for Boys and Girls - The Village at Pride Place (CDBG Funds - \$100,000)** - The program provides young adults who identify as LGBTQ+ and are experiencing housing insecurity with temporary housing, trauma-informed case management, and independent life skills coaching to help clients achieve their goals and become stably housed. The project expects to serve 42 clients.
- **YWCA - YWCA Comprehensive Services for Domestic and Sexual Violence Survivors (CDBG Funds - \$50,000)** - This project provides funding for court advocates and workforce navigators to empower survivors in their journey to rebuild their lives. Funding will also be used for client financial assistance to address costs associated with securing stable housing and building financial independence. YWCA expects to provide 15 heads-of-households with financial assistance and 10 survivors with court advocacy and employment navigation services.

8. Economic Development - FY 24/25 - The City is going to fund the following activities:

- **Metropolitan Business League Program - Economic Development (CDBG Funds - \$200,000)** - This program promotes prosperity in Richmond through education, leadership, advocacy, training, financial resources, building networks for small, women and minority-owned businesses. The program provides comprehensive entrepreneurship training, workforce development, and business resources year-round. Works with corporate partners to seek procurement opportunities and educate minority business owners on how to secure contracts. The program offers a portfolio of emergency grants and microloans and resources for businesses in addition to application support and financial counseling.

PY 2024 Annual Goals:

The City of Richmond will meet the following Annual Goals identified in the City's Five-Year Consolidated Plan:

1. Ensure sustainable, safe, and healthy affordable housing is located throughout the city.

The City is going to fund the following projects/activities to meet this Goal:

- **ProjectHomes - Critical Home Repair** - 50 households.
- **Richmond Metro Habitat for Humanity - Critical Home Repairs in the City of Richmond** - 8 households.
- **Rebuilding Together - Critical Home Repairs** - 30 households.

2. Increase the supply of affordable rental housing, especially for households earning at or below 50% of AMI.

The City is going to fund the following activities to meet this Goal:

- **HOME CHDO Set-Aside** - 1 household.
- **HOME Affordable Housing** - 4 households.

3. Provide affordable rental housing and services for special needs and homeless populations.

The City is going to fund the following activities to meet this Goal:

- **Dinwiddie Avenue - Men's Campus Renovation** - will assist 500 individuals.
- **CARITAS - Emergency Shelter & Case Management** - will assist 500 individuals.
- **Housing Families First - Hilliard House/Building Neighbors** - will assist 160 individuals.
- **YWCA Richmond Rapid Re-Housing** - will assist 50 households.
- **HomeAgain - Emergency Shelter Operations and Rapid Re-Housing** - will assist 349 individuals.
- **Virginia Supportive Housing - Permanent Supportive Housing** – will assist 20 households.
- **Commonwealth Catholic Charities – HOPWA Greater Richmond** – will assist 196 households.
- **Serenity, Inc. - Housing Assistance Program** – will assist 100 households.
- **Richmond Behavioral Health Authority - Residential Support for Homeless Families** - 80 persons.

4. Increase homeownership for lower income working households.

The City is going to fund the following activities to meet this Goal:

- **Southside Community Development & Housing Corporation – Downpayment Assistance** - 16 households.
- **HOME Inc. - Keystone Program for First-Time Homebuyers** - 25 households.

5. Economic empowerment opportunities that assist in reducing poverty.

The City is going to fund the following activities to meet this Goal:

- **Metropolitan Business League - Economic Development** – 2,000 businesses.

6. To administer federal grant money efficiently and effectively in order to connect the community to housing and community development needs.

The City is going to fund the following activities to meet this Goal:

- **City of Richmond Department of Planning and Development Review - Historic Preservation - Section 106 Review and Planning** - 1 organization
- **HCD - BGA/Finance** - 1 organization.
- **HCD - HOME Admin** - 1 organization.
- **HCD - ESG Administration** - 1 organization.
- **Homeward - Homeward Community Information System (HCIS)** - 1 organization.
- **Homeward - HMIS (HOPWA)** - 1 organization.
- **HCD - HOPWA Administration** - 1 organization.

7. Provide programs and resource connections for low-income residents.

The City is going to fund the following activities to meet this Goal:

- **HOME, Inc. - HOME Housing Information and Counseling Program** - 1,130 persons.
- **Southside Community Development and Housing Center - Housing Counseling** - 15 households.
- **Virginia Home for Boys and Girls - The Village at Pride Place** - 42 persons.
- **YWCA Richmond - Comprehensive Services for Domestic and Sexual Violence Survivors** - 50 persons.

Geographic Priority Areas:

The City of Richmond as part of its Five-Year Consolidated Plan identified the following geographic priority areas:

- **Highland Park** - The boundaries for this area are 2nd Ave on the north, E Brooklyn Park Boulevard on the west, Detroit Ave on the south, and the CSX railroad on the east. This target area is in part of North Highland Park neighborhood and falls in census tract 109.

- **Hull Street - Lower Corridor** - This mixed-use corridor stretches along Hull Street from the train tracks just south of Southside Plaza to the corporate limit/Chippenham Parkway intersection and includes the adjoining and nearby residential blocks. As U.S. Route 360, Hull Street is four lanes throughout the corridor and carries a significant traffic load, both local and regional. It includes portions of Census Tracts 706.01, 707, and 708.01.
- **Hull Street - Swansboro Corridor** - This mainly residential corridor extends along Hull Street from Cowardin Avenue/Richmond Highway to Broad Rock Road and includes the adjoining and nearby residential blocks. It includes portions of Census Tracts 604, 605, and 610.
- **Richmond Highway - North** - This mainly retail/commercial corridor extends along Richmond Highway from its intersection with Hull Street south to its intersection with Hopkins Road/Harwood Street and includes the adjoining and nearby residential blocks. As U.S. Route 1/301, Richmond Highway is six lanes throughout the corridor and carries a significant traffic load, both local and regional. It includes portions of Census Tracts 602 and 610.
- **Richmond Highway - South** - This mainly retail/commercial corridor extends along Richmond Highway from its intersection with Hopkins Road/Harwood Street south to its intersection with Bellemeade Road and includes the adjoining and nearby residential blocks to the east of the corridor and the Hillside Court public housing complex on the far eastern edge of the corridor. As U.S. Route 1/301, Richmond Highway is six lanes throughout the corridor and carries a significant traffic load, both local and regional. It includes portions of Census Tracts 608 (a Racial/Ethnic Concentration of Poverty) and 607.
- **Richmond MSA** - The Richmond MSA is made up of the Cities of Richmond, Colonial Heights, Hopewell and Petersburg. The MSA includes the following counties: Amelia, Caroline, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, King William, New Kent, Powhatan, Prince George, and Sussex.
- **Citywide** - 60.5% of the City of Richmond meets the low-and-moderate-income area percentage requirement for CDBG eligibility.

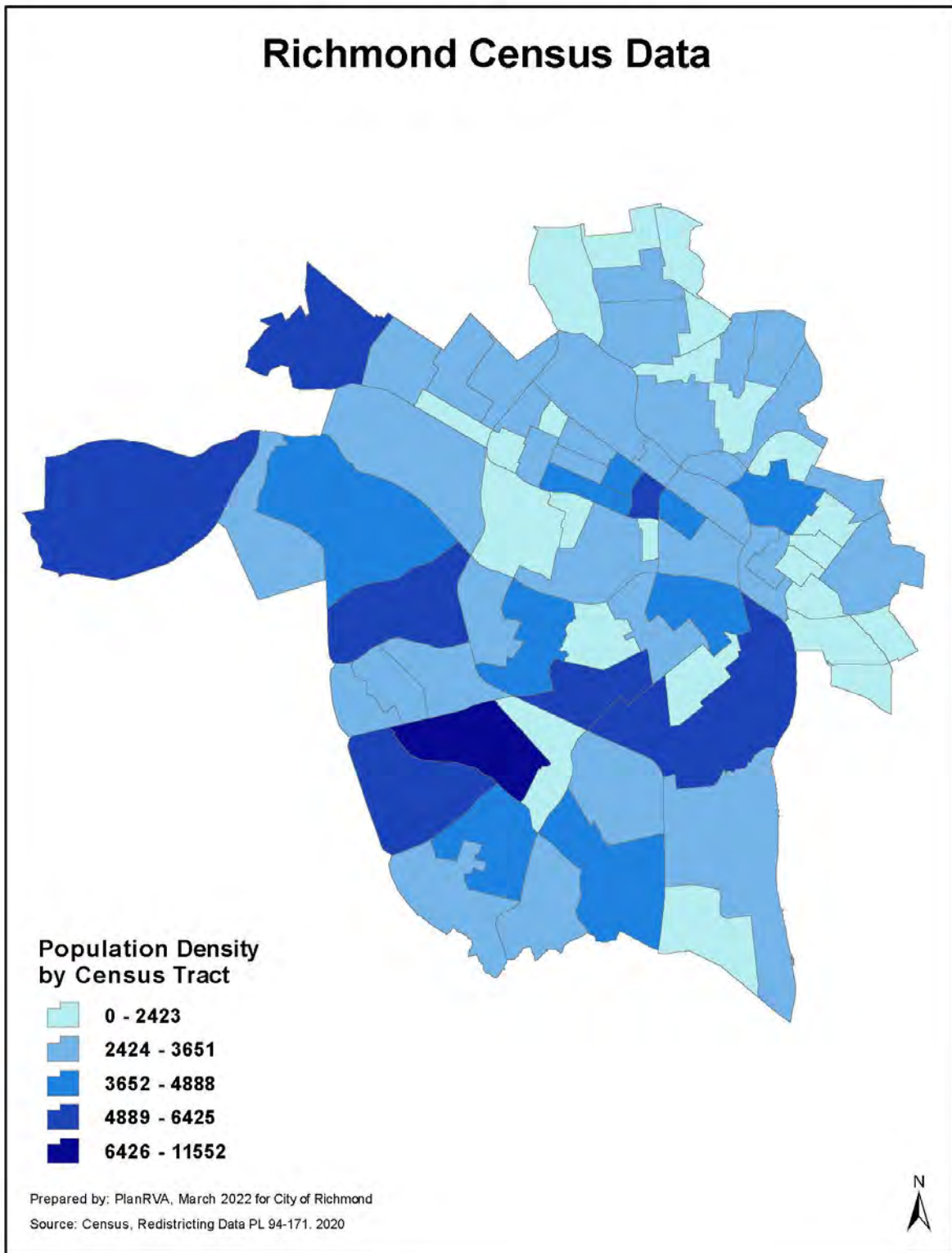
Maps:

The following maps illustrate the demographic characteristics of the City of Richmond:

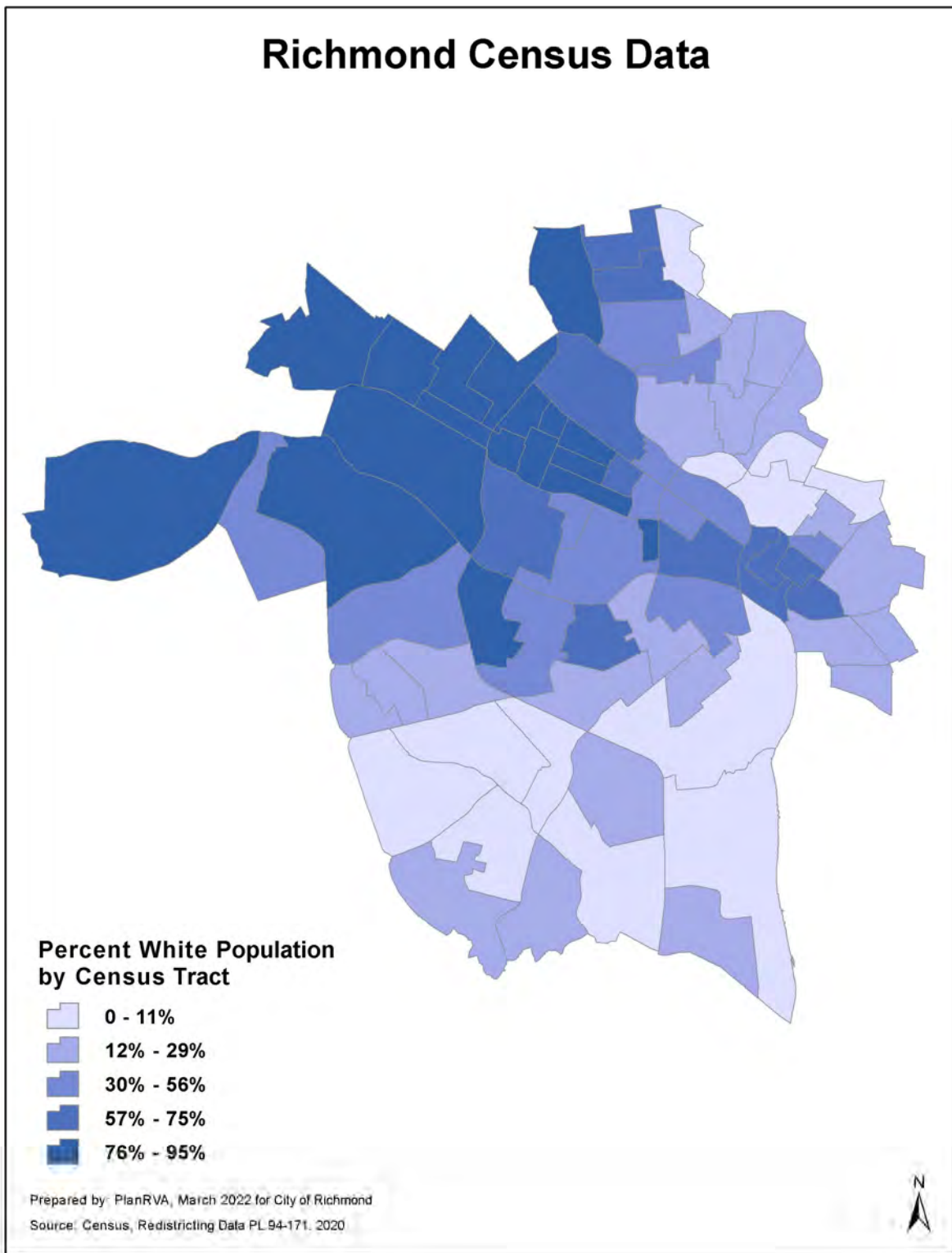
- Population Density by Census Tract
- Percent White Population by Census Tract
- Percent Minority Population by Census Tract
- Total Housing Units by Census Tract
- Total Housing Units by Block Groups
- Total Housing Units by Census Blocks
- Percent Owner-Occupied Housing Units by Census Tract
- Percent Renter-Occupied Housing Units by Census Tract

- Percent Vacant Housing Units by Census Tract
- Percent Population Age 65+ by Census Tract
- Percentage of Population Below Poverty Level by Census Block Group
- Low/Moderate Income Percentage by Block Group

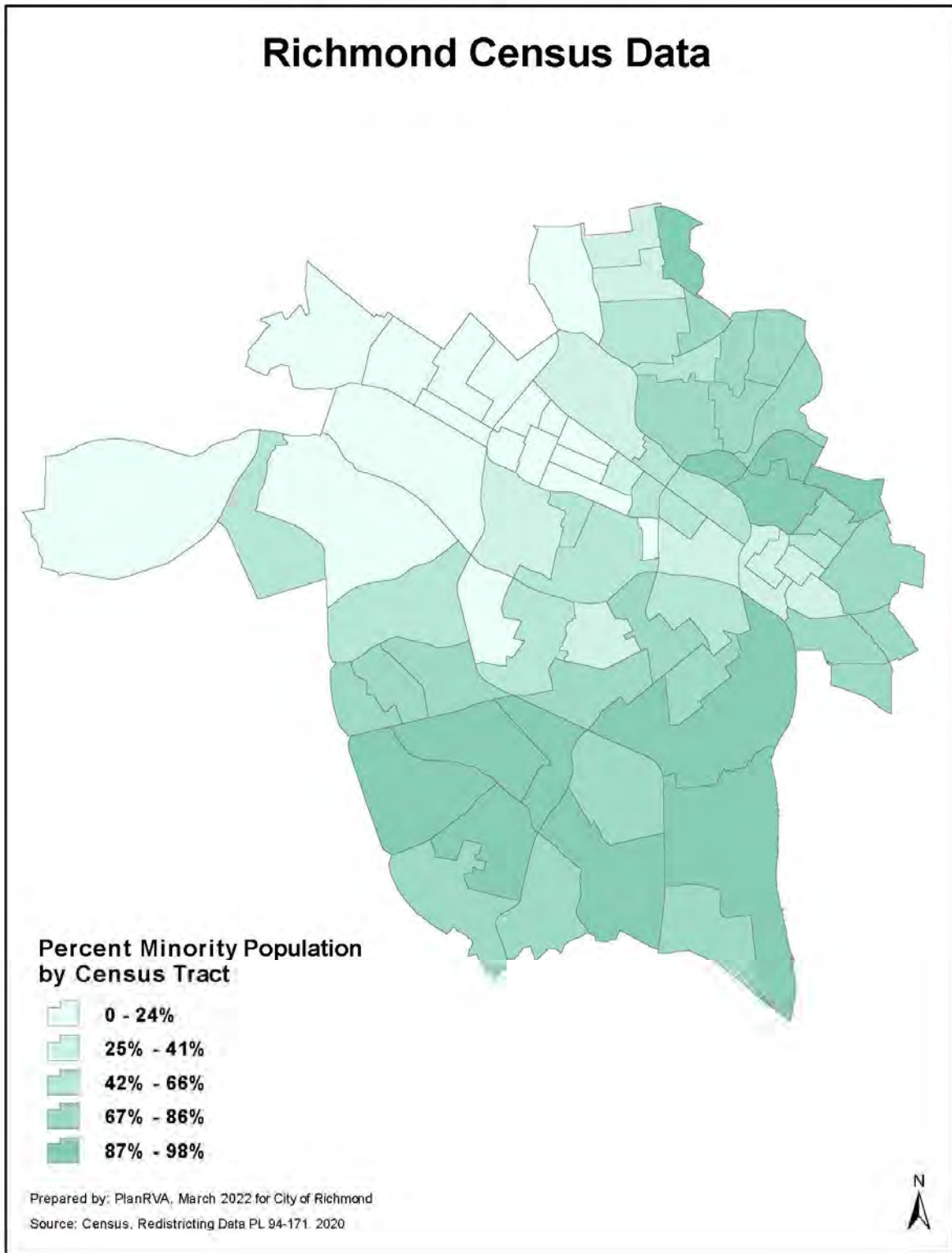
Population Density by Census Tract



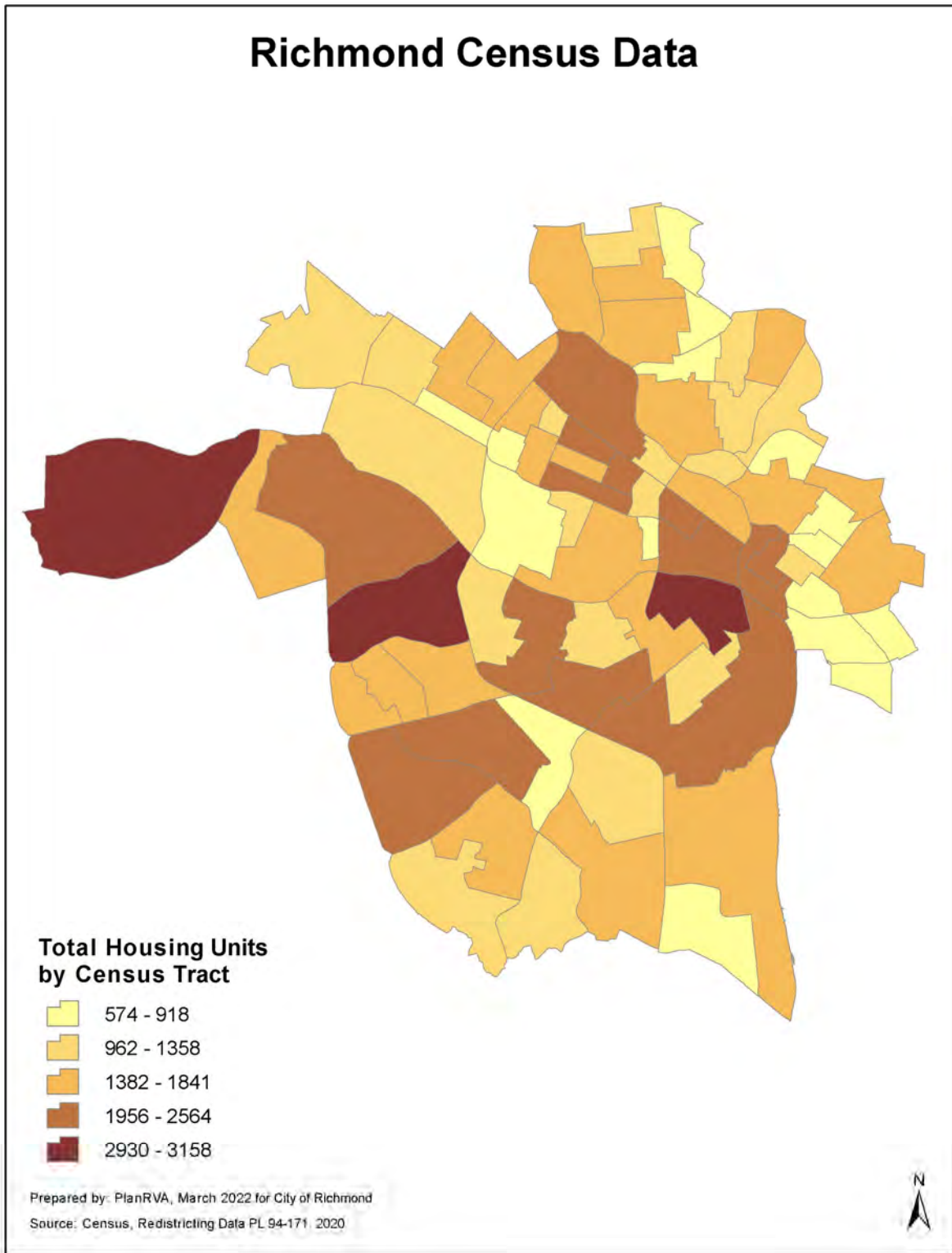
Percent White Population by Census Tract



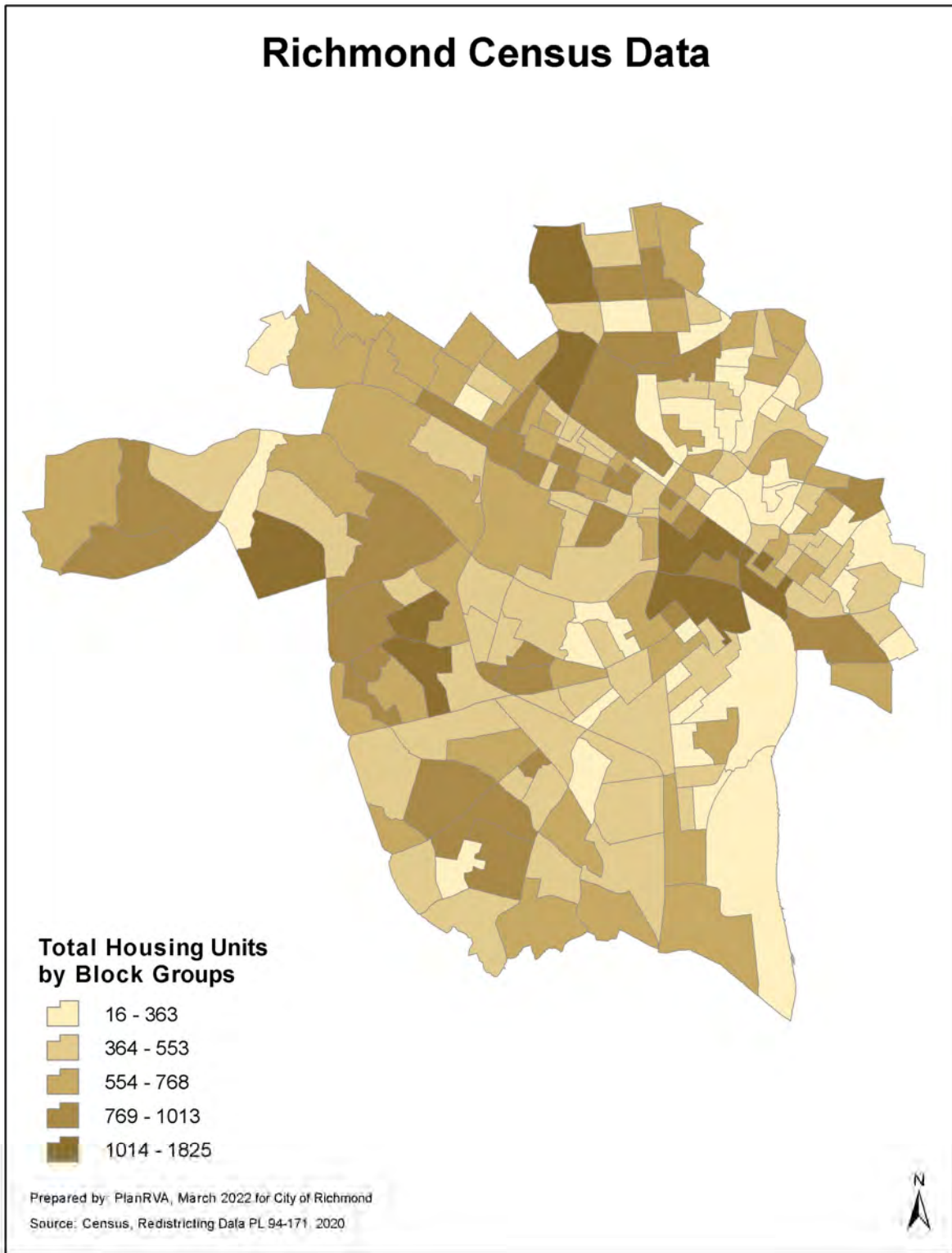
Percent Minority Population by Census Tract



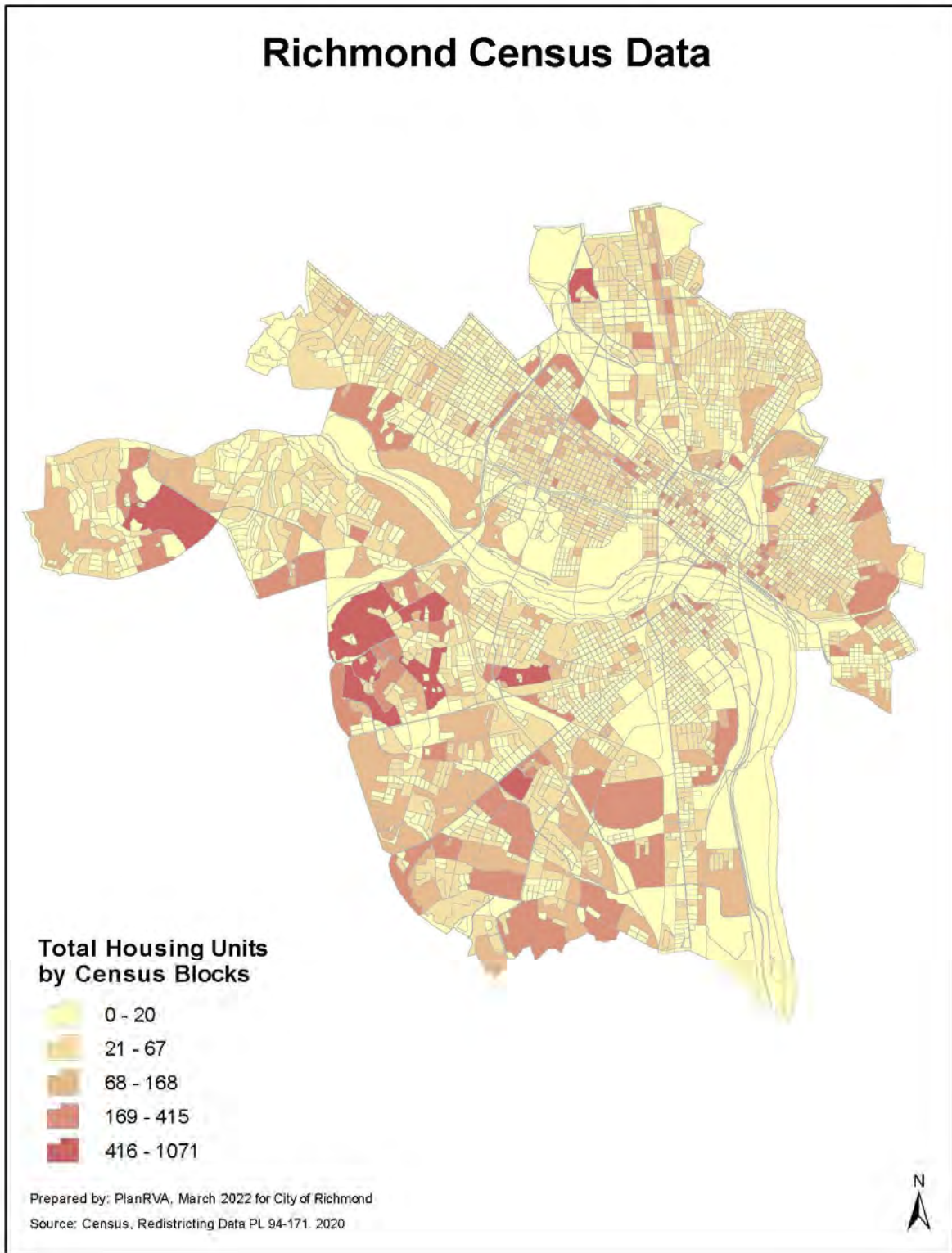
Total Housing Units by Census Tract



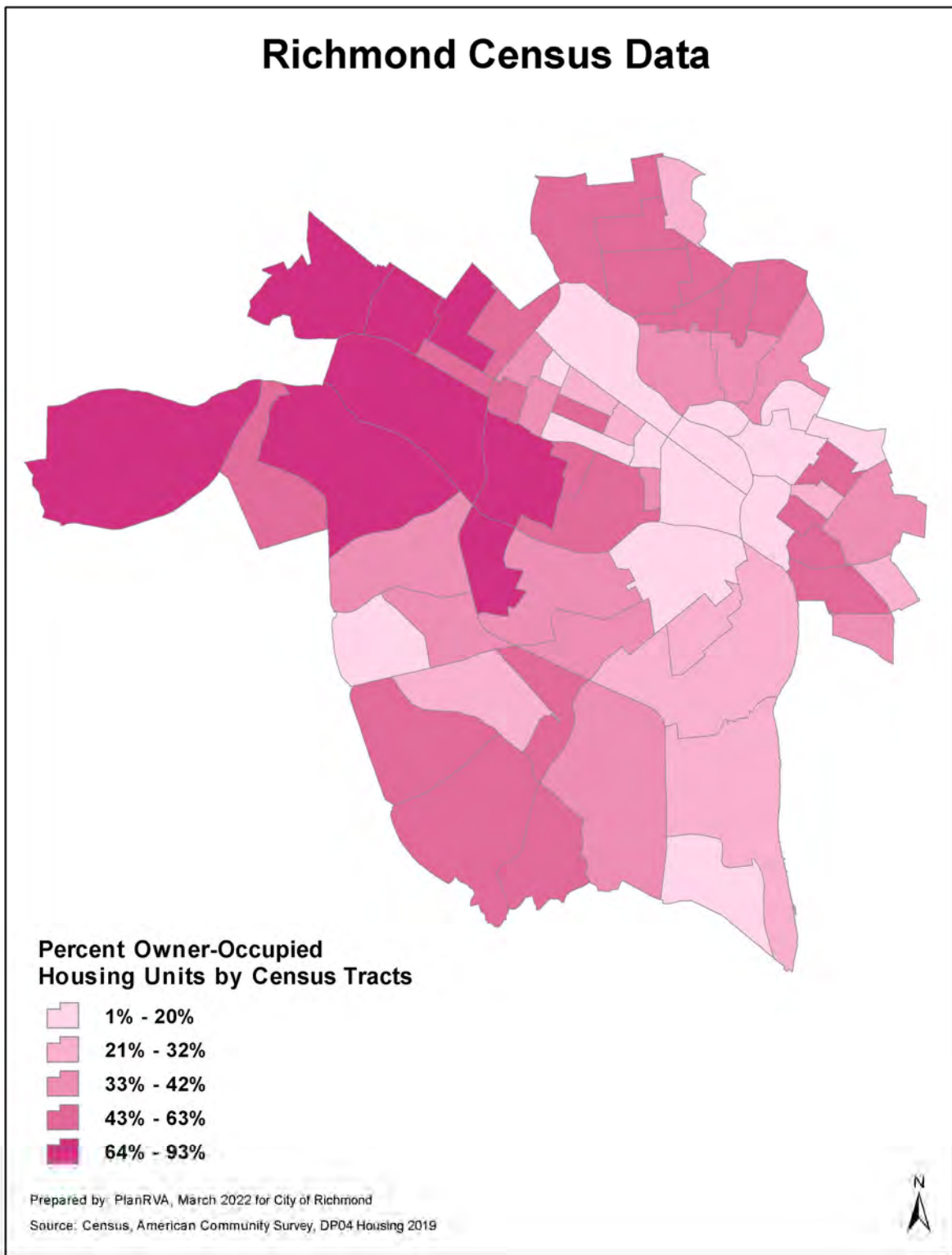
Total Housing Units by Block Points



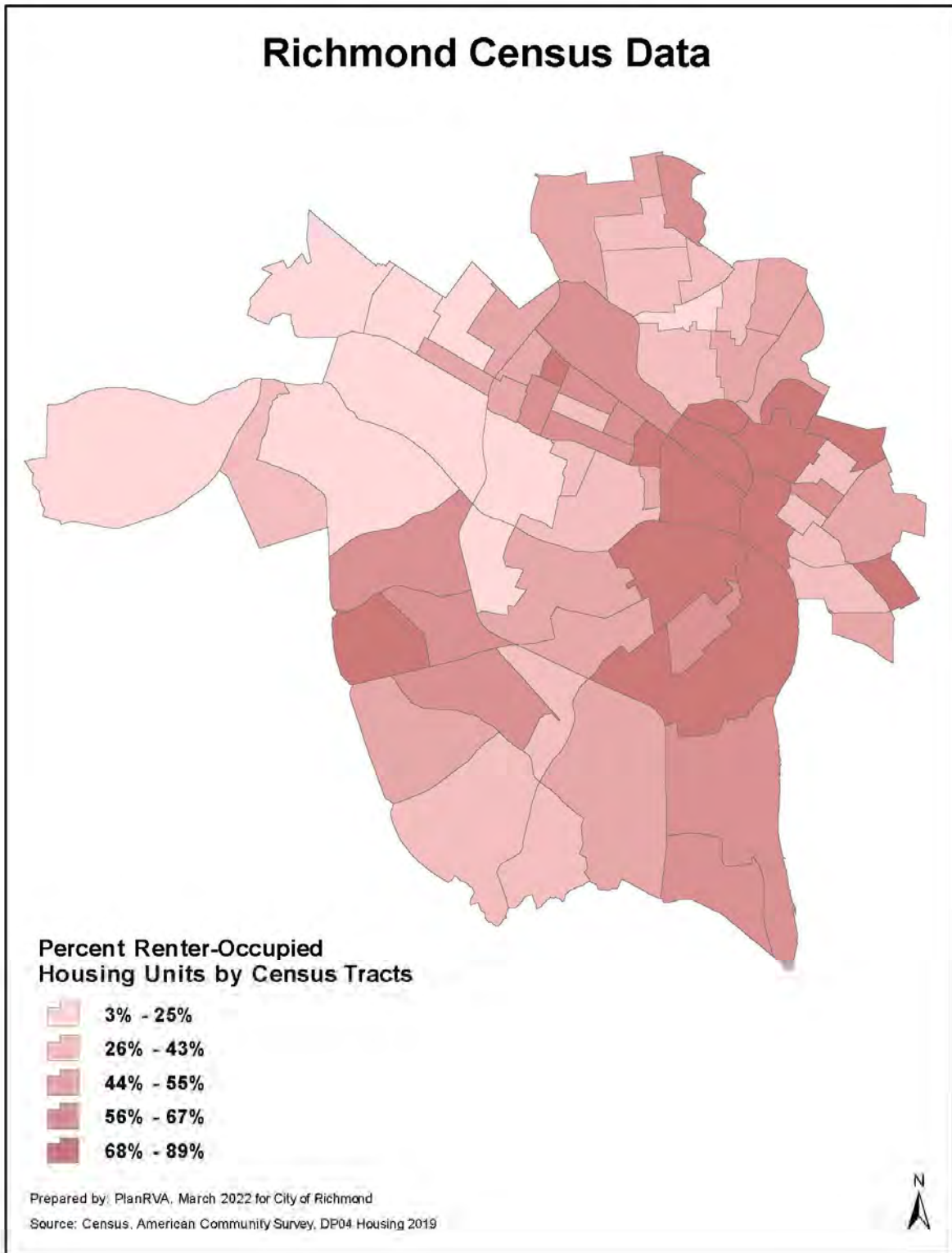
Total Housing Units by Census Tract



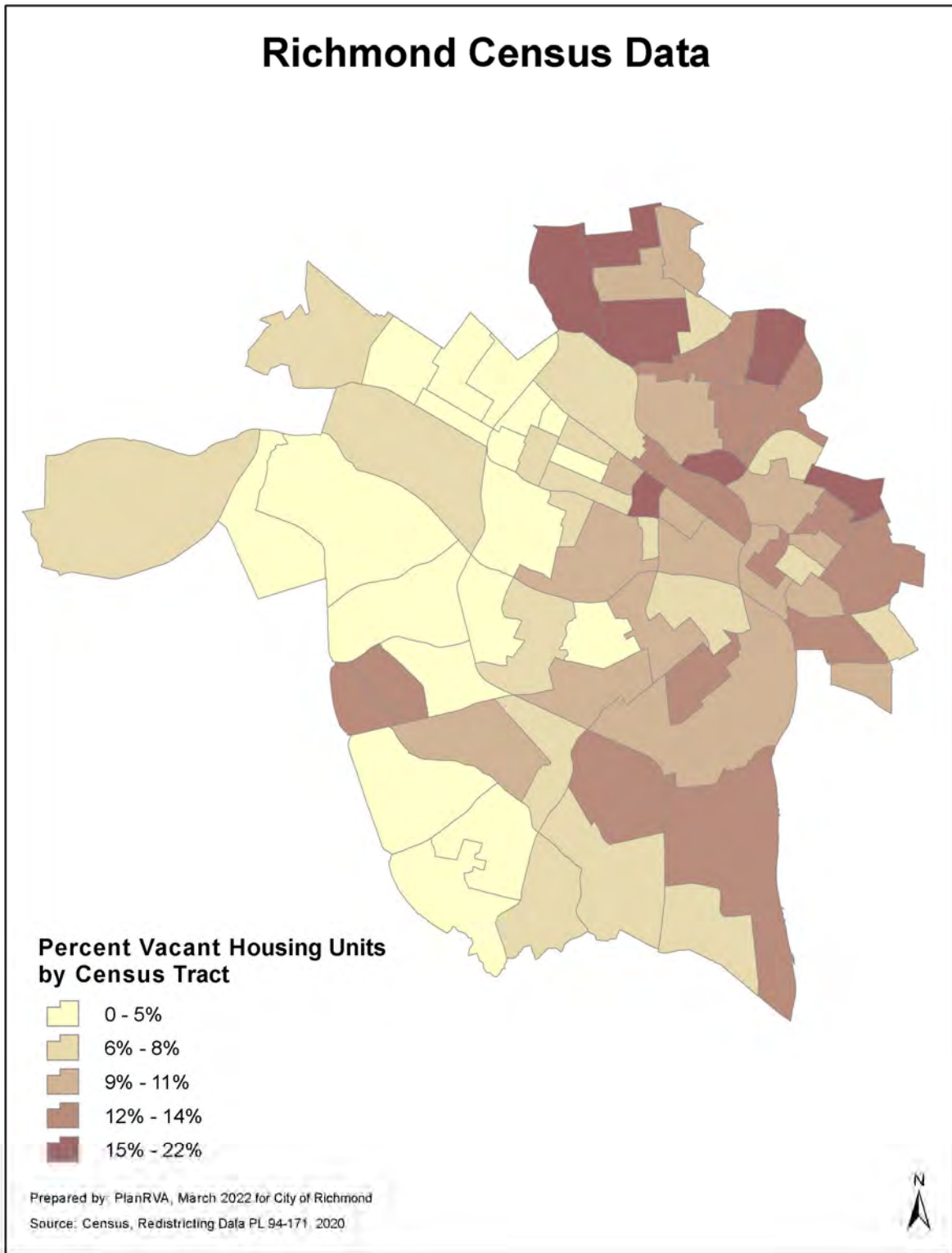
Percent Owner-Occupied Housing Units by Census Tract



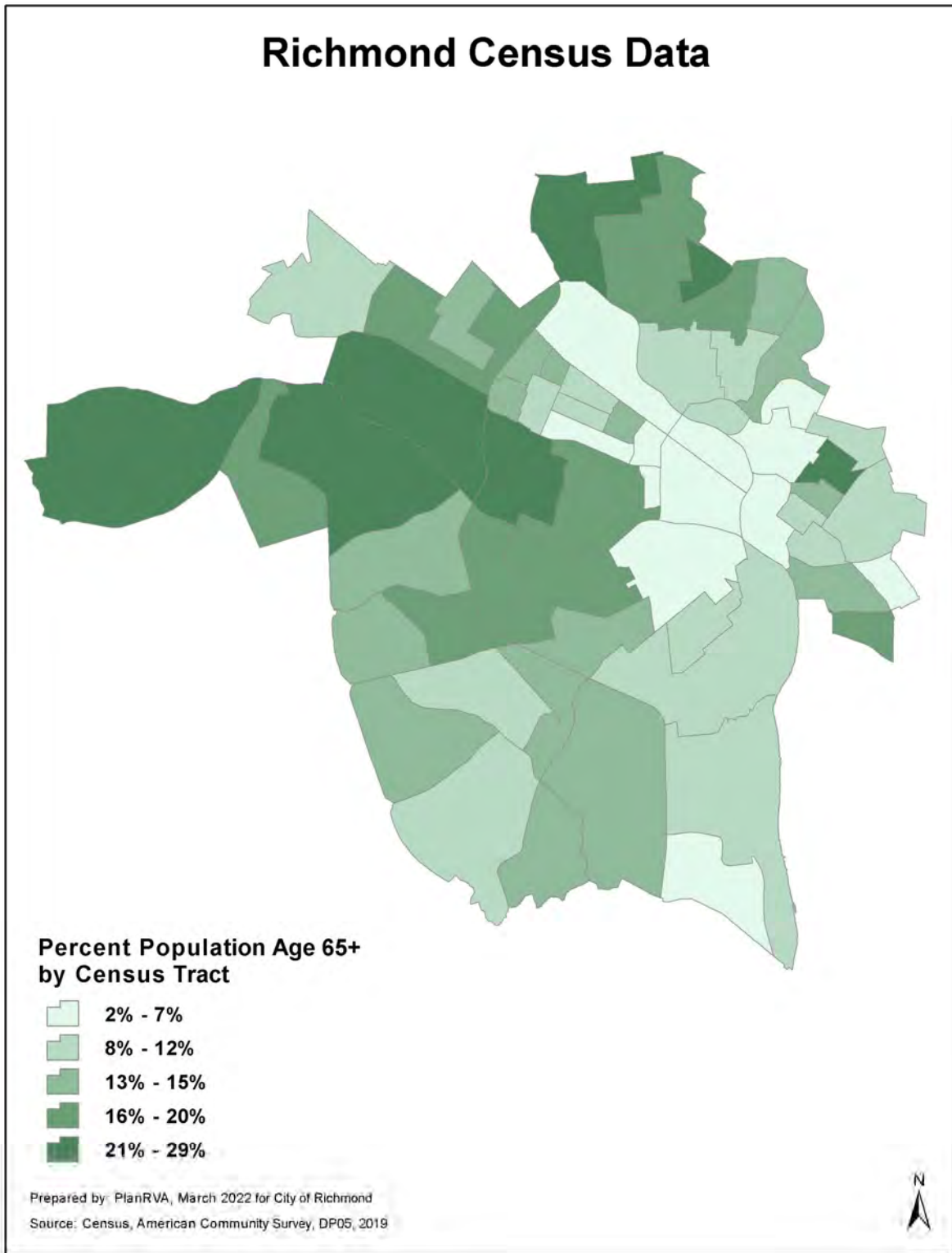
Percent Renter-Occupied Housing Units by Census Tract



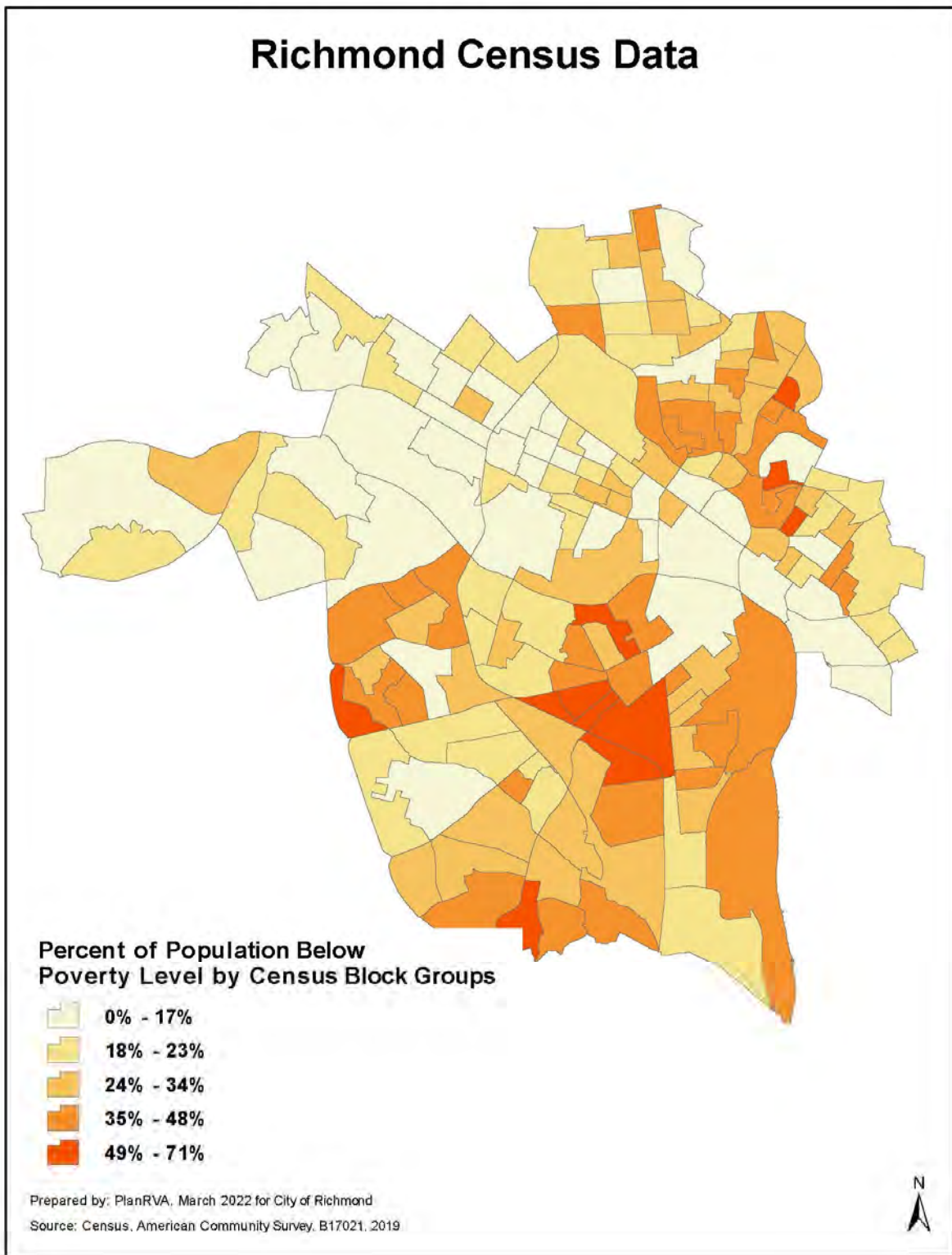
Percent Vacant Housing Units by Census Tract



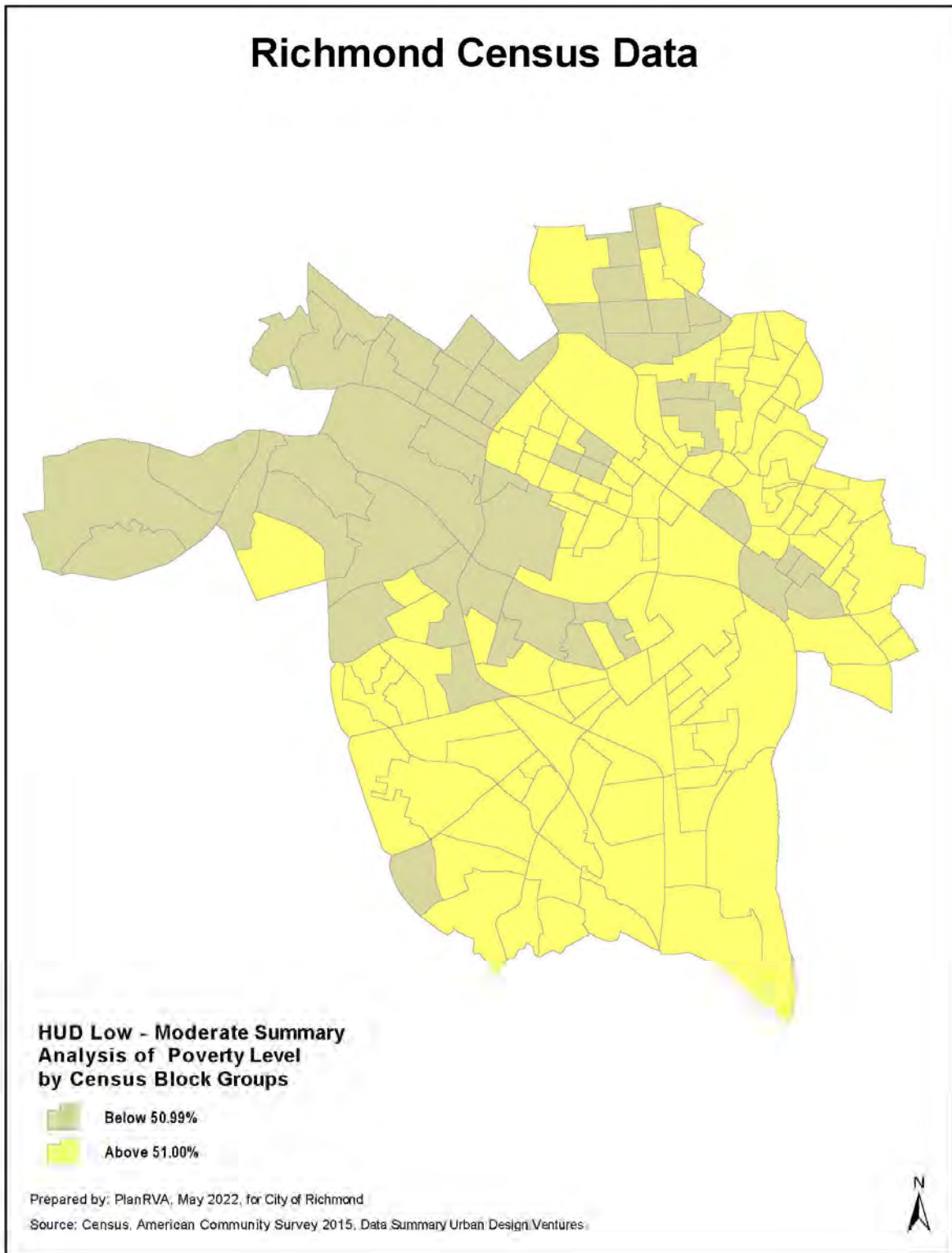
Percent Population Age 65+ by Census Tract



Percentage of Population Below Poverty Level by Census Block Group



Low/Moderate Income Percentage by Block Group



Map Summary:

In the City of Richmond, there are broad divisions between the northern and western areas of the city and the southern and eastern areas. Richmond's white population is most concentrated in the northern and western portions of the city, with white residents making up between 76% and 95% of the population in those census tracts. Accordingly, the minority population of Richmond is most concentrated in the southern and eastern portions of the city. The western and northern sections of the city also have the highest proportion of owner-occupied housing units, correlating with the higher proportion of white residents in those areas. The southern, western, and central areas of the city have the highest proportion of the population under the poverty line, corresponding to the higher minority population in those areas.

Beyond those larger patterns, there are also other notable features shown in the included maps. Population density is highest near downtown and in the westernmost tracts in the city with the northern and eastern parts being less population dense. The areas with the greatest number of housing units in Richmond are located in the western sections of the city, with more housing units being located downtown. The eastern sections of the city, especially those surrounding downtown, have the highest proportion of renter-occupied units. For vacant housing units, there is a higher proportion in the northern and eastern sections of the city.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

During the PY 2024 CDBG, HOME, ESG, and HOPWA Program Year, the City of Richmond proposes to address the following priority needs and goals from its PY 2021-2025 Five Year Consolidated Plan:

Ensure sustainable, safe, and healthy affordable housing is located throughout the city.

The quality of housing is important to low-and-moderate income people. The majority of housing units in Richmond were constructed before 1980. The aging of our housing stock creates a demand for major housing rehabilitation. Almost half of owner and renter units have at least one condition that warrants attention. The owner-occupied rehabilitation program and multifamily rental rehabilitation address these widespread needs. Lead poisoning is also a risk in older homes. The rehabilitation program can be used to reduce the hazard of lead-based paint, and to address gentrification. The preservation of affordable housing in gentrifying neighborhoods by keeping low-income residents in their neighborhoods with homeowner rehabilitation, and the exploration of innovative new programs utilizing city-funding works to combat the impacts of gentrification.

Increase the supply of affordable rental housing, especially for households earning at or below 50% of AMI.

Efforts are directed toward providing housing for low- and moderate-income households, particularly those that are cost burdened or earn at or below 50% of area median income, throughout the city. This includes supporting rental housing activities by nonprofits and for profit developers that contribute to sustainable, mixed- income neighborhoods. Increases may occur through the modernization and rehabilitation of existing housing stock or the construction of new units.

Provide affordable rental housing and services for special needs and homeless populations.

The City will provide supportive services for the homeless, persons living with HIV/AIDS, and Special Needs populations. These services include case management, counseling, financial assistance with services, housing, shelters, transitional housing, housing assistance, rapid re-housing, and permanent supportive housing. Homeless efforts will be coordinated and provided by the Greater Richmond Continuum of Care (GRCoC) in an effort to end homelessness.

Increase homeownership for lower income working households.

The City seeks to have a balance of affordable rental and homeownership opportunities within its neighborhoods. It encourages mixed- income neighborhoods as means to provide opportunities for all and reduce economic isolation of any of its residents. Homeownership can provide stability for working families by building equity, enable long-term social investment in the community, and control housing payments while area rents continue to rise.

Economic empowerment opportunities that assist in reducing poverty.

Economic development can equip low-income households with skills and resources to access higher paying careers. This is a vital goal as many of Richmond's households live in poverty and are experiencing housing cost burden.

Manage grant funds efficiently and effectively.

The City is committed to being a well-managed government and an efficient and effective steward of its federal funds. With recognition of decreasing revenues in today's economy, the City is very focused on the completion of projects in its pipeline and projects that will substantially contribute to program objectives for decent and affordable housing, creating suitable living environments, and creating economic opportunities.

Programs and resources for LMI households.

Many Richmonders need assistance to help gain stability in their lives. Services funded by the City allow organizations to be able to fill these gaps in order to provide people with the necessary help and resources.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Richmond has a good performance record with HUD and regularly meets its established performance standards. Each year the City prepares its Consolidated Annual Performance and Evaluation Report (CAPER) which is submitted to HUD. This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the City of Richmond's Department of Housing & Community Development. The PY 2022 CAPER is the second CAPER of the PY 2021-2025 Five Year Consolidated Plan.

The City of Richmond submitted its PY 2022 CAPER to HUD on September 29, 2023 and was approved by HUD. As reported in the PY 2022 CAPER, the City expended 100.0% of its CDBG funds for the benefit of low- and moderate-income persons. The City was under its 15% public services cap, expending 12.41% of its CDBG funds on public services. The City was under the administrative caps for the CDBG, HOME, ESG, and HOPWA programs. The City was under its 1.5 drawdown ratio (1.46). Richmond is carrying out its projects in a timely manner and in accordance with all HUD activity guidelines and match requirements.

The HOME Program is also being administered in a timely manner and in accordance with applicable activity limitations and match requirements. The City of Richmond met its HOME Match Requirements for the PY 2022 Program. The City of Richmond has an excess of matching funds in the amount of \$9,901,395.19 for the HOME Program.

The ESG Program is also being administered in a timely manner and in accordance with applicable activity limitations and match requirements. The City has met its ESG Match Requirements for the PY 2022 Program. A separate ESG CAPER was submitted for PY 2022 on September 28, 2023 in the Sage HMIS Reporting System.

The HOPWA Program is also being administered in a timely manner and in accordance with applicable activity limitations. A separate HOPWA CAPER was submitted to the HOPWA@hud.gov email address.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Annual Action Plan has many opportunities to gather citizen participation which includes: the citizen participation plan; requests for proposals for funding (RFP's) from agencies/organizations; the citizen participation process; the consultation process; and the development of the annual action plan. Each component of this plan principally serves the needs of the low- and moderate-income population in the City.

The City mailed out CDBG funding applications to its list of agencies/organizations. This list is updated regularly.

The City developed the plan based on resident input, the information obtained from agencies/organizations, and meetings with other City staff and departments. A "draft plan" and budget are annually prepared and placed on public display for a 30-day review and comment period. This is advertised in local newspapers of general circulation in the City, with the times, dates, and locations where the plan may be examined. A public hearing on the application and plan was also advertised and conducted. Resident, agency, and organization comments were either incorporated into the plan or if not included the reason why the comments were not accepted, are included in the plan.

Display:

The "PY 2024/FY 2025 Annual Action Plan" was on display for a 30-day period beginning Tuesday, May 14, 2024. The availability for review of the "draft plan" was advertised in the local newspapers and the plan was on public display at:

- **Main Library** - 101 East Franklin Street, Richmond, VA 23219
- **North Avenue Branch** - 2901 North Avenue, Richmond, VA 23222
- **East End Branch** - 1200 North 25th Street, Richmond, VA 23223
- **Hull Street Branch** - 1400 Hull Street, Richmond, VA 23224
- **Westover Hills Branch** - 1408 Westover Hills Boulevard, Richmond, VA 23225

In addition, the Plan was available on the City's website at: <https://www.rva.gov/housing-and-community-development/public-documents>.

Schedule:

The following schedule was used in the preparation of the PY 2024 Annual Action Plan:

- **Publish Notice in Nuevas Raíces and the Richmond Free Press** – Tuesday, May 14, 2024
- **Annual Action Plan goes on public display** – Tuesday, May 14, 2024
- **Housing and Community Development Public Hearing held** – Thursday, June 6, 2024
- **City Council Public Hearing held** – Monday, June 24, 2024
- **End of 30-day public comment period** – Friday, June 14, 2024
- **City Council Approval of the Plan** – Monday, June 24, 2024
- **Submission of Annual Action Plan to HUD on or before** – Monday, July 1, 2024

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The City held a public hearing to seek input from interested residents and community organizations for the PY 2024 funds. The City of Richmond advertised in local newspapers. The ads appeared in "The Richmond Times Dispatch" and "Nuevas Raíces" on Sunday, October 1,

2023. The City held its Public Hearing on Tuesday, October 17, 2023 at 6:00 PM. At the public hearing, residents provided their input and ideas on the needs in the City of Richmond. Comments received at the Public Hearing are included in the Citizen Participation section at the end of this plan.

On Tuesday, May 14, 2024 the City of Richmond published the Public Hearing Notice in "The Richmond Free Press" and in "Nuevas Raíces". The Public Hearing was held on Thursday, June 6, 2024 at 6:00 P.M., allowing residents to give their input on the draft version of the PY 2024/FY 2025 Annual Action Plan before the submission of the Plan to HUD on or before Monday, July 1, 2023. Comments received at the Public Hearing and during the display period are included in the Citizen Participation section at the end of this plan.

The "PY 2024/FY 2025 Annual Action Plan" was on display for a 30-day period beginning Tuesday, May 14, 2024. The availability for review of the "draft plan" was advertised in the local newspapers and the plan was on display at the City of Richmond's website <https://www.rva.gov/housing-and-community-development/public-documents>.

The Citizen Participation includes the newspaper ads, the sign-in sheets, agenda, and the minutes from the public hearings.

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

All of the comments were accepted and the requests for funding were incorporated into the PY 2024 CDBG, HOME, ESG, and HOPWA Programs.

7. Summary

The PY 2024 Annual Action Plan for the City of Richmond includes the City's CDBG Program and outlines which activities the City will undertake during the program year beginning July 1, 2024 and ending June 30, 2025. In addition, the Plan includes the HOME, ESG, and HOPWA funds that the City will receive in PY 2024. This is the City's fourth year of the PY 2021-2025 Five-Year Consolidated Plan.

During the PY 2024 Program Year, the City of Richmond will receive the following Federal Financial resources, as well as expected CDBG and HOME Program Income:

- **CDBG Funds** - \$4,366,108.00
- **Prior Year CDBG Funds** - \$832,634.00
- **HOME Funds** - \$1,358,981.00
- **HOME Program Income** - \$0.00
- **Prior Year HOME Funds** - \$0.00

- **ESG Funds** - \$381,608.00
- **Prior Year ESG Funds** - \$3,679.00
- **HOPWA Funds** - \$2,044,113.00
- **Prior Year HOPWA Funds** - \$597,642.00
- **Total: \$9,584,756.00**

During the PY 2024 CDBG, HOME, ESG, and HOPWA Program Year, the City of Richmond proposes to address the following priority needs from its Five Year Consolidated Plan:

- Ensure sustainable, safe, and healthy affordable housing is located throughout the city.
- Increase the supply of affordable rental housing, especially for households earning at or below 50% of AMI.
- Provide affordable rental housing and services for special needs and homeless populations.
- Increase homeownership for lower income working households.
- Economic empowerment opportunities that assist in reducing poverty.
- Manage grant funds efficiently and effectively.
- Programs and resources for LMI households.

A “draft” of the PY 2024 Annual Action Plan was placed on display on the City’s website at <https://www.rva.gov/housing-and-community-development/public-documents>. The display period started on Tuesday, May 14, 2024 through Friday, June 14, 2024 for a 30-day display period. The Public Hearing was held on Thursday, June 6, 2024 to discuss the proposed activities and solicit resident comments. Upon completion of the 30-day comment period, the City of Richmond submitted the PY 2024/FY 2025 Annual Action Plan to the U.S. Department of Housing and Urban Development on or before Monday, July 1, 2024.

PR-05 Lead & Responsible Agencies – 91.200(b)

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

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Richmond	Department of Housing & Community Development
HOPWA Administrator	Richmond	Department of Housing & Community Development
HOME Administrator	Richmond	Department of Housing & Community Development
ESG Administrator	Richmond	Department of Housing & Community Development

Table 1 – Responsible Agencies

Narrative (optional)

The City of Richmond’s Department of Housing and Community Development is the overall administering agency for the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunity for Persons with AIDS (HOPWA) Programs. The Department of Housing and Community Development prepares the Five Year Consolidated Plan, Annual Action Plans, Environmental Review Records (ERRs), and the Consolidated Annual Performance and Evaluation Reports (CAPER), processes pay requests, monitors contracts, and oversees the programs on a day to day basis. In addition, the City has a private planning consulting firm to provide technical assistance to the City on an as needed basis.

Consolidated Plan Public Contact Information

Contact Person: Ms. Sherrill Hampton
 Director, Department of Housing and Community Development
Address: 1500 E. Main Street, Suite 300, Richmond VA 23219
Phone: 804-646-1766
Fax: 804-646-6358
E-Mail: Sherrill.Hampton@rva.gov
Website: <https://www.rva.gov/housing-and-community-development>

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

While preparing the PY 2024 Annual Action Plan, the City of Richmond consulted with the Richmond Redevelopment & Housing Authority (RRHA), Greater Richmond Continuum of Care (GRCoC), and social service and housing agencies.

Provide a concise 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 (91.215(I))

The City of Richmond works with the following agencies to enhance coordination:

- **Richmond Redevelopment & Housing Authority (RRHA)** - Section 8 Housing Choice Vouchers, improvements to public housing communities, the Choice Neighborhood Program, and scattered site housing developments.
- **Social Services Agencies/Organizations** - funds to improve services to low- and moderate-income residents of the City of Richmond.
- **Housing Providers** - funds to rehab and develop affordable housing, funds to assist in homeownership, funds to improve housing options for low- and moderate-income families and individuals, and funds to make accessibility improvements.
- **Greater Richmond Continuum of Care (GRCoC)** - oversees the Continuum of Care.

As part of the CDBG, HOME, ESG, and HOPWA application planning process, local agencies/organizations are invited to submit proposals for CDBG, HOME, ESG, and HOPWA funds for eligible activities. These groups participate in the planning process by attending the public hearings, consultation via phone and/or email, and submission of funding applications.

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 Department of Housing and Community Development is Richmond’s lead agency for allocating Emergency Solutions Grant (ESG) funding from the U.S. Department of Housing and Urban Development. The agency is an active member of the Greater Richmond Continuum of Care (GRCoC). Homeward is the collaborative applicant and HMIS lead. The GRCoC board meets to review community needs, to approve funding recommendations, to discuss and approve policies to reduce homelessness in the GRCoC’s service area, and to improve racial and equitable outcomes of the GRCoC’s service network. Working with the GRCoC, Homeward convenes stakeholder workgroups and committees to identify gaps in service and to collaboratively develop

strategies to address special populations including those identified above. HCD staff participated in these planning groups to ensure the local ESG plan and the GRCoC goals identified in the City of Richmond's Strategic Plan to End Homelessness, which is a ten year plan and was adopted by the Mayor of Richmond and Richmond's City Council in 2020.

With respect to serving the chronically homeless, the GRCoC prioritizes chronically homeless through the GRCoC's Coordinated Entry System (CES). The Coordinated Entry System flows through three main portals, the region's Homeless Crisis Line, Street Outreach teams from partner organizations in the GRCoC, and regional domestic violence hotlines. Through the standardized and coordinated entry, those who are chronically homeless are prioritized and placed into programs which would first provide housing stability, then provide the supportive and wrap around services needed so that they do not face another housing crisis. Chronically homeless individuals are prioritized for emergency shelter, rapid re-housing, and permanent supportive housing.

Services and resources for homeless families, youth, and veterans are coordinated through the Greater Richmond Continuum of Care's Coordinated Entry System. Once a family, youth, or veteran contacts one of the avenues to the Coordinated Entry, they are placed in the program that best suits their needs as either a family, youth, or veteran. The GRCoC is partnered with Richmond Public School's (RPS) McKinney-Vento program in order to help families with children in RPS gain the resources and housing stability needed for both student and family success. Unaccompanied minors are deemed wards of the state in the Commonwealth of Virginia and are provided assistance and support at the state level, so the GRCoC does not assist unaccompanied minors through rapid re-housing, homeless prevention, or emergency services.

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

Department of Housing and Community Development (HCD) staff serves on the Greater Richmond Continuum of Care (GRCoC) Ranking Committee that determines funding priorities and allocations for ESG and ESG-CV funding, which covers the costs of operating homeless service programs in the GRCoC, such as rapid re-housing, street outreach, homeless prevention, and emergency shelter services. This allows the GRCoC and its public funding partners which include the City of Richmond, Henrico County, and Chesterfield County to strategically coordinate their localities' formula federal funds in order to provide services through GRCoC partner programs which prove most effective and which align with the City's strategic goals and objectives in an effort to end homelessness in the region. Additionally, this allows the City to strategically allocate ESG, HOPWA-CV, CDBG-CV, and ESG-CV funds in conjunction with the GRCoC's other funding sources, such as philanthropic donations and federal CoC funds provided directly to the Greater

Richmond Continuum of Care in order to equitably fund as many effective homeless service programs as possible.

HCD is also a sitting member on the Greater Richmond Continuum of Care’s Board, which reviews the homeless community’s needs, approves funding recommendations, reviews and enacts policies to end homelessness in the greater Richmond region, and improve racial and equitable outcomes in the GRCoC’s service area.

2. Describe Agencies, groups, organizations, and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities

1.	Agency/Group/Organization	Richmond Redevelopment and Housing Authority
	Agency/Group/Organization Type	Housing PHA Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Richmond Redevelopment and Housing Authority was consulted for affordable housing and public housing needs in the City.
2.	Agency/Group/Organization	Greater Richmond Continuum of Care (GRCoC)
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Regional organization Planning organization Correctional Facilities
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs

		HOPWA Strategy Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Greater Richmond Continuum of Care (GRCoC) was consulted for the housing and homeless needs in the City and the CoC Area.
3.	Agency/Group/Organization	Comcast/Xfinity
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Business Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Other - Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Xfinity/Comcast internet plans were examined to see the services they offer for City residents.
4.	Agency/Group/Organization	Verizon
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Business Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Other - Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Verizon internet plans were examined to see the services they offer for City residents.
5.	Agency/Group/Organization	City of Richmond
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons

		<p>Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services-Fair Housing Services-Victims Services-Broadband Internet Service Providers Services-Narrowing the Digital Divide Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Planning organization Other - Recreation</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Lead-based Paint Strategy Anti-poverty Strategy Other - Community Development Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The City of Richmond consulted with the following City Departments, agencies, and boards: Planning and Development Review (PDR); Office of Sustainability; Office of Minority Business (OMB); Department of Economic Development (DED); Department of Public Works (DPW); Office of Equitable Transit and Mobility (OETM); Department of Public Utilities (DPU); Department of Parks, Recreation, and Community Facilities (DPRC); Department of Social Services (DSS); Office of Community Wealth Building (OCWB); Office</p>

		of Aging and Disability Services; Office of Equity and Inclusion; Richmond Public Libraries, and Affordable Housing Trust Fund Board (AHTF).
6.	Agency/Group/Organization	Southside Community Development and Housing Corporation (SCDHC)
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Southside Community Development and Housing Corporation was contacted and submitted a funding request. The City funded Southside Community Development and Housing Corporation in PY 2024.
7.	Agency/Group/Organization	Commonwealth Catholic Charities
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Commonwealth Catholic Charities was contacted and submitted a funding request. The City funded Commonwealth Catholic Charities in PY 2024.
8.	Agency/Group/Organization	HOME, Inc.
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HOME, Inc. was contacted and submitted a funding request. The City funded HOME, Inc. in PY 2024.
9.	Agency/Group/Organization	Housing Families First
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated	Housing Families First was contacted and submitted a funding request. The City funded Housing Families First in PY 2024.

	outcomes of the consultation or areas for improved coordination?	
10.	Agency/Group/Organization	Virginia Supportive Housing
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virginia Supportive Housing was contacted and submitted a funding request. The City funded Virginia Supportive Housing in PY 2024.
11.	Agency/Group/Organization	Virginia Home for Boys and Girls
	Agency/Group/Organization Type	Housing Services-Housing Service-Children Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Unaccompanied Youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virginia Home for Boys and Girls was contacted and submitted a funding request. The City funded Virginia Home for Boys and Girls in PY 2024.
13.	Agency/Group/Organization	YWCA of Richmond
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Elderly Persons Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Victims Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically Homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied Youth Homelessness Strategy HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	YWCA of Richmond was contacted and submitted three funding requests. The City funded two of YWCA’s requests in PY 2024.
14.	Agency/Group/Organization	CARITAS
	Agency/Group/Organization Type	Services-Housing Services-Victims of Domestic Violence Services-Homeless Services-Education Services-Employment Services-Victims Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically Homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CARITAS was contacted and submitted two funding requests. The City fully funded one of CARITAS’ requests and partially funded the other request in PY 2024.
15.	Agency/Group/Organization	The Metropolitan Business League
	Agency/Group/Organization Type	Regional organization Planning organization Business Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated	The Metropolitan Business League was contacted and submitted a funding request. The City funded The Metropolitan Business League in PY 2024.

	outcomes of the consultation or areas for improved coordination?	
16.	Agency/Group/Organization	Richmond Metropolitan Habitat for Humanity
	Agency/Group/Organization Type	Housing Services-Housing Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Richmond Metropolitan Habitat for Humanity was contacted to discuss low-income housing construction and repairs. After consultation, Habitat for Humanity submitted a funding request. The City funded Richmond Metropolitan Habitat for Humanity in PY 2024.
17.	Agency/Group/Organization	Rebuilding Together Richmond
	Agency/Group/Organization Type	Housing Services-Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Rebuilding Together Richmond was contacted and submitted a funding request. The City funded Rebuilding Together Richmond in PY 2024.
18.	Agency/Group/Organization	project:HOMES
	Agency/Group/Organization Type	Services-Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Lead-based Paint Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	project:HOMES was contacted and submitted a funding request. The City partially funded project:HOMES in PY 2024.
19.	Agency/Group/Organization	Homeward
	Agency/Group/Organization Type	Services-Homeless Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Homeward was contacted and submitted two funding requests. The City funded both Homeward requests in PY 2024.
20.	Agency/Group/Organization	Emergency Shelter, Inc. DBA HomeAgain
	Agency/Group/Organization Type	Services-Housing Services-Victims of Domestic Violence Services-Homeless Services-Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emergency Shelter, Inc. DBA HomeAgain was contacted and submitted a funding request. The City funded HomeAgain in PY 2024.
21.	Agency/Group/Organization	Pathways RVA
	Agency/Group/Organization Type	Services-Homeless Services-Victims

	What section of the Plan was addressed by Consultation?	Homeless Needs-Chronically homeless Homeless Needs-Families with children Homelessness Needs-Veterans Homelessness Needs-Unaccompanied youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Pathway RVA was contacted and submitted a funding request. The City did not fund Pathway RVA in PY 2024.
22.	Agency/Group/Organization	Serenity, Inc.
	Agency/Group/Organization Type	Services-Housing Services-Persons with HIV/AIDS Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Serenity was contacted and submitted a funding request. The City funded Serenity in PY 2024.
23.	Agency/Group/Organization	Richmond Behavioral Health Authority (RBHA)
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Health Health Agency Regional Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Richmond Behavioral Health Authority was consulted regarding Homelessness and Special Needs in the City. After consultation, RBHA submitted a funding request. The City funded RBHA in PY 2024.
24.	Agency/Group/Organization	Commonwealth of Virginia
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons

		Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services-Fair Housing Services-Victims Services-Narrowing the Digital Divide Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - State Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Lead-based Paint Strategy Anti-poverty Strategy Other - Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Richmond consulted with the following State Departments, agencies, and boards: Richmond City Health District, Virginia Department of Health, Virginia Department of Housing and Community Development, and Virginia Housing
25.	Agency/Group/Organization	Richmond Economic Development Authority
	Agency/Group/Organization Type	Planning Organization Other Government- Local
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Richmond Economic Development Authority was consulted for Economic Development needs in the City.
26.	Agency/Group/Organization	Partnership for Housing Affordability
	Agency/Group/Organization Type	Services- Housing Services- Education Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Other- Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Partnership for Housing Affordability was consulted for Housing needs in the City.
27.	Agency/Group/Organization	Plan RVA
	Agency/Group/Organization Type	Regional Organization Planning Organization
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Other - Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Plan RVA was consulted for Community Development needs in the City.
28.	Agency/Group/Organization	Henrico County
	Agency/Group/Organization Type	Other Government- County Planning Organization Civic leaders
	What section of the Plan was addressed by Consultation?	Economic Development Other - Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Henrico County was consulted for Community Development needs in the City and Region.

Table 2 – Agencies, groups, organizations who participated

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

All agency types were consulted and contacted during the planning process.

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	Homeward	The Strategic Plan to End Homelessness overlaps with the goal "Provide affordable rental housing and services for special needs and homeless populations." They are incorporated in the PY 2021-2025 Five Year Consolidated Plan and the Annual Action Plans.
An Equitable Affordable Housing	City of Richmond	The plan supports the goals of increasing the supply of affordable rental housing, especially for households earning at or below 50% of AMI. The plan also focuses on reducing poverty, supporting the goal of economic empowerment opportunities that assist in reducing poverty. The plan talks about inequity in homeownership and access to resources which touch on the goal of ensuring sustainable, safe, and healthy affordable housing is located throughout the city and the goal of increasing homeownership for lower income working households. They are incorporated in the PY 2021-2025 Five Year Consolidated Plan and the Annual Action Plans.
Strategic Plan to End Homelessness	City of Richmond, Department of Community Development and Department of Social Services	The Strategic Plan to End Homelessness overlaps with the goal "Provide affordable rental housing and services for special needs and homeless populations". They are incorporated in the PY 2021-2025 Five Year Consolidated Plan and the Annual Action Plans.
Annual and Five-Year Capital Plans	Richmond Redevelopment & Housing Authority	They are incorporated in the PY 2021-2025 Five Year Consolidated Plan and the Annual Action Plans.
Richmond 300 Master Plan	City of Richmond, Planning & Development Review	They are incorporated in the PY 2021-2025 Five Year Consolidated Plan and the Annual Action Plans.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
RVA Green 2050	City of Richmond, Office of Sustainability	They are incorporated in the PY 2021-2025 Five Year Consolidated Plan and the Annual Action Plans.
Emergency Operation Plan	City of Richmond, Office of Sustainability	The Emergency Operation Plan is incorporated in the PY 2021-2025 Five Year Consolidated Plan and the Annual Action Plans.
Analysis of Impediments to Fair Housing Choice	City of Richmond, Department of Community Development and Department of Social Services	They are incorporated in the PY 2021-2025 Five Year Consolidated Plan and the Annual Action Plans.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City of Richmond's Department of Housing & Community Development is the overall administrating agency for the CDBG, HOME, ESG, and HOPWA programs. The Department of Housing & Community Development works closely with the other City departments to carry out the projects/activities funded with CDBG, HOME, ESG, and HOPWA projects.

The City of Richmond partnered with the surrounding communities to prepare and implement a Regional Analysis of Impediments to Fair Housing Choice. The City continues to coordinate with surrounding municipalities for the location of affordable housing units and homeless services. The City administers the regional HOPWA grant which includes Richmond, Hopewell, Petersburg, Colonial Heights, Amelia County, Caroline County, Charles City County, Chesterfield County, Dinwiddie County, Goochland County, Hanover County, Henrico County, King William County, New Kent County, Powhatan County, Prince George County, and Sussex County. The City of Richmond will continue to coordinate with the Commonwealth of Virginia who helps to administer state-wide programs within the city limits.

AP-12 Participation – 91.105, 91.200(c)**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

This Annual Action Plan was developed in accordance with the City's Citizen Participation Plan.

A "draft" of the PY 2024 Annual Action Plan was placed on display on the City's website <https://www.rva.gov/housing-and-community-development/public-documents>. The display period started on Tuesday, May 14, 2024 for a 30-day display period. A public hearing was held on Thursday, June 6, 2024 at 6:00 P.M., to discuss the proposed activities and solicit resident comments. Upon completion of the 30-day comment period, the City of Richmond submitted the PY 2024 Annual Action Plan to the U.S. Department of Housing and Urban Development on or before Monday, July 1, 2024.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	Newspaper Ad # 1	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City of Richmond published the Public Hearing Notice in "The Richmond Times Dispatch" on October 1, 2023.	None.	None.	Not Applicable.
2.	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The Public Hearing was held on Tuesday, October 17, 2023 at 6:00 PM to discuss the needs over the next year and the PY 2024 Budgets.	Meeting minutes can be found in the appendix section of this Annual Action Plan.	All comments were accepted.	Not Applicable.
3.	Newspaper Ad # 2	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City of Richmond published the Public Hearing Notice in "The Richmond Free Press" on Tuesday, May 14, 2024.	None.	None.	Not Applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
4.	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The Public Hearing was held on Thursday, June 6, 2024 at 6:00 PM to discuss the draft Annual Action Plan.	Meeting minutes are in the Appendix section of the Annual Action Plan.	All comments were accepted.	Not Applicable.

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The following financial resources are identified for the PY 2024 Annual Action Plan to address the priority needs and goals/strategies identified in the City of Richmond's Five Year Consolidated Plan.

The City of Richmond is receiving \$4,366,108.00 in CDBG funds, \$832,634.00 in prior year CDBG funds, \$1,358,981.00 in HOME funds, \$0.00 in HOME Program Income, \$0.00 in prior year HOME funds, \$381,608.00 in ESG funds, \$3,679.00 in prior year ESG funds, \$2,044,113.00 in HOPWA funds, and \$597,642.00 in prior year HOPWA funds for the 2024 program year. The program year goes from July 1, 2024 through June 30, 2025. These funds will be used to address the following strategies:

- Ensure sustainable, safe, and healthy affordable housing is located throughout the city.
- Increase the supply of affordable rental housing, especially for households earning at or below 50% of AMI.
- Provide affordable rental housing and services for special needs and homeless populations.
- Increase homeownership for lower income working households.
- Economic empowerment opportunities that assist in reducing poverty.
- Manage grant funds efficiently and effectively.
- Programs and resources for LMI households.

The accomplishments of these projects/activities will be reported in the PY 2024 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,366,108	0	832,634	5,198,742	5,575,348	The City of Richmond will use CDBG funds to develop affordable housing. Provide down payment assistance to low- and moderate-income (LMI) households. Provide rehabilitation to existing owner-occupied housing of LMI residents. Provide job opportunities through economic development and public services to low-mod households. Section 108 Loan repayment and general grant administration for CDBG program.

<p>HOME</p>	<p>public federal</p>	<p>Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA</p>	<p>1,358,981</p>	<p>0</p>	<p>0</p>	<p>1,358,981</p>	<p>2,913,590</p>	<p>The City of Richmond will use HOME funds to develop affordable housing for homeownership and rental housing. Provide down-payment assistance to LMI households. Provide rehabilitation to existing owner-occupied housing of LMI residents. General grant administration for HOME program.</p>
<p>HOPWA</p>	<p>public federal</p>	<p>Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA</p>	<p>2,044,113</p>	<p>0</p>	<p>597,642</p>	<p>2,641,755</p>	<p>2,371,671</p>	<p>The City of Richmond will use HOPWA funds to provide housing assistance through the use of permanent housing facilities, TBRA, STRMU, and case management to LMI households with HIV/AIDS. General program administration for HOPWA program.</p>

ESG	public federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	381,608	0	3,679	385,287	396,937	The City of Richmond will use ESG funds to provide overnight shelter, rapid re-housing assistance, and financial assistance for homelessness prevention. Data collection. General grant administration for ESG program.
-----	----------------	---	---------	---	-------	---------	---------	---

Table 5 - 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

The City will meet its federal match requirements through a combination of private matching resources (such as United Way), other federal funds, and state and local government funding.

The City of Richmond has excess HOME match funds from previous years in the amount of \$9,901,395.19. The City will have additional HOME Match during this program year from cash (non-federal), City General funds, etc.

ESG Program anticipates that it will have a match of \$381,608 in local and state funds. The ESG Match will come from local and state funds, as well as donations and grants to the ESG sub-grantees. These funding sources to the ESG sub-grantees include general funds, continuum of care funds, private foundations, state funds, donations, the United Way, etc.

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

The City of Richmond may use vacant City owned properties for the development of Affordable Housing for low and moderate income residents. In addition, the City will work with private and/or non-profit developers to promote new development throughout the City.

Discussion

The Greater Richmond Continuum of Care was awarded \$5,614,081 for its PY 2023 Continuum of Care Application. The following is a breakdown of the awards:

- **Rapid Rehousing** - \$66,306.00
- **Permanent Supportive Housing** - \$4,124,912.00
- **HMIS** - \$50,000.00
- **Planning** - \$345,633.00
- **Coordinated Entry** - \$460,230.00
- **Total: \$5,614,081.00**

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	Sustainable, safe & healthy housing Citywide	2021	2025	Affordable Housing	Citywide	Supply of Decent and Healthy Affordable Housing Location of Affordable Housing	CDBG: \$1,050,000 HOPWA: \$0 HOME: \$0 ESG: \$0	Homeowner Housing Rehabilitated: 88 Household Housing Unit
2.	Increase supply of affordable rental units 50% AMI	2021	2025	Affordable Housing	Citywide	Supply of Decent and Healthy Affordable Housing	CDBG: \$0 HOPWA: \$0 HOME: \$1,223,083 ESG: \$0	Rental units constructed: 5 Household Housing Unit
3.	Provide Housing & Services for SN & Homeless Pop.	2021	2025	Affordable Housing Non-Homeless Special Needs	Citywide Richmond MSA	Supply of Decent and Healthy Affordable Housing Resources for Special Needs Populations	CDBG: \$225,000 HOPWA: \$2,641,755 HOME: \$0 ESG: \$385,287	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Homeless Person Overnight Shelter: 660 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4.	Increase homeownership for working LMI households	2021	2025	Affordable Housing	Hull Street - Lower Corridor Hull Street - Swansboro Corridor Citywide Richmond Highway-South Richmond Highway-North Highland Park	Supply of Decent and Healthy Affordable Housing Low-income residents in Gentrifying Neighborhoods	CDBG: \$1,106,500 HOPWA: \$0 HOME: \$0 ESG: \$0	Direct Financial Assistance to Homebuyers: 125 Households Assisted
5.	Econ. empowerment opportunities to reduce poverty	2021	2025	Non-Housing Community Development	Citywide	Workforce Development for higher-paying careers Services for Low-Income Households	CDBG: \$200,000 HOPWA: \$0 HOME: \$0 ESG: \$0	Businesses assisted: 2,000 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6.	Manage grant funds efficiently and effectively	2021	2025	Non-Housing Community Development	Citywide	Supply of Decent and Healthy Affordable Housing Making Homelessness rare, brief, and non-recurring Location of Affordable Housing Access to Housing and Economic Opportunity Resources for Special Needs Populations Workforce Development for higher-paying careers Low-income residents in Gentrifying Neighborhoods Transform public housing sites into communities	CDBG: \$788,123 HOPWA: \$60,303 HOME: \$135,898 ESG: \$17,073	Other: 5 Others

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7.	Programs and Resources for LMI households	2021	2025	Non-Housing Community Development	Citywide	Access to Housing and Economic Opportunity Services for Low-Income Households	CDBG: \$507,850 HOPWA: \$0 HOME: \$0 ESG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 1,222 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 15 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1.	Goal Name	Ensure sustainable, safe, and healthy affordable housing is located throughout the City.
	Goal Description	The quality of housing is important to low-and-moderate income people. The majority of housing units in Richmond were constructed before 1980. The aging of our housing stock creates a demand for major housing rehabilitation. Almost half of owner and renter units have at least one condition that warrants attention. The owner-occupied rehabilitation program and multifamily rental rehabilitation address these widespread needs. Lead poisoning is also a risk in older homes. The rehabilitation program can be used to reduce the hazard of lead-based paint, and to address gentrification. The preservation of affordable housing in gentrifying neighborhoods by keeping low-income residents in their neighborhoods with homeowner rehabilitation, and the exploration of innovative new programs utilizing city-funding works to combat the impacts of gentrification.

2.	Goal Name	Increase the supply of affordable rental housing, especially for households earning at or below 50% of AMI.
	Goal Description	Efforts are directed toward providing housing for low- and moderate-income households, particularly those that are cost burdened or earn at or below 50% of area median income, throughout the city. This includes supporting rental housing activities by nonprofits and for profit developers that contribute to sustainable, mixed- income neighborhoods. Increases may occur through the modernization and rehabilitation of existing housing stock or the construction of new units.
3.	Goal Name	Provide affordable rental housing and services for special needs and homeless populations.
	Goal Description	The City will provide supportive services for the homeless, persons living with HIV/AIDS, and Special Needs populations. These services include case management, counseling, financial assistance with services, housing, shelters, transitional housing, housing assistance, rapid re-housing, and permanent supportive housing. Homeless efforts will be coordinated and provided by the Greater Richmond Continuum of Care (GRCoC) in an effort to end homelessness.
4.	Goal Name	Increase homeownership for lower income working households.
	Goal Description	The City seeks to have a balance of affordable rental and homeownership opportunities within its neighborhoods. It encourages mixed- income neighborhoods as means to provide opportunities for all and reduce economic isolation of any of its residents. Homeownership can provide stability for working families by building equity, enable long-term social investment in the community, and control housing payments while area rents continue to rise.
5.	Goal Name	Economic empowerment opportunities that assist in reducing poverty.
	Goal Description	Economic development can equip low-income households with skills and resources to access higher paying careers. This is a vital goal as many of Richmond's households live in poverty and are experiencing housing cost burden.
6.	Goal Name	To administer federal grant money efficiently and effectively in order to connect the community to housing and community development needs.
	Goal Description	The City is committed to being a well-managed government and an efficient and effective steward of its federal funds. With recognition of decreasing revenues in today's economy, the City is very focused on the completion of projects in its pipeline and projects that will substantially contribute to program objectives for decent and affordable housing, creating suitable living environments, and creating economic opportunities.
7.	Goal Name	Provide programs and resource connections for low-income residents.
	Goal Description	Many Richmonders need assistance to help gain stability in their lives. Services funded by the City allow organizations to be able to fill these gaps in order to provide people with the necessary help and resources.

Table 7 – 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)

Through its CDBG, HOME, ESG, and HOPWA funds, the City of Richmond proposes to assist the following:

- **Extremely Low-Income** - 49 families
- **Low-Income** - 44 families
- **Moderate-Income** - 25 families

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Richmond proposes to undertake the following activities with the PY 2024 CDBG, CDBG Program Income, HOME, HOME Program Income, ESG, and HOPWA funds:

#	Project Name
1.	Owner-Occupied Rehabilitation - FY 24/25
2.	Single Family Development - FY 24/25
3.	Housing Development - FY 24/25
4.	Administration - FY 24/25
5.	ESG Activities - FY 24/25
6.	HOPWA Activities - FY 24/25
7.	Public Service - FY 24/25
8.	Economic Development - FY 24/25

Table 6 - Project Information

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

Funding is based on completing existing open projects in order to meet a national objective as well as priorities outlined in the Five Year Consolidated Plan.

The City allocates CDBG funds to areas or projects/activities which predominantly benefit low- and moderate-income persons to rehabilitate or construct new housing for low- and moderate-income households; to create low- and moderate-income jobs; and to projects/activities that principally benefit low- and moderate-income persons.

The HOME funds will be used for administration and for housing projects/activities. These funds will be targeted to low-income households and projects/activities designed to provide affordable housing to low-income households. The disbursement is based on needs of low- and moderate-income households, not by geographic area.

The HOPWA funds will be used for housing related services for those with HIV/AIDS, such as tenant based rental assistance (TBRA), emergency short-term mortgage assistance, utility assistance, and information referrals. The disbursement is based on the needs of each client, not by geographic area. These funds serve the Richmond MSA, which covers the cities of Colonial Heights, Hopewell, Petersburg, Richmond, as well as the counties of Amelia, Caroline, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, King William, New Kent, Powhatan, Prince George and Sussex.

The ESG funds will go to emergency shelters, homeless prevention, rapid re-housing, and the homeless management information system (HMIS). The disbursement is based on need of each shelter or agency, not by geographic area.

AP-38 Project Summary

Project Summary Information

1.	Project Name	Owner-Occupied Rehabilitation - FY 24/25
	Target Area	Citywide Highland Park
	Goals Supported	Sustainable, safe & healthy housing Citywide
	Needs Addressed	Supply of Decent and Healthy Affordable Housing Low-income residents in Gentrifying Neighborhoods.
	Funding	CDBG Funds: \$1,050,000.00
	Description	Owner-Occupied rehabilitation enables extremely low- to moderate-income homeowners (at 80% or less AMI) to make needed exterior and interior home repairs and remove elements of blight from their properties. The homeowners will receive assistance in the form of grants and forgivable loans during fiscal year 2024-2025.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The following subrecipients will assist the following: <ul style="list-style-type: none"> ProjectHomes - Critical Home Repair – 43 households. Richmond Metro Habitat for Humanity - Critical Home Repairs in the City of Richmond – 8-12 households. Rebuilding Together - Critical Home Repair – 12 households. All owner-occupied repair programs will serve low-and-moderate-income households living in the City of Richmond.
	Location Description	The project locations are the following: <ul style="list-style-type: none"> Rebuilding Together Richmond - Critical Home Repair will focus on the Brookland Park and Highland Park neighborhoods. The remaining rehabilitation programs will focus on Citywide projects.

	<p>Planned Activities</p>	<p>The City is going to fund the following activities:</p> <ul style="list-style-type: none"> • ProjectHomes - Critical Home Repair (CDBG Funds - \$600,000) - Preservation of affordable homeownership in the City of Richmond by providing direct assistance to city homeowners in the form of home repair services. Recipients of the assistance will be owner-occupants with annual incomes at or below 80% of the AMI. 43 qualified long-term homeowners will be assisted with repairs. • Richmond Metro Habitat for Humanity - Critical Home Repairs in the City of Richmond (CDBG Funds - \$200,000) - Funding to support Critical Home Repairs for 8-12 homeowners in the City of Richmond whose incomes are between 0-80% of the AMI. Critical Home Repair services to be provided include the following: Roof replacement or repairs; Window replacement of failed windows; Repair and/or replace porches, steps, and ramps; Gutter repairs and/or replacement; Tree trimming and removal; Siding replacement/repair; and Installation of fabricated handrails; and Interior accessibility and life safety repairs. • Rebuilding Together Richmond - Critical Home Repair (CDBG Funds - \$250,000) - Funding to support Critical Home Repairs for 12 homeowners in the Brookland Park, Highland Park, and surrounding areas whose incomes are between 0-50% of the AMI. Critical Home Repair services will address urgent needs such as roof replacement, plumbing updates, tub-to-shower conversions for accessibility, and window replacements with the goal of enhancing the safety and livability of the home. <p>The National Objective is Low/Mod Income Housing Benefit (LMH).</p> <p>The HUD Matric Code is 14A, Rehab; Single-Unit Residential.</p>
<p>2.</p>	<p>Project Name</p> <p>Target Area</p> <p>Goals Supported</p>	<p>Single Family Development - FY 24/25</p> <p>Hull Street - Lower Corridor</p> <p>Hull Street - Swansboro Corridor</p> <p>Citywide</p> <p>Highland Park</p> <p>Increase homeownership for working LMI households</p>

Needs Addressed	Supply of Decent and Healthy Affordable Housing Location of Affordable Housing Access to Housing and Economic Opportunity
Funding	CDBG Funds: \$ 2,087,626.00
Description	Downpayment assistance programs help low- and moderate-income families whose incomes are at 80% or below the area median income, purchase their first home in the City of Richmond. The HOME Inc. Keystone Program also provides intensive individual pre-purchase counseling, financial literacy and homebuyer group education.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	The following subrecipients will assist the following: <ul style="list-style-type: none"> • Southside Community Development & Housing Corporation – Downpayment Assistance - 16 households. • HOME Inc. - Keystone Program for First-Time Homebuyers - 25 households.
Location Description	The project locations are the following: <ul style="list-style-type: none"> • Southside Community Development & Housing Corporation - Downpayment Assistance – Richmond’s Southside. • HOME Inc. - Keystone Program for First-Time Homebuyers - Citywide.

	<p>Planned Activities</p>	<p>The City is going to fund the following activities:</p> <ul style="list-style-type: none"> • Section 108 Payment (CDBG Funds - \$981,126) - CDBG funds will be used to make loan repayments on the 2012 Section 108 Guaranteed Loans made to the City of Richmond by the U.S. Department of Housing and Urban Development (HUD). The loan is guaranteed for 20 years at a variable interest rate (4.5% to 8.5%) and was earmarked for the rehabilitation of single-family homes and multi-family units and economic development in targeted areas of the City. The terms of the loan indicate that CDBG funds are to be used as repayment. Funding of this proposal will enable the City to meet its debt obligations for loans made to rehabilitate its housing stock and provide safe affordable housing to its residents. • Southside Community Development & Housing Corporation – Downpayment Assistance (CDBG Funds - \$573,500) - SCDHC will utilize funding to be used as down payment assistance for 16 low-income first-time homebuyers purchasing SCDHC homes developed. Clients will be at or below 80% AMI. • HOME Inc. - Keystone Program for First-Time Homebuyers (CDBG Funds - \$533,000) - The Keystone Program provides intensive individual pre-purchase counseling, financial literacy, homebuyer group education and financial assistance. This ensures that families participating in the program will not only be able to buy a home, but will be responsible, successful long-term homeowners. This program also provides down payment assistance to help low- and moderate-income families whose incomes are at 80% or below of the area median income, purchase their first home in the City of Richmond. <p>The National Objective is Low/Mod Income Housing Benefit (LMH).</p> <p>The HUD Matrix Code is 13B, Homeownership Assistance and 19F - Planned Repayment of Section 108 Loan Principal.</p>
<p>3.</p>	<p>Project Name</p> <p>Target Area</p> <p>Goals Supported</p>	<p>Housing Development - FY 24/25</p> <p>Hull Street - Swansboro Corridor</p> <p>Citywide</p> <p>Highland Park</p> <p>Increase supply of Affordable Rental Units 50% AMI (all Rental Development)</p>

Needs Addressed	Supply of Decent and Healthy Affordable Housing
Funding	CDBG Funds: \$225,000.00 HOME Funds: \$1,223,083.00
Description	Funds used to develop rental housing for low- and moderate-income households.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	<p>The following subrecipients will assist the following:</p> <ul style="list-style-type: none"> • CARITAS - Dinwiddie Avenue Men’s Campus Renovation – 500 individuals. • HOME CHDO Set-Aside - 1 household. • HOME Affordable Housing - 4 households.
Location Description	<p>The project locations are the following:</p> <ul style="list-style-type: none"> • CARITAS - Dinwiddie Avenue Men’s Campus Renovation – 700 Dinwiddie Avenue, Richmond, VA 23224 • HOME CHDO Set-Aside - Citywide. • HOME Affordable Housing - Citywide.

	<p>Planned Activities</p>	<p>The City is going to fund the following activities:</p> <ul style="list-style-type: none"> • CARITAS - Dinwiddie Avenue Men’s Campus Renovation (CDBG Funds - \$225,000) - This project will utilize funds for Phase II renovations of a low-barrier congregate shelter for men. CDBG funds will be utilized for the renovation of the classroom and shelter space including new electrical and flooring. Renovations are needed after wear and tear compounded by the impacts of COVID-19 added additional stress to the building. CARITAS will continue to serve 500 clients a year during renovations. • HOME CHDO Set-Aside (HOME Funds - \$203,848) - HOME funds will be used to assist a CHDO to increase the number of affordable housing units in the City for owners and renters by assisting with acquisition, acquisition rehab, soft costs, new construction, and rehabilitation of existing multi-family housing units. • HOME Affordable Housing (HOME Funds - \$1,019,235) - HOME funds will be used in the development of affordable housing in the City for owners and renters by assisting with acquisition, acquisition rehab, soft costs, new construction, and rehabilitation of existing multi-family housing units. <p>The National Objective is Low/Mod Income Housing Benefit (LMH).</p> <p>The HUD Matrix Code is 12 Construction of Housing.</p>
4.	<p>Project Name</p>	<p>Administration - FY 24/25</p>
	<p>Target Area</p>	<p>Hull Street - Lower Corridor Citywide</p>
	<p>Goals Supported</p>	<p>Manage grant funds efficiently and effectively</p>
	<p>Needs Addressed</p>	<p>Supply of Decent and Healthy Affordable Housing Making Homelessness rare, brief, and non-recurring Location of Affordable Housing Access to Housing and Economic Opportunity Resources for Special Needs Populations Workforce Development for higher-paying careers Low-income residents in Gentrifying Neighborhoods Transform public housing sites into communities Services for Low-Income Households</p>

Funding	CDBG Funds: \$788,123.00 HOME Funds: \$135,898.00
Description	This project provides funding for the general administration of the City's Community Development Block Grant program and HOME Investment Partnership Program.
Target Date	6/30/2025
Estimate the number and type of families that will benefit from the proposed activities	3 Organizations
Location Description	Programs administered will occur citywide.
Planned Activities	<p>The City is going to fund the following activities:</p> <ul style="list-style-type: none"> • City of Richmond Department of Planning and Development Review - Historic Preservation - Section 106 Review and Planning (CDBG Funds - \$50,000) - CDBG funds will go toward the administration of the Section 106 Review. This process is a necessary function for the disbursement of funding from the HUD by the City. This responsibility is delegated to the City by HUD Regulation 24 CFR Part 58.1 and is a requirement of the HUD contract with the City of Richmond. • HCD - BGA/Finance (CDBG Funds - \$738,123) - Funds will be used for the overall program administration, coordination, technical assistance to applicants, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) and Fair Housing activities. • HCD - HOME Admin (HOME Funds - \$135,898) - HOME funds will be used for the overall program administration, coordination, technical assistance to applicants, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER). <p>The project matrix code is General Planning and Administration (21A) and 21D Fair Housing Activities (subject to admin cap).</p> <p>National Objective is Not applicable to planning and administration</p>

5.	Project Name	ESG Activities - FY 24/25
	Target Area	Citywide
	Goals Supported	Provide Housing & Services for SN & Homeless Pop.
	Needs Addressed	Making Homelessness rare, brief, and non-recurring
	Funding	ESG Funds: \$385,287.00
	Description	Programs that provide homeless services, support, and housing assistance through the programs coordinated and provided by the Greater Richmond Continuum of Care in an effort to end homelessness. Programs are funded projects under ESG.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	<p>The following subrecipients will assist the following:</p> <ul style="list-style-type: none"> CARITAS - Emergency Shelter & Case Management - will assist 500 individuals. Housing Families First - Hilliard House/Building Neighbors - will assist 160 individuals. YWCA Richmond Rapid Re-Housing - will assist 50 households. HomeAgain - Emergency Shelter Operations and Rapid Re-Housing - will assist 259 individuals.
	Location Description	<p>Services for persons experiencing homelessness will occur at the following shelters:</p> <ul style="list-style-type: none"> CARITAS (Stockton St) Hilliard House (3900 Nine Mile Rd) HomeAgain (Men’s Emergency Shelter is located at 11 W. Grace Street and the Espigh Family Shelter is at 2 E. Main Street).

<p>Planned Activities</p>	<p>The City is going to fund the following activities:</p> <ul style="list-style-type: none"> • CARITAS - Emergency Shelter & Case Management (ESG Funds - \$52,556) - Funds will support the low-barrier emergency shelter for single men and women in Richmond. Individuals experiencing homelessness are connected to case management services and receive referrals for community resources to help transition from shelter to a positive housing destination. Project will provide shelter to 500 adults experiencing homelessness and assist in helping 150 individuals move to a positive housing destination within 90 days. • Housing Families First - Hilliard House/Building Neighbors (ESG Funds - \$81,668) - Funds will support single women and families experiencing homelessness in Richmond with short-term emergency shelter and case management to assist them with exiting to a positive housing destination. Funds will assist in sheltering 160 individuals (roughly 45 families). • YWCA - YWCA Richmond Rapid Re-Housing (ESG Funds - \$80,336) - ESG funds will be expended on rapid rehousing expenses for City of Richmond survivors of domestic violence who have fled unsafe situations in their homes and are classified as homeless. • Emergency Shelter, Inc. DBA HomeAgain - Emergency Shelter Operations and Rapid Re-Housing (ESG Funds - \$145,406) - Funds will be used to support temporary emergency shelter and rapid re-housing services to individuals and families. The rapid re-housing project will provide 90 households with financial assistance and housing-focused case management. The shelter project will provide 259 individuals with case management services to assist in achieving long-term housing stability. • Homeward - Homeward Community Information System (HCIS) (ESG Funds - \$8,248) - Funds will support ongoing operations of the Homeward Community Information System (HCIS). HCIS is a type of homeless management information system which is required to receive state and federal homeless assistance funding. • HCD - ESG Administration (ESG Funds - \$17,073) - ESG funding for program administration. <p>National Objective is Low/Mod Income Clientele Benefit (LMC).</p> <p>The project matrix code is 21A General Program Administration; 03T Operating Cost of Homeless/AIDS Patients Programs; and 05Q Subsistence Payments, 05S Rental Housing Subsidies, and 05T Security Deposit.</p>
----------------------------------	---

6.	Project Name	HOPWA Activities - FY 24/25
	Target Area	Richmond MSA
	Goals Supported	Provide Housing & Services for SN & Homeless Pop.
	Needs Addressed	Resources for Special Needs Populations
	Funding	HOPWA Funds: \$2,641,755.00
	Description	Provide funding for housing related services for those with HIV/AIDS in the Richmond MSA. Funding is also provided for tenant based rental assistance, emergency short-term mortgage assistance, utility assistance, and information referrals.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	<p>The following subrecipients will assist the following:</p> <ul style="list-style-type: none"> Virginia Supportive Housing - Permanent Supportive Housing – will assist 20 households. Commonwealth Catholic Charities – HOPWA Greater Richmond – will assist 196 households. Serenity, Inc. - Housing Assistance Program – will assist 100 clients and 62 households.
	Location Description	HOPWA programs serve four independent cities, thirteen counties, and three incorporated towns that comprise the Richmond-Petersburg MSA. Virginia Supportive Housing (VSH) owns and operates four properties in which the HOPWA Supportive Services program is offered: Stratford House, New Clay House, Studios at South Richmond, and James River Apartments. Stratford House is a multi-family property with eight units for formerly homeless single adults currently living with HIV/AIDS. New Clay House (47 units), Studios at South Richmond (60 units), and James River Apartments (14 units) are larger communities in which they provide subsidized, permanent housing with supportive services.

<p>Planned Activities</p>	<p>The City is going to fund the following activities:</p> <ul style="list-style-type: none"> • Homeward - HMIS (HOPWA) (HOPWA Funds - \$20,000) - Funds will support ongoing operations of the Homeward Community Information System (HCIS). HCIS is a type of homeless management information system which is required to receive state and federal homeless assistance funding. Project will provide the HIPAA-compliant online database management tool to services providers working with individuals who are low-income and living with HIV/AIDS. Project will also share necessary data with HCD for the completion of the CAPER. • Virginia Supportive Housing (HOPWA Funds - \$350,000) - Funds will be used for the continued operation of Stratford House, which is a multi-family property for formerly homeless single adults living with HIV/AIDS, and to further expand services to individuals and households that qualify for the HOPWA program. The project will serve at least 20 households, and at least 90% of those households will remain permanently housed. • Commonwealth Catholic Charities - HOPWA Greater Richmond (HOPWA Funds - \$1,203,530) - Funds will be used to provide rental and utility assistance and supportive services to individuals living with HIV/AIDS. The Project will prevent 196 eligible persons from experiencing homelessness by providing long-term rental assistance to 56 clients, 80 households with STRMU assistance, and 60 households with PHP assistance. All clients will be offered ongoing supportive services. • Serenity, Inc. - Housing Assistance Program (HOPWA Funds - \$205,889) - Funds will provide persons living with HIV/AIDS with housing-based case management and financial assistance. The project will provide supportive services to 100 clients and provide STRMU and PHP assistance to 62 households. • HCD - HOPWA Administration (HOPWA Funds - \$60,303) - HOPWA funding for program administration. • Unallocated Funds (HOPWA Funds - \$802,033) - Unallocated HOPWA funds. The City will publish a NOFA in PY 24 to allocate these funds. <p>The national objective is Low/Mod Income Housing Benefit (LMH).</p> <p>The project matrix codes are 21A General Program Administration; 05Q (Subsistence Payment), 05S (Rental Housing Subsidies); and 05T (Security Deposit).</p>
----------------------------------	---

7.	Project Name	Public Service - FY 24/25
	Target Area	Citywide
	Goals Supported	Provide Housing & Services for SN & Homeless Pop. Programs and Resources for LMI households. Provide programs and resource connections for low-income residents.
	Needs Addressed	Supply of Decent and Healthy Affordable Housing Making Homelessness rare, brief, and non-recurring Access to Housing and Economic Opportunity Workforce Development for higher-paying careers
	Funding	CDBG Funds: \$641,132.00
	Description	This project provides funding for public services activities.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The following subrecipients will assist the following: <ul style="list-style-type: none"> • HOME, Inc. - HOME Housing Information and Counseling Program - 1,130 persons. • Southside Community Development and Housing Center - Housing Counseling - 15 households. • Richmond Behavioral Health Authority - Residential Support for Homeless Families - 80 persons. • Virginia Home for Boys and Girls - The Village at Pride Place - 42 persons. • YWCA - YWCA Comprehensive Services for Domestic and Sexual Violence Survivors - 50 persons.
	Location Description	All the programs funded in public service serve beneficiaries citywide.

<p>Planned Activities</p>	<p>The City is going to fund the following activities:</p> <ul style="list-style-type: none"> • HOME, Inc. - HOME Housing Information and Counseling Program (CDBG Funds - \$200,000) - This program creates stable housing through homeownership opportunities, assists homeowners behind in their mortgage to avoid foreclosure, increases tenant rights and responsibilities knowledge, and increases financial literacy. Services include homebuyer education and pre-purchase counseling; foreclosure prevention counseling; money management and credit classes for those who wish to either purchase a home or maintain stable rental housing; tenant education and landlord-tenant information and referral services for families who are in dispute with their landlords, at risk of eviction or in need of help with relocation. • Southside Community Development and Housing Center - Housing Counseling (CDBG Funds - \$157,850) - SCDHC's Homeownership Center will assist low- and moderate-income Richmond residents achieve homeownership through a comprehensive and multilingual financial coaching through our Financial Opportunity Center (FOC), and HUD-certified rental, pre-purchase, post-purchase, and foreclosure prevention counseling through our HUD-approved housing counseling center. The SCDHC Homeownership Center will also facilitate homebuyer education. • Richmond Behavioral Health Authority - Residential Support for Homeless Families (CDBG Funds - \$133,282) - The program provides case management services to 80 families who are in the midst of homelessness and are being sheltered by one of the partner agencies. Families are connected to mainstream housing in the community. The program also operates two apartments that are utilized as short-term temporary housing for families who are homeless and demonstrate a commitment to obtaining self-sufficiency. • Virginia Home for Boys and Girls - The Village at Pride Place (CDBG Funds - \$100,000) - The program provides young adults who identify as LGBTQ+ and are experiencing housing insecurity with temporary housing, trauma-informed case management, and independent life skills coaching to help clients achieve their goals and become stably housed. The project expects to serve 42 clients. • YWCA - YWCA Comprehensive Services for Domestic and Sexual Violence Survivors (CDBG Funds - \$50,000) - This project provides funding for court advocates and workforce navigators to empower survivors in their journey to rebuild their lives. Funding will also be
----------------------------------	---

		<p>used for client financial assistance to address costs associated with securing stable housing and building financial independence. YWCA expects to provide 15 heads-of-households with financial assistance and 10 survivors with court advocacy and employment navigation services.</p> <p>The national objective is Low/Mod Clientele (LMC).</p> <p>The project matrix codes are 03T Homeless/AIDS Patients Programs, 05H Employment Training, 05M Health Services, 05O Mental Health Services, 05Q Subsistence Payments, 05X Housing Information and Referral Services, and 15 Code Enforcement.</p>
8.	Project Name	Economic Development - FY 24/25
	Target Area	Citywide
	Goals Supported	Econ. empowerment opportunities to reduce poverty
	Needs Addressed	Workforce Development for higher-paying careers Services for Low-Income Households
	Funding	CDBG Funds: \$200,000.00
	Description	This project provides funding for economic development activities.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	<p>The following subrecipients will assist the following:</p> <ul style="list-style-type: none"> • Metropolitan Business League - Economic Development – 2,000 businesses Citywide.
	Location Description	Economic development activities will occur citywide.

Planned Activities	<p>The City is going to fund the following activities:</p> <ul style="list-style-type: none">• Metropolitan Business League Program - Economic Development (CDBG Funds - \$200,000) - This program promotes prosperity in Richmond through education, leadership, advocacy, training, financial resources, building networks for small, women and minority-owned businesses. The program provides comprehensive entrepreneurship training, workforce development, and business resources year-round. Works with corporate partners to seek procurement opportunities and educate minority business owners on how to secure contracts. The program offers a portfolio of emergency grants and microloans and resources for businesses in addition to application support and financial counseling. <p>The national objective is Low/Mod Clientele (LMC) and Low/Mod Jobs Benefit (LMJ).</p> <p>The project matrix codes are 05H Employment Training; 18A Economic Development: Direct Financial Assistance to For-Profit Business; and 18B - ED Technical Assistance.</p>
---------------------------	---

AP-50 Geographic Distribution – 91.220(f)

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

The following information provides a profile of the population age, racial/ethnic composition, and economy of the City of Richmond. This information was obtained from the U.S. Census Bureau American Factfinder website, <http://data.census.gov>. As the most recent available data, the 2018-2022 American Community Survey 5-Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of Richmond. Additional information comes from the 2020 Decennial Census, and the 2013-2017 and 2018-2022 American Community Survey 5-Year Estimates were used to compare statistics.

Population:

- The 2018-2022 ACS estimates the City's population to be 227,171 people, an increase of 6,279 people (2.8%) since 2017 and 21,823 (10.6%) since 2012.

Age:

- Median age in the City of Richmond was 34.5 years, compared to 38.7 years for the Commonwealth of Virginia.
- Youth under the age of 18 made up 17.1% of the City's population, nearly five points lower than the Commonwealth's percentage (21.8%).
- Seniors age 65 or over comprise 13.8% of the City's population, two percentage points below Virginia's rate of 16.0%.

Race/Ethnicity:

- 44.6% are White alone
- 44.0% are Black or African American alone
- 2.3% are Asian alone
- 5.7% are Two or More Races
- 7.6% are Hispanic or Latino of all races

Income Profile:

The Median Family Household Income for a family of four is \$110,300 in the Richmond, VA Metropolitan Statistical Area according to HUD's FY 2024 Income Limits. The following is a summary of income statistics for the City of Richmond:

- According to the 2018-2022 American Community Survey, median household income in the City of Richmond was \$59,606 which was lower than the Commonwealth of Virginia (\$85,873).
- 25.9% of households with earnings received Social Security income.
- 2.5% received cash public assistance.

- 18.7% received retirement income.
- 39.3% of female-headed households with children and no spouse present were living in poverty. 50.8% of such households with children under 5 were living in poverty.
- 30.1% of all youth under 18 years of age were living in poverty.

Low/Mod Income Profile:

The low- and moderate-income profile for the City of Richmond is a measurement of the area's needs. As of the 2016-2020 CHAS data, Richmond has an overall low- and moderate-income percentage of 56.17%.

Economic Profile:

Of the City's civilian employed population 16 and over of 121,796 persons:

- Occupation:
 - 46.1% of the employed civilian population had occupations classified as management, business, science, and arts occupations.
 - 19.4% of the employed civilian population had occupations classified as sales and office.
 - 18.4% were in the service sector.
- Industry:
 - The education, health, and social service industry represented 24.4% of those employed.
 - Professional, scientific, management and administrative employees comprised 14.6% of the workforce.
- Class of Worker:
 - 79.1% of workers were considered in private wage and salary workers class.
 - 16.2% of workers were in the government class.
 - 4.4% of workers were considered in the self-employed workers in own not incorporated business class.

According to the U.S. Bureau of Labor Statistics, the preliminary unemployment rate for Richmond, VA in March 2024 was 3.0%, compared to 2.4% for the Commonwealth of Virginia and 3.5% nationwide.

Rationale for the priorities for allocating investments geographically

Funding is based on completing existing open projects in order to meet a national objective as well as priorities outlined in the Five Year Consolidated Plan. Resources are allocated based on neighborhood indicators and the results of comprehensive planning and allocation processes and include federal funding only.

The City allocates CDBG funds to areas or projects/activities which predominantly benefit low- and moderate-income persons to rehabilitate or construct new housing for low- and moderate-income

households; to create low- and moderate-income jobs; and to projects/activities that principally benefit low- and moderate-income persons.

The HOME funds will be used for administration and for housing projects/activities. These funds will be targeted to low-income households and projects/activities designed to provide affordable housing to low-income households. The disbursement is based on needs of low- and moderate-income households, not by geographic area.

The HOPWA funds will be used for housing related services for those with HIV/AIDS, such as tenant based rental assistance (TBRA), emergency short-term mortgage assistance, utility assistance, and information referrals. The disbursement is based on the needs of each client, not by geographic area.

The ESG funds will go to emergency shelters, homeless prevention, rapid re-housing, and the homeless management information system (HMIS). The disbursement is based on need of each shelter or agency, not by geographic area.

Discussion

Not Applicable.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Richmond will provide affordable housing for the homeless, non-homeless, and special needs households with rental assistance, new housing units, and the rehabilitation of existing units. Rental assistance includes tenant-based assistance (TBRA) and rapid re-housing. The one year goals for affordable housing in the City of Richmond for PY 2024 are as follows:

One Year Goals for the Number of Households to be Supported	
Homeless	727
Non-Homeless	138
Special-Needs	0
Total:	865

Table 7 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	727
The Production of New Units	5
Rehab of Existing Units	88
Acquisition of Existing Units	45
Total:	865

Table 8 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Richmond will fund the following projects with PY 2024 CDBG, HOME, ESG, and HOPWA funds:

- **ProjectHomes - Critical Home Repair** - will assist 50 households.
- **Richmond Metro Habitat for Humanity - Critical Home Repairs in the City of Richmond** - will assist 8 households.
- **Rebuild Together - Critical Home Repairs** - will assist 30 households.
- **Southside Community Development & Housing Corporation - Downpayment Assistance** - will assist 20 households.
- **HOME Inc. - Keystone Program for First-Time Homebuyers** - will assist 25 households.
- **HOME CHDO Set Aside** - will assist 1 household.
- **HOME Affordable Housing** - will assist 4 households.
- **Housing Families First - Hilliard House/Building Neighbors** - will assist 12 households.

- **YWCA Richmond Rapid Re-Housing** - will assist 50 households.
- **HomeAgain - Emergency Shelter Operations and Rapid Re-Housing** - will assist 349 households.
- **Virginia Supportive Housing - Permanent Supportive Housing** - will assist 20 households.
- **Commonwealth Catholic Charities - HOPWA Greater Richmond** - will assist 196 households.
- **Serenity, Inc. - Housing Assistance Program** - will assist 100 households.

AP-60 Public Housing – 91.220(h)

Introduction

The Richmond Redevelopment and Housing Authority (RRHA) provides decent and affordable housing in a safe and secure living environment for nearly 4,000 low and moderate-income households throughout the City of Richmond. To fulfill this mission, RRHA seeks to preserve its aging housing stock through timely maintenance, modernization, and revitalization of its developments. RRHA also administers a city-wide Housing Choice Voucher Program (formerly Section 8) that provides a rental housing assistance supplement for more than 3,000 families that rent from private landlords. RRHA works to enhance the quality of life at RRHA's housing facilities by offering the residents opportunities to participate in various community, educational and recreational programs, as well as job readiness and training initiatives.

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

Statement of Housing Needs and Strategy for Addressing Housing Needs:

The Richmond Redevelopment and Housing Authority (RRHA) identifies the housing needs of the low-income, very-low income, and extremely low-income families. These families must reside in the jurisdiction served by RRHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing, and Housing Choice Voucher Program tenant-based and project-based assistance waiting lists.

The housing needs for RRHA applicants and participants covers the income levels, racial distribution and bedrooms needed. Based on the area median income (AMI) for these income brackets, there remains a need for housing throughout the area.

RRHA's strategy to address the housing needs of these individuals/families include:

- **Maximizing the number of affordable units available:**
 - 1) Employ effective management practices and policies to minimize off-line public housing units with an occupancy goal of 98%,
 - 2) Maintain at least 92% lease-up rate or 100% budget authority for the Housing Choice Voucher Program by establishing effective payment standards, occupancy standards, and manageable practices,
 - 3) Undertake measures to ensure access to affordable housing among families within RRHA Public Housing Developments and waiting list applicants.

- **Increasing the number of affordable housing units** by applying for additional voucher subsidy and special programs available through Notice of Funding Availability.

- **Increase the awareness of RRHA resources** by providing marketing information to local social

service agencies, advocacy groups, partners, residents, and applicants; advertise in available publications, RRHA website, and radio campaigns.

- **Conduct activities to affirmatively further fair housing:**
 - 1) Further encourage a positive partnership with HOME to encourage and counsel HCVP participants to locate units outside of areas of poverty or minority concentration.
 - 2) RRHA is also engaged in a Regional Analysis of Impediments to Fair Housing Choice, with other nearby jurisdictions to guide future practices and eliminate housing barriers for low, very low, and moderate- income households.

The strategies that RRHA pursue will be influenced by funding, staffing availability, housing needs, and consultation with residents, the Resident Advisory Board, and advocacy groups.

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

In collaboration with the Housing Choice Voucher Program, the initial planning and draft modeling for the operation of the Homeownership Program in connection with the Family Self Sufficiency (FSS) program has taken place. Current FSS participant's whose goals include homeownership readiness are still in progress.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Richmond Redevelopment and Housing Authority (RRHA) is not classified as "troubled" by HUD and is performing satisfactorily according to HUD guidelines and standards. Therefore, no assistance is needed to improve operations of this Public Housing Authority.

Discussion

Richmond Redevelopment and Housing Authority (RRHA) is undertaking a comprehensive approach to addressing conditions within and around public housing. Local and private funds are being used to improve physical and social conditions of redeveloped areas. The development of the former Baker School has been completed, as well as the implementation of the Church Hill North project development plans, and they recently completed construction of the Jackson Ward Senior Apartments. The planned transformation of the East End continues, with the Creighton Court revitalization efforts. Substantial and informed participation from the Richmond Tenant's Organization (RTO), our public housing residents, and stakeholders is a key objective.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Richmond utilizes ESG funds to partner with non-profit and faith-based service providers to assist individuals and families who are either facing a homeless crisis or facing an imminent homeless crisis through temporary emergency shelter programs, rapid re-housing programs, homeless prevention assistance, and through proper and sound documentation of those assisted by ESG funded programs through our community's Homeless Management Information System (HMIS).

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

ESG funding has allowed the City of Richmond to assist the Greater Richmond Continuum of Care's (GRCoC) Street Outreach efforts. This includes a Self-Resolution Housing Navigator, who will identify housing resources and opportunities for unsheltered individuals. Homeward, the lead organization in the GRCoC, operates the Point in Time Count twice a year in an effort to gain an accurate count of the number of individuals facing a homeless crisis, and to connect those homeless individuals and families with a wide range of services available in the Richmond community. These services include, but are not limited to, connections with the DMV to get identification, connections to medical and social services, and connections to income support programs.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Richmond has devoted ESG funds to the support of emergency shelter programs through the following homeless services partners: CARITAS, HomeAgain, Housing Families First, and Homeward. ESG funds have been utilized to continue emergency shelter programs. Homeward operates a temporary shelter that is ran through a string of hotels and motels to provide those seeking shelter with isolated rooms that help prevent the spread of COVID-19. Emergency Shelter programs funded with standard ESG funding are projected to assist 1,009 homeless individuals.

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 City of Richmond is continuing its efforts to provide affordable, safe, and stable housing opportunities for all individuals facing homelessness, with a focus on shortening the period individuals and families experience homelessness. A majority of these efforts are conducted through rapid re-housing programs, which are funded by both ESG funds. The City of Richmond's is continuing to fund the rapid re-housing programs to assist individuals transition from homelessness to secure stable, safe, and affordable housing.

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.

The City of Richmond is a member of The Greater Richmond Continuum of Care (GRCoC) which coordinates services and resources with the Richmond City Community Criminal Justice Board on the needs of people experiencing homelessness who have been involved with the criminal justice system. The City of Richmond is utilizing ESG funds to provide financing to community housing and isolation housing for individuals exiting the criminal justice system, so that they have safe and stable housing during the COVID-19 pandemic. The Greater Richmond Continuum of Care also works with the Central Region Independent Living Advocates for Youth on the needs of youth aging out of the foster care system; The City of Richmond has utilized CDBG and ESG fund to assist LGBTQ+ Emergency Shelter, that is focused on assisting LGBTQ+ youth who have aged out of the foster system and are facing a homeless crisis. The GRCoC Coordinated Outreach team works in conjunction with hospitals in the area to address the needs of patients exiting care and facing homelessness. The City of Richmond Department of Housing and Community Development has funded the Richmond Eviction Diversion Program through CARES Act funds and local general funds to prevent households facing eviction due to late rent and utility payments.

Discussion

The City of Richmond will continue to support and cooperate with the Continuum of Care, including applications for SuperNOFA funds, etc. The City will strive to identify programs and activities that will

reduce chronic homelessness.

The City of Richmond will provide funding for the following activities in PY 2024 to address the needs of individuals and families with children who are homeless or imminent at risk of becoming homeless:

- **CDBG Activities** – The City is going to fund the following activities:
 - **HOME, Inc. - HOME Housing Information and Counseling Program (CDBG Funds - \$200,000)** - This program creates stable housing through homeownership opportunities, assists homeowners behind in their mortgage to avoid foreclosure, increases tenant rights and responsibilities knowledge, and increases financial literacy. Services include homebuyer education and pre-purchase counseling; foreclosure prevention counseling; money management and credit classes for those who wish to either purchase a home or maintain stable rental housing; tenant education and landlord-tenant information and referral services for families who are in dispute with their landlords, at risk of eviction or in need of help with relocation.
 - **Southside Community Development and Housing Center - Housing Counseling (CDBG Funds - \$157,850)** - SCDHC's Homeownership Center will assist low- and moderate-income Richmond residents achieve homeownership through a comprehensive and multilingual financial coaching through our Financial Opportunity Center (FOC), and HUD-certified rental, pre-purchase, post-purchase, and foreclosure prevention counseling through our HUD-approved housing counseling center. The SCDHC Homeownership Center will also facilitate homebuyer education.
 - **Richmond Behavioral Health Authority - Residential Support for Homeless Families (CDBG Funds - \$133,282)** - The program provides case management services to 80 families who are in the midst of homelessness and are being sheltered by one of the partner agencies. Families are connected to mainstream housing in the community. The program also operates two apartments that are utilized as short-term temporary housing for families who are homeless and demonstrate a commitment to obtaining self-sufficiency.
 - **Virginia Home for Boys and Girls - The Village at Pride Place (CDBG Funds - \$100,000)** - The program provides young adults who identify as LGBTQ+ and are experiencing housing insecurity with temporary housing, trauma-informed case management, and independent life skills coaching to help clients achieve their goals and become stably housed. The project expects to serve 42 clients.
 - **YWCA - YWCA Comprehensive Services for Domestic and Sexual Violence Survivors (CDBG Funds - \$50,000)** - This project provides funding for court advocates and workforce navigators to empower survivors in their journey to rebuild their lives. Funding will also be used for client financial assistance to address costs associated with securing stable housing and building financial independence. YWCA expects to provide 15 heads-of-households with financial assistance and 10 survivors with court advocacy and

employment navigation services.

- **CARITAS - Dinwiddie Avenue Men's Campus Renovation (CDBG Funds - \$225,000)** - This project will utilize funds for Phase II renovations of a low-barrier congregate shelter for men. CDBG funds will be utilized for the renovation of the classroom and shelter space including new electrical and flooring. Renovations are needed after wear and tear compounded by the impacts of COVID-19 added additional stress to the building. CARITAS will continue to serve 500 clients a year during renovations.
- **ESG Activities** - The City is going to fund the following activities:
 - **CARITAS - Emergency Shelter & Case Management (ESG Funds - \$52,556)** - Funds will support the low-barrier emergency shelter for single men and women in Richmond. Individuals experiencing homelessness are connected to case management services and receive referrals for community resources to help transition from shelter to a positive housing destination. Project will provide shelter to 500 adults experiencing homelessness and assist in helping 150 individuals move to a positive housing destination within 90 days.
 - **Housing Families First - Hilliard House/Building Neighbors (ESG Funds - \$81,668)** - Funds will support single women and families experiencing homelessness in Richmond with short-term emergency shelter and case management to assist them with exiting to a positive housing destination. Funds will assist in sheltering 160 individuals (roughly 45 families).
 - **YWCA - YWCA Richmond Rapid Re-Housing (ESG Funds - \$80,336)** - ESG funds will be expended on rapid rehousing expenses for City of Richmond survivors of domestic violence who have fled unsafe situations in their homes and are classified as homeless.
 - **Emergency Shelter, Inc. DBA HomeAgain - Emergency Shelter Operations and Rapid Re-Housing (ESG Funds - \$145,406)** - Funds will be used to support temporary emergency shelter and rapid re-housing services to individuals and families. The rapid re-housing project will provide 90 households with financial assistance and housing-focused case management. The shelter project will provide 259 individuals with case management services to assist in achieving long-term housing stability.
 - **Homeward - Homeward Community Information System (HCIS) (ESG Funds - \$8,248)** - Funds will support ongoing operations of the Homeward Community Information System (HCIS). HCIS is a type of homeless management information system which is required to receive state and federal homeless assistance funding.
 - **HCD - ESG Administration (ESG Funds - \$17,073)** - ESG funding for program administration.
- **HOPWA Activities** - The City is going to fund the following activities:
 - **Homeward - HMIS (HOPWA) (HOPWA Funds - \$20,000)** - Funds will support ongoing operations of the Homeward Community Information System (HCIS). HCIS is a type of homeless management information system which is required to receive state and federal homeless assistance funding. Project will provide the HIPAA-compliant online database

management tool to services providers working with individuals who are low-income and living with HIV/AIDS. Project will also share necessary data with HCD for the completion of the CAPER.

- **Virginia Supportive Housing (HOPWA Funds - \$350,000)** - Funds will be used for the continued operation of Stratford House, which is a multi-family property for formerly homeless single adults living with HIV/AIDS, and to further expand services to individuals and households that qualify for the HOPWA program. The project will serve at least 20 households, and at least 90% of those households will remain permanently housed.
- **Commonwealth Catholic Charities - HOPWA Greater Richmond (HOPWA Funds - \$1,203,530)** - Funds will be used to provide rental and utility assistance and supportive services to individuals living with HIV/AIDS. The Project will prevent 196 eligible persons from experiencing homelessness by providing long-term rental assistance to 56 clients, 80 households with STRMU assistance, and 60 households with PHP assistance. All clients will be offered ongoing supportive services.
- **Serenity, Inc. - Housing Assistance Program (HOPWA Funds - \$205,889)** - Funds will provide persons living with HIV/AIDS with housing-based case management and financial assistance. The project will provide supportive services to 100 clients and provide STRMU and PHP assistance to 62 households.
- **HCD - HOPWA Administration (HOPWA Funds - \$60,303)** - HOPWA funding for program administration.
- **Unallocated Funds (HOPWA Funds - \$802,033)** - Unallocated HOPWA funds. The City will publish a NOFA in PY 24 to allocate these funds.

AP-70 HOPWA Goals– 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	140
Tenant-based rental assistance	56
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	62
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	8
Total:	266

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The actions planned to impact the negative effects of public policy for the next three years are outlined below as shown in the Equitable Affordable Housing Plan. These policy recommendations are also referenced in the regional Analysis of Impediments to Fair Housing Choice 2020.

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

2021-2023 Policy, Legislation:

- Amended the Zoning Ordinance to expand where shelters and group homes are allowed by right in certain zoning districts.
- One of the first jurisdictions in Virginia to utilize a new tool for Economic Development Authorities in the State, Performance Grants, a program for multifamily new construction projects only. The City has approved 7 grants to date.
- Amended the Zoning Ordinance to allow accessory dwelling units in residential zoning districts. Continuous effort to allow it in all residential districts.
- Encourage two-family unit development to allow buyers to lease the additional unit and reduce housing costs
- The City continues to work with advocacy groups to get legislative approval for Inclusionary Zoning for the Commonwealth of Virginia and adopt a local ordinance
- The City is currently undertaking a re-write of its zoning ordinance to allow greater flexibility in residential zoning districts, which will facilitate the development and preservation of additional affordable dwelling units.

Discussion:

The Equitable Affordable Housing Plan has been approved by City Council on February 28, 2022. The Zoning Ordinance has been amended to allow the expansion of shelters and group homes by-right in other zoning districts.

During its PY 2024 CDBG, HOME, ESG, and HOPWA Program Year the City proposes to fund activities/projects that affirmatively further fair housing. This includes:

- Assistance with rehabilitation costs for lower income owner-occupied housing.
- Assist with the development of new rental-occupied housing.

- Assistance with funds to develop new owner-occupied housing.
- Funds for downpayment assistance and closing costs for low income homebuyers.
- Funds for housing counseling services.
- Funds for social services programs.
- Job training and economic development opportunities.

During the PY 2024 Program Year, the City proposes to fund the following housing activities:

- ProjectHomes - Critical Home Repair
- Richmond Metro Habitat for Humanity - Critical Home Repairs in the City of Richmond
- Rebuilding Together – Critical Home Repairs
- Dinwiddie Avenue – Men’s Campus Renovation
- HOME CHDO Set-Aside
- HOME Affordable Housing
- Southside Community Development & Housing Corporation – Downpayment Assistance
- HOME Inc. - Keystone Program for First-Time Homebuyers
- CARITAS - Emergency Shelter & Case Management
- Housing Families First - Hilliard House/Building Neighbors
- YWCA - YWCA Richmond Rapid Re-Housing
- HomeAgain - Emergency Shelter Operations and Rapid Re-Housing
- Homeward - Homeward Community Information System (HCIS)
- Homeward - HMIS (HOPWA)
- Virginia Supportive Housing
- Commonwealth Catholic Charities - HOPWA Greater Richmond
- Serenity, Inc. - Housing Assistance Program

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Richmond has developed the following actions which addresses:

- Obstacles to meeting underserved needs;
- Fosters affordable housing;
- Reduces lead-based hazards;
- Reduced the number of poverty-level families;
- Develops institutional structures; and
- Enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The Department of Housing and Community Development presented City Council with the Equitable Affordable Housing Plan in September 2020. The Plan was approved by City Council on February 28, 2022. The plan laid out critical policies and initiatives that promote inclusive, equitable, and bold ways of addressing our City's housing needs.

Actions planned to foster and maintain affordable housing

During the PY 2024 Annual Action Plan, the City of Richmond will fund the following projects:

- ProjectHomes - Critical Home Repair
- Richmond Metro Habitat for Humanity - Critical Home Repairs in the City of Richmond
- Rebuilding Together – Critical Home Repair
- Southside Community Development & Housing Corporation – Downpayment Assistance
- HOME Inc. - Keystone Program for First-Time Homebuyers
- HOME CHDO Set-Aside
- HOME Affordable Housing

Actions planned to reduce lead-based paint hazards

The City of Richmond is working to reduce potential lead-based paint hazards. Below are the City's activities to reduce lead-based paint hazards are related to rehabilitation and homeownership programs.

Rehabilitation Programs

The City of Richmond will continue to ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements.
- The level of Federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35, Subpart R.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and adhere to ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities.

Homeownership Programs

The City of Richmond will continue to ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- City staff properly determine whether proposed projects are exempt from some or all lead based paint requirements.
- A visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35, Subpart R.
- The home buyer receives the required lead-based paint pamphlet and notices.

The City of Richmond will reduce LBP hazards through its housing activities that involve new construction, the rehabilitation of existing owner-occupied structures, and using lead safe work practices on structures for sale/lease. The lead-based paint reduction activities will also involve code enforcement, lead paint/healthy homes education to homeowners, renters, and landlords. The City requires all of its housing providers to follow Federal and City Lead Paint Regulations to ensure that lead based paint hazards are

reduced or in many cases eliminated.

Resident who need lead paint remediation in their homes will be referred to the Commonwealth of Virginia Department of Housing and Community Development by the City. VA DHCD has a Lead Based Paint Hazard Control grant that can assist low and moderate income Richmond residents.

Actions planned to reduce the number of poverty-level families

According to the 2018-2022 American Community Survey, approximately 19.5% of the City of Richmond's residents live in poverty, while only 8.4% of Henrico County residents live in poverty and 10.0% of the Commonwealth of Virginia residents live in poverty. Female-headed City households with children are particularly affected by poverty at 39.3%. The City's goal is to reduce the extent of poverty by 5%, based on actions the City can control and work with other agencies/organizations.

Elements of the Plan to End Homelessness are addressed in the Annual Action Plan budget along with other local funds. Elements to be addressed include workforce development, job creation through financial support and incentives to businesses, financial literacy training for households, and the increase of affordable housing units in the City. Partner with the Office of Community Wealth Building to address the issue of families and individuals living in poverty.

The City with its PY 2024 CDBG funds plans to fund the following types of economic development and anti-poverty programs include:

- Section 108 Payment
- Metropolitan Business League - Economic Development

Actions planned to develop institutional structure

To effectively implement the Annual Action Plans, the City needs to collaborate with a variety of agencies located in the City of Richmond and also surrounded by Henrico and Chesterfield counties. Coordination and collaboration between agencies is important to ensuring that the priorities identified in the Five Year Consolidated Plan within the City are adequately addressed. The key agencies that are involved in the implementation of the PY 2024 Annual Action Plan, as well as additional resources that may be available are described below.

Public Institutions –

- The City of Richmond, through its Housing and Community Development Department, is responsible for the overall administration for the City's Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and Housing

Opportunities for Persons with AIDS (HOPWA) programs, including some of the local programs that assist target income residents. The Department's responsibilities include managing and implementation of the City's affordable housing policies, including the Five Year Consolidated Plan and Annual Action Plans, and other related documents. The Housing and Community Development Department annually submits for CDBG, HOME, ESG, and HOPWA funding through the Annual Action Plan.

- Richmond Redevelopment & Housing Authority administers public housing and the Section 8 Housing Choice Voucher Program. The RRHA will continue to modernize units, develop and support new and/or rehabilitated affordable units, and redevelop distressed and obsolete properties into new mixed-income neighborhoods.

Non-Profit Organizations –

- Non-profit developers play a role in the implementation of the Annual Action Plan. These developers access funding from the City of Richmond to develop new construction and rehabilitation of existing housing units.

Private Industry –

- The private sector is an important partner in the services and programs associated with the Annual Action Plan. The private sector brings additional resources and expertise that can be used to supplement existing services or fill in gaps in the system. Several lending institutions provide first-time mortgage financing and financing for rehabilitation. Lenders, affordable housing developers, business and economic development organizations, and private service providers offer a variety of assistance to residents such as health care, small business assistance, home loan programs, and assisted housing, among others.

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

The City of Richmond is committed to continuing its participation and coordination with public, housing, and social service agencies. The City solicits application for CDBG, HOME, HOPWA, and ESG funds. In addition, the City sends out applications to a list of agencies, organizations, and housing providers that have previously submitted an application or has expressed an interest in submitting an application. The application is reviewed by the Department of Housing and Community Development and the City discusses any questions with the applicant. The City provides help and assistance to its public and private agencies that they fund.

Discussion:**Monitoring:**

The City of Richmond will distribute its Procedures Manual and will provide training to new program participants on program procedures and requirements, to ensure long-term compliance with program requirements and comprehensive planning requirements, at the beginning of the new fiscal year.

The City's Department of Housing and Community Development will contract with subrecipients and will be responsible for the reporting and monitoring the compliance of all agencies and subrecipients using CDBG, HOME, ESG and HOPWA funds in accordance with HUD's regulations.

Risk-Based Monitoring reviews are conducted on all contracts receiving federal funds. Higher priority is given to those agencies receiving first-time federal funding for programs, on agencies receiving substantial amounts of funding, and on problem agencies. Remaining programs are evaluated to determine when monitoring will be conducted. Every reasonable effort will be made to examine an agency at least once during a twenty-four (24) month period. Construction projects are monitored through the completion of the project.

Reporting Requirements. Each contract will contain a detailed item plan that outlines the goals and objectives against which the sub-recipient's performance will be measured. The subrecipient shall provide the Department of Housing and Community Development with a quarterly report on the status of each activity as agreed to in the contract. Annually, the HCD shall prepare a comprehensive Consolidated Annual Performance Report (CAPER) to be submitted to HUD. HCD will also prepare and submit a HOPWA CAPER and ESG CAPER. These reports shall include progress on major objectives of each contract as well as problems encountered that have hindered such progress.

Performance Monitoring. HCD shall be responsible for monitoring the performance of each grantee under the terms of the contract and Letters of Agreement. Each program will be reviewed for compliance or non-compliance with applicable Consolidated Plan regulations, executive orders, labor standards, Equal Employment Opportunity, Section 3, environmental and other 504 federal requirements. Monitoring will be accomplished through bi-annual on-site visits, analysis of quarterly reports, review of subcontracts and bid documents, employee interviews, pre-construction conference, and review of activities in relation to the provisions of the Davis-Bacon Act and Wage procedures. Performance monitoring includes Client/Project Eligibility Reviews, Matching Funds Requirements, Property Management Monitoring, Personnel Standards, Fraud, Abuse, and Compliance Reviews.

Minority Participation. The City of Richmond encourages minority participation in all contracts through the following City policies:

- The City has an automated system for identifying and maintaining an inventory of certified minority business enterprises (MBEs) and Emerging Small Businesses (ESBs), their capabilities, services, supplies, and/or products.

- The City uses the local media, electronic and print, to market and promote contract and business opportunities. Further, it utilizes the minority papers works with the Metropolitan Business League, Hispanic and Asian chamber of commerce, Development Fairs.
- As part of any invitation to bid, the City develops informational and documentary materials (fact sheets, program guides, procurement forecasts, etc.) on contract/subcontract opportunities for MBEs and WBEs.
- All City procurement packages include a Minority Business/Participation Commitment Form.
- The City, in cooperation with the Virginia Regional Minority Supply Development Council and the Metropolitan Business League, sponsors business-related meetings, conferences and seminars.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The City of Richmond receives an annual allocation of CDBG, HOME, ESG, and HOPWA funds. Since the City receives these federal allocations the questions below have been completed, as they are applicable.

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	\$0.00
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.	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
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	\$0.00
5. The amount of income from float-funded activities	\$0.00
Total Program Income:	\$0.00

Other CDBG Requirements

1. The amount of urgent need activities	\$0.00
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.	100.0%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l)(2)

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

The City of Richmond does not intend to use any other forms of investment other those described in 24 CFR 92.205(b). Not Applicable.

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:

Not Applicable.

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 City of Richmond currently uses the recapture provision option outlined in Section 24 CFR Part 92.254 (a)(5)(ii)(A)(2) to ensure the affordability requirements for the HOME Investment Partnerships (HOME) Program. The recapture provision will be used to recover the direct subsidy to the homebuyer which includes down payment, closing cost assistance, interest subsidies and any difference between fair market value and purchase price. The recapture provision will be limited to net proceeds available from the sale of the HOME assistance unit. The amount of direct subsidy subject to recapture is based on the pro-rata share of the remaining affordability period.

a) Deed of Trust (Forgivable Loan - CDBG and HOME Generally)

The general Deed of Trust will provide affordability assistance to home buyers. The affordability period is determined by the amount of direct subsidy included in the deed or land covenant, which will be defined in the terms of the loan. The affordability period will apply as follows:

- Project under \$15,000 are five-year term
- Projects from \$15,001 - \$40,000 are ten-year term
- Projects over \$40,000 are fifteen-year term

The City will enforce the recapture provision requirement in its contractual agreement with its sub-recipients, for-profit organizations and CHDOs. This recapture provision must be used by all sub-recipients, for-profit organizations and CHDOs when transactions are sale of property using HOME Investment Partnerships Program. Therefore, all the sub-recipients, for-profit organizations or CHDOs will be responsible for passing the recapture provision requirement to the purchaser of the HOME assisted unit in the form of a deed or land covenant that runs concurrently with the affordability

period.

b) Second Mortgage - Deed of Trust (Deferred Loan)

To further affordable housing, homebuyer assistance can be provided where the project is required to serve low/mod homebuyers. Such assistance should be structured as a second mortgage in the form of a deferred loan with an interest rate of no more than 3%, accruing for no more than 10 years, to be paid in full only upon sale of property. This instrument will be held as joint trustees from the sub-recipient and the City of Richmond. However upon sale, the funds will be returned to the City of Richmond as program income. Financing such as this can be in addition to down payment and closing cost assistance, structured as a forgivable loan. The City shall retain the discretion to, after 10 years; waive some or all of the lien in instances where property values have declined. This assistance cannot exceed \$25,000 without written permission and sufficient justification.

The City will enforce the recapture provision requirement in its contractual agreement with its sub-recipients, for-profit organizations and CHDOs. This recapture provision must be used by all sub-recipients, for-profit organizations and CHDOs when transactions are sale of property using HOME Investment Partnerships Program. Therefore, all the sub-recipients, for-profit organizations or CHDOs will be responsible for passing the recapture provision requirement to the purchaser of the HOME assisted unit in the form of a deed or land covenant that runs concurrently with the affordability period.

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 City of Richmond does not intend to refinance any existing debt for multifamily housing that will be rehabilitated with HOME Funds. Not Applicable.

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

By accepting ESG funds from the City of Richmond, all sub-recipients agree to administer assistance in a manner that's consistent with the standards mandated by the City of Richmond, in accordance with federal ESG regulations. A full copy of the City of Richmond's ESG Written Standards has been included in the appendix section of the PY 2024/FY 2025 Annual Action Plan.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Greater Richmond Continuum of Care (GRCoC), which the City of Richmond is a member of, established the Coordinated Entry System (CES) in 2015 to establish a coordinated assessment and referral process for homeless services and assistance in the greater Richmond region. The main access points are the Homeless Crisis Line, street outreach teams, and domestic violence hotlines. Through the Homeless Crisis Line, individuals and families experiencing homelessness, or who are 3-days out from a homeless crisis, will have an assessment conducted to them to determine what programs provided by GRCoC partner organizations that best suits their needs, and are referred to them and other non-GRCoC resources for assistance. If possible, the caller will be diverted to other benefits and programs that will prevent them from experiencing homelessness.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Richmond utilizes a competitive application process to sub-award ESG funds. Current, past, and potential partners are all welcomed to apply for funding. Federal and local strategic priorities are made clear in the application, while all applicants are encouraged to participate in the GRCoC and work to address gaps in their service network. The ESG application review involves staff review and scoring within the Department of Housing and Community Development. All applications are discussed with the Greater Richmond Continuum of Care's Ranking Committee, to ensure eligibility and alignment with regional efforts to end homelessness; once awarded projects have a solidified funding amount via departmental budgeting discussions and sessions, the awarded projects are sent to the City of Richmond's Administration and City Council for approval.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with

homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The Greater Richmond Continuum of Plan utilizes homeless participation in evaluating their programs, policies, and committees. The GRCoC conducts focus groups and other input sessions with individuals experiencing homelessness, and individuals who have experience a homeless crisis in the past.

5. Describe performance standards for evaluating ESG.

The City of Richmond established performance standards and measures based on performance measures established in the HEARTH Act. Performance standards and outcomes are agreed upon in the contract and grant agreement between the City of Richmond and homeless service provider. Client data is uploaded and tracked into the GRCoC's HMIS database, which is used to produce output reports quarterly. ESG dollars used to fund domestic violence organizations utilize a comparable but different database, but the performance measures are still aggregated in quarterly report forms. The GRCoC Performance Measurement Committee meets regularly and develops performance standards for each program type and activity.

Discussion:**Funding Application:**

The City of Richmond issued a Notice of Funding Availability (NOFA) for the allocation of its Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). This Notice was posted on the City website and also ran in the local newspaper.

Application packages were available from January 12, 2024 on the City of Richmond's website: <https://www.rva.gov/>. In addition, applications could be requested in an email or paper copy format. All proposals and applications were due by 3:59 PM on Tuesday, February 13, 2024.

The City does not limit beneficiaries or provide preference to any segment of the low/mod income population. The applications are reviewed on a competitive process.

HOPWA Program:

The City of Richmond Department of Housing and Community Development provides HOPWA grant oversight and management for the Richmond MSA, which covers the Cities of Colonial Heights, Hopewell, Petersburg, Richmond, as well as the counties of Amelia, Caroline, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, King William, New Kent, Powhatan, Prince George and Sussex. Project Development Manager and Housing & Community Development Administrator oversee and manage the

HOPWA program on behalf of the City of Richmond. The City of Richmond traditionally funds TBRA, STRMU, PHP, Supportive Services, and Facility-based Housing Assistance with the locality's annual HOPWA allocation.

The City has four (4) HOPWA Project Sponsors. They are the following: Homeward; Virginia Supportive Housing (nonprofit organization); Commonwealth Catholic Charities (non-profit and faith-based origination); and Serenity, Inc. (non-profit origination). None of these organizations are grassroots organization.

HOME and ESG Match Requirements:

The City of Richmond has excess HOME match funds from previous years in the amount of \$9,901,395.19. The City will have additional HOME Match during this program year from cash (non-federal), City General funds, etc.

ESG Program anticipates that it will have a match of \$381,608 in local and state funds. The ESG Match will come from local and state funds, as well as donations and grants to the ESG sub-grantees. These funding sources to the ESG sub-grantees include general funds, continuum of care funds, private foundations, state funds, donations, the United Way, etc.

HOME Program Income:

- The City of Richmond does not anticipate it will receive any HOME Program Income during this program year.

CHDO Organizations:

- The City at this time has not allocated its CHDO Set-Aside funds for PY 2024/FY 2025. As a step of the application review process, the City will certified or recertified Community Housing Development Organizations (CHDO's).

CDBG Program Income:

- The City of Richmond does not anticipate it will receive any CDBG Program Income during this program year.

CDBG Percentages:

- Administrative Percentage: 18.1%
- Public Service Percentage: 14.7%
- Slum and Blight Percentage: 0.0%
- Low and Moderate-Income Percentage: 100.0%

HOME Percentages:

- Administrative Percentage: 10.0%

- CHDO Operating Funds: 0.0%
- CHDO Set Aside: is at the required 15.0%