

City of Richmond, VA 5-Year Consolidated Plan 2021-2025 & Annual Action Plan FY 2021-2022

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Executive Summary

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

1. Introduction

The City of Richmond 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, the Capital of Virginia, has an estimated population of 230,436 (in 2019) according to the Census Bureau's Population Estimates Program (PEP), an increase of 12.8% since the 2010 Census. Richmond's two largest neighbors are Chesterfield County, immediately to the south with a population of 352,802 (Census PEP, 2019) and Henrico County, wrapping around the City to the east, north, and west with a population of 330,818 (Census PEP, 2019). Both of these surrounding counties have also grown in population over the last 10 years. As the core of a metropolitan area with a population of over 1.3 million (Census 2019 1-year estimate), 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.

Richmond is an entitlement community eligible to receive direct assistance under the U.S. Department of Housing and Urban Development (HUD) programs. As such, it receives direct allocations of Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) funds for its use. The City is also the recipient of Housing Opportunities for Persons with AIDS (HOPWA) funding for programs across the metropolitan area.

As a recipient of these federal grant funds, the City of Richmond is required by HUD to produce a Consolidated Plan of five-year duration and an Annual Action Plan. The City has chosen to develop a Three or Five-Year Consolidated Plan on this occasion along with its Annual Action Plan. The purpose of a Consolidated Plan is to identify the community's affordable housing, community development, and economic development needs and outline a comprehensive and coordinated strategy for addressing them. This document provides key data provided by HUD and includes narrative responses to specific questions that grantees must answer in order to be compliant with the Consolidated Planning Regulations.

The Consolidated Plan uses HUD Income Limits to identify three categories of low-income households. An Income Limit is the maximum income a household can earn within that income category. Income Limits are a percentage of median income and adjusted for household size. The percentages used for each category of low-income households are as follows: extremely low income is 30% median income,

Median Income	\$89,400		
FY 2020 Income Limit	Extremely Low (30%)	Very Low (50%)	Low (80%) Income
Category	Income Limits	Income Limits	Limits
1 Person	\$ 18,800	\$ 31,300	\$ 50,050
2 Person	\$ 21,450	\$ 35,800	\$ 57,200
3 Person	\$ 24,150	\$ 40,250	\$ 64,350
4 Person	\$ 26,800	\$ 44,700	\$ 71,500
5 Person	\$ 30,680	\$ 48,300	\$ 77,250
6 Person	\$ 35,160	\$ 51,900	\$ 82,950
7 Person	\$ 39,640	\$ 55,450	\$ 88,700
8 Person	\$ 44,120	\$ 59,050	\$ 94,400

very low income is 50% median income, and low income is 80% median income. The area median income for Richmond has increased 17% since 2015 (while inflation has risen 9.2%).

Table 1 - FY 2020 Income Limit for Richmond City, Virginia

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

The following objectives as provided by the U.S. Department of Housing and Urban Development will serve as the objectives for this 5-Year Consolidated Plan:

Objective 1: Create Decent, Healthy, and Affordable Housing. This broad objective promotes the rehabilitation and retention of the existing affordable housing stock where possible; increases the availability of permanent housing that is affordable to all residents without discrimination on the basis of race, color, religion, sex, national origin, familial status or handicap; increases the supply of healthy rental and owner housing with no lead-based paint hazards; increases the supply of supportive housing which includes structural features and services to enable persons with special needs to live with dignity; and assists the homeless and other persons with special needs to obtain needed services, including appropriate housing.

Objective 2: Create Suitable Living Environments. The concept of a suitable living environment includes improving safety and livability of neighborhoods; increasing access to quality facilities and services; reducing isolation of income groups within an area through deconcentration of housing opportunities and revitalization of deteriorating neighborhoods; restoring and preserving properties of special value for historic, architectural or aesthetic reasons; and conserving energy resources.

Objective 3: Create Economic Opportunities. This objective includes job creation and retention; establishment, stabilization and expansion of small businesses (including micro- businesses); provision of jobs for low- and moderate- income persons; making mortgage financing available for low- and moderate-income persons at reasonable rates; providing access to credit for development activities that

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promote long-term economic and social viability of the community; and reducing generational poverty in federally assisted and public housing by empowering low- and moderate- income persons to achieve self- sufficiency.

The Priority Needs identified in this 5-year Consolidated Plan, listed in no particular order, are:

- 1. Supply of Decent and Healthy Affordable Housing
- 2. Making homelessness rare, brief and non-recurring
- 3. Locations of Affordable Housing
- 4. Access to Housing and Economic Opportunity
- 5. Resources for Special Needs Populations
- 6. Workforce Development for higher-paying careers/jobs
- 7. Preservation of housing for low-income residents in rapidly gentrifying neighborhoods
- 8. Transform public housing sites into communities of choice
- 9. Services to low income households

The City of Richmond's goals for this 5-year Consolidated Plan, listed in no particular order, include:

1. 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.

2. 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.

3. 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

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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. 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.

5. 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.

6. 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.

7. 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

As an entitlement community and annual recipient of HUD funding, the City of Richmond is required to prepare a Consolidated Annual Performance and Evaluation Report (CAPER). A CAPER is an evaluation and performance report required by the HUD at the end of each fiscal year detailing the City's accomplishments toward meeting the goals outlined in its Consolidated and Annual Action Plans. The CAPER compares the actual performance measures with the performance measures listed in the Annual Action Plan developed during the budgeting process before the start of each fiscal year. Richmond's CAPER is posted on the City's website each year after its completion.

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4. Summary of citizen participation process and consultation process

The City of Richmond held fifteen meetings to consult local agencies, organizations, and governments on the development of the Consolidated Plan. Focus groups were organized based on the type of participants and questions were tailored to each focus group's attendees. The groups were (1) Faith Leaders and Faith Based Organizations, (2) Housing Development Organizations and Non-Profits, (3) Hispanic/Latino Community, (4) Civic Associations, (5) Elected Officials, Special Needs, and Private Citizens, (6) Government Representatives and Financial Institutions, (7) the Richmond Tenant Organization, and (8) Business and Commercial Partners, the Economic Development Authority, the Minority Business League, and the Office of Minority Business Development. On June 14, at 6:00 pm Richmond City Council held a virtual public hearing on the 2021-25 Consolidated Plan and 2021-22 AAP. Two persons spoke in favor of the plan no one spoke against the plan. Jake Bloom, board member of Richmond Habitat and ED Mary Kay Huss both spoke in favor of the Consolidated Plan and AAP and stated that these funds are greatly needed to keep housing affordable. Dustin Wilson and Vance Banks, who are residents of Virginia Supportive Housing's Independence House, submitted written comment because of technical difficulties in the public meeting. Both are affected by a traumatic brain injury and were helped by VSH. VSH's Independence House and services provided them with housing stability and mental health support which has greatly impacted their lives.

5. Summary of public comments

The Consolidated Plan citizen participation process was in conjunction with the consultation process. The City of Richmond held fifteen meetings in the development of the Consolidated Plan. The meetings were advertised in the Richmond Times Dispatch, the Richmond Free Press, and in Nuevas Raices. The newspaper advertisements instructed interested attendees to email the city before the meeting to get the meeting link. Comments and feedback were incorporated in the Consolidated Plan through priority needs and goals.

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

No comments were not accepted.

7. Summary

Fifteen meetings were held to gather opinions from targeted organizations and the public on the Consolidated Plan's priority needs and goals. This Five-Year Consolidated Plan has identified 8 priority needs and 7 goals to guide planning efforts and disbursement of funds. A 30-Day Public Comment Period and two public hearings were held to gather comments on the draft Consolidated Plan. The priority needs and goals are consistent with the City's recently adopted Richmond 300 Masterplan, the Equitable Affordable Housing Plan draft, and the Strategic Plan to End Homelessness.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role		Name		Department/Agency
Lead Agency		RICHMOND		
CDBG Administrator	RIC	CHMOND	Departr	ment of Housing & Community
			Develop	oment
HOPWA Administrator	RIC	CHMOND	Departr	nent of Housing & Community
			Develop	oment
HOME Administrator	RICHMOND		Departr	nent of Housing & Community
			Develop	oment
ESG Administrator	RIC	CHMOND	Departr	nent of Housing & Community
			Develop	oment
HOPWA-C Administrator				

Table 2 – Responsible Agencies

Narrative

n/a

Consolidated Plan Public Contact Information

Contact Housng and Community Development Administrator, Daniel Mouer with the Department of Housing and Community Development for the City of Richmond. 1500 E. Main Street, Suite 300, Richmond VA 23219. Daniel.mouer@richmondgov.com or 804-646-7025.

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Richmond held fifteen meetings to consult local agencies, organizations, and governments on the development of the Consolidated Plan. Focus groups were organized based on the type of participants and questions were tailored to each focus group's attendees. The groups were (1) Faith Leaders and Faith Based Organizations, (2) Housing Development Organizations and Non-Profits, (3) Hispanic/Latino Community, (4) Civic Associations, (5) Elected Officials, Special Needs, and Private Citizens, (6) Government Representatives and Financial Institutions, (7) the Richmond Tenant Organization, and (8) Business and Commercial Partners, the Economic Development Authority, the Minority Business League, and the Office of Minority Business Development. Additionally, the City of Richmond consulted the Continuum of Care (CoC), Richmond Redevelopment & Housing Authority (RRHA), and Richmond City Health District (RCHD) for the relevant parts of the plan.

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 Department of Housing and Community Development staff regularly attended neighborhood meetings held by the City's non-profits in both targeted neighborhoods and NiB areas, which promoted the collaboration and coordination between the City and relevant housing providers. HCD funds the Richmond Behavioral Health Authority's homeless service program which assists individuals and families with members battling mental health crisis and facing a housing crisis.

HCD holds annual federal application training prior to the release of our City's NOFA for federal funds. This allows the City to dictate priorities and expectations from public, private, non-profit, and faith organizations regarding applications and programs; this allows the City to coordinate our localities goals, missions, objectives, and priorities to all organizations seeking federal funding from the City, in order to create a cohesive and direct roadmap on expanding housing opportunities and services in the City of Richmond.

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

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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 rehousing, 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, so the GRCoC does not assist unaccompanied minors through rapid re-housing, homeless prevention, or emergency services, as they are provided assistance and support through at the state level.

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

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 jurisdictions consultations with housing, social service agencies and other entities

10010	ie 5 – Agencies, groups, organizations who participated			
1	Agency/Group/Organization	SOUTHSIDE COMMUNITY DEVELOPMENT AND HOUSING CORPORATION		
	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?	The Consolidated Plan meeting with developers, housing organizations, and nonprofits occurred on September 1, 2020 at 2pm virtually on Microsoft Teams. No comments were provided by Southside Community Development and Housing Corporation.		
2	Agency/Group/Organization	Urban Hope, 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?	The Consolidated Plan meeting with developers, housing organizations, and nonprofits occurred on September 1, 2020 at 2pm virtually on Microsoft Teams. Participants from Urban Hope suggested removing the barrier of non-profits having to pay property taxes on property. HCD explained this would require policy change on the state level and that non-profits will need to advocate to the General Assembly for policy change. Non-profit participants explained that they could use the tax money saved to create more units.		
3	Agency/Group/Organization	Economic Development Authority		
	Agency/Group/Organization Type	Services-Employment Other government - State		
	What section of the Plan was addressed by Consultation?	Economic Development		

Table 3 – Agencies, groups, organizations who participated

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Consolidated Plan meeting with the Economic Development Authority occurred on October 13th, 2020 at 7pm virtually on Microsoft Teams. A participant asked if they can use federal money to assist in job creation. Staff provided the explanation that yes, you can use the money for job creation, and there is a formula based on the amount of money that is being provided, you have to create full-time positions. In the future, the EDA will advertise when grant applications come available in order to alert businesses and organizations that can
4	Agency/Group/Organization	create jobs utilizing federal funds. Virginia Supportive Services, LLC
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	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?	The Consolidated Plan meeting with developers, housing organizations, and nonprofits occurred on September 1, 2020 at 2pm virtually on Microsoft Teams. No comments were provided by Virginia Supportive Services.
5	Agency/Group/Organization	Canterbury Enterprises, LLC
	Agency/Group/Organization Type What section of the Plan was addressed by Consultation?	Housing Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Consolidated Plan meeting with developers, housing organizations, and nonprofits occurred on September 1, 2020 at 2pm virtually on Microsoft Teams. No comments were provided by Canterbury Enterprises.
6	Agency/Group/Organization	Richmond City Council
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Consolidated Plan meeting was targeted toward elected officials, special needs, and the public occurred on September 15, 2020 at 2pm virtually on Microsoft Teams. Liaisons from Councilwoman Larson and Councilwoman Robertson were in attendance. There were no comments, only requests for copies of the presentation.
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?	The Consolidated Plan meeting with developers, housing organizations, and nonprofits occurred on October 1, 202 at 6:30pm virtually on Microsoft Teams. Staff from Commonwealth Catholic Charities; Enterprise Community Partners; HOME, Inc; Housing Families First; and VA Supportive Housing were present. There were questions about AMI targeting for grant funding, if COVID-19 effected the 5-year plan, and the City-funded Affordable Housing Trust Fund. There was also a question about if the priorities of the City's Equitable Affordable Housing Plan and if they were going to align with the Consolidated Plan. HCD's response is that goals will be adjusted to better align with the Equitable Affordable Housing Plan.
8	Agency/Group/Organization	Enterprise Community Partners
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the	The Consolidated Plan meeting with developers,
	Agency/Group/Organization consulted	housing organizations, and nonprofits occurred on
	and what are the anticipated outcomes	October 1, 202 at 6:30pm virtually on Microsoft
	of the consultation or areas for improved	Teams. Staff from Commonwealth Catholic
	coordination?	Charities; Enterprise Community Partners; HOME, Inc; Housing Families First; and VA Supportive Housing were present. There were questions about AMI targeting for grant funding, if COVID-19 effected the 5-year plan, and the City-funded Affordable Housing Trust Fund. There was also a question about if the priorities of the City's Equitable Affordable Housing Plan and if they were going to align with the Consolidated Plan. HCD's response is that goals will be adjusted to better align with the Equitable Affordable Housing Plan.
9	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?	The Consolidated Plan meeting with developers, housing organizations, and nonprofits occurred on October 1, 202 at 6:30pm virtually on Microsoft Teams. Staff from Commonwealth Catholic Charities; Enterprise Community Partners; HOME, Inc; Housing Families First; and VA Supportive Housing were present. There were questions about AMI targeting for grant funding, if COVID-19 effected the 5-year plan, and the City-funded Affordable Housing Trust Fund. There was also a question about if the priorities of the City's Equitable Affordable Housing Plan and if they were going to align with the Consolidated Plan. HCD's response is that goals will be adjusted to better align with the Equitable Affordable Housing Plan.
10	Agency/Group/Organization	Housing Families First
	Agency/Group/Organization Type	Services - Housing Services-homeless

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ļ	What section of the Plan was addressed	Homelessness Strategy
	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?	The Consolidated Plan meeting with developers, housing organizations, and nonprofits occurred on October 1, 202 at 6:30pm virtually on Microsoft Teams. Staff from Commonwealth Catholic Charities; Enterprise Community Partners; HOME, Inc; Housing Families First; and VA Supportive Housing were present. There were questions about AMI targeting for grant funding, if COVID-19 effected the 5-year plan, and the City-funded Affordable Housing Trust Fund. There was also a question about if the priorities of the City's Equitable Affordable Housing Plan and if they were going to align with the Consolidated Plan. HCD's
		response is that goals will be adjusted to better align with the Equitable Affordable Housing Plan.
11	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?	Homeless Needs - Families with children The Consolidated Plan meeting with developers, housing organizations, and nonprofits occurred on September 1, 2020 at 2pm and on October 1, 202 at 6:30pm virtually on Microsoft Teams. Staff from VA Supportive Housing participated in both meetings. Virginia Supportive Housing talked about the challenges of meeting needs of those under 50% of AMI because of limited subsidies and shrinking sources of grant money. HCD will continue to work with non-profits to fill gaps with the city's Affordable Housing Trust Fund.
12	Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved	The Consolidated Plan meeting with developers, housing organizations, and nonprofits occurred on September 1, 2020 at 2pm and on October 1, 202 at 6:30pm virtually on Microsoft Teams. Staff from VA Supportive Housing participated in both meetings. Virginia Supportive Housing talked about the challenges of meeting needs of those under 50% of AMI because of limited subsidies and shrinking sources of grant money. HCD will continue to work with non-profits to fill gaps with the city's

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What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Engagement Organization
How was the	The Consolidated Plan meeting with developers,
Agency/Group/Organization consulted	housing organizations, and nonprofits occurred on
and what are the anticipated outcomes	October 13th, 2020 at 2pm virtually on Microsoft
of the consultation or areas for improved	Teams. The presentation was done in English and in
coordination?	Spanish. Virginia Community Voice is a community
	grassroots organization helping a non-English
	speaking residents with housing and employment.
	This organization also have a housing committee
	where they are discussing the neighborhoods along
	Hull, Midlothian, and Richmond Hwy. They are
	creating a development scorecard so the
	community gets to control what is developed in
	their community. The RVA Thrives Housing Working
	Group had questions about how federal funding
	could be used. They also were interested about fair
	housing and the Analysis of Impediments to Fair
	Housing Choice.

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

N/A

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	Homeward	The Strategic Plan to End Homelessness overlaps with
Care		the goal "Provide affordable rental housing and services
		for special needs and homeless populations".

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
An Equitable	City of Richmond	The plan supports the goals of increasing the supply of
Affordable		affordable rental housing, especially for households
Housing Draft		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.
Strategic Plan to	City of Richmond:	The Strategic Plan to End Homelessness overlaps with
End	Department of	the goal "Provide affordable rental housing and services
Homelessness	Community	for special needs and homeless populations".
	Development and	
	Department of Social	
	Services	

Table 4 – Other local / regional / federal planning efforts

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

The City of Richmond plans to coordinate with surrounding the counties- notably Chesterfield and Henrico Counties in order to implement the Regional Analysis of Impediments to Fair Housing Choice. The City also often coordinates 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 also coordinates with the state who administers state-wide programs within city limits.

Narrative (optional):

As an entitlement community, Richmond receives direct allocations from the U.S. Department of Housing and Urban Development through Community Development Block Grant (CDBG) fund, HOME Investment Partnerships (HOME) fund, Emergency Solutions Grant (ESG) funds and Housing Opportunities for Persons with AIDS (HOPWA) fund. As a recipient of these federal grant funds, the City of Richmond is required by HUD to produce a Consolidated Plan and an Annual Action Plan. Fifteen different meetings were held focusing targeting over six different agency or community groups

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to gather opinions from consultants and the public on the Consolidated Plan's priority needs and goals. This Five-Year Consolidated Plan has identified 9 priority needs and 7 goals to guide planning efforts and disbursement of funds. A 30-Day Public Comment Period and two public hearings were held to gather comments on the draft Consolidated Plan.

The City held fifteen focus groups meetings online in October and November 2020 to gather citizen input and consult with its partners. The target groups for each meeting were: developers housing organizations, and non-profits; faith leaders and faith-based organizations; fair housing organizations; civic associations; elected officials, special needs, and private citizens; government representatives and financial institutions; tenants; Latino community; Office of Minority and Business Development, Economic Development Authority, Metropolitan Business League-Business and Commercial; and the Economic Development Authority. Meeting were often held at different times for the same groups for their convenience.

On April 23, 2021, the HCD held a public hearing for the new Consolidated Plan and Annual Action Plan. City Council held public hearing on June 14, 2021 to hear public comments on the proposed AAP and Consolidated Plan.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

The Consolidated Plan citizen participation process was in conjunction with the consultation process. The City of Richmond held fifteen meetings in the development of the Consolidated Plan. The meetings were advertised in the Richmond Times Dispatch, the Richmond Free Press, and in Nuevas Raices. The newspaper advertisements instructed interested attendees to email the city before the meeting to get the meeting link. Comments and feedback were incorporated in the Consolidated Plan through priority needs and goals. **Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	

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1	Public Meeting	Faith Leaders and	The public meeting	Comments during	None	
		Faith-Based	was targeted to Faith	this meeting		
		Organizations	Leaders and Faith-	included wanting		
			Based organizations.	online resources for		
			The meeting	the public and job		
			occurred on	initiatives. There		
			September 3rd, 2020	was interest in		
			at 3:30pm online via	when the Analysis		
			Microsoft Teams.	of Impediments will		
				be completed.		
				There were		
				questions about		
				Affirmative Housing		
				Goals, the		
				deconcentration of		
				poverty, and the		
				transformation of		
				public housing.		
				Concerning		
				homelessness, it		
				was suggested that		
				the City should		
				utilize city-owned		
				property for		
				permanent,		
				transitional		
				housing, and wrap		
				around services.		
				There was also a		
				question about		

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)
				what Opportunity		
				Zones were.		
2	Public Meeting	Civic Associations	The meeting was	Attendees talked	None	
			targeted to Civic	about the National		
			Associations. The	Low Income		
			meeting occurred on	Housing Coalition.		
			September 10th,	There was a		
			2020 at 6:00pm	concern about		
			online via Microsoft	gentrification		
			Teams.	happening after		
				investment in		
				neighborhoods has		
				occurred. There		
				was a suggestion to		
				focus on renters		
				with very low		
				income, for 30% of		
				AMI and below.		
				There was also a		
				suggestion to have		
				a goal of increasing		
				black		
				homeownership.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
3	Public Meeting	Non-	The meeting was	Participants asked	none	
		targeted/broad	open to the public,	about HUD funding		
		community	elected officials, and	amounts, the		
			special needs	impact of COVID on		
		elected officials,	providers. The	housing, and the		
		and special needs	meeting occurred on	needs assessment		
		providers	September 17th,	data. Participants		
			2020 at 6:00pm	also urged the City		
			online via Microsoft	to prioritize renters		
			Teams.	and rental housing.		
4	Public Meeting	Richmond tenant	The meeting was	One participant	None	
		organizations	focused on Richmond	asked what		
			tenant organizations.	measures are we		
			The meeting	going to make to		
			occurred on	ensure the		
			September 28th,	community is 100%		
			2020 at 6:00pm	engaged after		
			online via Microsoft	public input has		
			Teams.	occurred.		

5	Public Meeting	Minorities	The meeting was	There was a	none	
			focused on the Latino	question about		
		Non-English	community and was	how the		
		Speaking - Specify	prepared and	Department of		
		other language:	presented in Spanish.	Housing and		
		Spanish	The meeting	Community		
			occurred on	Development is		
			September 3rd, 2020	providing outreach		
			at 6:00pm online via	to the		
			Microsoft Teams.	Hispanic/Latino		
				community to get		
				them involved in		
				the process. HCD		
				staff responded by		
				talking about the		
				collaboration with		
				Community Voice		
				and working to		
				spread the word		
				through the office		
				of Multicultural		
				Affairs, advertising		
				in Latino		
				newspapers, and		
				working on a		
				scorecard for		
				housing		
				development in the		
				Hull and Jefferson		
				Davis corridor.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted and reasons	applicable)
6	Newspaper Ad	Minorities	Newspaper ads were	none	none	
			sent out to the			
		Non-English	Richmond Times			
		Speaking - Specify	Dispatch (8/25/20),			
		other language:	Richmond Free Press			
		Spanish	(8/27/20), and			
			Nuevas Raices			
			(8/27/20) to			
			advertise upcoming			
			5-Year Consolidated			
			Plan meetings. All			
			public notices were			
			posted on the City's			
			website.			

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)
7	Public Meeting	Minorities	HCD held a public	Better Housing	None	
			meeting on the five	Coalition suggested		
		Non-English	year consolidated	that administrative		
		Speaking - Specify	plan and AAP on May	funding be		
		other language:	6, 2021. The meeting	allocated more to		
		spanish	was held virtually.	non-profits-		
				especially for		
				capacity building.		
				BHC also talked		
				about the large		
				expense of serving		
				each household		
				with rising cost of		
				construction and		
				the need to bring		
				costs down.		
				Furthermore, the		
				non-profits need		
				help from the city		
				for land and site		
				control to build		
				affordable housing.		

8	Public Hearing	Minorities	On June 14, 2021	Jake Bloom a Board	No comments were not
			Richmond City	member of	accepted.
		Non-English	Council held a public	Richmond Habitat	
		Speaking - Specify	hearing on the five	spoke in favor of	
		other language:	year consolidated	the ordinance.	
		spanish	plan and 2021 annual	Stated that funds	
			action plan.	are greatly needed	
			Ordinance #2021-	in the community.	
			140.	Mary Kay Huss ED	
				of Richmond	
				Habitat spoke in	
				favor of the	
				ordinance. Stated	
				that funds are	
				greatly needed to	
				make homes	
				affordable for	
				home buyers.	
				Dustin Wilson and	
				Vance Banks, who	
				are residents of	
				Virginia Supportive	
				Housing's	
				Independence	
				House, submitted	
				written comment	
				because of	
				technical difficulties	
				in the public	
				meeting. Both are	

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
				affected by a		
				traumatic brain		
				injury and were		
				helped by VSH.		
				VSH's		
				Independence		
				House and services		
				provided them with		
				housing stability		
				and mental health		
				support which has		
				greatly impacted		
				their lives.		

Table 5 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The following Needs Assessment section addresses the number and percentage of homeowners and renters in Richmond who are most likely to experience housing issues and cost burdens.

The analysis covers the following areas of interest:

- Summary of housing needs and problems
- Disproportionate need for housing, severe housing problems, and cost burdens
- Public Housing
- Homeless needs
- Non-Homeless Special needs
- Non-housing community development needs

The data utilized in the analysis is supplied by HUD and derived from a special tabulation of the 2011-2015 American Community Survey (ACS). This data is formulated into the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) which is utilized by local governments as a part of the Consolidated Plan and for other general planning purposes.

The Needs Assessment analysis provides the City of Richmond the opportunity to identify specific housing needs and develop strategies to address these with a primary focus on housing affordability. This section utilizes economic and housing data to characterize current housing affordability and provides the basis for an affordable housing strategy.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Housing cost is the most pressing housing need in the City. The cost of housing impacts renters, extremely low-income, Black, Hispanic, and American Indian & Alaskan Native households disproportionately. Extremely low-income households tend to be smaller in size, including elderly, small families, and "other" household types. "Other" household types may include student households. The 2011-2015 American Community Survey (ACS) estimates there are 27,066 people enrolled in college or graduate school in the City of Richmond. The Consolidated Plan planning efforts and resources are not focused on students. [The 2020 HUD income limits for a 4 person household are as follows: 30% AMI is \$26,800, 50% AMI is \$44,700, 80% AMI is \$71,500, and 100% AMI or median income is \$89,400.]

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	204,214	213,735	5%
Households	81,230	87,225	7%
Median Income	\$37,735.00	\$40,758.00	8%

Table 6 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30%	>30-50%	>50-80%	>80-100%	>100%
	HAMFI	HAMFI	HAMFI	HAMFI	HAMFI
Total Households	21,160	11,705	16,095	8,655	29,605
Small Family Households	5,730	3,795	5,145	2,690	12,190
Large Family Households	1,285	545	635	305	1,065
Household contains at least one					
person 62-74 years of age	3,020	2,000	2,800	1,590	5,540
Household contains at least one					
person age 75 or older	2,355	1,565	1,625	810	2,055
Households with one or more					
children 6 years old or younger	3,650	1,610	2,025	840	2,575
Т	able 7 - Total Ho	useholds Tabl	e		•

Data 2011-2015 CHAS Source:

Housing Needs Summary Tables

			Renter			Owner					
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	
NUMBER OF HOU	JSEHOLD										
Substandard											
Housing -											
Lacking											
complete											
plumbing or											
kitchen											
facilities	295	210	170	95	770	60	25	15	4	104	
Severely											
Overcrowded -											
With >1.51											
people per											
room (and											
complete											
kitchen and											
plumbing)	110	105	55	35	305	10	0	15	10	35	
Overcrowded -											
With 1.01-1.5											
people per											
room (and											
none of the											
above											
problems)	620	150	190	40	1,000	40	60	45	25	170	
Housing cost											
burden greater											
than 50% of											
income (and											
none of the											
above	10,21				13,56						
problems)	5	2,785	555	10	5	2,355	1,030	750	275	4,410	

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

			Renter		Owner					
	0-30%	>30-	>50-	>80-	Total	0-30%	>30-	>50-	>80-	Total
	AMI	50%	80%	100%		AMI	50%	80%	100%	
		AMI	AMI	AMI			AMI	AMI	AMI	
Housing cost										
burden greater										
than 30% of										
income (and										
none of the										
above					10,55					
problems)	1,665	4,075	4,200	615	5	635	1,005	1,950	1,225	4,815
Zero/negative										
Income (and										
none of the										
above										
problems)	1,735	0	0	0	1,735	325	0	0	0	325
Table 8 – Housing Problems Table										
Data 2011-2015 CHAS										

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Data
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Source:

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

			Owner							
	0-30%	>30-	>50-	>80-	Total	0-30%	>30-	>50-	>80-	Total
	AMI	50%	80%	100%		AMI	50%	80%	100%	
		AMI	AMI	AMI			AMI	AMI	AMI	
NUMBER OF HOUSEHOLDS										
Having 1 or										
more of four										
housing										
problems	11,240	3,250	965	180	15,635	2,465	1,115	830	315	4,725
Having none of										
four housing										
problems	4,480	5,250	9,250	4,435	23,415	920	2,090	5,055	3,720	11,785
Household has										
negative										
income, but										
none of the										
other housing										
problems	1,735	0	0	0	1,735	325	0	0	0	325
Table 9 – Housing Problems 2									-	

2011-2015 CHAS Data Source:

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3. Cost Burden > 30%

	Renter			Owner				
	0-30%	>30-50%	>50-80%	Total	0-30%	>30-50%	>50-80%	Total
	AMI	AMI	AMI		AMI	AMI	AMI	
NUMBER OF HO	DUSEHOLDS							
Small Related	3,685	2,375	1,175	7,235	540	650	865	2,055
Large Related	645	325	105	1,075	85	80	125	290
Elderly	2,020	1,275	770	4,065	1,650	805	905	3,360
Other	6,200	3,185	2,810	12,195	790	560	860	2,210
Total need by	12,550	7,160	4,860	24,570	3,065	2,095	2,755	7,915
income								

Data 2011-2015 CHAS Source: Table 10 – Cost Burden > 30%

4. Cost Burden > 50%

	Renter			Owner				
	0-30%	>30-50%	>50-	Total	0-30%	>30-50%	>50-	Total
	AMI	AMI	80%		AMI	AMI	80%	
			AMI				AMI	
NUMBER OF HO	USEHOLDS							
Small Related	2,905	595	55	3,555	395	310	210	915
Large Related	490	120	0	610	75	25	25	125
Elderly	1,640	570	165	2,375	1,245	430	235	1,910
Other	5,750	1,605	330	7,685	705	280	290	1,275
Total need by	10,785	2,890	550	14,225	2,420	1,045	760	4,225
income								
Table 11 – Cost Burden > 50%								

Data 2011-2015 CHAS Source:

5. Crowding (More than one person per room)

			Renter					Owner		
	0-	>30-	>50-	>80-	Total	0-	>30-	>50-	>80-	Total
	30%	50%	80%	100%		30%	50%	80%	100%	
	AMI	AMI	AMI	AMI		AMI	AMI	AMI	AMI	
NUMBER OF HOUSE	HOLDS									
Single family										
households	575	195	155	44	969	25	30	35	35	125
Multiple,										
unrelated family										
households	125	40	55	0	220	20	35	25	0	80

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OMB Control No: 2506-0117 (exp. 09/30/2021)

	Renter				Owner					
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Other, non-family										
households	39	19	50	30	138	0	0	0	0	0
Total need by	739	254	260	74	1,327	45	65	60	35	205
income										

Table 12 – Crowding Information – 1/2

Data 2011-2015 CHAS Source:

		Renter				Owner			
	0-	>30-	>50-	Total	0-	>30-	>50-	Total	
	30%	50%	80%		30%	50%	80%		
	AMI	AMI	AMI		AMI	AMI	AMI		
Households with									
Children Present	0	0	0	0	0	0	0	0	

Table 13 – Crowding Information – 2/2

Data Source Comments:

Describe the number and type of single person households in need of housing assistance.

No data available to support discussions on this question.

There are approximately 36,406 single householders living alone in the City of Richmond (ACS 2011-2015).

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Homeless providers that assist domestic violence survivors are prohibited from using HMIS as a database; domestic violence organizations utilize a comparable data management system to HMIS. The Greater Richmond CoC January 2020 point-in-time count, a total of 479 adults and 70 children were counted. Of the 335 adults experiencing homelessness (70% of county), 26.8% have experienced domestic violence in their lifetime. Of those experiencing domestic violence, 36.8% had experienced it in the past year.

What are the most common housing problems?

The most common housing problem in the City of Richmond is high cost burden. According to the 2011-2015 HUD Comprehensive Housing Affordability Strategy (CHAS) data, 32,485 low- income households paid more than 30% of their income for their housing. Among these households, 75.6% (24,570 households) were renters and 24.4% (7,915 households) were homeowners. Among the 24,570 renter

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households with high cost burden, approximately 51% (12,550) were extremely low-income. Among the 7,915 homeowner households with high cost burden, approximately 39% (3,065) were extremely low-income.

Severe cost burden (when housing cost exceeds 50% of household income) is an acute housing problem for most extremely low-income households (30% or below of Area Median Income). There were 21,160 Richmond households (ACS 2011-2015) who fall within this income range, and nearly 62% (13,205) of them were severely cost burdened.

Other housing problems include substandard and overcrowded units. Renters with extremely low incomes occupied the highest number of Substandard housing units in the City of Richmond. 2011-2015 ACS data shows that there were 1,423 overcrowded housing units in the City of Richmond occupied by Low-and-moderate-income households (80% AMI and below), 55% (784) of the overcrowded units were also occupied by extremely low-income renters (30% AMI and below).

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

The racial or ethnic households that are most disproportionately affected by one or more housing problem across all incomes are American Indian and Alaskan Native households (4 total households). When compared to White households (34% cost burdened) and not the jurisdictional average, Black, Hispanic, and American Indian and Alaskan Native households are disproportionately cost burdened or severely cost burdened. More than half of LMI Black households (50% or 19,620) and Hispanic households (50% or 1,640) are cost burdened or severely cost burdened while 34% of White households (13,675) are cost burdened or severely cost burdened, a 16% difference. American Indian and Alaskan Native households are 44% (54) cost burdened or severely cost burdened.

The reason for disproportionate housing problems experienced by non-White households is that these households usually had less income than White households. According to the 2011-2015 ACS, in 2015, the median household income as a whole was \$40,758 in the City of Richmond. The median income for White households was \$57,279 while the median income for Black households was \$28,230, American Indian & Alaskan Native households was \$24,509, and Hispanic households was \$32,486. The poverty rate presents the same pattern as the median household income does. In 2015, 16% of White population was below poverty level compared to 33% of the Black population, 66% of the American Indian & Alaskan Native population, and 36% of the Hispanic population below the poverty level.

Renter households are more affected by cost burden than owner households. Approximately 68% (24,570 households) LMI renter households had a high cost burden, compared to approximately a 62% (7,915 households) of LMI owner-occupied households. Severe cost burden impacts 39% of renter households and 33% of owner-occupied households. Among the severely cost burdened, which 76% were extremely low-income renters and 57% were extremely low-income homeowners. Extremely low-income extremely cost-burdened renter households tend to be smaller in size, including elderly (1,640

households), small related families (2,905 households), and "other" household types (5,750 households).

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

People who are at imminent risk of homelessness are those with extremely low incomes who lack the necessary supports (such as mainstream benefits or social support) to remain housed. People who are living on the edge may be tipped into homelessness for a wide variety of reasons – a car breakdown, a medical expense or unexpected bill, or mental health or substance abuse problems that make it difficult to maintain housing. Formerly homeless individuals and families who have received rapid rehousing assistance are typically provided with money to help with rent or other housing-related expenses. This lite touch approach has been quite successful (less than 7% return to homelessness with a year), so it is unclear whether there are general unaddressed needs, though it is likely that maintaining a job is important for many to establish stability. Those who return to homelessness may need more consistent and ongoing supports.

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

The jurisdiction does not compile this data. There were no discussions on this question because no atrisk data was collected.

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

Housing characteristics that link to instability include lack of affordable housing units, increasing rent, and difficulty saving up for down payment or security deposit.

Discussion

The need for affordable units for extremely low- income households is compounded by the high demand of rental housing in the City. Extremely low-income households tend to be smaller in size, including elderly, small families, and "other" household types. "Other" household types may include student households.

According to the 2011-2015 American Community Survey estimates, there are 27,066 people enrolled in college or graduate school in the City of Richmond. The presence of student households may create a

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higher perception of the number of extremely low-income households and related cost burden than actually exists. However, the student population is vying for the same type of rental units as other extremely low-income households since extremely low-income households are generally smaller in size. Student demand for small rental units places pressure on the market and makes affordable rentals for other extremely low-income households harder to obtain.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

This section assesses whether any racial or ethnic group is experiencing a disproportionately greater need with housing problems in comparison to all households in the jurisdiction with similar household income.

HUD defines a "disproportionately greater need" as when members of a racial/ethnic group experience housing problems at a greater rate (10% of more) than their income level as a whole.

A household is identified as having a "housing problem" if the household has any one or more of these four housing problems:

- 1. Lacks complete kitchen facilities;
- 2. Lacks complete plumbing facilities;

3. Overcrowding with more than one person per room and excludes bathrooms, porches, foyers, halls, or half-rooms; and,

4. Households with housing cost burden that exceed 30% of household income.

Households are categorized by their income into four groups:

- 1. Households earning between 0 30% of Area Median Income (AMI);
- 2. Households earning between 30% 50% AMI;
- 3. Households earning between 50% 80% AMI; and,
- 4. Households earning between 80% 100% AMI.

The source for data is 2011 – 2015 Comprehensive Housing Affordability Strategy (CHAS). For the total population of Richmond (living with or without housing problems), this dataset estimates there are 57,615 households with earnings at or below Area Median Income in the City of Richmond. By household income bracket, 21,155 households (37%) earn between 0 and 30% AMI, 11,710 Households (20%) earn between 30.1% and 50% AMI, 16,090 households (28%) earn between 50.1% and 80% AMI, and 8,660 households (15%) earn between 80.1% and 100% AMI.

By racial or ethnic group with earnings at or below Area Median Income, there are 32,390Black households (56.2%), 19,725 White households (34.2%), 1,063 Asian households (1.8%), 73 American Indian / Alaskan Native households (.1%), no Pacific Islander households, and 2,659 Hispanics households (4.6%) in this income range. [The 2020 HUD income limits for a 4 person household are as follows: 30% AMI is \$26,800, 50% AMI is \$44,700, 80% AMI is \$71,500, and 100% AMI or median income is \$89,400.]

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,000	3,095	2,060
White	4,265	460	695
Black / African American	10,235	2,515	1,125
Asian	150	29	164
American Indian, Alaska Native	45	4	0
Pacific Islander	0	0	0
Hispanic	850	0	44

 Table 14 - Disproportionally Greater Need 0 - 30% AMI

 2011-2015 CHAS

Data Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,445	2,265	0
White	3,075	600	0
Black / African American	5,285	1,500	0
Asian	230	0	0
American Indian, Alaska Native	14	0	0
Pacific Islander	0	0	0
Hispanic	610	105	0

 Table 15 - Disproportionally Greater Need 30 - 50% AMI

 2011-2015 CHAS

Data Source:

*The four housing problems are:

OMB Control No: 2506-0117 (exp. 09/30/2021)

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,945	8,145	0
White	3,575	2,705	0
Black / African American	3,540	4,595	0
Asian	230	60	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	285	490	0

Table 16 - Disproportionally Greater Need 50 - 80% AMI

Data Source:

*The four housing problems are:

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

80%-100% of Area Median Income

2011-2015 CHAS

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,345	6,315	0
White	1,495	2,855	0
Black / African American	680	2,915	0
Asian	40	160	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85	190	0

Table 17 - Disproportionally Greater Need 80 - 100% AMI 2011-2015 CHAS

Data Source:

*The four housing problems are:

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

Discussion

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In the City of Richmond, 62% of all households earning Area Median Income or less are experiencing one or more housing problems. Households earning between 0 and 30% as well as 30.1% and 50% of Area Median Income are more likely to experience one or more housing problems than any other income bracket. Evaluating housing problems by only racial or ethnic group and not by household income, American Indian and Alaskan Native people have a disproportionately greater need compared to the jurisdiction as a whole of experiencing one or more of four housing problems (95% compared to the 62% jurisdictional average). The population size of American Indian and Alaskan Native racial group is 73 households in the City of Richmond.

Over three-quarters (76%) of households earning between 0 and 30% AMI have one or more housing problems. In this income range, American Indian and Alaskan Native households (92% which represents 4 households), as well as, Hispanic households (95% which represents 850 households) both experience a disproportionately greater need when it comes to having one or more housing problems. Over 80% of households earning between 30.1% and 50% AMI have one or more housing problems. At this income range, American Indians / Alaskan Natives (14 households) and Asians (230 households) experience a disproportionately greater need with 100% of both populations (American Indians/Alaskan Natives and Asians) having one or more housing problems.

Forty-nine percent (49%) of households earning between 50.1% and 80% AMI have one or more housing problems. American Indians / Alaskan Natives (4 households) and Asian (290 households) experience a disproportionately greater need with 100% and 79% of households having one or more housing problems.

Twenty-seven percent (27%) of households earning between 80.1% and 100% AMI have one or more housing problems. At this income range, no racial or ethnic groups experience a disproportionately greater need with households having one or more housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

Introduction

This section assesses whether any racial or ethnic group is experiencing a disproportionately greater need with severe housing problems in comparison to all households in the jurisdiction with similar household income.

HUD defines a "disproportionately greater need" as when members of a racial/ethnic group experience housing problems at a greater rate (10% of more) than their income level as a whole.

A household is identified as having a "housing problem" if the household has any one or more of these four severe housing problems:

- 1. Lacks complete kitchen facilities;
- 2. Lacks complete plumbing facilities;

3. Overcrowding with more than 1.5 persons per room and excludes bathrooms, porches, foyers, halls, or half-rooms; and,

4. Households with housing cost burden that exceed 30% of household income.

Households are categorized by their income into four groups:

- 1. Households earning between 0 30% of Area Median Income (AMI);
- 2. Households earning between 30.1 50% AMI;
- 3. Households earning between 50.1 80% AMI; and,
- 4. Households earning between 80.1 100% AMI.

Severe housing problems are defined as overcrowded households (more than 1.5 persons per room) and the households with cost burdens at more than 50% of their income.

The source of data is 2011 – 2015 Comprehensive Housing Affordability Strategy (CHAS). This dataset estimates there are 57,620 households with earnings at or below Area Median Income in the City of Richmond. By household income bracket, 21,165 households (37%) earn between 0 and 30% AMI, 11,705 households (20%) earn between 30.1% and 50% AMI, 16,100 households (28%) earn between 50.1% and 80% AMI, and 8,650 households (15%) earn between 80.1% and 100% AMI.

The total for the 0-80% AMI dataset by race and ethnicity was 55,917 households (1,703 households less than the jurisdictional total by income only). By racial or ethnic group with earnings at or below Area Median Income, there are 32,395 Black households (58%), 19,720 White households (35%), 1,067 Asian households (1.9%), 72 American Indian / Alaskan Native households (.13%), no Pacific Islander households, and 2,663 Hispanics households (4.8%) in this income range. [The 2020 HUD income limits for a 4 person household are as follows: 30% AMI is \$26,800, 50% AMI is \$44,700, 80% AMI is \$71,500, and 100% AMI or median income is \$89,400.]

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0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,705	5,400	2,060
White	3,975	750	695
Black / African American	8,355	4,395	1,125
Asian	145	34	164
American Indian, Alaska Native	10	40	0
Pacific Islander	0	0	0
Hispanic	780	70	44

Table 18 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,365	7,340	0
White	1,760	1,910	0
Black / African American	2,035	4,750	0
Asian	170	60	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	0	0
Hispanic	290	425	0

Table 19 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS Source:

*The four severe housing problems are:

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

OMB Control No: 2506-0117 (exp. 09/30/2021)

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems			
Jurisdiction as a whole	1,795	14,305	0			
White	945	5,335	0			
Black / African American	595	7,545	0			
Asian	100	195	0			
American Indian, Alaska Native	4	4	0			
Pacific Islander	0	0	0			
Hispanic	119	655	0			
Table 20 – Severe Housing Problems 50 - 80% AMI						

2011-2015 CHAS

Data

Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	495	8,155	0
White	280	4,070	0
Black / African American	135	3,460	0
Asian	19	180	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	215	0

Table 21 – Severe Housing Problems 80 - 100% AMI

Data Source:

2011-2015 CHAS

*The four severe housing problems are:

OMB Control No: 2506-0117 (exp. 09/30/2021)

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

Discussion

In the City of Richmond, 35% (20,360 households) earning at or below Area Median Income have one or more severe housing problems. Households earning between 0% and 30% AMI are more likely to have one or more severe housing problems than any other income bracket. Evaluating housing problems by only racial or ethnic group and not by household income, Hispanic households are experiencing a disproportionately greater need compared to the jurisdiction as a whole. Forty-seven (47%) of Hispanic households (1,254 households) have one or more of four severe housing problems.

Sixty-five percent (65%) of households earning between 0% and 30% AMI have one or more severe housing problems. Within this income bracket, Hispanic households (87% or 780 households) are experiencing a disproportionately greater need with severe housing problems.

Thirty-seven percent (37%) of households earning between 30.1% and 50% AMI have one or more severe housing problems. Within this income bracket, White households (48% or 1,760 households), Asian households (74% or 170 households), are experiencing a disproportionately greater need with severe housing problems.

Eleven percent (11%) of households earning between 50.1% and 80% AMI have one or more severe housing problems. Asian (34% or 100 households) and American Indian and Alaskan Native households (50% or 4 households) are experiencing a disproportionately greater need with severe housing problems in this income bracket.

Six percent (6%) of households earning between 80.1% and 100% AMI have one or more severe housing problems. Hispanic households (23% or 65 households) are experiencing a disproportionately greater need with severe housing problems in this income bracket.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

Introduction:

This section assesses whether any racial or ethnic group is experiencing a disproportionately greater need with housing cost burden in comparison to all households in the jurisdiction. HUD defines a "disproportionately greater need" as when members of a racial/ethnic group experience housing problems at a greater rate (10% of more) than all groups within that cost burden category.

Housing cost burden is organized into three categories:

1. Households that pay less than 30% of their income on housing related costs are defined as having "no cost burden"

2. Households that pay between 30% and 50% of their income on housing related costs are defined as having a "cost burden"; and

3. Households that pay more than 50% of their income on housing related costs are defined as being "severely cost burden".

The source of data for analysis is 2011-2015 Comprehensive Housing Affordability Strategy (CHAS). This dataset estimated there are 36,630 households (42%) in the City of Richmond who are housing cost burdened. By racial or ethnic group, there are 19,620 Black households (50%), 13,675 White households (16%), 1,640 Hispanic Households (50%), 640 Asian households (1%), 54 American Indian / Alaskan Native households (44%) who are housing cost burdened. [The 2020 HUD income limits for a 4 person household are as follows: 30% AMI is \$26,800, 50% AMI is \$44,700, 80% AMI is \$71,500, and 100% AMI or median income is \$89,400.]

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	48,455	17,670	18,960	2,135
White	25,830	6,955	6,720	750
Black / African				
American	18,825	9,175	10,445	1,145
Asian	870	270	370	164
American Indian,				
Alaska Native	70	44	10	0
Pacific Islander	4	0	0	0
Hispanic	1,560	725	915	49

Housing Cost Burden

Table 22 – Greater Need: Housing Cost Burdens AMI

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 Data
 2011-2015 CHAS

 Source:
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Discussion:

The majority (52%) of cost-burdened households are extremely cost-burdened with housing costs adding up to over 50% of their income (18,960 households). No racial or ethnic group has a disproportionately greater cost burden. Extremely cost-burdened households account for 22% of all Richmond households.

Forty-eight percent (48%) of all housing cost-burdened households spend 31-50% of their income on housing related expenses (17,670 households). American Indian and Alaskan Native households have a disproportionately greater cost burden with 35% (44 households) experiencing housing cost-burden between 31-50% of their income going toward housing expenses.

Over forty percent (42%) of all Richmond households are cost-burdened. Households in Richmond that are not considered to be low-and-moderate-income, making 80% of area median income, account for 15% (5,410 households) of total housing cost-burdened households. Therefore, eighty-five percent (85%) of cost-burdened households are low-and-moderate-income earning less than 80% of Area Median Income. Extremely-low income households (earning less than 30% of AMI) make up forty-one (41%) of all cost-burdened households. Households earning between 31-50% AMI account for 24% of all cost-burdened households. Moderate income households making between 51-80% AMI make up twenty percent (20%) of all cost-burdened households.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Over three-quarters (76%) of households earning between 0 and 30% AMI have one or more housing problems. In this income range, American Indian and Alaskan Native households (92% which represents 4 households), as well as, Hispanic households (95% which represents 850 households) both experience a disproportionately greater need when it comes to having one or more housing problems.

Over 80% of households earning between 30.1% and 50% AMI have one or more housing problems. At this income range, American Indians / Alaskan Natives (14 households) and Asians (230 households) experience a disproportionately greater need with 100% of both populations (American Indians/Alaskan Natives and Asians) having one or more housing problems.

Forty-nine percent (49%) of households earning between 50.1% and 80% AMI have one or more housing problems. American Indians / Alaskan Natives (4 households) and Asian (290 households) experience a disproportionately greater need with 100% and 79% of households having one or more housing problems.

Twenty-seven percent (27%) of households earning between 80.1% and 100% AMI have one or more housing problems. At this income range, no racial or ethnic groups experience a disproportionately greater need with households having one or more housing problems.

No racial or ethnic groups are disproportionately cost burdened compared to the jurisdictional average of 42%, although, more than half of LMI Black households (50% or 19,620) and Hispanic households (50% or 1,640) are cost burdened or severely cost burdened.

If they have needs not identified above, what are those needs?

Not applicable.

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

HUD's CPD mapping tool (https://egis.hud.gov/cpdmaps/) was used to spatially analyze the city by census tracts to determine if there are any specific areas where a racial or ethnic group are concentrated. The racial and ethnic groups that experience disproportionate housing needs concerning housing issues vary by income level. In looking at one or more housing issues, Hispanic, Asian, and American Indian and Alaskan Native households have disproportionate housing needs according to the income level breakdown. There is no area of concentration for American Indian and Alaskan Native households according to the CPD mapper. There are two census tracts that show a concentration of

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Hispanic households. The first is census tract 706.01 with 52% Hispanic population. This tract is located south of the James River between Hull and Midlothian near Belt Blvd. The second tract is 609 with the Hispanic population accounting for 37% of the tract. This tract is located south of the James River around Richmond Highway (formally Jefferson Davis) down to southern City limit. Asian households also experience a disproportionate need for housing issues. The only population concentration occurring downtown in census tract 305 with the Asian population making up 52% of the total census tract population.

NA-35 Public Housing – 91.205(b)

Introduction

There is a total of 10,912 families that are currently on the waiting list for public housing (PH); 5,140 families on the Housing Choice Voucher Program (HCVP) waitlist; average of 5,846 families on individual site-based, project-based waitlists.

Totals in Use

Program Type									
	Certificate	Mod-	Public	Vouchers					
	Rehab Housing		Total	Project -	Tenant -	Speci	al Purpose Vo	ucher	
					based	based based		Family Unification Program	Disabled *
# of units vouchers in use	49	0	3,724	3,284	189	2,966	93	0	36

Table 23 - Public Housing by Program Type

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

Alternate Data Source Name: Richmond Redevelopment and Housing Authority Data Data Source Comments:

Characteristics of Residents

	Program Type											
	Certificate	Mod-	Public	Vouchers								
		Rehab	Housing	Total	Project -	Tenant -	Special Purp	ose Voucher				
					based	based	Veterans Affairs Supportive Housing	Family Unification Program				
Average Annual Income	7,980	0	10,853	14,891	11,326	15,322	11,200	0				
Average length of stay	0	0	4	94	20	46	28	0				
Average Household size	0	0	2	4	1	2	1	0				
# Homeless at admission	0	0	1	205	58	87	60	0				
# of Elderly Program Participants												
(>62)	1	0	0	666	55	570	41	0				
# of Disabled Families	29	0	546	1,055	81	931	43	0				
# of Families requesting												
accessibility features	0	0	15	2,802	18	2,746	28	0				
# of HIV/AIDS program												
participants	0	0	0	0	0	0	0	0				
# of DV victims	0	0	0	0	0	0	0	0				

Table 24 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

Richmond Redevelopment and Housing Authority Data

IDIS marks the Voucher data for "# of Families requesting accessibility features as N/A" but RRHA provided that data as follows:Total: 2,2792Project-Based:Data Source Comments:18Tenant-Based: 2,746Special Purpose Voucher- Veterans Affairs Supportive Housing: 28Special Purpose Voucher- Family Unification Program: 0

Race of Residents

				Program Type					
Race	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Vou	ucher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	18	0	74	149	17	118	14	0	5
Black/African American	25	0	3,612	3,088	171	1,159	65	0	31
Asian	0	0	0	7	0	6	1	0	0
American Indian/Alaska									
Native	0	0	0	14	0	13	0	0	0
Pacific Islander	0	0	0	6	0	6	0	0	0
Other	6	0	0	0	2	0	0	0	0
*includes Non-Elderly Disabled,	Mainstream	One-Year, M	ainstream Fi	ve-year, and N	ursing Home T	ransition		·	

Table 25 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

Richmond Redevelopment and Housing Authority Data **Data Source Comments:**

Ethnicity of Residents

Program Type										
Ethnicity	Certificate	Mod-	Public	Vouchers						
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Voi	ucher	
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
Hispanic	0	0	74	83	5	82	2	0	0	
Not Hispanic	49	0	3,650	3,159	183	2,717	78	0	36	

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

Table 26 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name: Richmond Redevelopment and Housing Authority Data Data Source Comments:

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

See Appendix for chart of waiting list

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

See chart in appendix for types of families. RRHA's development communities were built between 1940 and 1970s. Our developments suffer from extensive capital repair needs. The most immediate need of public housing residents is modernization of the Big 6 communities - Gilpin Court, Creighton Court, Mosby Court, Whitcomb Court, Hillside Court, and Fairfield Court. The most immediate need for Housing Choice Voucher participants is affordable housing units and/or landlords that understand the workings of the voucher; incentives to attract landlords in higher opportunity areas; assistance for landlords to replace and repair units to pass a UPCS_V inspection.

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

In comparison to the population at large public housing and housing choice voucher participants all need decent, safe, and affordable housing to raise their families.

Discussion

The need for affordable housing is far greater than the existing supply of public housing. RRHA's goal is to transform its entire public housing portfolio into quality affordable housing by offering a variety of housing options in an effort to reposition the agency's public housing developments into modern, better performing developments that are competitive in the marketplace, as well as to improve the physical and social conditions of such developments.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Data for NA-40 was provided by the Greater Richmond Continuum of Care lead organization, Homeward, on behalf of the City of Richmond Department of Housing and Community Development. Data was taken from the Greater Richmond Continuum of Care's Annual Count. The Commonwealth of Virginia declares unaccompanied youth (minors) as wards the state. It is unlawful for any private entity to shelter unaccompanied minors, however if an accompanied minor meets the McKinney-Vento definition of homelessness, then they can received services from that program through their public school.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s)						
and Child(ren)	111	10	2,265	1,470	332	60
Persons in Households with Only						
Children	0	0	0	0	0	0
Persons in Households with Only						
Adults	435	98	670	450	300	32
Chronically Homeless Individuals	105	25	669	270	40	35
Chronically Homeless Families	7	0	48	24	10	65
Veterans	66	14	300	195	91	105
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	7	2	18	10	5	35

Table 27 - Homeless Needs Assessment

Alternate Data Source Name: Greater Richmond CoC Data Source Comments:

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Indicate if the homeless population Has No Rural Homeless is:

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

Sheltered:

For races, multiple races = 103, unknown = 52 For ethnicity, unknown = 68

<u>Unsheltered:</u> For races, multiple races = 52, unknown = 11 For ethnicity, unknown = 9

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:		Unsheltered (optional)
White		668	401
Black or African American		2,097	933
Asian		6	5
American Indian or Alaska			
Native		15	8
Pacific Islander		3	1
Ethnicity:	Sheltered:		Unsheltered (optional)
Hispanic		81	67
Not Hispanic		2,795	1,335

Alternate Data Source Name: Greater Richmond CoC Data Source

Data Source Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The number of families and families of veterans experiencing homelessness or in need of homeless assistance has increased due to the COVID-19 pandemic. Family homelessness, especially families experiencing chronic homelessness, greatly lag behind the population of single individuals experiencing or combatting a homeless crisis. With additional funding provided by the CARES Act, the City of Richmond has begun funding homeless prevention programs, one of which partners with Richmond Public Schools (RPS) McKinney-Vento program to target RPS families at risk of experiencing homelessness, and provide assistance in order to prevent the family from experiencing a homeless crisis. The City of Richmond's move to fund Homeless Prevention programs is a new step for the City, as homeless prevention isn't as highly prioritized by the Greater Richmond Continuum of Care (GRCoC) as emergency shelter services, rapid re-housing, or street outreach.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

African American homeless account for approximately 70% of the Richmond region's homeless population. This indicates severe inequalities for African Americans and other people of color that will force individuals into poverty, and potentially cause them to face a homeless crisis.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The City of Richmond has seen a decrease in unsheltered homelessness during 2020, due to increased funding and desire to house or shelter the homeless community in order to protect them from the

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COVID-19 pandemic, and to mitigate the spread of the virus. This was capable due to the additional federal funding provided through the CARES Act, which allowed the City of Richmond to fund a noncongregate shelter program that provides hotel rooms for individuals and families experiencing homelessness. CARES Act funding has also been utilized to expand Street Outreach teams, who are dedicated to connecting to individuals and families facing unsheltered homelessness to mainstream resources that will help alleviate their housing crisis, as well as connect them to programs funded by ESG, ESG-CV, CDBG-CV, and HOPWA-CV that are provided through partner organizations in the Greater Richmond Continuum of Care. In order to maintain the current level of unsheltered homelessness, the GRCoC will need to receive additional funds that will cover the expenses of CARES Act funded programs once CARES Act fund are depleted and are no longer available.

Discussion:

No additional information.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

HIV/AIDS data is provided by the CDC's National HIV Surveillance, as well as the Virginia Department of Health Annual Report 2019 and VDH's HIV Surveillance Annual Report (2019). Supplemental data comes from AIDSVu, which is presented by Emory University's Rollins School of Public Health in partnership with Gilead Sciences, Inc. and the Center for AIDS Research at Emory University. Census data was provided by census.gov. AIDS data was gathered from requests to VDH Division of Disease Prevention.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	2,492
Area incidence of AIDS	58
Rate per population	4
Number of new cases prior year (3 years of data)	58
Rate per population (3 years of data)	4
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	3,293
Area Prevalence (PLWH per population)	252
Number of new HIV cases reported last year	207

Table 28 – HOPWA Data

Default Data: CDC HIV Surveillance & VDH Division of Disease PreventionNumber of new cases prior year (3 yrs of data): 77 (2017), 97 (2018), 58 (2019)Rate per population (3 yrs of data): 5.9 (2017), 7.4 (2018), 4.4 (2019)

Data Source Comments:

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	65
Short-term Rent, Mortgage, and Utility	80
Facility Based Housing (Permanent, short-term or	
transitional)	20

Table 29 – HIV Housing Need

Alternate Data Source Name:

Planning Estimates on Unmet Need for HOPWA

Data Source Comments: Source: HOPWA CAPER, HOPWA subrecipient feedback, NA-45 City of Richmond Consolidated Plan 2021-2025

Describe the characteristics of special needs populations in your community:

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The prevalence of HIV/AIDS is much higher for persons of color than the Caucasian/white population in Virginia. As of 2019, Black or African Americans accounted for 19.18% of the state of Virginia's population. However, according to the Virginia HIV Surveillance Annual Report (2019), African Americans accounted for 58% of HIV only cases, 58% of AIDS only cases, and 58% of all cases. Individuals of Hispanic or Latino origin account for 9.8% of Virginia's population, while accounting for 9% of HIV only cases, 10% of AIDS only cases, and 9% of all cases. Compare these figures to white only populations, which account for 69.4% of the state population and only 28% of HIV only cases, 28% of AIDS only cases, and 28% of all cases.

The rates that Hispanic/Latino and Black Virginians living with HIV is staggering compared to the rates that White Virginians living with HIV. The rate of Hispanic/Latino males living with HIV is 2.2 times that of White males, and the rate of Hispanic/Latina females living with an HIV diagnosis is 4.1 times that of White females. The rate of Black males living with an HIV diagnosis is 5.5 times that of White males. The rate of Black males living with an HIV diagnosis is 15.1 times that of White females.

What are the housing and supportive service needs of these populations and how are these needs determined?

Along with the disproportionate need of housing assistance brought on by an HIV/AIDS diagnosis, the appearance and spread of COVID-19 has led to a higher need in housing assistance for all special needs populations, including households with a member living with HIV/AIDS. This is caused by the high cost of living with HIV/AIDS, in conjunction with loss of work or hours due to business closings or decreased hours of operation in an effort to mitigate the spread of COVID-19.

The need of these special needs populations are derived from two main sources: homeless outreach teams and referrals from medical and mental health professionals. The Greater Richmond Continuum of Care (GRCoC) conducts street outreach activities for people experiencing homelessness in an effort to reduce street homelessness, connect those individuals with homeless and main stream resources, and to provide them with safe and stable housing options. GRCoC Street Outreach organizations include, but are not limited to, Daily Planet Health Services (DPHS), Commonwealth Catholic Charities (CCC), Richmond Behavioral Health Authority, and Virginia Supportive Housing. The Outreach organizations conduct and coordinate outreach activities, screen homeless individuals for medical conditions such as HIV/AIDS, and prioritize those who are most vulnerable and who've been homeless the longest for permanent supportive housing options. Those who don't qualify for the limited number of permanent supportive housing spots are referred to HOPWA organizations so that they may receive case management, rental assistance through TBRA, STRMU, or PHP, and other supportive services. HOPWA programs also receive client referrals from health service providers from around the region.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The City of Richmond has a median household income of \$47,250 in 2015-2019, while the national average was \$68,703 according to census.gov during that same period. The City of Richmond boasts a percent of persons in poverty of 19.2%, while the national average is 10.5% (2019). The rate of poverty in the City of Richmond is nearly twice that of the national average; once broken down to census tracts, the data shows how income segregated census tracts are in Richmond. Many census tracts in Richmond are below the national average in terms of poverty rate, such as census tract 105 (5.5%) and census tract 107 (7.8%), while many other greatly eclipse the national average, such as census tract 201 (58.8%) and census tract 403 (68.6%). The areas with the greatest need for HOPWA assistance are by no coincidence the areas with the highest poverty rates, and lowest median household incomes.

Among those newly diagnosed with HIV in the central region of Virginia, 72% were connected with HIV care within 30 days of the diagnosis. The central region, in which a majority of the Richmond MSA is located, ranks second as the region with the highest prevalence for HIV/AIDS in the state of Virginia.

Discussion:

No further discussion.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The 2021-2025 City of Richmond Capital Improvement Plan prioritizes transportation and schools. 85.2%, is dedicated to schools and transportation, of which \$115.3 million is for paving projects, \$217.2 million is for schools, and the remaining \$120 million is for other transportation improvements. The budget for City facility maintenance and improvement is for needed major renovations for buildings managed by Public Works. Courts and Fire Station improvements are included in the CIP, including the replacement of a fire station in the east end.

Public school funding includes capital maintenance and school modernization. Projects to provide for vibrant, inclusive, and mobile communities include culture and recreation projects, which consist of major upgrades to community centers, major parks, swimming pools, and libraries. The five year proposed allocation also includes full funding to complete the Southside Community Center replacement.

How were these needs determined?

Public facility needs were determined through an annual CIP budgeting process through department requests, citizen input, Council priorities, and Mayoral priorities.

Describe the jurisdiction's need for Public Improvements:

The FY2021 CIP includes a record \$30 million in proposed funding for transportation: paving sidewalks, bridgework, Vision Zero safety improvements, and other road projects. Improvements include major thoroughfares such as Hull Street and the Broad Street interchange with I-95.

The City continues to fund annual improvements to the Gas, Water, and Wastewater Utilities. Through the creation of a Stormwater Utility, the City has been able to fund additional improvements to the stormwater system. The older parts of the City of Richmond have a combined-sewer system that releases untreated wastewater into the James River and Chesapeake Bay watersheds during significant storm events. Significant federal, state, and local funds have been allocated to upgrade the combinedsewer system over the last 20 years with additional work ongoing.

How were these needs determined?

Public improvement needs were determined through an annual CIP budgeting process through department requests, citizen input, Council priorities, and Mayoral priorities.

Describe the jurisdiction's need for Public Services:

There is a great need for a streamlined public service approach that combines a series of social needs: workforce development, regional transportation, primary and secondary education, and access to mental and physical health services. Additionally, there is an increased need for financial counseling, down payment assistance, housing counseling, and renter education programs.

The City of Richmond FY 2021 Annual Fiscal Plan includes increasing the operating budget for public schools. Additionally, funded organizations that provide student services and programs include: the YMCA, Communities in Schools, the Virginia Literary Foundation, Higher Achievement, Virginia Cooperative Extension, Neighborhood Resource Center, and Nextup/Middle School Renaissance. The expansion of facility hours at Parks, Recreation, and Community Facilities is budgeted to support and expand out of school activities.

Additionally, the FY 2021 budget calls for the funding of the City's Eviction Diversion Program to serve more citizens in need and the Affordable Housing Trust Fund. In order to help meet City Council goals, a designated Non-Departmental fund supports non-profit programs that serve community needs. Some of the budget items were eliminated or reduced in response to the COVID-19 pandemic.

How were these needs determined?

Public service needs were identified through budget analysis, public forums and hearings with organizations representing local government, housing, finance, and Special Needs interests.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Market Analysis section provides insight into the health and diversity of the Richmond housing market and the factors that impact housing for low- to moderate-income households. This section provides data and analysis on the number of units, cost and condition of housing, public and assisted housing, homeless and Special Needs facilities, barriers to affordable housing, and non- housing community development assets. The data utilized in this section was sourced from HUD, US Census, the City Assessor's Office, Richmond Redevelopment and Housing Authority, and other City sources. The subsequent analysis of this data provides the framework for developing city policies that address the housing needs of target populations.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2011-2015 CHAS data, the City of Richmond has 99,455 housing units. Over half (56%) of the units are single family, with 48% of the total units being detached single family structures. Forty-three (43%) percent of residential properties are multifamily structures, with housing units in structures holding 5 – 19 units being the most common, comprising 17% of the total housing stock. The category "Mobile home, boat, RV, van, etc" accounts for 1% of the housing units. The City of Richmond has more housing units that are rented (58%) than owned (42%).

Forty-eight percent (48%) of housing units have three or more bedrooms, 33% have two bedrooms, 17% have one bedroom, and 2% are efficiencies or studios. Over three-quarters of owned units (78%) have three or more bedrooms, while approximately a fourth (25%) of rented units are that size. The most common size (43%) of rental units is two bedrooms and 19% of owned units are this size. Thirty-two percent (32%) of rental units are either 1-bedroom units or studios, while only 2% of owned units are this size.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	47,930	48%
1-unit, attached structure	8,365	8%
2-4 units	11,730	12%
5-19 units	16,780	17%
20 or more units	14,100	14%
Mobile Home, boat, RV, van, etc	550	1%
Total	99,455	100%

Table 30 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters		
	Number	%	Number	%	
No bedroom	60	0%	1,830	4%	
1 bedroom	835	2%	14,170	28%	
2 bedrooms	7,100	19%	21,700	43%	
3 or more bedrooms	28,875	78%	12,650	25%	
Total	36,870	99%	50,350	100%	
	Table 31 – Unit S	ize by Tenure			

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Richmond Redevelopment & Housing Authority (RRHA) provides 3,724 public housing units which are primarily available to low- income households (low-income defined as household earnings less than 80% AMI), and a budget authority of 3,672 Housing Choice Vouchers which are primarily available for disabled (153) and homeless non-elderly applicants, Veterans (107) and very low-income households (a very low-income household is defined as a household earning less than 50% AMI). At least 75 percent of the families admitted to RRHA's Housing Choice Voucher program during RRHA fiscal year must be extremely low-income families. Currently 79% of the households participating in the HCV program meet this requirement.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Twenty (20) households are expected to no longer require assistance resulting from a Housing Assistance Payment contract termination.

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

According to the 2011 – 2015 CHAS and ACS data, there are 87,225 households and 99,455 housing units in the City of Richmond. Although there is enough housing units for the population, there is a need for specific types of housing that are not currently available. The housing market analysis in section MA-15 concluded that there is not enough affordable housing for households earning between 0 and 30% AMI. According to the 2011 – 2015 CHAS data, there are 21,165 households earning between 0 – 30% Area Median Income (AMI) and only 6,040 rental units affordable to this income bracket.

Describe the need for specific types of housing:

There is a strong demand for quality rental housing that is affordable to households earning between 0 and 30% AMI. Additionally, as the population ages, there will be an increased need for handicapped accessible housing.

Discussion

No additional information.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) Introduction

The City of Richmond has experienced a 1% increase in median home value and a 16% increase in median contract rent from 2009 to 2015, according to the 2011–2015 American Community Survey.

The majority of rental units (59.4%) have a contract rent between \$500 – 999. Approximately 19% of rental units have a contract rent less than \$500. The rest of the rental units (21.5%) have a contract rent of more than \$1,000. Contract rent does not include utilities or other household costs.

Fair Market Rent ranges from \$889 – 1,713 (efficiency to 3 bedroom), low HOME rents range from \$756 – 1,253 and high HOME rents range from \$889 - \$1,571. Low HOME rents are equal to 30% of household income for households earning 50% Area Median Income (AMI). High HOME rents are equal to 30% of household income for households earning 65% AMI or Fair Market Rent, whichever is lower.

For an efficiency unit, Fair Market Rent is \$889 and HOME rent ranges from \$756 – 889. For a one bedroom unit, Fair Market Rent is \$932 and HOME rent ranges from \$810- 932. For a two bedroom unit, Fair Market Rent is \$1,067 and HOME rent ranges from \$972 – 1,067. For a three bedroom unit, Fair Market Rent is \$1,421 and HOME rent ranges from \$1,123– 1,421. For a four bedroom unit, Fair Market Rent is \$1,713 and HOME rents range from \$1,253-- \$1,571.

Rental units are considered affordable if gross rent including utilities does not exceed 30% of household income. According to the 2011–2015 Comprehensive Housing Affordability Strategy (CHAS) data, there are 6,040 rental units affordable to households earning 30% AMI, 15,625 are affordable to households earning 50% AMI, and 36,135 units are affordable to households earning 80% AMI.

Owner-Occupied housing units are considered affordable if monthly housing costs, including principal and interest, taxes, utilities, and insurance, are no more than 30% of the household's income. According to the 2011 – 2015 Comprehensive Housing Affordability Strategy (CHAS) data, 3,950 are owned housing units affordable to households earning 50% AMI, 10,330 are affordable to households earning 80% AMI, and 14,455 units are affordable to households earning 100% AMI.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	192,400	193,700	1%
Median Contract Rent	637	742	16%

Table 32 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

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Rent Paid	Number	%
Less than \$500	9,630	19.1%
\$500-999	29,890	59.4%
\$1,000-1,499	8,560	17.0%
\$1,500-1,999	1,715	3.4%
\$2,000 or more	563	1.1%
Total	50,358	100.0%

Data Source: 2011-2015 ACS

Table 33 - Rent Paid

Housing Affordability

% Units affordable to Households	able to Households Renter		
earning			
30% HAMFI	6,040	No Data	
50% HAMFI	15,625	3,950	
80% HAMFI	36,135	10,330	
100% HAMFI	No Data	14,455	
Total	57,800	28,735	
Table 34 – Housing Affordability			

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	889	932	1,067	1,421	1,713
High HOME Rent	889	932	1,067	1,421	1,571
Low HOME Rent	756	810	972	1,123	1,253

Table 35 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Income	Total	Total Units	Difference in	% Renter	% Renter
Level	Households at	Available at	Households and #	Units at this	Units at this
	Income Level	Income Level	of Units	Income Level	Income Level
0-30%	21,155	6,040	-15,115	100%	No Data
AMI					
30-50%	11,710	19,575	7,865	80%	20%
AMI					
50-80%	16,090	46,465	30,375	78%	22%
AMI					

80-100%	8,660	14,455	5,795	No Data	100%
AMI					
Total	57,615	86,535			

Table 36 - Renter Households and Rental Units at Income Levels

Is there sufficient housing for households at all income levels?

Comparing the number of households by income bracket to the number of housing units affordable to each income bracket, will determine whether there is sufficient housing for households at each income level. The 2012–2015 CHAS data is the source for household income and housing affordability. The household income data shows that there are 57,615 households earning at or below Area Median Income in the City of Richmond. The housing affordability data cites 86,535 housing units (57,800 renter-occupied units and 28,735 owner-occupied housing units) affordable to households earning at or below Area Median Income. As a result, the data shows 28,920 more housing units than the number of households at or below 100% of area median income.

The 2011–2015 CHAS data used in sections NA-10, NA-15, and NA-20 of this Consolidated Plan contains 57,615 households in the City of Richmond for household income at or below Area Median Income (\$89,400 for household of four). Of these households, 21,155 households (37%) earn between 0 and 30% AMI, 11,710 households (20%) earn between 30.1% and 50% AMI, 16,090 households (28%) earn between 50.1% and 80% AMI, and 8,660 households (15%) earn between 80.1% and 100% AMI.

Of Richmond households earning 30% of the Area Median Income or less, seven percent (7%) of owner occupied units are affordable to households earning 30% AMI. According to available data, there is over a 15,000 unit deficit compared to households at this income level. It is unclear why the CHAS data shows "no data" for owner-occupied units. Of Richmond households earning between 30.1 – 50% AMI, twenty-seven percent (27%) of rental units and twenty-three (23%) of owned units are affordable to this income bracket. According to the 2011-2015 CHAS data, there are a sufficient number of units available for this income level, with the majority (80%) of the units being rental.

Twenty-eight percent (28%) of Richmond households earn between 50.1 – 80% AMI. Fifty-four percent (54%) of all housing units are affordable to this income bracket, with 78% of these units being renteroccupied and 22% of the units being owner-occupied. In evaluating the number of household earning 50.1-80% AMI compared to the number of housing stock available to this income bracket, the data shows that there is a sufficient amount of housing stock for this income group.

Twenty-eight percent (28%) of Richmond households earn between 80.1 – 100% AMI. Fifty percent (50%) of owner units are affordable to this income bracket. In a basic comparison between household income and affordability of housing units, both sampled in the 2011–2015 CHAS data, there is sufficient housing stock for all income levels except for households earning below 30% AMI.

How is affordability of housing likely to change considering changes to home values and/or rents?

With housing costs increasing faster than income, the availability of affordable housing is decreasing. From 2000 to 2012, median income in the City of Richmond increased 26% while median home value increased 134% and median contract rent increased 52%.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to the 2011–2015 American Community Survey, median contract rent is \$742, a 16% increase from 2009. Low HOME rents range from \$756 -1,253 and Fair Market Rents range from \$797 – 1,306 depending on unit size. Although median contract rent is below the Fair Market Rents, HOME rents and Fair Market Rents are gross rents, which include utilities. Utilities added into median contract rent may cause many to exceed HOME rents and Fair Market Rents, especially during months that require significant heating or cooling.

Increasing rent and home prices makes it more difficult to produce and preserve affordable housing. As prices rise, more funding is needed to help each household and less units are created or preserved as a result. If federal funding does not increase year to year with the increase of renting, buying, or construction materials, the city will be more limited in the number of households it can assist.

Discussion

None

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a) Introduction

Deteriorated housing conditions remain a challenge in Richmond. The aging housing stock and increasing poverty levels present added pressures on the housing stock. The City implements several federally-funded and local incentive programs to improve housing conditions, especially among low-income households.

Definitions

The City of Richmond utilizes the following definitions when characterizing housing conditions:

<u>Standard Condition</u>: A dwelling unit which meets or exceeds HUD Section 8 Housing Quality Standards (HQS) and requires only minor maintenance. A 'standard condition' unit will have a reliable roof, stable foundation, adequate flooring, walls, and ceilings, undamaged surfaces and woodwork, secure windows and doors, adequate heating, plumbing and electrical systems, and sufficient insulation.

<u>Substandard Condition</u>: A dwelling unit that does not meet HUD Section 8 HQS and which has deficient plumbing, kitchen facilities, sanitary sewer, water service, and/or heating. Overcrowding may also constitute a dwelling being considered substandard.

<u>Substandard but Suitable for Rehabilitation</u>: A dwelling unit that, at a minimum, does not meet HUD HQS but can be brought up to standard condition for less than 50% of the unit's replacement cost. A typical unit that is substandard but suitable for rehabilitation may have deferred maintenance or may have some structural damage such as a leaking roof, deteriorated interior surfaces, and inadequate insulation. In most cases, a substandard dwelling that is suitable for rehabilitation has in place basic working infrastructure (water and sewer) that allows for the unit to meet the definition of 'standard condition' after rehabilitation.

Condition of Units

Condition of Units	Owner-	Occupied	Renter-Occupied		
	Number	%	Number	%	
With one selected Condition	11,070	30%	25,470	51%	
With two selected Conditions	225	1%	1,080	2%	
With three selected Conditions	4	0%	210	0%	
With four selected Conditions	0	0%	0	0%	
No selected Conditions	25,575	69%	23,590	47%	
Total	36,874	100%	50,350	100%	

Table 37 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-	Occupied	Renter-Occupied		
	Number	%	Number	%	
2000 or later	2,370	6%	3,410	7%	
1980-1999	3,510	10%	6,480	13%	
1950-1979	13,535	37%	22,090	44%	
Before 1950	17,455	47%	18,370	36%	
Total	36,870	100%	50,350	100%	

Table 38 – Year Unit Built

Risk of Lead-Based Paint Hazard

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	30,990	84%	40,460	80%
Housing Units build before 1980 with children present	2,535	7%	715	1%

Table 39 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

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

Data Source: 2005-2009 CHAS

Table 40 - Vacant Units

Need for Owner and Rental Rehabilitation

The large amount of housing units (82%) constructed prior to 1980 creates a demand for housing rehabilitation from both owners and renters. Similarly, Table 36-Condition of Units reveals that 44% of owner and renter units have at least one condition that warrants attention.

The City operates several housing rehabilitation programs aimed at low-income areas and focused on improving the housing conditions of low-income households. The City has enjoyed great success with its Neighborhoods in Bloom (NiB) program funded with CDBG funds which utilized these resources to contract with local housing community development corporations, nonprofits and the Richmond Redevelopment and Housing Authority (RRHA) to achieve the ultimate goal of stabilizing and revitalizing

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targeted neighborhoods. The Neighborhood Stabilization Program (NSP) funds were used with similar success.

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

Lead poisoning affects children the most and can cause life-long health problems, therefore, reducing the lead-based paint hazard is of the utmost importance. According to Table 38 "Risk of Lead-Based Paint Hazard" above, Richmond has 71,450 housing units constructed before 1980 (Lead Based Paint was outlawed in 1978). Of those properties built before 1978, 57% are rental units and 43% are owner-occupied units. Of the units built before 1980, 5% (3,250 households) have children present. Because there are more children in owner occupied homes built before 1980, the risk of lead-based paint hazard to children is higher in owner occupied homes (7%) than in renter occupied homes (1%).

Based on 2011-2015 CHAS data, low-income occupants living in rental units experienced the greatest substandard housing conditions and with the greatest housing cost burden. Based on the 2010 census data, it is estimated that the City has 16,904 children between zero and six years of age. Of these, the City estimates that 11,410 children six years and younger live in housing built prior to 1978.

Discussion

The City of Richmond utilizes HUD Section 8 Housing Quality Standards to determine housing conditions. With approximately 82% of all housing units in the city being built before 1980, the City faces an aging housing stock and the reality of lead-based paint hazards. By utilizing federal funds and local incentives, the City has been able to address deficient housing conditions through the Neighborhoods in Bloom program (CDBG and HOME). According to the Virginia Department of Health Division of Surveillance and Investigation the number of confirmed children with elevate blood lead levels 5 ug/dl or higher dropped from 59 children in 2017 to 28 children in 2019.

In 2017 the City Of Richmond was awarded a Lead Based Paint Hazard Control/Health Homes grant for \$3,010,314 to assist low and moderate income single family renters and owners with Lead Based Paint Hazards and Healthy Homes issues such as water infiltration, tripping hazards and asthma triggers. At end of the grant in the spring of 2021 the City and its partners will had assisted 80 housing units by addressing lead based paint hazards. 25% of the units assisted were rental while 81% of the households that were assisted were African American. 34 households were at or below 30% AMI, 19 households were 31-50% AMI and 22 households were 51-80% AMI (5 vacant units). The Commonwealth of Virginia received a Lead Based Paint Hazard Control grant in 2020 and will be able to assist Richmond residents under its grant over the next three years.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The RRHA has identified the existing needs of public housing residents and those who have applied for assistance, as well as the long-term strategy for updating the existing housing stock. The long-term goal for the City and RRHA is the deconcentration of poverty and provision of affordable and safe public housing as a part of mixed-income and mixed-use neighborhoods.

Totals Number of Units

				Program Type					
	Certificate	Mod-Rehab	Public			Vouche	rs		
			Housing	Total	Project -based	Tenant -based	Specia	I Purpose Vouch	ier
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers									
available	0	23	3,275	3,275	7	3,268	239	0	0
# of accessible units			206						
*includes Non-Elderly Disable	d, Mainstream	One-Year, N	lainstream Fi	ve-year, and N	ursing Home Tr	ansition			

Table 41 – Total Number of Units by Program Type

Alternate Data Source Name: Richmond Redevelopment and Housing Authority Data Data Source Comments:

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are 3,724 public housing units and 3,284 housing vouchers in the City of Richmond. HUD's Real Estate Assessment Center (REAC) conducts physical inspections of eleven of the City of Richmond's public housing complexes. Inspection scores range from 0 to 100. The physical inspection scoring is deficiency based; all properties start with 100 points. Each deficiency observed reduces the score by an amount dependent on the

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importance and severity of the deficiency.

The City of Richmond public housing complexes received inspection scores between 37 and 93 during its most recent inspections in 2020. Two public housing complexes scored 80 or above, three scored between 70 and 79, five scored between 60 and 69.

Public Housing Condition

Public Housing Development	Average Inspection Score
BLACKWELL AND RANDOLPH, 1722 Stockton St	93
CREIGHTON CT, 2001 N 29th St	76
FAIRFIELD CT, 2121 N 21st St	74
FAY, 1202 N 1st St	66
GILPIN COURT, 1000 St Paul St	67
HILLSIDE CT, 108 W 24th St	61
MOSBY CT, 1909 Accommodation St	67
NHI (8 AMP), 2802A Bainbridge St	71
STONEWALL, 700 S Lombardy St	63
TOWNES AT RIVER SOUTH, 301 E 11th St	37
WHITCOMB CT, 2544 Whitcomb St	84

Table 42 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Physical Condition Assessments (PCA) for RRHA's Big 6 (Creighton, Gilpin, Hillside, Fairfield, Mosby, and Whitcomb Courts) conclude that these developments are functionally obsolete and beyond their usefulness and viability, necessitating the active pursuit of comprehensive, strategic, and inclusive transformation implementation. This determination is primarily based on inspections and reports determining that rehabilitation of our developments is cost-ineffective to correct deficiencies of aged systems within the developments.

Describe the public housing agency's strategy for improving the living environment of lowand moderate-income families residing in public housing:

RRHA's goal is to transform its entire public housing portfolio into quality affordable housing by offering a variety of housing options in an effort to reposition the agency's public housing developments into modern, better performing developments that are competitive in the marketplace, as well as to improve the physical and social conditions of such developments.

For well over (25) twenty–five years RRHA's Real Estate and Community Development Department (RECD) has been responsible for redeveloping challenged neighborhoods that have not been invested in and neglected for some time. RRHA and/or its subsidiary entity(s) plans to either partner with other developers or self-develop its properties using HUD's affordable housing strategies including Choice Neighborhoods, Project-Based Vouchers (PBV), Rental Assistance Demonstration (RAD), RAD/Section 18 Blends, Section 18 (Demolitions/Dispositions), Streamlined Voluntary Conversion (SVC), Tenant Protection Vouchers (TPV), as well as private and other public funding resources.

RRHA envisions a range of options that will be employed to achieve its goal to transform its portfolio which may include but not be limited to: modernization of existing public housing units; demolition of developments and construction of new units; introduction of market rate and for-sale units; acquisition and development of new units in, around and outside of RRHA properties; voluntarily conversion to project-based assistance, and wholesale redevelopment of its public housing communities.

RRHA plans to submit affordable housing application/proposals to HUD and may pursue the construction of new public housing units leveraged with public and private sources. Additional acquisitions of vacant land or other existing rental properties adjacent to current public housing sites may also be initiated, subject to submission and approval by HUD of the appropriate development proposals.

Other mixed-finance transactions (via acquisition or new construction or both) may be proposed later in the Plan year commensurate with the RRHA Strategic Business Plan. Financing may include use of regular Capital Funds or HUD's Capital Fund Financing Program (CFFP). CFFP involves borrowing against future flow of annual Capital Funds.

RRHA plans to pursue public housing development activities and may utilize other subsidiary entities for development, financing, and the formation of a variety of ownership structures, as well as utilize subsidiary entities for the operation of public and non-public housing programs.

RRHA intends to use Capital Funds and other public and private funds to redevelop its entire ACC portfolio, including and not limited to Creighton Court, Hillside Court, Fairfield Court, Whitcomb Court, Dove Street, Mosby South, Gilpin Court, Townes at River South, as well as other family and elderly developments. RRHA plans to select Development Partners for Creighton, Gilpin, Fairfield, Hillside, Mosby, and Whitcomb Courts and will conduct a community engagement process that will assist RRHA in arriving at a master plan for redevelopment. RRHA also intends to use Capital Funds and other funds to acquire and redevelop properties in and around its public housing communities. In addition, RRHA plans to utilize project-based vouchers for additional affordable housing initiatives, redevelopment and disposition plans.

Discussion:

No additional information

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The Greater Richmond Continuum of Care, Homeward, provided the data for emergency shelter beds, transitional housing beds, and permanent supportive housing beds on behalf of the City of Richmond Department of Housing and Community Development. The Commonwealth of Virginia declares unaccompanied youth (minors) as wards of the state. It is unlawful for any private entity to shelter unaccompanied minors, however if an unaccompanied minor meets the McKinney-Vento definition of homelessness, they can receive services from that program through their public school.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and					
Child(ren)	124	10	14	384	0
Households with Only Adults	186	90	46	553	0
Chronically Homeless Households	0	0	0	253	0
Veterans	8	0	42	412	0
Unaccompanied Youth	0	0	0	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name: Greater Richmond CoC Data Source Comments:

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

All clients that complete an intake and assessment for shelter are asked about use of mainstream resources like TANF, SNAP, WIC, SSI and SSDI. Clients are also asked about employment income. Access Points (Homeless Crisis Line, Coordinated Outreach, DV hotline) inform clients about mental health and substance abuse services and the staff makes referrals for those who are unsheltered and are waiting for shelter. For clients who are sheltered, all clients are assessed at intake for the use of mainstream services and case managers develop service plans with clients to obtain the services identified.

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

Outreach, Intake, Referral, and Information

- Homeless Crisis Line
- Domestic Violence Hotelines
- Richmond Behavioral Health Authority (Coordinated Outreach)
- Daily Planet Health Services (Coordinated Outreach)
- Commonwealth Catholic Charities (Coordinated Outreach)
- McGuire VA Homeless Outreach/City of Richmond Department of Social Services (Coordinated Outreach)
- St. Joseph's Villa (Coordinated Outreach)

Emergency Shelter Services

- CARITAS (men and women)
- Daily Planet (medical, mental health)
- Hanover Safe Place (domestic violence)
- HomeAgain (men, family, veterans)
- Housing Families First (family)
- Goochland Cares
- Liberation Veteran Services
- Safe Harbor (domestic violence)
- Richmond Behavioral Health Authority (transitional units)
- Salvation Army (men, family)
- YWCA of Richmond (domestic violence)
- Homeward (non-congregate hotel/motel COVID-19)

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- RUMI (residential workforce program/dorm stay)
- Side by Side, VA (LGBTQ+)

Rapid Re-Housing

- Hanover Safe Place
- HomeAgain
- Housing Families First
- St. Joseph's Villa
- Virginia Supportive Housing
- YWCA of Richmond

HMIS

• Homeward

Homeless Prevention

- Housing Families First
- HOME Inc.

Permanent Supportive Housing

- HomeAgain
- Richmond Behavioral Health Authority
- Virginia Supportive Housing

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The figures in the Number of Units Designated or Available for People with HIV/AIDS and their families are derived from past HOPWA CAPER submissions. The figure for TBRA is based off of the HOPWA Assistance goal in Part 3 Chart 1 of the City of Richmond's HOPWA CAPER FY19-20. PH in facilities comes from the number of supportive housing units provided by our HOPWA partner, Virginia Supportive Housing. STRMU and PH Placement figures come from a 3 year average based on the data provided in the HOPWA CAPER submissions FY19-20, FY18-19, and FY17-18.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	42
PH in facilities	8
STRMU	82
ST or TH facilities	0
PH placement	52

Table 44– HOPWA Assistance Baseline

Alternate Data Source Name:

HOPWA CAPER and HOPWA Beneficiary Verification Wor

Data Source Comments: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet- IDIS did not display this data on this screen so the data was inserted.

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

There are less than 1,000 permanent supportive housing units in the greater Richmond region, including the Richmond MSA. The lack of supportive housing stock greatly affects the special needs populations in the area, who are paying a large percentage of their income for rent and other housing costs.

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

A Place to Start (APTS) is a regional program that serves individuals experiencing chronic homelessness and serious mental illness. APTS immediately houses individuals living through these a homelessness or mental illness crisis. Housing provides the stability that then allows the individuals to meaningfully engage in supportive services, as in line with the housing first practices established by HUD. Virginia Supportive Housing (VSH) provides housing services for the APTS program, and employs the Intensive Community Treatment team that is comprised of an administrative aid, a licensed clinician(s), case manager(s), a nurse, a peer counselor, and a part time psychiatrist.

In FY18-19 VSH, through grants, general funds, and financial support from a variety of sources, have expanded their permanent supportive housing complex named New Clay House II, which added an additional 33 supportive units, creating a total of 80 units at this complex, which is located in the heart of the City of Richmond. This permanent supportive housing unit supports individuals who are at 50% AMI or below, including many residents with special needs. VSH currently has a permanent supportive housing stock of 192, 8 of which are solely dedicated to HOPWA eligible individuals.

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

The City of Richmond provides general fund support to several supportive services organization to address the City's special needs community. The Department of Housing and Community Development provides HOPWA funding to Virginia Supportive Housing to operate the Stratford House, an 8 bed supportive housing facility that provides housing and supportive services to HIV/AIDS positive individuals.

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

The City of Richmond and its housing partners will provide case management, housing services, and connections to mainstream health resources to HOPWA-eligible clients based on funding availability.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Market conditions create a barrier for affordable housing in Richmond. There is a high demand for City's architecturally interesting and historic residential dwelling units and other types of buildings for conversion to residential units. Downtown living have become more popular in Richmond over the past few decades, and additional residential development is encouraged along the Broad Street corridor. Richmond has experienced a boom in development and redevelopment as urban living has become more desirable and residents with capital prefer to be in walkable neighborhoods close to work and amenities. Richmond has grown in its creative and entrepreneurial economy as well. This trend has taken many housing units out of the pool of affordable housing and put them into the market- driven pool of units as well as driving up the cost of unimproved housing units in the more popular neighborhoods.

Budgetary constraints limit the number of Housing Choice Vouchers (HCV) available in Richmond to 3,284 vouchers. There are 5,140 households on the waiting list for a Housing Choice Voucher as well as 10,912 households on the waiting list for a public housing unit.

An additional barrier to affordable housing relates to the condition of buildings. Many of the most affordable units are also those in the worst condition. Landlords have failed to maintain units to a safe, decent, and sanitary condition and if confronted to make improvements through Code Enforcement efforts, either units are taken off the market or rents are raised to unaffordable levels to cover the cost of improvements. The condition of the supply of affordable housing is interconnected with the lack of renter protection policies. Renters do not have much negotiating power when living in substandard housing. Landlords can evict tenants, sometimes without cause; therefore, creating a long-term barrier to accessing stable rental housing. There is also no rental registration for long-term rentals which makes rental units harder to keep track of and regulate.

Under the current definition of family in the zoning ordinance, unrelated residents who are mentally ill, developmentally disabled, or handicapped along with caretakers are permitted to live together. However, there has been a new addition to the protected class- residents in recovery from addiction. Additionally, the city's definition of family allows for up to three unrelated persons to live together. This definition limits housing affordability for students and cooperative housing opportunities as housing prices continue to outpace economic growth. (2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region, Root Policy Research)

School districting and policy is intertwined with housing affordability and residential investment. Current school policy has led to disparities in access to high quality learning as shown by school discipline rates, AP course offerings, test scores, graduation rates, afterschool offerings, and condition of school facilities and sports fields. This lack of access impacts future employment opportunities of affected students.

Inclusionary zoning can provide additional affordable housing units in states that allow for it. The City supports changes in state laws that will allow localities to have inclusionary zoning requirements in multifamily developments. By requiring developers to provide affordable dwelling units in the developments this will expand access to affordable housing across the City, force for profit developers to share the cost burden and create true mixed income communities.

Current state law does not allow localities to have Citywide rental inspection programs. Under existing Virginia law rental inspection programs can only be in areas that the locality has deemed blighted by legislative action. This type of program can result in targeting communities of color and have a disproportionate effect on them. City leaders should seek changes in state law that allow for rental inspections for all units and force landlords to make the needed repairs rather than letting tenants out of their lease and boarding the unit.

The City supports federal changes to the public housing RAD program that provide adequate resources for housing construction, tenant counseling and protection. Without major financial support by Congress for the RAD program, RRHA public housing developments will take decades to redevelop into mixed income and mixed use developments.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The following section details the existing status and needs of the Richmond workforce and area employers. The City of Richmond has made great strides in improving workforce development services over the years and relies on numerous local, state, and federal partners to implement the various programs. Many large employers in the Richmond region are working closely with these agencies, departments, and learning institutions to identify and train employees for the skilled positions required by these employers.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	113	30	0	0	0
Arts, Entertainment, Accommodations	11,658	13,421	16	13	-3
Construction	3,382	6,137	5	6	1
Education and Health Care Services	15,936	25,319	22	24	2
Finance, Insurance, and Real Estate	7,119	9,443	10	9	-1
Information	1,442	1,753	2	2	0
Manufacturing	3,406	5,830	5	5	0
Other Services	3,424	5,029	5	5	0
Professional, Scientific, Management Services	10,886	22,195	15	21	6
Public Administration	0	0	0	0	0
Retail Trade	10,429	9,301	14	9	-5
Transportation and Warehousing	2,932	3,552	4	3	-1
Wholesale Trade	2,985	4,417	4	4	0
Total	73,712	106,427			

Table 45 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

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Labor Force

Total Population in the Civilian Labor Force	116,155			
Civilian Employed Population 16 years and				
over	104,545			
Unemployment Rate	10.00			
Unemployment Rate for Ages 16-24	34.93			
Unemployment Rate for Ages 25-65	6.08			
Table 46 - Labor Force				

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People			
Management, business and financial	27,065			
Farming, fisheries and forestry occupations	4,515			
Service	13,695			
Sales and office	24,125			
Construction, extraction, maintenance and				
repair	6,055			
Production, transportation and material				
moving	4,635			
Table 47 – Occupations by Sector				

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	74,015	76%
30-59 Minutes	18,970	19%
60 or More Minutes	4,525	5%
Total	97,510	100%

Table 48 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed Unemployed		Not in Labor
			Force
Less than high school graduate	8,465	1,635	8,115

Educational Attainment	In Labor Force		
	Civilian Employed Unemployed		Not in Labor Force
High school graduate (includes			
equivalency)	16,315	2,305	7,880
Some college or Associate's degree	21,540	2,095	5,645
Bachelor's degree or higher	37,810	1,190	5,700

Table 49 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	560	2,140	1,225	3,380	2,380
9th to 12th grade, no diploma	2,790	3,180	2,495	5,785	3,495
High school graduate, GED, or					
alternative	6,900	7,745	5,585	13,265	6,390
Some college, no degree	16,245	8,490	4,235	10,005	4,140
Associate's degree	680	2,235	1,465	2,945	1,010
Bachelor's degree	3,830	13,010	5,170	9,810	3,315
Graduate or professional degree	225	5,990	4,355	6,405	3,580

Data Source: 2011-2015 ACS

Table 50 - Educational Attainment by Age

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months	
Less than high school graduate	18,430	
High school graduate (includes equivalency)	22,675	
Some college or Associate's degree	27,427	
Bachelor's degree	41,723	
Graduate or professional degree	56,696	

Table 51 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

As indicated in the Business Activity Table above, the City of Richmond's workforce has a varied composition with the highest employment in the Education and Health Care Services sector with 15,936

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workers (14% share of workers). The next highest employment categories include Arts, Entertainment and Accommodations (11,658 workers), Professional, Scientific, and Management Services (10,886 workers); Retail Trade (10,429 workers); and Finance, Insurance and Real Estate (7,119 workers) completing the top five employment sectors. The presence of Virginia Commonwealth University and VCU Health System explains the large numbers in these employment sectors

Describe the workforce and infrastructure needs of the business community:

The Richmond area business community requires a large skilled and educated workforce. With some the city's largest employment sectors being education, health care services, and professional, scientific, and management services, the workforce sector must provide employees with the necessary levels of education and skill development.

Infrastructure needs of the business community include a strong and reliable regional public transit system and efficient thoroughfares connecting the city with the surrounding counties. Other modes of transportation are also important including rail service (freight and passenger), interstate access, port facilities, and air.

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

According to the Virginia Employment Commission, the unemployment rate in the Richmond MSA was 5.9% for February 2021 while unemployment rate in the City of Richmond was 7.8%. The COVID-19 pandemic has caused many low income workers in the hospitality fields to lose their jobs or have had their hours severely cut. The Office of Community Wealth Building (OCWB) launched virtual services and education for residents. The OCWB assisted 15,416 individuals in FY20 with training programs and workshops. The impact of COVID-19 will have a long term impact on Richmond's once vibrant restaurant and entertainment scene. The City and the business community will have to look at new ways to provide services to the community while provide safe working environments for our residents.

The City's Office of Community Wealth Building (OCWB) works with community partners to provide training to our residents for jobs in our community. The OCWB has partnered with The Community College Workforce Alliance, Help Me Help You, Office of Minority Business Enterprises, Peter Paul Development Center, Richmond Public Schools, ReWork Richmond and the Virginia Department of Health.

The Greater Richmond Transit Authority (GRTC) is the region's public transportation authority. GRTC operates a fleet of 150 transit vehicles on 40 routes but it does not serve every major employer, especially in the surrounding counties. GRTC implemented Bus Rapid Transit (BRT) along Broad Street, a major thoroughfare, in downtown Richmond. The BRT travels from Rockets Landing in the east end of

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the City westward to the Willow Lawn Shopping Center at the Richmond/Henrico county line. Henrico County is consider extending the BRT to Short Pump where the Counties major shopping and business operations reside. The City and GRTC are also looking at expanding the BRT down Richmond Highway on the City's Southside.

The 2020 General Assembly created the Central Virginia Transportation Authority (CVTA). THE CVTA will have two dedicated sources of funds that will be used by GRTC starting in FY22. In anticipation of these funds the GRTC is developing an updated Regional Public Transportation Plan that will better serve residents and businesses. The plan is to be completed in May 2021.

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

The presence of Virginia Commonwealth University, Virginia Union University, the University of Richmond, J. Sergeant Reynolds Community College, Community College Workforce Alliance and Richmond Public School/Richmond Technical Center along with several for-profit institutions of higher learning, provides a significant amount of persons with college instruction, adult education and certifications, and/or a college degrees. The largest employment sectors in Richmond typically require education beyond a high school diploma, therefore being served well by the institutions of higher learning in the area.

Approximately one-third of all Richmond residents age 25 and older have at least a bachelor's degree. This number is higher than the national percentage, on par with the regional percentage, and slightly below the state percentage. Eighteen percent (18%) of residents age 18 or older are without a high school diploma or equivalent, greater than the MSA, the state, or the nation. This data indicates a need for greater concentration on educational attainment. As a result, the City has a large swath of the population unable to obtain gainful employment due to the lack of a high school diploma.

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

The City's Office of Community Wealth Building (OCWB) works with community partners to provide training to our residents for jobs in our community. The OCWB has partnered with The Community College Workforce Alliance, Help Me Help You, Office of Minority Business Enterprises, Peter Paul Development Center, Richmond Public Schools, ReWork Richmond and the Virginia Department of Health.

The OCWB works with public, private, and nonprofit partners to address the root causes of poverty and economic mobility for Richmond's residents. Systems transformation includes:

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- Developing collective impact models with partners.
- Modifying how we serve residents in our networks.
- Promoting inclusive narratives for those most impacted by poverty and racial inequities.

In addition to OCWB's workforce development services, we create stronger connections with economic development, housing, health, financial literacy, and other sectors to ensure we have a broader approach to empower our residents to thrive. All of the efforts described above support the Consolidated Plan by improving the skills of the regional workforce and supporting the local businesses and industries that rely on properly trained employees.

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

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

Yes. Richmond City participated in the Richmond Regional Comprehensive Economic Development Strategy (CEDS). The CEDS was developed through the Richmond Regional Planning District Commission. The CEDS identifies focal areas and sites for surrounding the five emerging industry clusters (Advanced Manufacturing, Supply Chain Management, Health and Life Sciences, Finance and Insurance, and Professional and Creative Services). Signiant job opportunities areas that were identified were along the Broad Street Corridor and the BRT, the Richmond Marine Terminal and Scott's Addition.

Discussion

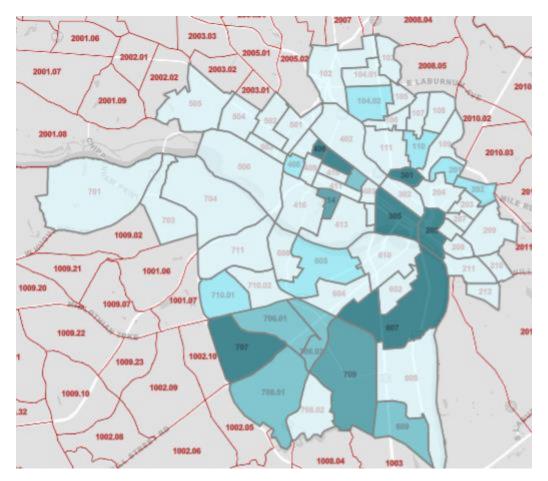
No additional information.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Overcrowding, lack of plumbing facilities, and lack of complete housing facilities are a common housing problems. 2014-2018 American Community Survey 5-Year Estimates were used to determine census tracts that have concentrations of each housing problem. The census mapper was utilized to see housing issues spatially.

A household is experiencing overcrowding if there are more than one person per bedroom. Severe overcrowding occurs when there are over 1.5 occupants per room. The average percentage of households with 1.5 or more occupants per room in Richmond is 0.6%. 2014-2018 ACS data shows that there seven census tracts with over 30% of households experiencing overcrowding.



1.5 or More Occupants Per Room- Percentage per Census Tract

Legend

31-58	7
19-30	2
10-18	5
4-9	7
0-3	45
No Data	0

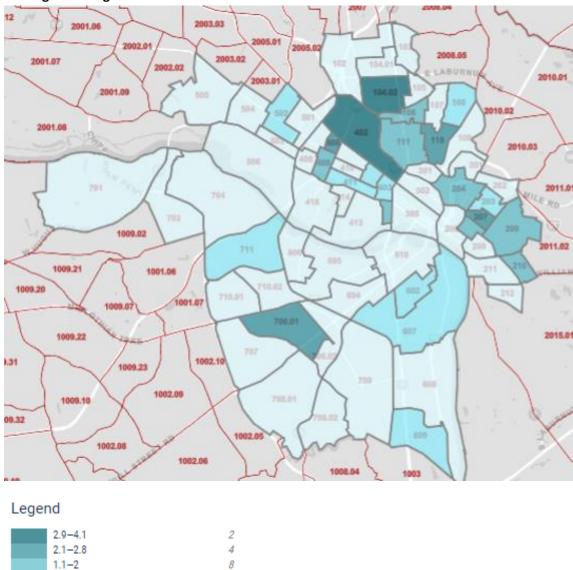
ACS 2014-2018 Estimates

The census tracts with over 50% of households experiencing severe overcrowding are below. Tracts 205 and 305 are adjacent tracts. These tracts cover Monroe Ward, downtown, Shockoe Slip, and Shockoe Bottom neighborhoods. Census tract 406 is in the Museum District adjacent to Broad and Arthur Ashe Blvd. Census tract 707 is in western Richmond, south of the James River, and borders Chesterfield County.

Over 50% have 1.5+ occupants per room

Census Tract	Percent with 1.5 or More Occupants Per Room
205	50%
305	58%
406	54%
707	52%

Plumbing is essential for a healthy home and household. In the City of Richmond, 143 owner and 310 renter occupied households lack complete plumbing facilities (2014-2018 ACS data). The citywide average for households lacking plumbing facilities is .5%. There are two census tracts that have over 4% of households lacking plumbing facilities.



Lacking Plumbing Facilities- Percent of Census Tract

ACS 2014-2018 Estimates

0.3-1

0-0.2

No Data

The census tracts with over 4% of households lacking plumbing facilities are below. Tracts 104.02 and 402 are adjacent tracts. These tracts cover Carver, Newtowne West, The Diamond, Sherwood Park and Laburnum Park neighborhoods.

Lacking Plumbing Facilities- Percent of Census Tract- Over 4%

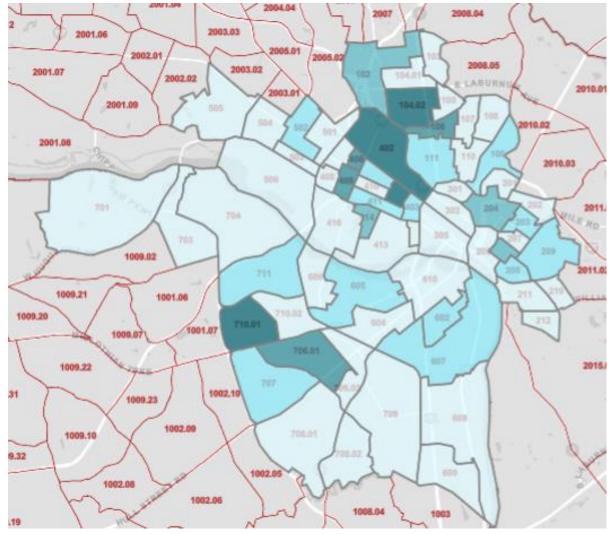
10

42

0

Census Tract	Percent Lacking Plumbing Facilities
104.02	4%
402	4.1%

Plumbing is essential for a healthy home and household. Incomplete plumbing facilities is defined as lacking hot and cold piped water, a flush toilet, or a bathtub/shower (County Health Ratings). In the City of Richmond, 143 owner and 310 renter occupied households lack complete plumbing facilities (2014-2018 ACS data). The citywide average for households lacking kitchen facilities is .8%. There are four census tracts that have over 4% of households lacking plumbing facilities.



Percent Lacking Complete Kitchen Facilities

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Legend

2.9-9	4
1.8-2.8	4
1.1-1.7	4
0.3-1	14
0-0.2	40
No Data	0

ACS 2014-2018 Estimates

The census tracts with over 4% of households lacking complete kitchen facilities are below. Tracts 104.02, 402, and 404 are adjacent tracts. These tracts cover Carver, Newtowne West, The Diamond, Sherwood Park and Laburnum Park, and the Fan neighborhoods. 710.01 is south of the James River in the western part of the City and consists of parts of Jahnke, Hioaks, Beaufort, and Midlothian neighborhoods. Tracts 104.02 and 402 also have a relatively high percentage of units without plumbing facilities.

Lacking Complete Kitchen Facilities- Over 4%

Census Tract	Percent Lacking Complete Kitchen Facilities
104.02	9%
402	4.7%
404	4.8%
710.01	5.2%

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

According to the 2011-2015 CHAS data in NA-15, the racial makeup of the City of Richmond is 56.2% African American, 34.2% White, 4.6% Hispanic, 3.0% other races, 1.8% Asian, 0.1% American Indian / Alaskan Native, and 0.0% Native Hawaiian / Pacific Islander. The median household income in 2015 is \$40,758.00.

Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) are defined by having a poverty rate of 40 percent and higher and are more than 50 percent non-White and Latino/Hispanic residents. The following are R/ECAPs based on 2014-2018 ACS data. This more recent data was used in the regional Analysis of Impediments to Fair Housing which was drafted by Root Policy Research for the Richmond area.

The following RCAPs are in Richmond: 201, 202, 204, 301, 403, 604, and 608. Census tracts 201, 202, 204, and 301 are all in the same area. These tracts are on the northern border of the city and are cradled by I-64 and I-95. The neighborhood in these tracts are Gilpin, Upper Shockoe Valley, Mosby, Fairmount, Brauers, Eastview, Whitcomb, Fairfield, and Creighton. Gilpin, Mosby, and Creighton all contain RRHA Public Housing Developments. According to An Equitable Affordable Housing Plan, of the areas within the City with poverty rates greater than 40%, 70% are where public housing is located (p. 17).

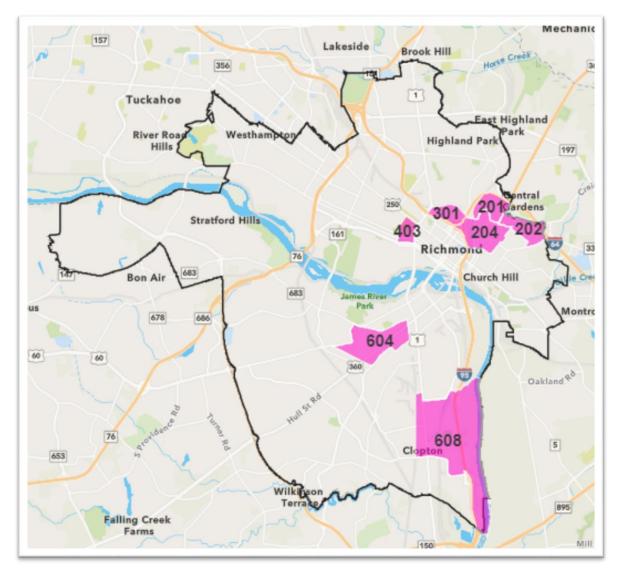
Census Tract 403 covers most all the main campus of Virginia Commonwealth University. Since students are not earning much or any money and come from many different backgrounds, this area is statistically an RCAP. Student status is temporary and the City is not focusing its efforts on student populations.

South of the James River, census tract 604 has the neighborhoods Reedy Creek, Swansboro, Broad Rock and Swansboro West. Hull Street runs through this tract. Census Tract 608 is also south of the James River. It is largely industrial and I-95, as well as, the James River run through the eastern part of the tract. The neighborhoods in this tract are Richmond Highway (formally Jefferson Davis) and Commerce Road Industrial Area. Tract 604 also contains four large trailer parks.

Census Trace 301 and 403 (VCU) have poverty rates over 70%. In Census Tract 301, the poverty rate is 77.1%. This tract 301 contains the RRHA Public Housing Development Gilpin Court which has 781 units which is the largest RRHA Public Housing development.

Census tracts 201, 202, 204, 301, and 608 all have minority concentrations over 90%. Census tracts 201, 202, 204, and 301 contain areas of historic redlining according to the "Residential Security Map" produced by the Home Owner's Loan Corporation in 1937 (Mapping Inequality, Redlining in New Deal America). Tract 608 was previously in Chesterfield County and there are not Insurance maps available for that area.

Racially or Ethnically Concentrated Areas of Poverty by Census Tract shown in red (ACS 2014-2018, Root Policy)



City of Richmond RCAPs (2014-2018 ACS, Root Policy Research data analysis)

R/ECAP	Total Population for whom poverty status is determined	Population Below Poverty Level	Percent below poverty level
Census Tract 201	2,106	1,230	58.4%
Census Tract 202	4,688	2,792	59.6%
Census Tract 204	4,033	2,383	59.1%
Census Tract 301	2,620	2,020	77.1%

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Census Tract 403	922	672	72.9%
Census Tract 604	6,225	2,534	40.7%
Census Tract 608	3,648	1,643	45%

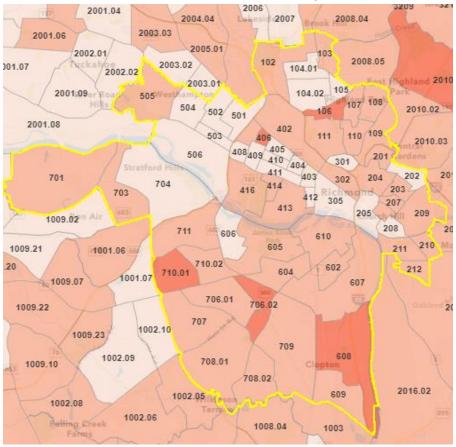
ACS 2014-2018

NAME	% Non- Hispanic White	% Black	%Asian	%Hispanic	%Other	%Minority
Census Tract 201, Richmond city, Virginia	1%	95%	1%	3%	0%	99%
Census Tract 202, Richmond city, Virginia	1%	95%	0%	2%	2%	99%
Census Tract 204, Richmond city, Virginia	5%	89%	0%	4%	2%	95%
Census Tract 301, Richmond city, Virginia	3%	95%	0%	1%	1%	97%
Census Tract 403, Richmond city, Virginia	47%	22%	15%	8%	8%	53%
Census Tract 604, Richmond city, Virginia	14%	79%	0%	4%	4%	86%
Census Tract 608, Richmond city, Virginia	8%	66%	0%	21%	5%	92%

ACS 2014-2018, Root Policy Research

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

The percent of home loans in default varies tract to tract in Richmond. Using Federal Housing Administration Single Family Loan data (showing last 90 days as of January 7, 2021), there are five census tracts with over 10% of single family homes in default on active loans in the past 90 days. The tracts are 106, 406, 710.01, 706.02, and 608. The only tract that is also an RCAP is 406 surrounding Richmond Highway.



Percent of Home Loans in Default in the Past 90 Days

Legend

City of Richmond NG911 Boundaries_WFL1 -NextGen Provisioning Boundary

\square

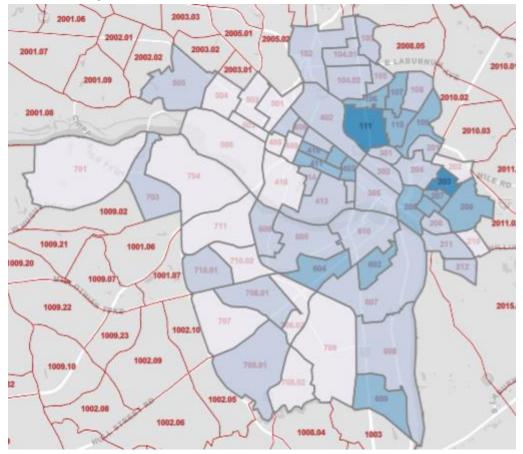
FHA_Single_Family_Percent_of_Loan_in_Default -FHA_Tracts

Tract Units in Default as a Percent of Active Loans

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> 40 - 84 > 20 - 40 > 10 - 20 > 3 - 10 0 - 3

According to 2014-2018 ACS data, census tracts 203 and 111 have the highest rate of vacant housing (shown in bright blue below). Census tract 111 has a vacacny rate of 29.5% and tract 203 has a vacancy rate of 26.7%. Tract 111 covers the neighborhoods of Virginia Union University, Chamberlayne Industrial Center, and part of North Barton Heights. Tract 203 covers parts of four neighborhoods: Church Hill North, Peter Paul, Woodville, and Fairmont. Although none of these tracts are racially concentrated areas of poverty, tract 203 is surrounded by two RCAPs: 204 and 202.



Vacant Housing Unit Rate

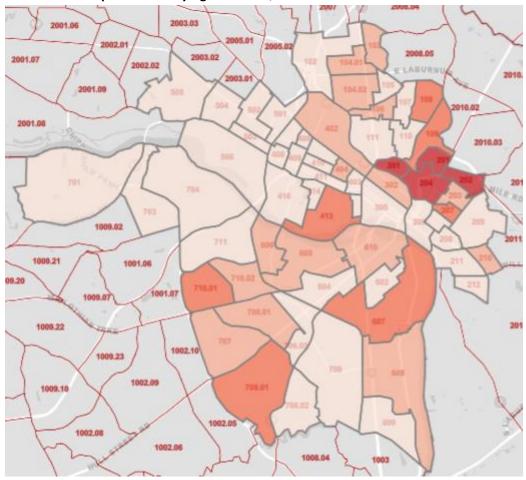
Legend

18.9-29.5	2
13.1-18.8	15
7.1-13	31
0.6-7	18
No Data	0

ACS 2014-2018 5-Year Estimates

Four tracts have a high percentage of renters paying less than \$500 in monthly rent. These tracts are 201 (73.6%), 202 (54.9%), 204 (68.2%), and 301 (80.6%). All of these tracts are also RCAPs. All of these

tracts also contain RRHA public housing communities as discussed in a previous response. This would account for the high percentage of low rent.



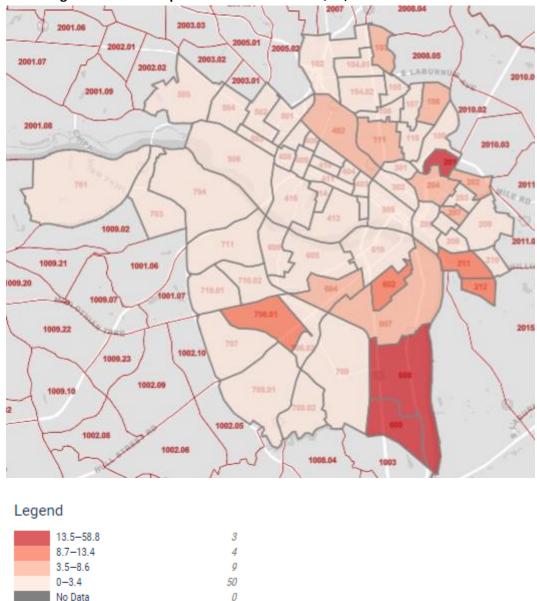


Legend

37.8-80.6	4
13.9-37.7	7
5-13.8	16
0-4.9	39
No Data	0

2014-2018 ACS data

The census tracts with the highest percentage of homes that are valued under \$50,000 are shown below. Census tracts 201 (17.2%), 608 (21.1%), and 609 (58.8%) have a relatively high percentage of owner-occupied units having a home value of under \$50,000. Even though census tract 609 has a very high percentage of low valued homes, the number of total occupied housing units is only 523. Census tracts 201 and 608 are also RCAPs.



Percentage of Owner-Occupied Units Valued Under \$50,000

2014-2018 5-Year ACS Estimates

Are there any community assets in these areas/neighborhoods?

Census tract 301 has community assets including RRHA public housing communities and community resources. The tract includes the elderly housing communities: Fay Towers (RRHA 200 units), Baker School Senior Apartments (RRHA), and the LIHTC funded Shockoe Hill Elderly Apartments. RRHA's Gilpin Court, which has over 800 affordable units, is also in tract 301. City run Calhoun Community Center and

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Friends Association for Children provide programing and services to the community. Several bus routes also serve this area.

Tract 204 has employment centers of VCU Medical Hospital and Emergency Room. The affordable housing communities of Fairmount and RRHA's Mosby Court are within the tract. Mosby Court also has a resource center that primarily serves its residents. Peter Paul Development center offers educational and community-oriented programming. Martin Luther King Middle School serves the youth in the surrounding area. Also serving as an asset there are a good number of churches in this tract, including a food distribution center provided by New Covenant Apostolic Church.

Census tract 201 is located near Mechanicsville Turnpike business corridor which serves as a job and economic area. RRHA has a public housing community called Whitcomb Court in this tract. There is also a small artist studio/maker space called Shockoe Valley Mfg. This tract also has a high number of churches.

Tract 202 has two RRHA public housing communities- Fairfield Court and Creighton Court. Creighton Court has a resource center for its residents. There is also a pool, Woodville Pool, which is managed by Parks and Recreation. This area also has churches which serve as a community asset.

Hull Street Commercial Corridor runs through census tract 604. This corridor has many small and local businesses that serve the community. This tract also has a community farm, 5th District Mini Farm, and a community garden called McDonough Community Garden. Swansboro Elementary School resides in tract 604 and serves the area.

Finally, census tract 608 contains two commercial corridors. Commerce Road serves industrial businesses and Richmond Highway which has both industrial and commercial businesses. These areas act as job centers and have some locally serving commercial businesses. The tract runs along the James River, a natural resource in Richmond. Phillip Morris Factory which is a large employer. This tract also has a small grocery store called Big Apple Supermarket.

Are there other strategic opportunities in any of these areas?

Almost all of the RCAPs have RRHA public housing communities. For the Richmond Redevelopment Housing Authority, "The most immediate need of public housing residents is modernization of the Big 6 communities - Gilpin Court, Creighton Court, Mosby Court, Whitcomb Court, Hillside Court, and Fairfield Court." All of these communities are in RCAPs except Hillside Court. RRHA intends to use Capital Funds and other public and private funds to redevelop its entire ACC portfolio, including and not limited to Creighton Court, Hillside Court, Fairfield Court, Whitcomb Court, Dove Street, Mosby South, Gilpin Court, Townes at River South, as well as other family and elderly developments. RRHA plans to select Development Partners for Creighton, Gilpin, Fairfield, Hillside, Mosby, and Whitcomb Courts and will conduct a community engagement process which will assist RRHA in arriving at a master plan for redevelopment.

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The Equitable Affordable Housing Plan Draft (p.56) outlines the Proposed Top Development Initiatives for the Next 10 years within the document. Three of the eight development areas are in RCAPs. The "Creighton Court- Nine Mile Rd" initiative is in census tract 202. The "Downtown City Coliseum, Gilpin Court, Jackson Ward, Broad St." initiative is in census tract 301, and the "Bellemeade, Broad Rock Creek Park, Mobile Home Parks" initiative is in census tract 608. The "Southside Plaza Town Center" initiative is near tract 608. It is uncertain how federal funding will be involved in these initiative areas.

The Richmond 300 plan also addresses the transformation of public housing properties in tracts 201, 202, 204, and 301. The plan seeks to develop small area plan with inclusive community input for the redevelopment of mixed-income neighborhood on public housing sites including 1) Gilpin Court, 2) Mosby South, 3) Creighton Court, 4) Mosby North, 5) Fairfield Court, 6) Whitcomb Court, and 7) Hillside Court. Plans would include walkable and transit-adjacent communities. The Armstrong Renaissance Community is already underway which involves the redevelopment of Creighton Court partially in census tract 202. In census tract 301, the Richmond 300 plan prioritizes improving and creating bridges to re-establish neighborhood connectivity over Downtown Expressway and I-95/I-64 that slice through Jackson Ward.

In the Richmond 300 plan, one of the goals is to preserve, expand, and create mixed income communities by preserving existing housing units and developing new ones- both renter- and owner-occupied throughout the City. Part of this effort includes the push to "Encourage the development of housing options throughout the city to expand the geography by deconcentrating poverty." (Richmond 300 Executive Summary)

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

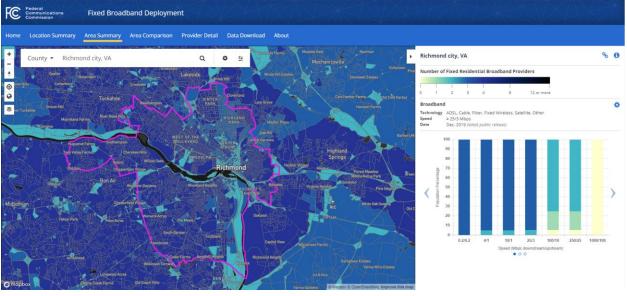
Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Broadband access enables access to opportunities. As exemplified during the COVID-19 pandemic, online access has become essential for virtual learning. Even outside of the pandemic, children who do not have internet access may fall behind without the tools to complete homework and excel in schoolwork. Furthermore, online access also enables residents to access jobs and enhance overall workforce opportunities.

Per FCC data on residential wired broadband access depicted in the map below, the entire City has access to broadband internet, which is indicated by the lack of lighter blue areas. Most of the City has access to at least three fixed residential broadband providers. However, the cost of broadband wiring and connections can be costly for low- and moderate-income households. Comcast offers an "Internet Essentials" program to decrease the digital divide. The program allows low-income households to access affordable high-speed internet without a credit check, contract or installation fee.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Data from broadbandmap.fcc.gov shows that more than 3 wireline data providers are available in over 94.6% of the City. The remaining 5.24% have 2 or more providers. ADSL, cable, fiber, fixed wireless satellite, and "other" is available within the city. Data from broadbandmap.gov illustrates that the City's low and moderate-income neighborhoods are adequately served with broadband infrastructure from multiple providers. While all neighborhoods have physical access to broadband low and extremely low income households do not have the financial resources to cover the monthly service cost as well as the hard cost of computers and/or tablets.



broadbandmap.fcc.gov

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City Office of Sustainability drafted RVA Green 2050. "RVA Green 2050 is the City Of Richmond equity-centered climate action and resilience planning initiative to achieve net zero greenhouse gas emissions by 2050 and help the community adapt to Richmond's climate impacts of extreme heat, precipitation and flooding." Climate change will cause greater heat indexes and more frequent localized flooding that will impact our most vulnerable communities.

The Office of Sustainability will work with community partners to achieve the following; increase equity, particularly racial equity, reduce greenhouse gas emissions and pollution and enhance resilience to climate impacts.

Response to natural emergencies in the City Of Richmond is managed by The Office of Emergency Management. The Office of Emergency Management seeks to prepare, mitigate, respond, and recover from disasters. Emergency Management does this by educating citizens, employees, and business in the City of Richmond and also by maintaining relationships with federal, state, and other local emergency management organizations. Additionally, Emergency Management helps to coordinate response resources such as fire, police, and medical. All city departments have a role during disasters large and small. The Office of Emergency Management engages the City of Richmond in becoming a resilient community while lessening the loss of life and damage to property.

The City of Richmond Emergency Operations Plan provides the structure and mechanisms for the coordination of support to impacted communities and affected individuals and businesses. It is compatible with the National Response Framework and provides the structure for coordinating with the state government in the delivery of disaster assistance. The Plan improves the City of Richmond's capability to respond to and recover from threatened or actual natural disasters, acts of terrorism, or other man-made disasters.

The Office of Sustainability will work with community partners to achieve the following; increase equity, particularly racial equity, reduce greenhouse gas emissions and pollution and enhance resilience to climate impacts.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The most common natural disaster likely to cause housing damage in Richmond are hurricanes and heavy storms. The James River runs through the middle of Richmond which is protected by flood wall. However, most flooding is along streams and low lying areas of the City Of Richmond often where lower income communities resides. The City of Richmond has been updating its flood maps in Richmond to

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identify areas of concerns. The City has taken steps to address storm water by creating a Storm Water Utility division to directly address storm water issues in the City and creating a storm water tax to fund storm water projects.

Recently, a study was done to show that some of the City's poorest neighborhoods also had fewer street trees and parks. This causes hotter temperatures in these neighborhoods and puts residents at greater risk with associated health problems.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Richmond is growing faster than its surrounding counties for the first time in decades. This transformation is causing housing prices to climb dramatically. While the City is still relatively affordable to middle and upper income households, lower income households are being priced out of the marketplace. More alarming is the growing homeownership gap between White and Black home buyers, as the City has fewer Black homeowners than it did in 2000. Much of this loss has occurred in historical Black neighborhoods that are facing gentrification. These changes are exerting tremendous financial pressures on renters earning less than 50% of the Area Median Income (AMI). (An Equitable Affordable Housing Plan Draft)

The draft of the City of Richmond's "An Equitable Affordable Housing Plan" outlines goals for the next 10 years. The City will look to build more affordable housing units to meet the needs of its very low-, low- and middle-income householders. Collaboration is essential for the more units to be produced. A strong collaboration is needed among various city departments and community partners, housing advocates and stakeholders. New and adjusted city policies, and a dedicated funding source, are critical. In addition to creating new units, the Department of Housing and Community Development also seeks to support the preservation of existing low-income housing and support programs that serve low-income residents, including those who are homeless or persons living with HIV/AIDs.

For the purpose of this Consolidated Plan the major objectives include:

<u>Create Decent, Healthy, and Affordable Housing</u> - This broad goal promotes the rehabilitation and retention of the existing affordable housing stock where possible; increases the availability of permanent housing, including homeownership and rental units, that is affordable to all residents without discrimination on the basis of race, color, religion, sex, national origin, familial status or handicap; increases the supply of healthy rental and owner housing with no lead-based paint hazards; increases the supply of supportive housing which includes structural features and services to enable persons with special needs to live with dignity; and assists the homeless, and persons with HIV/AIDS with special needs to obtain needed services, including appropriate housing as necessary.

<u>Create Suitable Living Environments</u> - The concept of a suitable living environment includes improving safety and livability of neighborhoods; increasing access to quality facilities and services; reducing isolation of income groups within an area through deconcentration of housing opportunities and revitalization of deteriorating neighborhoods; restoring and preserving properties of special value for historic, architectural or aesthetic reasons; and conserving energy resources.

Create Economic Opportunities - This includes job creation and retention; establishment, stabilization,

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and expansion of small businesses (including micro-businesses); provision of jobs for low-income persons; making mortgage financing available for low-income persons at reasonable rates; providing access to credit for development activities that promote long- term economic and social viability of the community; and reducing generational poverty in federally assisted and public housing by empowering low-income persons to achieve self- sufficiency.

The focus areas of this 5-year Consolidated Plan, listed in no particular order, are:

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. Manage grant funds efficiently and effectively.
- 7. Provide programs and resource connections for low-income residents

Additionally, the City will continue to improve its delivery of Public and Human Services, Public Safety, and Educational Resources while renovating and replacing key Public Facilities. The 2021-2025 City of Richmond Capital Improvement Plan prioritizes transportation and schools. 85.2%, is dedicated to schools and transportation, of which \$115.3 million is for paving projects, \$217.2 million is for schools, and the remaining \$120 million is for other transportation improvements. The City of Richmond FY 2021 Annual Fiscal Plan includes increasing the operating budget for public schools and providing student services through non-profits. The expansion of facility hours at Parks, Recreation, and Community Facilities is budgeted to support and expand out of school activities. The yearly budget also calls for the funding of the City's Eviction Diversion Program to serve more citizens in need and the Affordable Housing Trust Fund. In order to help meet City Council goals, a designated Non-Departmental fund supports non-profit programs that serve community needs.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 52 - Geographic Priority Areas

	ie 52 - Geographic Priority Areas		
1	Area Name:	Highland Park	
	Area Type:	Local Target area	
	Other Target Area Description:		
	HUD Approval Date:		
	% of Low/ Mod:		
	Revital Type:	Comprehensive	
	Other Revital Description:		
	Identify the neighborhood boundaries for this target area.	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.	
	Include specific housing and commercial characteristics of this target area.	This area is characterized on smaller homes compared to surrounding neighborhoods. There are also some vacant parcels in need of infill for single family use. Dill Acres Townhomes provides a mixture of rental and section 8 housing and is located just east of the CSX railroad. Maggie walker Community Trust owns a vacant lot adjacent to Dill Acres Townhomes as well as vacant building at the Six Points roundabout. Six Points is a commercial area at the edge of the target area consisting of a uses like neighborhood convenience stores and the Highland Park Senior Housing. Richmond Behavioral Health Authority's residential and daycare facility sites are on Detroit Ave.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area? Identify the needs in this target area.	This area of Highland Park neighborhood became a target area after analyzing the condition of the housing stock, vacant homes, and the level of poverty. The City received inputs from citizens, Council, and other stakeholders to create the Highland Park NiB area. Priority needs for this geographic area include: i. Supply of Decent and Healthy Affordable Housing	
		ii. Access to Housing and Economic Opportunityiii. Locations of Affordable Housing	

	What are the opportunities for	i. The rehabilitation and redevelopment of residential
	improvement in this target area?	property.
		ii. The construction of new affordable housing on
		vacant lots.
		iii. Six Points on the edge of this target area is a
		neighborhood node in the Richmond 300 Plan. The plan
		calls for pedestrian and bike infrastructure
		improvements, as well as, branding and public art.
	Are there barriers to improvement in	i. Actual and perceived crime.
	this target area?	ii. Food desert.
		iii. Limited public and private investment.
2	Area Name:	Hull Street - Lower Corridor
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries	This mixed-use corridor stretches along Hull Street
	for this target area.	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.

Include specific housing and	The area is characterized by mixed residential and retail
commercial characteristics of this	use and is a growing center of Richmond's Hispanic
target area.	population. Many Hispanic serving businesses have moved in to underutilized strip malls and vacant commercials buildings as well. On either side of Hull Street, numerous single-family neighborhoods were developed when the area was a part of Chesterfield County. The corridor is also home to several very large multifamily housing complexes and one large trailer park. The retail development in the area is more "suburban" in nature with front parking and several small strip shopping centers. Many of the businesses are automobile oriented. This area does not have sidewalks. There are also many parcels interspersed that are undeveloped natural areas or abandoned parking area. At its intersection with Chippenham Parkway, Hull Street serves as a southern gateway to the City of Richmond.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This corridor was extensively studied in cooperation with Chesterfield County and community residents with the assistance of Virginia Local Initiatives Support Corporation (LISC) in 2012.
Identify the needs in this target area.	The priority needs for this geographic area include: 1. Supply of Decent and Healthy Affordable Housing 2. Access to Housing and Economic Opportunity 3. Workforce Development for higher-paying careers/jobs

What are the opportunities for	i. The rehabilitation and redevelopment of commercial
improvement in this target area?	properties to enhance the visual appearance of the
	corridor and to create new employment opportunities.
	ii. The rehabilitation and redevelopment of residential
	property.
	iii. The construction of new affordable housing on
	vacant lots.
	iv. The development of roadway improvements in
	coordination with Chesterfield County including safer
	walking and biking choices, additional landscaping and
	beautification, and increased transit services.
	v. The development of additional parks and
	recreational facilities.
	vi. Potential for southern BRT route along Hull St
	(Richmond 300 Plan)
	vii. Potential for "Technology Zones" on Hull St
	(Richmond 300 Plan)
	viii. Hull and Warwick, as well as, Hull and Chippenham
	are priority nodes in the Richmond 300 Plan. These
	areas will potentially receive infrastructure, bike, and
	pedestrian improvements.
	ix. Potential for developing open space for a
	neighborhood gathering location including the
	development of a pocket park or Village Green area
	along Hull St (Warwick/Hull node in Richmond 300 Plan)
	x. The improvement of connections to Pocosham Park
	through the implementation of the Pocosham
	Greenway in the Hull/Chippenham node. (Richmond
	300 Plan)
	xi. The incorporation of a gridded street network in the
	Hull/Chippenham node. (Richmond 300 Plan)
Are there barriers to improvement in	i. The costs associated with a project of this size and
this target area?	scope (total length of the targeted corridor in the City
	& County is 4.7 miles).
	ii. The unimproved urban landscape of Hull Street in
	the area (overhead wiring, lack of appropriate gateway
	lighting and other streetscape amenities, etc.).
	iii. Food desert.
	iv. Limited public and private investment.

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3	Area Name:	Hull Street - Swansboro Corridor
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	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.
	Include specific housing and commercial characteristics of this target area.	This corridor is characterized by modest single-family homes with some neighborhood-oriented retail including small, marginal, and/or part-time businesses, particularly in the blocks closest to Cowardin Avenue/Richmond Highway. The prevalence of commercial and residential buildings vary by block in this target area. Southside Plaza, located between the CSX train tracks and E 37th St, has served as an anchor for this area but is in need of redevelopment. Both Bainbridge Street and Hull Street in this corridor serve as gateways to Richmond's Southside neighborhoods to the west and southwest. Southside Community Development and Housing Corporation (SCDHC) is developing 22 new single family attached homes in the Swansboro neighborhood. The homes will be sold or leased to homebuyers, with household earnings at or below 80% of area median income.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Swansboro is a City-designated Neighborhood in Bloom (NiB). The Swansboro NiB neighborhood became a target area after analyzing the condition of the housing stock and the level of poverty and percentage of the home ownership. The City received inputs from citizens, Council, and other stakeholders to create the Swansboro NiB area.

Identify the needs in this target area.	Priority needs for this geographic area include: i. Supply of Decent and Healthy Affordable Housing ii. Access to Housing and Economic Opportunity
What are the opportunities for improvement in this target area?	i. Tract has a priority growth nodes for appropriate rezoning in the Future Land Use Plan
	 ii. Neighborhood node in Swansboro: rezoning of parcels along Hull Street to B-3 in order to encourage economic revitalization and improve the pedestrian environment is planned in the area.
	iii. Swansboro: Preservation of historic aspects of the neighborhood including looking into designating the neighborhood as a National Historic District and improving transit.
	iv. Swansboro: small park locations are also being explored in the neighborhood as a neighborhood gathering area.
	v. Adjacent Southside Plaza area is adjacent and within tract 604. Southside Plaza will also have a small area plan to evaluate and suggest specific opportunities for placemaking, connectivity, mixed-income housing, economic development, and open space.
	vi. Census Tract 604 is a racially concentrated area of poverty.
Are there barriers to improvement in this target area?	 i. Actual and perceived crime. ii. Extent of blight and dilapidation for retail and commercial buildings. iii. Food desert. iv. The small size of many of the retail/commercial buildings. v. The unimproved urban landscape of Hull Street and Bainbridge Street in the area and blight retail and commercial spaces.
Area Name:	RIchmond Highway- North
Area Type:	Local Target area
Other Target Area Description:	
HUD Approval Date:	
% of Low/ Mod:	

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Revital Type:	Comprehensive
Other Revital Description:	
Identify the neighborhood boundaries for this target area.	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.
Include specific housing and commercial characteristics of this target area.	The area is characterized by a mixture of retail/commercial businesses including many auto related retailers, marginal businesses, and remnants of the tobacco industry. Surprisingly, most of the area has sidewalks and is walkable. It is fronted in one section by one-story metal tobacco warehouses and by the forme Model Tobacco office and manufacturing buildings (including one Art Deco building). It is home to the City's Southside Operations Center for the Department of Public Utilities. The area also has numerous vacant lots and boarded buildings. As the area can be accessed from I-95 by several intersecting streets and Chippenham Parkway to the south and parallels I-95 as it approaches Richmond from the south, Richmond Highway serves as a gateway to the City along its entire length.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The Blackwell NiB neighborhood became a target area after analyzing the condition of the housing stock and the level of poverty and percentage of the home ownership. The City received inputs from citizens, Council, and other stakeholders to create the Blackwell NiB area.
Identify the needs in this target area.	Priority needs for this geographic area include: i. Supply of Decent and Healthy Affordable Housing ii. Access to Housing and Economic Opportunity iii. Locations of Affordable Housing

	What are the opportunities for improvement in this target area?	 i. The rehabilitation and redevelopment of commercial properties to enhance the visual appearance of the corridor and to create new employment opportunities. ii. New commercial development on vacant lots. iii. The rehabilitation and adaptive reuse of the Model Tobacco and American Tobacco buildings. iv. The rehabilitation and redevelopment of residential property. v. The construction of new affordable housing on
	Are there barriers to improvement in this target area?	vacant lots. i. Actual and perceived crime. ii. The unimproved urban landscape of Richmond Highway in some portions of the corridor (overhead wiring, lack of
5	Area Name:	streetscape amenities, etc.). Richmond Highway- South
	Area Name.	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	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.

Include specific housing and	The area is characterized by a mixture of
commercial characteristics of this	retail/commercial businesses including many auto
commercial characteristics of this target area.	retail/commercial businesses including many auto related retailers and marginal businesses with large parking areas on the east side of Richmond Highway and industrial and trucking companies on the west sid Many of the buildings are large, boxy, and lack windows as they are oriented toward light industrial and serving warehousing needs. Hispanic businesses are scattered throughout this target area. The commercial area also has numerous vacant lots and boarded buildings. There are at least four trailer parks in varying conditions along this corridor. Because the area can be accessed from I-95 by several intersecting streets and Chippenham Parkway to the south and parallels I-95 as it approaches Richmond from the south, Richmond Highway serves as a gateway to the City along its entire length. The Bellemeade neighborhood is predominantly African American, middle-class, family-oriented, residential neighborhood. It made up of mainly modest one-story single- family housing with some multifamily housing, particularly along Bellemeade Road as it approaches Richmond Highway.
	Southside Community Development and Housing Corporation (SCDHC) completed the development of 1 single-family homes in the Mimosa Creek neighborhood, which added to the affordable homeownership stock.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The Bellemeade NiB neighborhood became a target area after analyzing the condition of the housing stock and the level of poverty and percentage of the home ownership. The City received inputs from citizens, Council, and other stakeholders to create the Bellemeade NiB area.
Identify the needs in this target area.	Priority needs for this geographic area include: Supply of Decent and Healthy Affordable Housing. Access to Housing and Economic Opportunity. Creating sustainable neighborhoods.

	What are the opportunities for improvement in this target area?	 i. The rehabilitation and redevelopment of commercial properties to enhance the visual appearance of the corridor and to create new employment opportunities. ii. New commercial development on vacant lots. iii. The rehabilitation and redevelopment of residential property. iv. The construction of new affordable housing on vacant lots. v. The construction of 16 units of single-family development in the Mimosa Creek Subdivision.
	Are there barriers to improvement in this target area?	 i. Actual and perceived crime. ii. The unimproved urban landscape in some portions of Richmond Highway in some portions of the corridor (overhead wiring, lack of streetscape amenities, etc.).
6	Area Name:	Richmond MSA
	Агеа Туре:	MSA
	Other Target Area Description:	MSA
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	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.
	Include specific housing and commercial characteristics of this target area.	Providing housing for individuals qualifying for services provided by the Housing Opportunities for Persons With AIDS (HOPWA) Program.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Resident input has encouraged the City to address those impacted by AIDs.

		1
	Identify the needs in this target area.	Needs include long term rental housing (TBRA), Case management/support services, short term financial assistance, facilities with supportive services, and permanent housing placement.
	What are the opportunities for improvement in this target area?	There are opportunities to serve more people impacted by AIDs and leverage more sources of funding in order to serve more people.
	Are there barriers to improvement in this target area?	The limitation of funding and the capacity of organizations equiped to serve this population.
7	Area Name:	Citywide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	None
	Include specific housing and commercial characteristics of this target area.	There are several areas in the city lacking affordable housing opportunities. Commercial areas across the City also have experienced blight and vacancy.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Resident input has encouraged the City to address citywide affordable housing needs.
	Identify the needs in this target area.	In 2021, 60.5% of the City of Richmond meets the low- and-moderate-income area percentage requirement for CDBG eligibility. As the price of housing continues to increase, it has become increasing difficult for residents with minimum wage or low paying jobs to keep stable housing.

What are the opportunities for improvement in this target area?	Increasing the supply and improving the condition of affordable housing (particularly rental housing) throughout the city. Increasing services and resources to people who need them across the City is also an opportunity. Assisting businesses to better the community throughout the City.
Are there barriers to improvement in this target area?	Barriers include limited resources, land appropriately zoned, increasing land cost of real estate, rising construction supply cost, the lack of construction labor, and the age of housing.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Resources are allocated based on neighborhood indicators and the results of comprehensive planning and allocation processes.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Supply of Decent and Healthy Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Citywide
	Associated Goals	Sustainable, safe & healthy housing Citywide Increase supply of affordable rental units 50% AMI Provide Housing & Services for SN & Homeless Pop. Increase homeownership for working LMI households Manage grant funds efficiently and effectively
	Description	As Richmond continues to grow and areas continue to gentrify, efforts are directed toward providing housing for low- and moderate-income households, particularly those that are cost burdened, 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 reconfiguration of existing housing stock or the construction of new units.

	Basis for	Of Richmond households earning 30% of the Area Median Income or less, seven
	Relative	percent (7%) of owner occupied units are affordable to households earning 30%
	Priority	AMI. According to available data, there is over a 15,000 unit deficit compared to
		households at this income level. It is unclear why the CHAS data shows "no data"
		for owner-occupied units. Of Richmond households earn between 30.1 – 50%
		AMI, twenty-seven percent (27%) of rental units and twenty-three (23%) of
		owned units are affordable to this income bracket. According to the 2011-2015
		CHAS data, there are a sufficient number of units available for this income level,
		with the majority (80%) of the units being rental. Twenty-eight percent (28%) of
		Richmond households earn between 50.1 – 80% AMI. Fifty-four percent (54%) of
		all housing units are affordable to this income bracket, with 78% of these units
		being renter-occupied and 22% of the units being owner-occupied. In evaluating
		the number of household earning 50.1-80% AMI compared to the number of
		housing stock available to this income bracket, the data shows that there is a
		sufficient amount of housing stock for this income group.
-		
2	Priority Need	Making Homelessness rare, brief, and non-recurring
	Name	
	Priority Level	High
	Population	Chronic Homelessness
		Individuals
		Families with Children
		Mentally III
		Chronic Substance Abuse
		veterans
		Persons with HIV/AIDS
		Victims of Domestic Violence
		Unaccompanied Youth
	Geographic	Citywide
	Areas	
	Affected	
	Associated	Manage grant funds efficiently and effectively
	Goals	
1		

	Description	There is a definite need for homeless services and housing in Richmond. According to the City of Richmond's Strategic Plan to End Homelessness 2020- 2030, the 2019 Point in Time (PIT) count showed there were 497 single adults experiencing homelessness. However, the number of people living in the streets, in city parks and plazas, under the train trestles, or camping in one of the City's many James River islands appears to be growing. More concerning is the fact that the point in time count does not include adults with pets, families or children. The Department of Education has reported that the number of school age children in the City that were homeless in 2018 were: 54 unsheltered; 140 living in shelters; and 611 living in hotels/motels (It may be even more as the DOE reports up to 2,726 children were doubled up with friends or family because they had no home.) A more accurate number of homeless people living in the City may be closer to 1,300.
	Basis for Relative Priority	The basis is from CHAS data, the Point in Time Count, and the City of Richmond's Strategic Plan to End Homelessness 2020-2030.
3	Priority Need Name	Location of Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Hull Street - Lower Corridor Hull Street - Swansboro Corridor Citywide Richmond Highway- South RIchmond Highway- North Highland Park
	Associated Goals	Sustainable, safe & healthy housing Citywide Manage grant funds efficiently and effectively

	Description	Census tracts with racial and ethnic concentrations of poverty exist throughout the City of Richmond. Many of them are a result of historic red lining. Many of these census tracts have aging public housing communities as well. The lack of resources and economic opportunities make it difficult for residents to thrive. Subsidized affordable housing located more equitably throughout the City would open up opportunity for residents.
	Basis for Relative Priority	The basic for this need comes from ACS 2014-2018 data and the 2020 Analysis of Impediment to Fair Housing Choice in the Greater Richmond and Tri-Cities Region, An Equitable Affordable Housing Plan Draft, and the Richmond 300 Plan highlights the need for the affordable housing throughout the City and mixed income communities in Richmond.
4	Priority Need Name	Access to Housing and Economic Opportunity
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	Citywide
	Associated Goals	Manage grant funds efficiently and effectively Programs and Resources for LMI households

	Description	Full Need: Access to housing choice is closely connected to economic opportunity.
		There is a lack of access for many to live in high opportunity areas in the City of Richmond. The following is from the 2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region. Historical actions of forced segregation, restrictions on migration into higher opportunity areas, and housing and employment discrimination have created unequal economic conditions that restrict housing choice. Despite recent changes in state law, some landlords refuse to accept Housing Choice Vouchers and those that do are located in higher crime neighborhoods. Furthermore, the limited federal funding for Housing Choice Vouchers and the growing gap between residents who need assistance and the number of vouchers available forces unassisted renters into housing in very poor condition.
		Landlord decisions to evict tenants, sometimes without cause, create a long-term barrier to accessing stable rental housing. These high-eviction landlords, who prey on residents in high-poverty, racially concentrated, and under-resourced neighborhoods, effectively compromise evicted renter's chances at finding safe, quality housing in higher opportunity areas. Segregation by school quality is highest in Richmond, where non-Hispanic Whites have around twice the level of access to proficient schools as African Americans/Blacks and Latinos/Hispanics. Job-rich areas lack affordable housing and transit access limiting employment for low-income and transit-dependent residents.
	Basis for Relative Priority	The basis for this relative priority need comes from the 2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region.
5	Priority Need Name	Resources for Special Needs Populations
	Priority Level	High
	Population	Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	Geographic Areas Affected	Citywide
	Associated Goals	Provide Housing & Services for SN & Homeless Pop. Manage grant funds efficiently and effectively
	Description	HUD has a broad definition of special needs populations which includes the elderly, persons with Alcohol or Other Addictions, persons with HIV/AIDS and their families, victims of domestic abuse, and people with mental, physical, or developmental disabilities. Rental housing impediments include the lack of affordable, accessible housing for persons with disabilities. The very limited income supports for residents with disabilities and lack of accessible, affordable units force low income renters with disabilities into inaccessible homes in poor condition and in neighborhoods lacking public transit. Furthermore, in residential zoning districts group homes are only allowed with conditional use permits, not by right. This can lead to "Not in My Backyard" mentalities when applying for Conditional Use Permits in residential areas. The narrow definition of family also limits group homes in the number of unrelated people that can live together.
	Basis for Relative Priority	This is a recognized priority through the Continuum of Care strategy, the Ending Homelessness Strategy, and the 2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region.
6	Priority Need Name	Workforce Development for higher-paying careers
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Citywide
	Associated Goals	Econ. empowerment opportunities to reduce poverty Manage grant funds efficiently and effectively
	Description	According to 2011-2015 ACS data, over forty percent (42%) of all Richmond households are cost-burdened with extremely-low income households (earning less than 30% of AMI) make up forty-one (41%) of all cost-burdened households. Workforce development programs are needed to equipped low-wage earners with the skills and resources to find and qualify for higher paying careers.

	Basis for Relative Priority	2011-2015 ACS data used in the Needs Assessment.
7	Priority Need Name	Low-income residents in Gentrifying Neighborhoods
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Hull Street - Swansboro Corridor Citywide Highland Park
	Associated Goals	Increase homeownership for working LMI households Manage grant funds efficiently and effectively
	Description	The full need is: Preservation of housing for low-income residents to stay in rapidly gentrifying neighborhoods. One of the guiding principles of the An Equitable Affordable Housing Plan draft is "Low-income households living in our gentrifying neighborhoods desire the right to stay and be part of the increase in property wealth and must not be displaced." According to a study conducted by the National Community Reinvestment Coalition, Richmond is among the list of cities with high percentage of "eligible gentrifying neighborhoods".(2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region)
	Basis for Relative Priority	The 2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region and the An Equitable Affordable Housing Plan draft.
8	Priority Need Name	Transform public housing sites into communities
	Priority Level	High
	Population	Extremely Low Low Public Housing Residents
	Geographic Areas Affected	Citywide

	Associated Goals	Manage grant funds efficiently and effectively
	Description	Physical Condition Assessments (PCA) for RRHA's Big 6 (Creighton, Gilpin, Hillside, Fairfield, Mosby, and Whitcomb Courts) conclude that these developments are functionally obsolete and beyond their usefulness and viability, necessitating the active pursuit of comprehensive, strategic, and inclusive transformation implementation. This determination is primarily based on inspections and reports determining that rehabilitation of our developments is cost-ineffective to correct deficiencies of aged systems within the developments. RRHA's goal is to transform its entire public housing portfolio into quality affordable housing by offering a variety of housing options in an effort to reposition the agency's public housing developments into modern, better performing developments that are competitive in the marketplace, as well as to improve the physical and social conditions of such developments. (MA-25)
	Basis for Relative Priority	Data and information provided by RRHA for MA-25.
9	Priority Need Name	Services for Low-Income Households
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Citywide
	Associated Goals	Econ. empowerment opportunities to reduce poverty Programs and Resources for LMI households
	Description	Low-income households do not have access to as many opportunities as households with higher incomes. Services are needed to assist low-income households to access resources. Services are administered through non-profits and organizations that seek to assist low-income households through anything from legal services to youth programs.

Basis for	The 2011-2015 ACS data used in the Needs Analysis and the 2020 Analysis of
Relative	Impediment to Fair Housing Choice in the Greater Richmond and Tri-Cities
Priority	Region.

Narrative (Optional)

Priority needs are not in any particular priority order.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable	Market Characteristics that will influence
Housing Type	the use of funds available for housing type
Tenant Based	Only utilized under HOPWA in PY21. The City may use both HOPWA and HOME
Rental Assistance	funds for TBRA in PY22-25.
(TBRA)	
TBRA for Non-	TBRA is utilized with HOPWA funding. Richmond has experienced a 1% increase
Homeless Special	in median home value and a 16% increase in median contract rent from 2009
Needs	to 2015, according to the 2011–2015 American Community Survey. According
	to available 2011-2015 ACS data, there is over a 15,000 unit deficit compared
	to households at the 30% and below income level (MA-15). This may make it
	difficult to find units for TBRA units.
New Unit	Richmond's continued rapid growth throughout the city has resulted in
Production	increased land prices, especially near bus rapid transit. The majority of these
	private market residential developments are high priced rentals. Because the
	area is attractive developers, land is increasingly becoming less available and
	expensive as the private market competes for development opportunities.
	Availability of land
	 Availability of market financing
	 Appropriate zoning for land
	Land costs
Rehabilitation	Area need for rehabilitation: According to 2011-2015 ACS data, in the City of Richmond, 62% of all households earning Area Median Income or less are experiencing one or more housing problems (which include lacks kitchen or complete plumbing, overcrowding, or cost burden- See Housing Needs Assessment). These statistics show the overwhelming need to continue to fund owner- occupied rehabilitation programs and continue to acquire and rehabilitate existing substandard apartment units. The challenges in carrying out these programs include:
	Cost of materials
	• Cost of labor
L	Owner willingness to participate in rehabilitation programs

Affordable	Market Characteristics that will influence
Housing Type	the use of funds available for housing type
Acquisition,	Challenge of preservation: Given Richmond's desirable historic housing and
including	rapid growth, market rate housing prices have risen much faster than wages.
preservation	Rental and owner-occupied housing is being rehabilitated and are no longer
	affordable.
	Property values
	Competitive market
	Access to market financing
	Willingness of owners to sell
	High cost of severely deteriorating housing

Table 54 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Richmond has listed the expected resources for the five Consolidated Plan 2021-2025. The funding estimates are based on our allocations for the four federal funds: CDBG, HOME, ESG, and HOPWA and applications received. The funding for first allocation program year (PY2021, FY2022) allocation is as follows:

- CDBG-\$4,505,969
- HOME-\$1,611,568
- HESG-\$389,042
- HOPWA-\$1,500,245

Anticipated Resources

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Y	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan Ś	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,505,969	359,548	40,452	4,905,969	19,148,876	The City Of Richmond will use CDBG funds top provide home ownership through sales and lease-purchase by rehabilitating existing vacant homes and new construction. 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 & HOME programs.

Program	Source	urce Uses of Funds	Expe	cted Amou	nt Available Y	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan Ś	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab						The City Of Richmond will use HOME funds to provide home ownership through sales and lease-purchase by rehabilitating existing vacant homes and new construction. Provide down- payment assistance to LMI households. Provide rehabilitation to existing owner-occupied housing of LMI residents. Provide TBRA to low/moderate income households.
		New construction for ownership TBRA	1,611,568	24,560	0	1,636,128	7,776,272	General grant administration for HOME program.

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Y	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
HOPWA	public -	Permanent						The City Of Richmond will use HOPWA
	federal	housing in						funds to provide housing assistance
		facilities						through the use of permanent housing
		Permanent						facilities, TBRA, STRMU, and case
		housing						management to LMI households with
		placement						HIV/AIDS. General program
		Short term or						administration for HOPWA program.
		transitional						
		housing facilities						
		STRMU						
		Supportive						
		services						
		TBRA	1,500,245	0	0	1,500,245	6,000,980	

Financial prevention. Data collection. General	Program Source		Uses of Funds	Expe	cted Amou	nt Available Y	ear 1	Expected	Narrative Description
federal rehab for funds to provide overnight shelter, rapid re-housing assistance, and financial assistance for homelessnes housing Financial Financial Assistance Financial Overnight Shelter Rapid re- Fapid re- housing (rental Shelter assistance) Image: Construction of the state of th				Allocation:	Income:	Resources:		Available Remainder of ConPlan	
AssistanceAssistanceServicesAssistanceTransitionalAssistancehousing389,04200389,0420	ESG		rehab for transitional housing Financial Assistance Overnight shelter Rapid re- housing (rental assistance) Rental Assistance Services Transitional	389.042	0	0	389.042	1.556.168	funds to provide overnight shelter,

Other	private	Acquisition						Source of private funds is from private
		Admin and						grants, foundations and local donations
		Planning						and contributions.
		Economic						
		Development						
		Financial						
		Assistance						
		Homebuyer						
		assistance						
		Homeowner						
		rehab						
		Housing						
		Multifamily						
		rental new						
		construction						
		Multifamily						
		rental rehab						
		New						
		construction for						
		ownership						
		Overnight						
		shelter						
		Permanent						
		housing in						
		facilities						
		Permanent						
		housing						
		placement						
		Public						
		Improvements	5,153,738	0	0	5,153,738	20,614,952	

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RICHMOND

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Yo	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
		Public Services						
		Rapid re-						
		housing (rental						
		assistance)						
		Rental						
		Assistance						
		Services						
		Short term or						
		transitional						
		housing facilities						
		STRMU						
		Supportive						
		services						
		TBRA						
		Transitional						
		housing						

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Ye	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
Other	public - federal	Housing Overnight shelter Permanent housing in facilities Permanent housing placement Rapid re- housing (rental assistance) Rental Assistance Services Short term or transitional housing facilities STRMU Supportive services TBRA Transitional housing	480,759	0	0	480,759		Federal matching dollars through grants administered by the City of Richmond's Department of Housing and Community Development. Federal grants come directly from the federal government to non-profits and organizations. Federal funding includes direct HUD grants to non-profits, Medicaid reimbursement, HUD CoC grants, and USDA grants.

Other	public -	Financial						Funds from the State of Virginia
	state	Assistance						
		Homeowner						
		rehab						
		Housing						
		Overnight						
		shelter						
		Permanent						
		housing in						
		facilities						
		Permanent						
		housing						
		placement						
		Rapid re-						
		housing (rental						
		assistance)						
		Services						
		Short term or						
		transitional						
		housing facilities						
		STRMU						
		Supportive						
		services						
		TBRA						
		Transitional						
		housing	632,846	0	0	632,846	32,531,384	
Other	public -	Acquisition						General fund matching dollars through
	local	Admin and						grants administered by the City of
		Planning						Richmond's Department of Housing and
		Conversion and	837,600	0	0	837,600	33,350,400	Community Development. Local

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rehab for			funding comes from the City of
transitional			Richmond, as well as, the Counties of
housing			Chesterfield and Henrico.
Economic			
Development			
Financial			
Assistance			
Homebuyer			
assistance			
Homeowner			
rehab			
Housing			
Multifamily			
rental new			
construction			
Multifamily			
rental rehab			
New			
construction for			
ownership			
Overnight			
shelter			
Permanent			
housing in			
facilities			
Permanent			
housing			
placement			
Public Services			
Rapid re-			

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Program	Source	Uses of Funds	Expe	cted Amou	nt Available Ye	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
		housing (rental						
		assistance)						
		Rental						
		Assistance						
		Services						
		STRMU						
		Supportive						
		services						
		TBRA						
		Transitional						
		housing						

Table 55 - Anticipated Resources

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

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 will leverage general funds, continuum of care funds, ESG match funds, private funds, and state funds to meet the needs of the CDBG, HOME, HOPWA, and ESG programs.

If appropriate, describe publically 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 to our low and moderate income residents.

Discussion

N/A

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Project:Homes	Non-profit	Non-homeless special	Jurisdiction
Corporation	organizations	needs	
		Ownership	
		Rental	
Better Housing	Non-profit	Non-homeless special	Jurisdiction
Coalition/Richmond	organizations	needs	
Affordable Housing		Ownership	
		Rental	
		public services	
SOUTHSIDE	Non-profit	Ownership	Jurisdiction
COMMUNITY	organizations	Rental	
DEVELOPMENT AND		public services	
HOUSING			
CORPORATION			
Dakota Partners, Inc.	Developer	Rental	Jurisdiction
Richmond	Non-profit	Ownership	Jurisdiction
Metropolitan Habitat	organizations	Rental	
for Humanity			
HOME, INC.	Non-profit	Ownership	Jurisdiction
	organizations	Rental	
		public services	
RICHMOND	РНА	Public Housing	Jurisdiction
REDEVELOPMENT AND			
HOUSING AUTHORITY			
Virginia Supportive	Non-profit	Homelessness	Region
Housing	organizations	Non-homeless special	
		needs	
		public services	
Richmond Behavioral	Public institution	Homelessness	Jurisdiction
Health Authority		Non-homeless special	
(RBHA)		needs	
		public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
ST. JOSEPH'S VILLA	Non-profit	Homelessness	Jurisdiction
	organizations	Non-homeless special	
		needs	
		public services	
HOMEWARD	Continuum of care	Homelessness	Region
		Non-homeless special	
		needs	
HOMEAGAIN	Non-profit	Homelessness	Jurisdiction
	organizations		
Commonwealth	Non-profit	Homelessness	Region
Catholic Charities	organizations	Non-homeless special	
		needs	
		public services	
Serenity	Non-profit	Homelessness	Region
	organizations	Non-homeless special	
		needs	
Housing Families First	Non-profit	Homelessness	Jurisdiction
	organizations		
YMCA of Greater	Non-profit	Homelessness	Jurisdiction
Richmond	organizations		
Side by Side VA, Inc.	Non-profit	Homelessness	Jurisdiction
	organizations		
CARITAS	Non-profit	Homelessness	Jurisdiction
	organizations		
City of Richmond	Government	Economic	Jurisdiction
Housing and		Development	
Community		Ownership	
Development		Planning	
		Rental	
		neighborhood	
		improvements	
City of Richmond	Government	Planning	Jurisdiction
, Department of		public services	
Planning and			
Development Review			
Department of	Government	Economic	Jurisdiction
Economic Development		Development	
Richmond Department	Government	Homelessness	Jurisdiction
of Social Services		public services	

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Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Richmond	Government	Planning	Jurisdiction
Department of Finance			
Richmond City Health	Government	Non-homeless special	State
District		needs	
		public services	
The Maggie Walker	Non-profit	Ownership	Jurisdiction
Community Land Trust	organizations		
Metropolitan Business	Non-profit	Economic	Jurisdiction
League	organizations	Development	
Plan RVA	Regional organization	Planning	Region
Rebuilding Together of	Non-profit	Ownership	Jurisdiction
Richmond	organizations		

Table 56 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The housing and community development institutional delivery system operates through the following stakeholder groups:

- Richmond City Department of Housing and Community Development administers federal grant dollars to fund housing and community development activities through CDBG, HOME, ESG, and HOPWA grants. CDBG, HOME, and ESG all fund activities that are either carried out in the City of Richmond or have predominately program beneficiaries that reside in the City of Richmond. HOPWA grant funds support programs that are administered throughout the Richmond MSA
- Richmond Redevelopment & Housing Authority (RRHA) owns and operates the City's public housing stock, administers the Housing Choice Voucher program, and works to conserve and redevelop the City's older neighborhoods experiencing blight and vacancies.
- The web of non-profit CDCs, CHDOs, local government and non-profits in the Greater Richmond region that developed the Richmond Community Development Alliance to support and organize affordable housing and community development work, provide technical assistance to the member organizations, and to advocated on behalf of their constituency and beneficiaries.
- Private sector developers who work to increase and improve the City of Richmond's affordable housing stock.
- Greater Richmond Continuum of Care whose mission is to end homelessness through the work of their partner organizations.

The resources available through the Virginia Housing (formerly Virgina Housing Development Authority) such as Low-Income Housing Credits and the Virginia Department of Housing and Community Development like Enterprise Zone designations are accessed by private developers, and leveraged to gain funding from the City of Richmond to develop affordable housing and mixed income communities.

The City of Richmond has made strides to place affordable housing and housing related issues at the forefront of the City's priorities. The efforts to increase affordable housing, community development, and other public service activities related to housing have been established by increasing the allocation of City general funds to those efforts. This can be seen in the increased budget of the Affordable Housing Trust Fund, which is a more flexible source of funds than the federal funds allocated to the City of Richmond. While expanding and increasing the scope and effectiveness of the City's housing strategies, gaps in services still arise and become prevalent. These gaps are due to many issues including still underfunded affordable housing efforts, a need for increased number of federal housing choice vouchers, and the Richmond Redevelopment and Housing Authority's efforts to demolish brick and mortar public housing without a plan to replace the units at a one-to-one rate. The largest hindrance to meeting the need of housing assistance is the lack of affordable housing stock in the City of Richmond.

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

Homelessness Prevention Services	Available in the	Targeted to Homeless	Targeted to People with HIV
	Community Homelessness Prevent		WITHIN
			V
Counseling/Advocacy	Х	Х	X
Legal Assistance	Х	Х	
Mortgage Assistance	Х		Х
Rental Assistance	Х	Х	Х
Utilities Assistance		Х	Х
·	Street Outreach S	ervices	
Law Enforcement		Х	
Mobile Clinics			
Other Street Outreach Services		Х	
	Supportive Serv	vices	
Alcohol & Drug Abuse	Х	Х	Х
Child Care	Х	Х	Х
Education	Х	Х	Х
Employment and Employment			
Training	Х	Х	Х
Healthcare	Х	Х	Х
HIV/AIDS	Х	Х	Х
Life Skills		Х	Х
Mental Health Counseling	Х	Х	Х
Transportation	Х	Х	Х
	Other		•
	Х	Х	Х
T-bl- C	7 - Homeless Prevention		

Table 57 - Homeless Prevention Services Summary

OMB Control No: 2506-0117 (exp. 09/30/2021)

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

The Greater Richmond Continuum of Care (GRCoC) is a web of homeless service organizations in the region that collaborate to end homelessness through their own individual organization's programs and goals. The GRCoC coordinates all of the homeless service activities provided by the 29 organizations through the Coordinated Entry System. The Coordinated Entry System conducts intake through the Homeless Crisis Line, domestic violence hotlines, and coordinated street outreach and in person intake locations. HCL is a hotline in which persons who are either experiencing a housing crisis or are three (3) days away from losing their homes call in order to gain assistance. The intake worker on the line gathers personal information that will inform the Homeless Crisis Line what programs offered by GRCoC membership organizations that will either prevent them from facing homelessness or end their housing crisis. This coordination allows the homeless service organizations to focus more on providing case management and providing assistance to City of Richmond households, and spend less time on qualifying program applicants.

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

The key strength to the service delivery for homeless and special needs populations resides in the coordinated entry to the GRCoC. This allows individuals to access services that are best suited to alleviate their housing crisis, whether because it's due to lack of income, mental health or health issues, addiction, or the various other life crises that can lead somebody into homelessness. The collaboration between the organizations in the GRCoC allows more streamlined and organized prioritization of funding to address the most dire needs or gaps in services.

Gaps in services primarily are caused by lack of funding availability to cover all required services that contribute to the end of homelessness. For the Greater Richmond Continuum of Care, this lack of funding has bumped homeless prevention to the bottom of the priority list, while prioritizing funding to assist families and individuals who are currently facing homelessness and chronically homeless individuals. This is best highlighted in the limit of assistance of callers to the Homeless Crisis Line who are at most three (3) days away from a housing crisis, while HUD Homeless Prevention guidelines state that individuals who are 21 days away from eviction, with a written eviction notice, are eligible for homeless prevention services.

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

The City of Richmond will work in collaboration with the Greater Richmond Continuum of Care and its partner organizations in order to determine if the current policy and program priorities in place are consistent with the mission of ending homelessness. This process is a regional approach, which includes the entitlement communities of Chesterfield and Henrico counties as well as neighboring County of Hanover.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
1	Sustainable, safe &	2021	2025	Affordable	Citywide	Supply of Decent	CDBG:	Homeowner Housing
	healthy housing			Housing		and Healthy	\$5,959,215	Rehabilitated:
	Citywide					Affordable Housing	HOPWA: \$0	533 Household Housing
						Location of	HOME:	Unit
						Affordable Housing	\$2,180,640	
							ESG: \$0	
							Federal	
							Funding: \$0	
							General Fund:	
							\$390,000	
							Private	
							Funding:	
							\$440,000	
							State Funding:	
							\$250,000	

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
2	Increase supply of	2021	2025	Affordable	Citywide	Supply of Decent	CDBG:	Rental units constructed:
	affordable rental			Housing		and Healthy	\$800,000	200 Household Housing
	units 50% AMI					Affordable Housing	HOPWA: \$0	Unit
							HOME:	
							\$1,631,760	Rental units rehabilitated:
							ESG: \$0	100 Household Housing
							Federal	Unit
							Funding:	
							\$40,000,000	Tenant-based rental
							General Fund:	assistance / Rapid
							\$30,000,000	Rehousing:
							Private	140 Households Assisted
							Funding: \$0	
							State Funding:	
							\$30,000,000	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Provide Housing &	2021	2025	Affordable	Citywide	Supply of Decent	CDBG: \$0	Public service activities
	Services for SN &			Housing	, Richmond	and Healthy	HOPWA:	other than Low/Moderate
	Homeless Pop.			Non-Homeless	MSA	Affordable Housing	\$7,501,225	Income Housing Benefit:
				Special Needs		Resources for	HOME: \$0	900 Persons Assisted
				-		Special Needs	ESG:	
						Populations	\$1,945,210	Tenant-based rental
							Federal	assistance / Rapid
							Funding:	Rehousing:
							\$2,403,795	515 Households Assisted
							General Fund:	
							\$830,000	Homeless Person
							Private	Overnight Shelter:
							Funding:	5125 Persons Assisted
							\$3,862,685	
							State Funding:	HIV/AIDS Housing
							\$1,164,230	Operations:
								1000 Household Housing
								Unit

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
4	Increase	2021	2025	Affordable	Hull Street -	Supply of Decent	CDBG:	Public service activities for
	homeownership for			Housing	Lower	and Healthy	\$4,225,000	Low/Moderate Income
	working LMI				Corridor	Affordable Housing	HOPWA: \$0	Housing Benefit:
	households				Hull Street -	Low-income	HOME:	200 Households Assisted
					Swansboro	residents in	\$4,900,000	
					Corridor	Gentrifying	ESG: \$0	Homeowner Housing
					Citywide	Neighborhoods	Federal	Added:
					Richmond		Funding: \$0	156 Household Housing
					Highway-		General Fund:	Unit
					South		\$587,500	
					Richmond		Private	Direct Financial Assistance
					Highway-		Funding:	to Homebuyers:
					North		\$14,616,005	300 Households Assisted
					Highland Park		State Funding:	
							\$900,000	Buildings Demolished:
								5 Buildings
5	Econ. empowerment	2021	2025	Non-Housing	Citywide	Workforce	CDBG:	Public service activities
	opportunities to			Community		Development for	\$5,805,630	other than Low/Moderate
	reduce poverty			Development		higher-paying	Federal	Income Housing Benefit:
						careers	Funding: \$0	50 Persons Assisted
						Services for Low-	General Fund:	
						Income Households	\$210,500	Facade
							Private	treatment/business
							Funding:	building rehabilitation:
							\$825,000	400 Business
							State Funding:	
							\$0	Businesses assisted:
								470 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Manage grant funds	2021	2025	Non-Housing	Citywide	Supply of Decent	CDBG:	Other:
	efficiently and			Community		and Healthy	\$4,415,000	1 Other
	effectively			Development		Affordable Housing	HOPWA: \$0	
						Making	HOME:	
						Homelessness rare,	\$700,000	
						brief, and non-	ESG: \$0	
						recurring	Federal	
						Location of	Funding: \$0	
						Affordable Housing	General Fund:	
						Access to Housing	\$120,000	
						and Economic	Private	
						Opportunity	Funding:	
						Resources for	\$1,250,000	
						Special Needs	State Funding:	
						Populations	\$0	
						Workforce		
						Development for		
						higher-paying		
						careers		
						Low-income		
						residents in		
						Gentrifying		
						Neighborhoods		
						Transform public		
						housing sites into		
						communities		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Programs and	2021	2025	Non-Housing	Citywide	Access to Housing	CDBG:	Public service activities for
	Resources for LMI			Community		and Economic	\$2,850,000	Low/Moderate Income
	households			Development		Opportunity	HOPWA: \$0	Housing Benefit:
						Services for Low-	HOME: \$0	9025 Households Assisted
						Income Households	ESG: \$0	
							Federal	
							Funding: \$0	
							General Fund:	
							\$2,050,000	
							Private	
							Funding:	
							\$4,775,000	
							State Funding:	
							\$0	

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Sustainable, safe & healthy housing Citywide						
	Goal Description	Full Goal: Ensure sustainable, safe, and healthy affordable housing is located throughout the City The quality of housing is important to low-and-moderate income people. Eighty-two percent (82%) of housing units in Richmond were constructed before 1980 which creates a demand for housing rehabilitation. Forty-four percent (44%) 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. Part of this goal is to address gentrification. Securing affordable housing in gentrifying neighborhoods, keeping low-income residents in their neighborhoods with homeowner rehabilitation, and exploring innovative new programs utilizing city-funding works to combat the impacts of gentrification.						
2	Goal Name	Increase supply of affordable rental units 50% AMI						
	Goal Description	Full Goal Name: Increase the supply of affordable rental housing, especially for households earning at or below 50% of AMI						
3	Goal Name	Provide Housing & Services for SN & Homeless Pop.						
	Goal Description	Full Goal: 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 in an effort to end homelessness.						

4	Goal Name	ease homeownership for working LMI households						
	Goal Description	Full goal: 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.						
5	Goal Name	Econ. empowerment opportunities to reduce poverty						
	Goal Description	Full goal: 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.						
6	Goal Name	Manage grant funds efficiently and effectively						
	Goal Description	To administer federal grant money efficiently and effectively in order to connect the community to housing and community development needs.						
		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	Programs and Resources for LMI households						
	Goal Description	Full goal: Provide programs and resource connections for low-income residents						
		Many Richmonders need assistance to help gain stability in their life. Services funded by the City allow organizations to be able to deliver those services in order to provide people with necessary help and resources.						

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

The city plans to construct 250 rental units, rehabilitate 160 rental units, add 156 homeowner housing units, and rehabilitate 533 homeowner housing units.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

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

Not required

Activities to Increase Resident Involvements

RRHA will consider resident engagement in the design of its new case management model. The case management system and other software applications will assist RRHA in moving residents to a greater level of self-sufficiency by allowing staff to provide comprehensive tracking and management of services to residents; residents will be able to communicate with staff via email and their personal accounts; and this will allow residents to update information, upload documents via a portal, giving residents 24 hour access to services.

It will re-engage its community resident councils to cultivate relationships (between agency and residents) during collaborative events, Feed More and others and create a plan to organize residents to promote participation in resident services. As the engagement activities begin, metrics used to determine success will include the level and method of outreach, target population, level of attendance, and residents' surveys/feedback.

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

No

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing - 91.215(h)

Barriers to Affordable Housing

Market conditions create a barrier for affordable housing in Richmond. There is a high demand for City's architecturally interesting and historic residential dwelling units and other types of buildings for conversion to residential units. Downtown living have become more popular in Richmond over the past few decades, and additional residential development is encouraged along the Broad Street corridor. Richmond has experienced a boom in development and redevelopment as urban living has become more desirable and residents with capital prefer to be in walkable neighborhoods close to work and amenities. Richmond has grown in its creative and entrepreneurial economy as well. This trend has taken many housing units out of the pool of affordable housing and put them into the market- driven pool of units as well as driving up the cost of unimproved housing units in the more popular neighborhoods.

Budgetary constraints limit the number of Housing Choice Vouchers (HCV) available in Richmond to 3,284 vouchers. There are 5,140 households on the waiting list for a Housing Choice Voucher as well as 10,912 households on the waiting list for a public housing unit.

An additional barrier to affordable housing relates to the condition of buildings. Many of the most affordable units are also those in the worst condition. Landlords have failed to maintain units to a safe, decent, and sanitary condition and if confronted to make improvements through Code Enforcement efforts, either units are taken off the market or rents are raised to unaffordable levels to cover the cost of improvements. The condition of the supply of affordable housing is interconnected with the lack of renter protection policies. Renters do not have much negotiating power when living in substandard housing. Landlords can evict tenants, sometimes without cause; therefore, creating a long-term barrier to accessing stable rental housing. There is also no rental registration for long-term rentals which makes rental units harder to keep track of and regulate.

Under the current definition of family in the zoning ordinance, unrelated residents who are mentally ill, developmentally disabled, or handicapped along with caretakers are permitted to live together. However, there has been a new addition to the protected class- residents in recovery from addiction. Additionally, the city's definition of family allows for up to three unrelated persons to live together. This definition limits housing affordability for students and cooperative housing opportunities as housing prices continue to outpace economic growth. (2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region, Root Policy Research)

School districting and policy is intertwined with housing affordability and residential investment. Current school policy has led to disparities in access to high quality learning as shown by school discipline rates, AP course offerings, test scores, graduation rates, afterschool offerings, and condition of school facilities and sports fields. This lack of access impacts future employment opportunities of affected students.

Inclusionary zoning can provide additional affordable housing units in states that allow for it. The City supports changes in state laws that will allow localities to have inclusionary zoning requirements in multifamily developments. By requiring developers to provide affordable dwelling units in the developments this will expand access to affordable housing across the City, force for profit developers to share the cost burden and create true mixed income communities.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following are action step recommendations created by Root Policy Research in response to Richmond's Impediments to Fair Housing Choice. The action steps are within the 2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region. Many of the recommendations do not include activities using federal funding.

Increase resources and capacity to address housing disparities:

1. Consider this AI in implementing the Equity Lens component of One Richmond: An Equitable Affordable Housing Plan.

 Adopt a dedicated funding source for the city's Affordable Housing Trust Fund.*This was identified in the report; however, City Council recently adopted (September, 2021) an ordinance to provide a dedicated source of funding to the Affordable Housing Trust Fund (AHTF) beginning Fiscal Year 22.
 Commit to funding fair housing education and outreach programs, building on effective programs in place in the region. Some federal funds are provided for housing education and training for staff.

Improve access to affordable, quality rental housing

4. Implement the "Lodging Lab" to make city-owned properties available for redevelopment by nonprofit and private sector partners in exchange for affordable housing.

5. Support the RRHA's transformation of public housing into mixed-income rental and ownership communities while achieving no net loss of assisted housing.

6. Continue, monitor the effectiveness of, and modify the city's eviction prevention and diversion program as needed.

7. Investigate practices of high eviction landlords, operating in vulnerable neighborhoods, for discriminatory application of eviction filings.

8. Make recommended zoning changes in this AI (i.e., allowing group homes by right in at least one residential district). The City has amended the zoning ordinance to expand these uses to additional residential districts and to allow as by-right uses.

9. Support state and federal regulatory reform to address rental housing disparities.

10. Coordinate with regional partners to develop a pilot rental rehabilitation program with federal funds and foundation partners. This type of program would offer grants for rental rehabilitation to landlords who agree to keep units affordable to 60% AMI households.

Increase ownership opportunities for under-represented households

11. Engage the local Federal Reserve office to sponsor a workshop to identify actionable solutions to disparities in mortgage lending and in the homeownership rate of persons of color--furthering finance

Consolidated Plan

justice.

Support expansion of the existing regional land trust homeownership model. The City will be transferring City-owned property identified as developable lots for single and two-family residential development to the Maggie Walker Community Land Trust. The Trust will work with non-profits to provide homeownership opportunities for low to moderate income families and individuals.
 Implement the "Lodging Lab" to make city-owned properties available for redevelopment by nonprofit and private sector partners in exchange for affordable housing.

14. Working with Chesterfield County, facilitate conversion of mobile home parks into resident-owned communities as opportunities arise; consider a model project.

Address barriers to equalizing access to opportunity

15. Support implementation of recommendations in the "Confronting School and Housing Segregation in the Richmond Region" study.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following is from the 2020 Analysis of Impediments to Fair Housing Choice in the Greater Richmond and Tri-Cities Region:

Barriers to Furthering Fair and Equitable Housing

1. Historic Segregation: Historical actions including race-based zoning, redlining, race-based covenants, and education exclusion are manifest in high levels of poverty among non-White and Latino/Hispanic individuals and segregation into high-poverty areas.

2. Racial and Low-Income Concentrations: The city houses a disproportionate share of the region's extremely low income households and has the vast majority of racially and ethnically and poverty-concentrated neighborhoods. This is due to historical settlement patterns as well as lack of affordable housing in surrounding counties.

3. Gentrification: Recent redevelopment activity in neighborhoods which low income households and non-White households were segregated can raise housing costs and displace households.

4. Zoning and Group Homes: Conditional use permits for group homes and narrow definition of family in city code may limit housing options. The City is making headway with removing this barrier, by the recently expansion of by-right uses such as Group homes being permitted in additional Multifamily residential zoning districts.

Impediments to Rental Housing Choices

 Concentration of Subsidized Housing: Affordable rental housing options, including public housing and LIHTC properties, are geographically concentrated in high-poverty neighborhoods in Richmond
 Predatory Eviction: High-eviction landlords, who prey on residents in high-poverty, racially concentrated, and under-resourced neighborhoods, effectively compromise evicted renter chances at finding safe, quality housing in higher opportunity areas.

Consolidated Plan

3. Substandard Housing for Low-Income: Low income renters who cannot qualify for subsidized housing or do not have vouchers are relegated to housing in very poor condition. The resident groups reporting worst housing conditions include undocumented residents (mostly Latino/Hispanic); households with no/poor credit/criminal backgrounds, and large households.

Impediments to Attaining Homeownership

 Discriminatory Practices in Lending: Lenders deny African American/Black applicants for all types of mortgage loans (purchase, home improvement, refinance) at significantly higher rates than White applicants after accounting for income. African American/Black applicants are 3.7 times and Latino/Hispanic applicants are 2.2 times more likely as White applicants to be denied loans.
 Low Homeownership Rate: Barriers to homeownership are reflected in the city's relatively low homeownership rate of 44 percent. Residents report inability to afford a down payment as a top barrier to housing choice.

Impediments to Accessing High Opportunity Environments

1. School Segregation: Segregation by school quality is highest in Richmond out of the region, where non-Hispanic Whites have around twice the level of access to proficient schools as African Americans/Blacks and Latinos/Hispanics.

2. Disparities in Public Amenities, Resources, and Health: Residents report disparities between low- and high-income neighborhoods in parks, sports fields, education, housing condition, crime, policing. Of all residents surveyed, Richmond residents are the most likely to be concerned about crime and equity in treatment by law enforcement. Life expectancy varies by neighborhood in Richmond, with babies born within five miles of downtown facing up to a 20-year difference in life expectancy compared with babies born elsewhere in the city.

SP-60 Homelessness Strategy – 91.215(d)

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

The Greater Richmond Continuum of Care (GRCoC), the local area's Continuum of Care, leads outreach activities through the Street Outreach Team. This is a collaborative team across several organizations, with the purpose of reaching out to homeless individuals on the street in order to provide case management services, connect them to homeless resources in and out of the GRCoC network, and to connect them to mainstream resources such as medical, mental health, employment, and other services.

The City of Richmond utilizes federal funding to provide street outreach dollars to Commonwealth Catholic Charities, Richmond Behavioral Health Authority, Daily Planet Health Services, and Homeward. Team members of these organizations will connect and form a relationship of trust with individuals living on the street, and connect them to much needed resources in order to improve their quality of life and to help them reach safe, stable, and affordable housing.

Addressing the emergency and transitional housing needs of homeless persons

The Greater Richmond Continuum of Care (GRCoC) works in collaboration with their emergency housing providers and the City of Richmond to ensure that the emergency shelter needs of all Richmond City residents are met. GRCoC emergency shelter programs are housing focused in order to minimize the time a household or individual faces a housing crisis. This includes funding for LGBTQ+ focused shelters, family shelters, shelters for individuals and families fleeing domestic violence, men's shelter, veteran's shelters, and other emergency shelters that are focused on providing assistance with the fewest amounts of roadblocks to gaining services.

COVID-19 has presented a plethora of new challenges, which include an influx of people losing their jobs and homes at no fault of their own. To address the growing need for emergency shelter beds, the GRCoC has implemented a non-congregate hotel/motel shelter program in 2020 to provide isolated and socially distanced shelter beds to mitigate the spread of COVID-19 and provide safe shelter for those seeking a place to stay.

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 Greater Richmond Continuum of Care (GRCoC) Homeless Crisis Line is the central intake channel for all GRCoC affiliated homeless programs, and all ESG funded homeless service programs. Through this access line, resource line workers can determine the severity of need, what programs the caller qualifies for and would be best suited for, and refers them to that particular agency. This has allowed the GRCoC to refer the most eligible individuals with the greatest need to programs that help prevent them from facing homelessness or shorten their housing crisis. Through rapid re-housing programs, qualified individuals see their time in emergency shelters shortened or prevented all together, and are placed into affordable, safe, and permanent housing while continuing to take part in case management to ensure that they do not face another housing crisis or return to homelessness.

The City of Richmond through Emergency Solutions Grant (ESG) fund various specialized rapid rehousing programs including family specific re-housing programs, and re-housing programs targeted at single women and families fleeing domestic violence situations.

Rapid Re-Housing services have been greatly expanded in 2020, due to the influx of funding through the CARES Act. However, as the years progress and the need to stop the spread of COVID-19 decreases, these activities will have trouble sustaining the production without the additional funding provided by the CARES Act.

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

Homeless prevention isn't prioritized within the Greater Richmond Continuum of Care (GRCoC) at the same level as emergency shelter services, rapid re-housing services, and street outreach services. Due to the volume of requested assistance GRCoC Homeless Crisis Line only refers callers who are at most 3 days away from a housing crisis. This limits the number of individuals seeking homeless prevention activities, which typically have clients who are anywhere from 21 to 1 day away from a housing crisis.

The City of Richmond has funded two homeless prevention programs through CARES Act funds: Housing Families First Bringing Families Home program and the City of Richmond Eviction Diversion Program which is operated by HOME Inc. With the projected success of these programs, the City of Richmond plans to emphasize the need of increasing the prioritization of homeless prevention programs through the partnership with the GRCoC.

SP-65 Lead based paint Hazards – 91.215(i)

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

The majority of the City's housing was built prior to 1978, historically these houses have been in some of the lowest income and deteriorated neighborhoods. By rehabilitating, demolishing and building new houses in these areas along with education of the residents in areas with the highest elevated blood lead levels, the City hopes to reduce the number of lead poisoned children 6 years and younger. The City will work with the state Department of Housing and Community Development to refer low income households with lead based paint hazards to their lead hazard control grant.

The City requires all of its housing providers to follow Federal, State, and City Lead Paint Regulations to ensure that lead hazards are eliminated and that lead hazards are not generated while residential properties are being renovated, repaired, or painted.

The Richmond City Health District (RCHD) has the delegated authority to carry out lead paint inspection and risk assessment of properties that are occupied or frequently visited by young children. Furthermore, the RCHD has the delegated authority to carry out lead paint building code (Section 310.1 of the Virginia Maintenance Code (VMC) 2009 as amended, and adopted by the City of Richmond Code Section 14-1) compliance and enforcement activities.

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

By addressing lead paint hazards during renovations and building new housing the City Of Richmond will decrease the number of children exposed to lead paint hazards which should lead to fewer children being poison by lead paint.

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

By following City, HUD and EPA rules when redeveloping older homes our sub-recipients reduce the risk of children being lead poisoned in the future. With the development of new housing the City eliminates the lead based paint risks for low income children.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

Over the next 10 years the City will need 10,000 affordable housing units to meet the needs of its very low-, low- and middle-income householders. In order to meet this need we will need strong collaboration among various city departments and community partners, housing advocates and stakeholders. New and adjusted city policies, and a dedicated funding source, are critical. Key implementers of this plan include the Housing and Community Development Department (HCD), which was established by Mayor Levar Stoney in 2018, and the Office of Community Wealth Building (OCWB), which was created in 2014 to actively increase employment opportunities and employability through collaboration with workforce development and social enterprise initiatives.

The goal is to reduce poverty by 40% by 2030.

Established in 2014 to address Richmond's socioeconomic disparities, the City's Office of Community Wealth Building is an innovative approach to tackling persistent poverty. Its primary goals are to reduce overall poverty by 40% and reduce child poverty by 50% by 2030 via three focus areas: education, workforce innovation, and neighborhood transformation.

The City is seeking to move 10,000 adults from below the poverty line to above the poverty line by 2030.

The Office of Community Wealth Building is working to expand and improve how residents are connected to local employers, and support programs which provide training and development to participants striving to obtain and maintain well-paying, sustainable occupations. A couple of their initiatives include:

• The Richmond Area Living Wage Certification Program, a joint venture with the Virginia Interfaith Center for Public Policy, which encourages employers to demonstrate a commitment to establishing a living wage for their employees.

• Partnership with Virginia First Cities has secured a grant for \$1.9 million to fund staffing and resources to encourage better access to jobs and higher wages.

Plan Priorities:

#1: Housing & Services for Residents Seeking Shelter

- #2: Housing & Services for Residents with Special Needs
- #3: Housing for Residents Facing Displacement
- #4: Housing for Residents Seeking Affordable Rental Opportunities
- #5: Housing for Residents Seeking Homeownership Opportunities

Poverty-Related Policy Changes

1. Lobby for and adopt an increase in the State's and City's minimum wage from \$7.25/hour to \$15/hour

Consolidated Plan

to reduce poverty

2. Lobby for and change State law to require landlords to work with tenants to create re-payment plans when a tenant cannot pay rent, in lieu of moving to evict as the first order of corrective action.

3. Amend the Zoning Ordinance to allow shelters and group homes in zoning districts as-of-right, where they are now required to get a conditional use permit.

4. Amend the Zoning Ordinance to allow permanent supportive housing as a permitted use in multifamily zoning districts.

5. Amend the Zoning Ordinance to replace the City's Cold Weather Overflow Shelter with a network of shelters (faith-based) that are accessible year-round.

6. Amend the Zoning Ordinance to allow churches and religious institutions to provide shelter to persons experiencing homelessness year round without time limits.

7. Amend the Zoning Ordinance to allow special needs housing as a permitted use in multi-family zoning districts.

8. Amend the Zoning Ordinance (ZO) to allow for accessory dwelling units in all residential zoning districts.

9. Amend the ZO to allow two- and three-family dwelling units in all residential zoning districts.

10. Amend the ZO to allow as-of-right shelters and group homes in B-3 and M-1 zoning districts.

Jurisdiction Goals, Programs, and Policies for reducing the number of poverty-level families:

11. Co-partner with the Richmond Redevelopment and Housing Authority (RRHA) to allow for a unified approach in transforming public housing into mixed-income communities of choice and homeownership opportunities, with a commitment to no loss in the number of "public housing units" as reported in RRHA's 2019-2020 Annual Agency Plan.

12. Partner with the RRHA and sign a memorandum of understanding that integrates the City's and the RRHA's housing objectives into a comprehensive strategy to end poverty and to assist public housing residents to build wealth.

13. Lobby Housing Virginia to update the Qualified Allocation Plan (QAP) to prioritize Low-income Housing Tax Credit (LIHTC) projects near transit in urban areas and require open space for children.14. Support marketing efforts that encourage landlords to accept housing vouchers.

Existing programs

- Engage the philanthropic community to provide financial support for the City's Eviction Diversion program.
- Expand the Eviction Diversion program to allow pre-eviction rent payment plans with landlords.
- Continue using the Affordable Housing Trust Fund to provide gap financing to affordable housing organizations that create new and preserve existing rental units.
- Continue to allocate HOME investment Partnerships Program (HOME) and Community Development Block Grant (CDBG) funds to non-profit organizations developing or preserving homeownership opportunities, especially in neighborhoods experiencing gentrification.

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• Expand existing home repair and energy efficiency programs managed by community nonprofits to assist low-income households with deferred maintenance.

New Programs

- Create a "Rent Ready" program to help new tenants and new landlords understand City regulations and provide training for both to be good neighbors.
- Create an Anti-displacement grant program for low income homeowners to help rehabilitate their homes and to help pay escalating property taxes in gentrifying areas by partnering with philanthropic organizations for funding.
- Partner with the OCWB and RRHA to assist over-income public housing residents with the transition to market rate housing by providing wrap-around supportive services to increase confidence and financial security.
- Create a new tenant-based rental assistance program using HOME funds to assist low-income households working to improve their education and job skills to find housing of choice
- Establish a City-employee homeownership program to allow low-income city employees the option to live in the City by partnering with MWCLT to develop the housing and by providing a subsidy to assist with the cost of the housing.
- Partner with non-profits and philanthropic institutions to develop a grant program to assist very low- and low-income homeowners to renovate their homes and to address building and property maintenance code violations.
- Coordinate and promote existing Green and Healthy Homes programs to neighborhood associations to address and promote the basic healthy homes principles of dry, clean, ventilated, free from pests and contaminants, well-maintained, and safe.
- Create a new property tax relief program for very low-income households, regardless of age, to allow them to stay in their neighborhoods.
- Create a homeownership program for RRHA residents by working with public housing residents to consider forming homeowner associations or cooperative housing corporations, rehabilitating their rental units and then purchasing their current housing for a nominal cost.

Increase the promotion and expansion of existing homeownership programs to help low-income homeowners implement energy efficiency and stormwater upgrades, including establishing a Residential PACE (Property Assessed Clean Energy) program.

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

Reducing poverty is built on raising household incomes through workforce development; education for residents in poverty; economic development; job creation; and access to employment. These goals, programs, and policies will address a major issue identified through the Equitable Affordable Housing Plan draft – the high percentage of low-income and severely cost-burdened households in the City.

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In addition, the affordable housing plan addresses the need for the redevelopment of the existing public housing stock. Specifically, the City and the RRHA will work together to transform public housing communities.

Action items from the Regional Analysis of Impediments to Fair Housing Choice involves the City of Richmond working with the surrounding municipalities of Henrico and Chesterfield in order to combat housing and economic barriers with strategic programs and policies.

SP-80 Monitoring - 91.230

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

The 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 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:

Consolidated Plan OMB Control No: 2506-0117 (exp. 09/30/2021)

- 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.

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

- The City's Purchasing Office maintains centralized records with statistical data on the use and participation of MBEs and WBEs as contractors/subcontractors in all HUD- assisted program contracting activities.
- The City has designed its system to use all available and appropriate public and private sector resources.

Additionally, all subrecipients must take every feasible effort to contact minority-owned and women-owned business enterprises to respond to invitations to bid. All subrecipients must submit a minority business report to document the number of minority- and woman-owned businesses that worked on HUD funded projects.

Expected Resources

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

Introduction

The City of Richmond has listed the expected resources for the five Consolidated Plan 2021-2025. The funding estimates are based on our allocations for the four federal funds: CDBG, HOME, ESG, and HOPWA and applications received. The funding for first allocation program year

(PY2021, FY2022) allocation is as follows:

- CDBG-\$4,505,969
- HOME-\$1,611,568
- HESG-\$389,042
- HOPWA-\$1,500,245

Anticipated Resources

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Y	ear 1	Expected	Narrative Description
	of		Annual	Program	Prior Year	Total:	Amount	
	Funds		Allocation:	Income:	Resources:	\$	Available	
			\$	\$	\$		Remainder	
							of ConPlan \$	
CDBG	public -	Acquisition						The City Of Richmond will use CDBG
	federal	Admin and						funds top provide home ownership
		Planning						through sales and lease-purchase by
		Economic						rehabilitating existing vacant homes
		Development						and new construction. Provide down
		Housing						payment assistance to low- and
		Public						moderate- income (LMI) households.
		Improvements						Provide rehabilitation to existing
		Public Services						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
			4,505,969	359,548	40,452	4,905,969	19,148,876	& HOME programs.

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Y	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan Ś	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for						The City Of Richmond will use HOME funds to provide home ownership through sales and lease-purchase by rehabilitating existing vacant homes and new construction. Provide down- payment assistance to LMI households. Provide rehabilitation to existing owner-occupied housing of LMI residents. Provide TBRA to low/moderate income households. General grant administration for HOME program.
		ownership TBRA	1,611,568	24,560	0	1,636,128	7,776,272	

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Y	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
HOPWA	public -	Permanent						The City Of Richmond will use HOPWA
	federal	housing in						funds to provide housing assistance
		facilities						through the use of permanent housing
		Permanent						facilities, TBRA, STRMU, and case
		housing						management to LMI households with
		placement						HIV/AIDS. General program
		Short term or						administration for HOPWA program.
		transitional						
		housing facilities						
		STRMU						
		Supportive						
		services						
		TBRA	1,500,245	0	0	1,500,245	6,000,980	

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Yo	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re- housing (rental assistance) Rental Assistance Services Transitional bousing	389.042	0	0	389 042	1 556 168	The City Of Richmond will use HESG funds to provide overnight shelter, rapid re-housing assistance, and financial assistance for homelessness prevention. Data collection. General grant administration for ESG program.
		housing	389,042	0	0	389,042	1,556,168	

Other	private	Acquisition						Source of private funds is from private
		Admin and						grants, foundations and local donations
		Planning						and contributions.
		Economic						
		Development						
		Financial						
		Assistance						
		Homebuyer						
		assistance						
		Homeowner						
		rehab						
		Housing						
		Multifamily						
		rental new						
		construction						
		Multifamily						
		rental rehab						
		New						
		construction for						
		ownership						
		Overnight						
		shelter						
		Permanent						
		housing in						
		facilities						
		Permanent						
		housing						
		placement						
		Public						
		Improvements	5,153,738	0	0	5,153,738	20,614,952	

RICHMOND

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Ye	ear 1	Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
		Public Services						
		Rapid re-						
		housing (rental						
		assistance)						
		Rental						
		Assistance						
		Services						
		Short term or						
		transitional						
		housing facilities						
		STRMU						
		Supportive						
		services						
		TBRA						
		Transitional						
		housing						

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Ye	ear 1	Expected	Narrative Description Federal matching dollars through grants administered by the City of Richmond's Department of Housing and Community Development. Federal grants come directly from the federal government to non-profits and organizations. Federal funding includes direct HUD grants to non-profits, Medicaid reimbursement, HUD CoC grants, and USDA grants.		
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$			
Other	public - federal	Housing Overnight shelter Permanent housing in facilities Permanent housing placement Rapid re- housing (rental assistance) Rental Assistance Services Short term or transitional housing facilities STRMU Supportive services TBRA Transitional housing	480,759	0	0	480,759		grants administered by the City of Richmond's Department of Housing and Community Development. Federal grants come directly from the federal government to non-profits and organizations. Federal funding includes direct HUD grants to non-profits, Medicaid reimbursement, HUD CoC		

Other	public -	Financial						Funds from the State of Virginia
	state	Assistance						
		Homeowner						
		rehab						
		Housing						
		Overnight						
		shelter						
		Permanent						
		housing in						
		facilities						
		Permanent						
		housing						
		placement						
		Rapid re-						
		housing (rental						
		assistance)						
		Services						
		Short term or						
		transitional						
		housing facilities						
		STRMU						
		Supportive						
		services						
		TBRA						
		Transitional						
		housing	632,846	0	0	632,846	32,531,384	
Other	public -	Acquisition						General fund matching dollars through
	local	Admin and						grants administered by the City of
		Planning						Richmond's Department of Housing and
		Conversion and	837,600	0	0	837,600	33,350,400	Community Development. Local

RICHMOND

rehab for			funding comes from the City of
transitional			Richmond, as well as, the Counties of
housing			Chesterfield and Henrico.
Economic			
Development			
Financial			
Assistance			
Homebuyer			
assistance			
Homeowner			
rehab			
Housing			
Multifamily			
rental new			
construction			
Multifamily			
rental rehab			
New			
construction for			
ownership			
Overnight			
shelter			
Permanent			
housing in			
facilities			
Permanent			
housing			
placement			
Public Services			
Rapid re-			

RICHMOND

Program	Source	Uses of Funds	Expe	cted Amou	nt Available Ye	ear 1	Expected	Narrative Description
	of		Annual	Program	Prior Year	Total:	Amount	
	Funds		Allocation:	Income:	Resources:	\$	Available	
			\$	\$	\$		Remainder	
							of ConPlan	
							Ş	
		housing (rental						
		assistance)						
		Rental						
		Assistance						
		Services						
		STRMU						
		Supportive						
		services						
		TBRA						
		Transitional						
		housing						

Table 59 - 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 will leverage general funds, continuum of care funds, ESG match funds, private funds, and state funds to meet the needs of the CDBG, HOME, HOPWA, and ESG programs.

If appropriate, describe publically 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 to our low and moderate income residents.

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
1	Sustainable, safe &	2021	2025	Affordable	Hull Street -	Supply of Decent	CDBG:	Homeowner Housing
	healthy housing			Housing	Lower	and Healthy	\$1,191,843	Rehabilitated: 105 Household
	Citywide				Corridor	Affordable Housing	HOME:	Housing Unit
					Hull Street -	Location of	\$436,128	
					Swansboro	Affordable Housing	General	
					Corridor	Low-income	Fund:	
					Citywide	residents in	\$78,000	
					Richmond	Gentrifying	Private	
					Highway-	Neighborhoods	Funding:	
					South		\$88,000	
					RIchmond		State	
					Highway-		Funding:	
					North		\$50,000	
					Highland Park			

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
2	Econ. empowerment	2021	2025	Non-Housing	Citywide	Access to Housing	CDBG:	Facade treatment/business
	opportunities to			Community		and Economic	\$1,161,126	building rehabilitation: 80
	reduce poverty			Development		Opportunity	General	Business
						Workforce	Fund:	Businesses assisted: 94
						Development for	\$42,100	Businesses Assisted
						higher-paying	Private	
						careers	Funding:	
							\$165,000	
3	Increase	2021	2025	Affordable	Hull Street -	Supply of Decent	CDBG:	Public service activities for
	homeownership for			Housing	Swansboro	and Healthy	\$1,005,000	Low/Moderate Income
	working LMI				Corridor	Affordable Housing	HOME:	Housing Benefit: 40
	households				Citywide	Location of	\$1,060,000	Households Assisted
					Highland Park	Affordable Housing	General	Homeowner Housing Added:
							Fund:	26 Household Housing Unit
							\$117,500	Direct Financial Assistance to
							Private	Homebuyers: 60 Households
							Funding:	Assisted
							\$2,923,201	
							State	
							Funding:	
							\$180,000	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide Housing &	2021	2025	Affordable	Citywide	Making	HOPWA:	Public service activities other
	Services for SN &			Housing	Richmond	Homelessness rare,	\$1,500,245	than Low/Moderate Income
	Homeless Pop.			Non-Homeless	MSA	brief, and non-	ESG:	Housing Benefit: 180 Persons
				Special Needs		recurring	\$389 <i>,</i> 042	Assisted
						Resources for	Federal	Tenant-based rental
						Special Needs	Funding:	assistance / Rapid Rehousing:
						Populations	\$480 <i>,</i> 759	103 Households Assisted
							General	Homeless Person Overnight
							Fund:	Shelter: 1025 Persons
							\$166,000	Assisted
							Private	HIV/AIDS Housing
							Funding:	Operations: 200 Household
							\$772,537	Housing Unit
							State	
							Funding:	
							\$232 <i>,</i> 846	

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
5	Manage grant funds	2021	2025	Non-Housing	Citywide	Supply of Decent	CDBG:	Other: 1 Other
	efficiently and			Community		and Healthy	\$883,000	
	effectively			Development		Affordable Housing	HOME:	
						Making	\$140,000	
						Homelessness rare,	General	
						brief, and non-	Fund:	
						recurring	\$24,000	
						Location of	Private	
						Affordable Housing	Funding:	
						Access to Housing	\$250,000	
						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		

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Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
6	Programs and	2021	2025	Non-Housing	Citywide	Access to Housing	CDBG:	Public service activities for
	Resources for LMI			Community		and Economic	\$570 <i>,</i> 000	Low/Moderate Income
	households			Development		Opportunity	General	Housing Benefit: 1805
						Services for Low-	Fund:	Households Assisted
						Income Households	\$410,000	
							Private	
							Funding:	
							\$955 <i>,</i> 000	
							State	
							Funding:	
							\$170,000	

Table 60 – Goals Summary

Goal Descriptions

1	Goal Name	Sustainable, safe & healthy housing Citywide
	Goal	Full Goal: Ensure sustainable, safe, and healthy affordable housing is located throughout the City
	Description	The quality of housing is important to low-and-moderate income people. Eighty-two percent (82%) of housing units were constructed before 1980 which creates a demand for housing rehabilitation. Forty-four percent (44%) 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. Part of this goal is to address gentrification. Securing affordable housing in gentrifying neighborhoods, keeping low-income residents in their neighborhoods with homeowner rehabilitation, and exploring innovative new programs utilizing city-funding works to combat the impacts of gentrification.

2	Goal Name	Econ. empowerment opportunities to reduce poverty
	Goal	Full goal: Economic empowerment opportunities that assist in reducing poverty
	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.
3	Goal Name	Increase homeownership for working LMI households
	Goal	Full goal: Increase homeownership for lower income working households
	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.
4	Goal Name	Provide Housing & Services for SN & Homeless Pop.
	Goal Description	Full Goal: 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 in an effort to end homelessness.
5	Goal Name	Manage grant funds efficiently and effectively
	Goal Description	To administer federal grant money efficiently and effectively in order to connect the community to housing and community development needs. 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.

6	Goal Name	Programs and Resources for LMI households
	Goal	Full goal: Provide programs and resource connections for low-income residents
Description Many Richmonders need assistance to help gain stability in their life. Services funded by the City all		Many Richmonders need assistance to help gain stability in their life. Services funded by the City allow organizations to be
		able to deliver those services in order to provide people with necessary help and resources.

Projects

AP-35 Projects - 91.220(d)

Introduction

There are seven projects funded by the federal CDBG, HOME, ESG, and HOPWA programs in FY 2021-2022. The CDBG program funding is \$4,905,969 (including \$40,452 carryover and \$359,548 expected program income). The HOME program funding is \$1,636,128 (including \$24,560 expected program income). The ESG program funding is \$389,042. The HOPWA program funding is \$1,500,245.

Projects

#	Project Name
1	Owner-Occupied Rehabilitation- FY 21/22
2	Single Family Development- FY 21/22
3	Administration- FY 21/22
4	HESG- FY 21/22
5	HOPWA Activities- FY 21/22
6	Public Service- FY 21/22
7	Economic Development- FY 21/22

Table 61 – 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 Consolidated Plan.

AP-38 Project Summary

Project Summary Information

1	Project Name	Owner-Occupied Rehabilitation- FY 21/22
	Target Area	Hull Street - Lower Corridor Hull Street - Swansboro Corridor Citywide Richmond Highway- South RIchmond Highway- North 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: \$1,191,843 HOME: \$436,128 General Fund: \$78,000 Private Funding: \$88,000 State Funding: \$50,000
	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 2021-2022.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	All owner-occupied repair programs will serve low-and-moderate- income households living in the City of Richmond. Habitat for Humanity will receive \$159,281 in CDBG funding and is expected to help 10 households through their Exterior Home Repairs program. Project:HOMES' will receive \$609,281 in CDBG funds to serve 60 households through their Citywide Critical Repair Program and \$164,000 in CDBG funs and \$436,128 HOME funds to serve 15 households through the Citywide Owner Occupied Home Repair program. Rebuilding Together will receive \$259,281 in CDBG funds to serve 20 through their Rebuilding Together Year Round program.
	Location Description	Habitat for Humanity's Exterior Home Repair program will focus on Bellemeade, North Highland Park, Blackwell, and Peter Paul neighborhoods. The remaining programs will focus on Neighborhood in Bloom areas and Citywide.

Project Name Single Family Development- FY 21/22 Target Area Hull Street - Lower Corridor Hull Street - Swansboro Corridor Citywide Richmond Highway- South Richmond Highway- North Highland Park Goals Supported Increase homeownership for working LMI households Needs Addressed Supply of Decent and Healthy Affordable Housing Location of Affordable Housing Access to Housing and Economic Opportunity Funding CDBG: \$1,005,000 HOME: \$1,060,000 General Fund: \$117,500 Private Funding: \$2,923,201 State Funding: \$180,000 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. The construction of new single family homes provides homes for low-and- moderate-income residents in order to have a safe and healthy living environment, build wealth and invest in the community.		Planned Activities	Serving low-and-moderate-income Richmond homeowners through exterior and interior home repairs by Metropolitan Richmond Habitat for Humanity, Rebuilding Together, and project:HOMES. Owner- occupied home repair programs are expected to serve a total of 105 households in FY 21-22.
JunctionHull Street - Swansboro Corridor Citywide Richmond Highway- South RIchmond Highway- North Highland ParkGoals SupportedIncrease homeownership for working LMI householdsNeeds AddressedSupply of Decent and Healthy Affordable Housing Location of Affordable Housing Access to Housing and Economic OpportunityFundingCDBG: \$1,005,000 HOME: \$1,060,000 General Fund: \$117,500 Private Funding: \$2,923,201 State Funding: \$180,000DescriptionDownpayment 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. The construction of new single family homes provides homes for low-and- moderate-income residents in order to have a safe and healthy living environment, build wealth and invest in the community.	2	Project Name	Single Family Development- FY 21/22
Needs AddressedSupply of Decent and Healthy Affordable Housing Location of Affordable Housing Access to Housing and Economic OpportunityFundingCDBG: \$1,005,000 HOME: \$1,060,000 General Fund: \$117,500 Private Funding: \$2,923,201 State Funding: \$180,000DescriptionDownpayment 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. The construction of new single family homes provides homes for low-and- moderate-income residents in order to have a safe and healthy living environment, build wealth and invest in the community.		Target Area	Hull Street - Swansboro Corridor Citywide Richmond Highway- South RIchmond Highway- North
Location of Affordable Housing Access to Housing and Economic OpportunityFundingCDBG: \$1,005,000 HOME: \$1,060,000 General Fund: \$117,500 Private Funding: \$2,923,201 State Funding: \$180,000DescriptionDownpayment 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. The 		Goals Supported	Increase homeownership for working LMI households
HOME: \$1,060,000 General Fund: \$117,500 Private Funding: \$2,923,201 State Funding: \$180,000DescriptionDownpayment 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. The construction of new single family homes provides homes for low-and- moderate-income residents in order to have a safe and healthy living environment, build wealth and invest in the community.		Needs Addressed	Location of Affordable Housing
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. The construction of new single family homes provides homes for low-and- moderate-income residents in order to have a safe and healthy living environment, build wealth and invest in the community.		Funding	HOME: \$1,060,000 General Fund: \$117,500 Private Funding: \$2,923,201
		Description	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. The construction of new single family homes provides homes for low-and- moderate-income residents in order to have a safe and healthy living
Target Date 6/30/2022		Target Date	6/30/2022

Estimate the number	Southside Community Development and Housing Corporation (SCDHC)
and type of families	will build 10 single family homes for low-and-moderate-income (LMI)
that will benefit from	households in Blackwell as part of the HOPE VI community. SCDHC will
the proposed	also construct 8 units as part of the affordable Hollands community in
activities	the Swansboro neighborhood. Metropolitan Richmond Habitat for
	Humanity will construct 5 units for homeownership to LMI households.
	HOME, inc. will serve 15 LMI households through their Community
	Housing Empowerment NiB Downpayment Assistance program and 35
	LMI households through their Keystone Program City-wide. SCDHC will
	serve a total of 40 LMI households through their Pathways to
	Independence Downpayment Assistance Program. Thirty participants
	will receive homebuyer counseling and ten will receive downpayment
	assistance.
Location Description	The Hollands units will be constructed in the Swansboro West
	neighborhood (census tract 607). Habitat for Humanity will construct
	five homes located at 2404 5th Ave, 3210 Richmond Henrico Turnpike,
	1402 Talbert Dr., 6211 Warwick Rd, and 1223 N 32nd St. The Community
	Housing Empowerment Downpayment Assistance program will focus on
	Neighborhood in Bloom and local target areas. The Keystone Program
	Citywide and Pathways to Independence downpayment assistance
	programs will assist LMI households citywide.
Planned Activities	The Southside Community Development and Housing Corporation
	(SCDHC) was awarded \$200,000 of CDBG and \$250,000 of HOME federal
	funding to build 10 single-family units for the Blackwell Hope VI project
	in FY 21-22. SCDHC will also receive \$500,000 of CDBG and HOME
	funding to build 8 single-family units in the Hollands project. Richmond
	Metropolitan Habitat for Humanity will receive \$270,000 in HOME funds
	toward their Constructing Safe, Affordable Housing program in FY 21-22.
	For downpayment assistance, SCDHC will receive \$50,000 in CDBG to
	assist 10 households with downpayment assistance and 30 households
	with homebuyer counseling. HOME Inc. will receive \$340,000 in HOME
	funds to assist 15 households with downpayments through their
	Community Housing Empowerment Neighborhoods in Bloom
	Downpayment assistance program and \$455,000 in CDBG funds to assist
	35 households with downpayments through their Keystone Program
	City-Wide Downpayment Assistance program.
Project Name	Administration- FY 21/22

3	Target Area	Hull Street - Lower Corridor
	Talget Alea	Citywide
	Goals Supported	Manage grant funds efficiently and effectively
	Needs Addressed	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
	Funding	CDBG: \$883,000 HOME: \$140,000 General Fund: \$24,000 Private Funding: \$250,000
	Description	This project provides funding for the general administration of the City's Community Development Block Grant program and HOME Investment Partnership Program. HOME, Inc. will use CDBG funds to provide fair housing outreach to residents in the city. Funds are used for Section 106 Historic Review as required by HUD. Administration funding will also go toward the planning activities of Neighborhood Planning (administered by the Richmond Department of Housing and Community Development) and the development of the Southside Area Plan (administered by the Richmond Department of Planning and Development Review).
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Programs administered will occur citywide.

ned Activities	HOME, Inc. will use \$40,000 of CDBG funding to provide fair housing outreach to residents in the city, especially targeting African-American and Hispanic communities. The funding will ensure targeted residents are aware of their fair housing rights and know where to seek help. Through this funding, HOME, Inc. will respond quickly and affirmatively to reports of housing discrimination in the area; implement a fair housing ad campaign through social media ads and/or digital ads; conduct face-to-face outreach at community fairs, events, or
	presentations targeting city residents or those that serve City residents.
	The Richmond HCD will use \$140,000 of HOME funding to manage the HOME program and \$400,000 of CDBG funding to provide support to staff developing the CDBG and HOME budgets. It will also supports the development of the Annual Action Plan that is required by and submitted to the HUD prior to the start of the City's fiscal year. Staff prepares an Annual Performance Report detailing how the organizations used these funds to meet the Plan's goals and strategies. This project provides technical assistance to applicants, conducts pre-application workshops, processes the requests for funding, and conducts an extensive evaluation of each request for funding. All requests for funds will be reviewed and ranked for consistency with two overall priorities in the Consolidated Plan. Once the program budgets are approved, staff will conduct workshops, prepares contracts and item plans, which detail the objectives and ensure compliance through monitoring and review of the draw-down of all funds. The allocated entitlement funds will be used by the Department of Finance to provide staff for accounting services essential for proper administration, monitoring, and disbursement of the CDBG, HOME and Section 108 Funds. This office provides continuous support to all subrecipients receiving these funds to ensure adequate financial management of their Federal funds and that they are in
	compliance with HUD regulations. \$48,000 of 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. A significant portion of the cost for the program administration function is funded by this request. A Planner II, designated by the Planning and Preservation Division of the City's DPDR, with support and supervision by the Principal Planner for
	ned Activities

		administration of all aspects of Section 106 review for the City of Richmond.
		\$295,000 of CDBG funding will go toward Neighborhood Planning in the effort to implement neighborhood revitalization efforts. Based on a corridor improvement strategy, the City uses its Neighborhoods in Bloom (NiB) program and established target areas to increase households and reduce blight in areas that abut key corridors. The City also uses other funds such as NiB Capital Improvements funds to strengthen its targeted approach. This work is accomplished through strong partnerships with the community and nonprofit housing agencies.
		DPDR will receive \$100,000 to develop a Small Area Plan with community input for the Southside Plaza area that provides details on the opportunities for redevelopment and a system of public open space, greenways, and streets to improve connectivity. The Small Area Plan will be developed over a 10-month period. This Small Area Plan will help implement one of the Big Moves identified in the city-wide Master Plan, Richmond 300: A Guide for Growth, which states "Re-Imagine Priority Growth Nodes: Target growth in jobs and population to Downtown, Greater Scott's Addition, Route 1 Corridor, Southside Plaza, and Stony Point Fashion Park.
4	Project Name	HESG- FY 21/22
	Target Area	Hull Street - Swansboro Corridor Citywide
	Goals Supported	Provide Housing & Services for SN & Homeless Pop.
	Needs Addressed	Making Homelessness rare, brief, and non-recurring
	Funding	ESG: \$389,042 Federal Funding: \$378,759 General Fund: \$166,000 Private Funding: \$705,537 State Funding: \$50,000
	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.
1	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	Families that will be benefit from ESG funding are individuals and families experiencing homelessness. Hilliard House/Building Neighbors will assist 18 households through Rapid Rehousing (8 with ESG) through their Housing Families First program. Hilliard House will also serve 225 individuals through emergency shelter through ESG funding. HomeAgain will rapidly rehouse 25 households and provide emergency shelter to 300 individuals with ESG funding. The YMCA will rapidly rehouse 25 households with ESG funding. CARITAS will serve 500 individuals through emergency shelter funded by ESG.
	Location Description	Services for persons experiencing homelessness will occur at the following shelters: Hillard House (3900 Nine Mile Rd), CARITAS (Stockton St), HomeAgain (Men's Emergency Shelter is located at 11 W. Grace Street and the Espigh Family Shelter is at 2 E. Main Street). Services and emergency shelter will occur citywide.
	Planned Activities	HomeAgain will use \$179,542 of ESG funding to serve families and individuals experiencing homelessness through a combination of emergency shelter and rapid re-housing programs, along with case management and a pilot program to divert/prevent homelessness for households at imminent risk. Housing Families First will use \$60,000 to provide shelter and return families and individuals to permanent housing in an average of 40 days. CARITAS will use \$55,000 to provide emergency shelter for at least 500 adults along with case management to allow 30% of their clients to transition to permanent housing. YWCA will use \$65,000 to provide rapid re-housing expenses for households with survivors of domestic violence. The remaining ESG funds in the amount of \$29,500 will be used to fund ESG program administration and the Homeward Community Information System (HCIS), which is used by service providers to record information on client needs, characteristics, and services.
5	Project Name	HOPWA Activities- FY 21/22
	Target Area	Richmond MSA
	Goals Supported	Provide Housing & Services for SN & Homeless Pop.
	Needs Addressed	Resources for Special Needs Populations
	Funding	HOPWA: \$1,500,245 Federal Funding: \$102,000 Private Funding: \$67,000 State Funding: \$182,846

Description	Serenity will provide support and services to persons living with HIV/AIDS. Commonwealth Catholic Charities (CCC) will provide assistance to households with a member who is HIV or AIDS positive in the greater Richmond MSA. Homeward will use HOPWA funds for the ongoing operation of the Homeward Community Information System (HCIS). VSH will provide facility based housing assistance to HOPWA clients with the greatest need, while providing supportive services to HOPWA eligible residents of their properties across the MSA.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed activities	Serenity will serve 150 LMI clients with HIV/AIDS through case management services. 60 clients will benefit from STRMU assistance. Sixteen will receive permanent housing placement and sixty-four will receive non-financial housing navigation and assistance.
	VSH will serve at least 30 individuals by providing housing and service coordination for HOPWA households to maintain adequate medical care and housing stability.
	CCC will provide Tenant Based Rental Assistance vouchers to 45 households across the Richmond-Petersburg MSA and providing on- going supportive services to these residents including at least monthly case management. CCC will assist 120 households with STRMU funding to prevent eviction or loss of utilities, and to assist the household in returning to housing stability. All households will receive Support Services with case management, and 15 households will receive nutritional supplements. CCC will provide permanent housing placement to 32 households to move individuals from homelessness back into permanent housing.
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.

F	Planned Activities	Serenity will use \$154,000 of HOPWA funding to support its Housing Assistance Program (HAP) to provide financial assistance for client rent and utilities, a portion of Serenity's operating expenses and staff expenses, including two housing case managers (HCM), one full-time and one part time, and a part-time client services coordinator (CSC). Clients seeking assistance in moving into stable housing will be eligible for permanent housing assistance. The Permanent Housing (PH) program will provide up to two month's rent. The goal of the program is to move individuals into affordable, healthy housing. Clients encountering a period of financial instability, either due to their health or reduction in work hours, apply for Short Term Rent, Mortgage, and Utility (STRMU). STRMU provides several months of assistance, which gives the individual time to recover without putting their housing at risk. Serenity will also provide case management, Permanent Housing Placement (PHP) to the MSA residents with HIV/AIDS. Serenity will use
		HOPWA funds for resource identification. CCC will use \$895,000 to provide case management and long-term housing assistance for HIV/AIDS-positive community members under the Tenant Based Rental Assistance Program; provide short-term rent, mortgage, and utility (STRMU) assistance for HIV/AIDS positive community members who are at risk of homelessness; offer low-income community members with an HIV or AIDS positive diagnosis standalone case management services; and provide permanent housing placement (PHP) services.
		Homeward will use \$20,000 of HOPWA funds for the ongoing operation of HCIS. This funding will provide licenses, training, and support to HOPWA-funded service providers using HCIS to satisfy the HUD requirement to enter and track client data in a homeless management information system. Homeward will also provide client referrals to other programs. HCIS is a HIPAA-compliant online database which records information on client needs, characteristics, and services and is a type of homeless management information system (HMIS) required to receive state and federal homeless assistance funding.
		Richmond's HCD will use \$36,000 to administer the HOPWA program to provide a wide range of housing assistance and supportive services, including facilities and community residences, rental assistance, short- term payments to prevent homelessness, technical assistance, supportive services and other activities to low-moderate income persons living with HIV/AIDS. The City is required by HUD to administer the funds as part of its Consolidated Plan process for the entire MSA, which

		includes 17 distinct jurisdictions. The funds will ensure the proper administration of the HOPWA program throughout the MSA by the Richmond DHCD. Federal regulations allow for only 3% of the entitlement funds to be used by the entitlement jurisdiction for program administration.
		VSH will use \$395,245 to operate four properties in which the HOPWA Supportive Services program is offered. VSH will also serve individuals with a positive HIV/AIDs diagnosis in their HUD-funded scattered site projects Richmond Homelink and Housing First. These permanent supportive housing (PSH) programs serve chronically homeless households by providing tenant-based rental assistance and supportive services in private rental apartments or homes in the community.
6	Project Name	Public Service- FY 21/22
	Target Area	Citywide
	Goals Supported	Provide Housing & Services for SN & Homeless Pop. Programs and Resources for LMI households
	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: \$570,000 General Fund: \$410,000 Private Funding: \$955,000 State Funding: \$170,000

Description	The Housing Code Enforcement and Counseling Program is a citywide initiative designed to provide housing interventions and counseling to citizens of the City of Richmond who have been or are at risk of being displaced because of City code enforcement activities. The Pathways to Independence program provides counseling services to current individuals and families that receive public assistance for basic living needs. RBHA provides oversight for the Residential Support for Homeless Families program that will provide case management to homeless families at HomeAgain, the Salvation Army, CARITAS, Housing Families First, and the YWCA shelters. Additionally, the program operates two apartments which are utilized as short-term transitional housing for homeless families who demonstrate commitment to obtaining self-sufficiency but for whom time has run out at the shelter sites. The Richmond City Health District (RCHD) will use CDBG funds to promote lead poisoning prevention through its Lead-Safe & Healthy Homes Initiative (LSHHI), enabling blood lead-level testing of LMI uninsured/underinsured children under the age of 6 and pregnant women residing in the City of Richmond.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed activities	The following programs are being funded in FY 21-22: The Richmond City Health District will serve 500 households through the Lead safe and Healthy Homes Outreach Support program. The Department of Social Services will assist 150 households through the Housing Code Enforcement & Counseling program. The Southside Community Development Corporation will serve 30 households through couseling in the Pathways to Independence program. Richmond Behavioral Health Authority will serve 125 households through the Residential Support for Homeless Families program. HOME, Inc will receive \$200,000 to assist households through their Housing Information and Counseling Program.
Location Description	All the programs funded in public service serve beneficiaries citywide.

Planned Activities	The Richmond City Health District (RCHD) will use \$120,000 of CDBG
	funds to promote lead poisoning prevention through its Lead-Safe &
	Healthy Homes Initiative (LSHHI), enabling blood lead-level testing of
	LMI uninsured/underinsured children under the age of 6 and pregnant
	women residing in the City of Richmond. LSHHI will also conduct blood
	lead testing surveillance and pre-qualify children under the age of 6 for
	HUD Lead-Based Paint Hazard Control (LBPHC) Grant Assistance,
	conduct LBPHC program client pre-application activity and provide lead
	case management. Healthy Homes intervention materials help with
	interim hazard control or remediation to prevent or reduce illnesses and
	injuries. The ongoing outreach and education/training services will be
	expanded. The Housing Code Enforcement and Counseling Program will
	use \$90,000 of CDBG funds toward a citywide initiative designed to
	provide housing interventions and counseling to citizens of the City of
	Richmond who have been or are at risk of being displaced because of
	City code enforcement activities. The Richmond Department of Social
	Services (RDSS) will use CDBG funds to maintain one full-time Housing
	Counselor position and supportive interventions for families/individuals
	residing in housing units cited for code enforcement violations. The
	Housing Counselor will provide interventions to prevent homelessness
	(locate and provide temporary emergency housing) and to facilitate
	transition to safe and affordable housing for citizens of Richmond.
	Support of citywide interventions will be provided as needed.
	Additionally, the Housing Counselor will work with the Community
	Assisted Public Safety (CAPS) Team to facilitate and offer counseling and
	relocation assistance. The Pathways to Independence program will
	receive \$30,000 o CDBG funds to provide counseling services to current
	individuals and families that receive public assistance for basic living
	needs. SCDHC will provide targeted and comprehensive counseling
	services and resources to residents receiving public assistance or very
	low income, to help them identify and enhance skills into a trade for
	employment or to start a business. In addition, SCDHC counseling
	services will help residents manage their income through the
	development of budgets and debt management plans. SCDHC also
	promotes advantageous savings plans that offer matching to encourage
	wealth building. Households assisted with the housing and financial
	related services will receive direct financial assistance to purchase a
	home. The Residential Support for Homeless Families program will use
	\$130,000 of CDBG funding to provide case management to homeless
	families at HomeAgain, the Salvation Army, CARITAS, Housing Families
	First, and the YWCA shelters. Additionally, the program operates two

		apartments which are utilized as short-term transitional housing for
		homeless families who demonstrate commitment to obtaining self- sufficiency but for whom time has run out at the shelter sites. Oversight of the program is provided by a Program Manager in the Adult Mental Health Division at RBHA. The Housing Information and Counseling program will use \$200,000 of CDBG funding for homebuyer education and pre-purchase counseling, foreclosure prevention counseling and intervention services, renter money management and credit recovery classes, tenant education, and landlord-tenant information and referral services for families who are in dispute with their landlords and at risk of eviction or in need of help with relocation. Program staff will also provide general housing information and assistance to the general public.
7	Project Name	Economic Development- FY 21/22
	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: \$1,256,126 General Fund: \$42,100 Private Funding: \$165,000
	Description	The Metropolitan Business League (MBL) will use CDBG funds to help the disabled, women, minorities, and veterans to start their businesses in the Richmond metropolitan areas. The Richmond Department of Housing and Community Development will partner with the Economic Development Authority to administer the Neighborhood Economic Development program will enhance the economic vitality of Richmond's neighborhood commercial corridors, by rehabilitating dilapidated structures and reducing the vacancy rate through comprehensive revitalization assistance. The Cyber Security Project is designed as a new model providing unemployed and under-employed employees of local and regional companies and city residents with opportunity to gain access to training and educational resources. CDBG funds will be used for the repayment of the 2012 Section 108 Guaranteed Loans made to the City of Richmond by the U.S. Department of Housing and Urban Development (HUD).
	Target Date	6/30/2021

Estim	nate the number	The Cyber Security Workforce program will give 10 unemployed and
and t	type of families	under-employed City residents at or below 50% AMI access to
that	will benefit from	cybersecurity training and educational resources. 94 businesses will
the p	oroposed	benefit from MBL programs and assistance. The Neighborhood
activ	ities	Economic Development program will assist 80 businesses with Facade
		treatments or building rehabilitation.
Locat	tion Description	Economic development activities will occur citywide.

Planned Activities	The Metropolitan Business League (MBL) is a not-for-profit, membership-based business association that aims to foster small business development. The mission of the MBL is to promote economic prosperity in Virginia through leadership, education, training and advocacy for small, women-minority-owned businesses. The MBL advocates and promotes the economic growth and development of small, women-owned and minority businesses in Central Virginia by focusing on the expansion of business opportunities and alliances, capacity building and advocacy. The MBL will use \$80,000 of CDBG funds to help the disabled, women, minorities, and veterans to start their businesses.
	The Department of Housing and Community Development (DHCD) will use \$100,000 to enhance the economic vitality of Richmond's neighborhood commercial corridors, by rehabilitating dilapidated structures and reducing the vacancy rate through comprehensive revitalization assistance. It operates through a partnership between neighborhood merchants, the community of the Economic Development Authority (EDA) and DHCD. The project implements the Commercial Area Revitalization Effort (CARE) Program and provides: market analysis, technical and financial assistance, rebates for interior, exterior and security improvements, assistance in coordinating clean-up campaigns, assistance with the development of crime prevention strategies, new business recruitment efforts and existing businesses with expansion efforts. These dollars fund staff that provide direct assistance to the individual businesses, business start-ups and to the business associations.
	The Cyber Security Project will use \$95,000 to provide unemployed and under-employed employees of local and regional companies and city residents with the opportunity to gain access to cybersecurity training and educational resources. This Education Security Center environment will focus on delivering highly trained and qualified cybersecurity practitioners prepared to deliver 22nd-century information assurance and occupy cybersecurity positions with collaborating industry partners.
	The repayment of the 2012 Section 108 Guaranteed Loans made to the City of Richmond by the U.S. Department of Housing and Urban Development (HUD) is needed. 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. Similar to

	the CDBG program, the citizens to be served are low and moderate
	income residents of the City as detailed in the Consolidated Plan.
	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. During FY 2021-2022, \$981,126 of
	CDBG will go toward the repayment of the Section 108 loan to HUD.

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

According to ACS 2014-2018 5-year Estimates, in the City of Richmond, the median household income is \$45,117, 67% of the MSA median household income of \$67,703. The average rate of severely costburdened households (paying more than 50% of income on housing) is 16.5%, the rate of substandard housing (units lacking complete plumbing) is 1.6% citywide, the overcrowding rate (more than 1.5 persons per bedroom) is 0.6%, and the vacancy rate for housing units is 10.3%.

As shown in SP-10, the geographic target areas were created because of indicators such as containing census tracts that are Racial/Ethnic Concentrations of Poverty (R/ECAPs), evaluations of physical conditions of housing and commercial areas, and continuous revitalization efforts in areas of need.

Target Area	Percentage of Funds
Hull Street - Lower Corridor	1
Hull Street - Swansboro Corridor	14
Richmond MSA	22
Richmond Highway- South	1
RIchmond Highway- North	2
Highland Park	1

Geographic Distribution

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Resources are allocated based on neighborhood indicators and the results of comprehensive planning and allocation processes and include federal funding only.

Discussion

The HOPWA funds are allocated to the Metropolitan Statistical Area (22%). Most projects are Citywide, accounting for 59% of total funding. The targeted areas receiving the highest percentage of funds (at 14%) is Hull Street-Swansboro Corridor. In FY 21-22, the Blackwell HOPE VI project will produce 10 single-family units and the Hollands will produce 8 new single family units in the target area. Richmond's Department of Planning and Development Review is also using CDBG funding to produce an area plan to redevelop Southside Plaza on Hull Street. The rest of the funds are distributed across the other target areas. The allocation reflects the shift away from the earliest designated NiB areas (where projects are substantially complete) to the more recently designated areas south of the James River to a new area of

Highland Park.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In the 2020–2021 Fiscal Year, the City of Richmond will provide affordable housing for the homeless, non-homeless, and special needs households with rental assistance, new homeowner units, and the rehabilitation of existing units. Rental assistance includes tenant-based rental assistance (TBRA) and rapid re-housing.

One Year Goals for the Number of Households to be Supported	
Homeless	58
Non-Homeless	41
Special-Needs	135
Total	234

Table 63 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	103
The Production of New Units	26
Rehab of Existing Units	105
Acquisition of Existing Units	0
Total	234

Table 64 - One Year Goals for Affordable Housing by Support Type Discussion

The City of Richmond endeavors to allocate the funds received to address the variety of competing needs as effectively as possible, attempting to provide for homeowners and renters across the low-mod AMI spectrum, as well as special-needs segments of the population, including the disabled and elderly, persons experiencing homelessness or the threat of homelessness, and persons with HIV/AIDS. The majority of beneficiaries of owner-occupied rehabilitation are low-and-moderate-income seniors.

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 lowincome, 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.

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Conduct activities to affirmatively further fair housing:

a. Further encourage a positive partnership with H.O.M.E to encourage and counsel HCVP participants to locate units outside of areas of poverty or minority concentration.

b. 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

N/A

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 is underway, as well as the implementation of the Church Hill North project development plans, and the 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.

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-CV (CARES Act) funding has allowed the City of Richmond to expand the Greater Richmond Continuum of Care's (GRCoC) Street Outreach team by funding Commonwealth Catholic Charities and Daily Planet Health Service's Street Outreach efforts. This expansion includes the addition of a Self-Resolution Housing Navigator, who will identify housing resources and opportunities for unsheltered individuals. Homeward, the lead organization in the GCRoC, 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 and ESG-CV (CARES Act) dollars to support emergency shelter programs through the following homeless services partners: CARITAS, HomeAgain, Housing Families First, Side by Side VA, and Homeward. ESG-CV (CARES Act) funds have been utilized to expand existing emergency shelter programs and prepare them for the difficulties operating an emergency shelter stemming from the COVID-19 Pandemic. ESG-CV funds have also been used to create and operate temporary shelters that prevent dense congregation that can lead to the transmission and spread of COVID-19. 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 1,025 homeless individuals, while ESG-CV funded emergency shelter programs are projected to assist 1,890 individuals. These projected figures are unduplicated.

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

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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 very dedicated to providing 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 and ESG-CV (CARES Act) dollars. In FY19-20, the City of Richmond's rapid re-housing providers assisted a total of 581 individuals transition from homelessness to secure stable, safe, and affordable housing. This figure is projected to increase in FY20-21, due to the influx in CARES Act funds that have been dedicated to increasing rapid re-housing activities.

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 CARES Act 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 ESG-CV dollars to fund an 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

ESG-CV goals are noted in the PY19 Annual Action Plan and not in this action plan. This follows HUD guidelines.

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	180
Tenant-based rental assistance	45
Units provided in permanent housing facilities developed, leased, or operated with HOPWA	
funds	8
Units provided in transitional short-term housing facilities developed, leased, or operated with	
HOPWA funds	0
Total	233

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 Draft. 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:

- Amend the Zoning Ordinance to allow shelters and group homes by-right
- Create a new Tax Rebate program for new construction multi-family mixed-income
- Amend the Zoning Ordinance to permit churches to offer emergency shelter year-round
- Create an innovative, social enterprise "Lodging Lab" to develop more efficient ways to build affordable housing
- Amend the Zoning Ordinance to allow accessory dwelling units in all residential zoning districts
- Encourage two-family unit development to allow buyers to lease the additional unit and reduce housing costs
- Reform the City's Blight program to allow the City to quickly acquire vacant blighted lots and buildings and then provide the land/building to affordable nonprofit organizations to rehab or build new affordable housing
- Lobby for and get approved Inclusionary Zoning for the Commonwealth of Virginia and adopt a local ordinance

Discussion:

The Equitable Affordable Housing Plan draft is supported by the Department of Housing and Community Development and the Mayor. Although the plan has not been approved by City Council, the Zoning Ordinance has been amended to allow the expansion of shelters and group homes by-right in other zoning districts. Additional changes in public policy will require the review and approval City Council, as well as, support from stakeholders and the public. In some cases, policy changes are at the state level and lobbying by local government and advocates is needed.

AP-85 Other Actions - 91.220(k)

Introduction:

The City has funded activities to move toward implementation of its Master Plan, Richmond 300 P, RVA Strategic Plan to End Homelessness, and the Equitable Affordable Housing Plan draft. Funds are provided for affordable homeownership, rehabilitation of existing owner occupied homes, job training, job creation, and support for homeless individuals and families and persons living with AIDS/HIV. The City is increasing the amount of general funds provided to its Affordable Housing Trust fund program. The City Of Richmond has recently completed an update to its Master Plan which calls for more inclusive zoning options city-wide.

Actions planned to address obstacles to meeting underserved needs

The City Council recently approved a dedicated source of funding to the AHTF beginning in FY22 and will continue to work on providing increased funding for its Affordable Housing Trust Fund (AHTF). This fund will assist rehabilitation and construction of affordable units, as well as, homebuyer assistance. The AHTF also targets services that serve residents at or below 30% AMI.

In June of 2020, the Richmond City Council adopted RVA Strategic Plan to End Homelessness. The City and its partners are working towards implementing the plan to serve our most vulnerable residents.

The Department of Housing and Community Development presented City Council the draft An Equitable Affordable Housing Plan in September, 2020. This plan =address historic racist housing policies. The "plan lays out critical policies and initiatives that promote inclusive, equitable, and bold ways of addressing our City's housing needs." The plan will be presented to City Council for review and adoption in the summer of 2021.

Actions planned to foster and maintain affordable housing

The PY2021 AAP calls for us to assist 105 low and moderate income households with critical life safety repairs to their homes, add 26 affordable single family housing units, and provide 60 households with direct financial assistance to buy a home.

Actions planned to reduce lead-based paint hazards

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 State 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

Elements of the Plan to End Homelessness are addressed in the Annual Plan budget and 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. A pilot program was rolled out called Resilience Initiative in October, 2020. The program provides 18 families with a stipend of \$500.00 a month for a 24-month period that will help qualified, working families in need to close the gap between the social safety net and sustainable employment.

Actions planned to develop institutional structure

The City works with various non-profit groups to deliver services and products. These groups function well and reliably. Unfortunately, the number of groups available to work with the City has declined over time. Currently, there is not a non-profit partner group specifically focused on neighborhood commercial development. The City will seek to strengthen its partnership network and attract others to the pool of non-profits. The City will continue to meet and dialogue with counterparts in surrounding jurisdictions and with the non-profits, looking for opportunities to partner. The City may have to provide capacity funding for non-profits who may want to expand their business model to include development.

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

The City will continue to remain an active and engaged partner with various public and private housing and social service agencies. The City of Richmond partnered with the Cities of Petersburg, Colonial Heights, Hopewell and the Counties of Chesterfield and Henrico on a Regional Analysis of Impediments. The regional AI has helped identify common needs and goals that can be addressed regionally. In addition, the City will work with public and private partners to implement the Plan to End Homelessness and the Equitable Housing Plan. The Strategic Plan to End Homelessness calls for the City, the Counties of Henrico and Chesterfield to enter into a Memorandum of Understanding to address the regional homeless crisis. This MOU is currently being drafted. In addition, the City's Department of Human Services and Housing and Community Development are always collaborating on improving the point of entry to homelessness services, and the crisis line.

Discussion:

No additional information.

Program Specific Requirements

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

Introduction:

No additional information.

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
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to	
address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not	
been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall	

benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

82.00%

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

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

Not Applicable.

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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:

No additional information.

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 subrecipients, for-profit organizations and CHDOs. This recapture provision must be used by all subrecipients, 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 subrecipients, for-profit organizations and CHDOs. This recapture provision must be used by all subrecipients, 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 does not intend to use HOME funds to refinance existing debt serviced by multifamily housing that is being rehabilitated with HOME funds.

Emergency Solutions Grant (ESG) Reference 91.220(I)(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 Richmond's ESG written standards has been uploaded through the AD-26 to appear in the appendix of the Consolidated 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 3days 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

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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.

No Additional information.

Attachments

2021-2025 Citizen Participation Plan Consolidated Plan Meeting & Hearing Notes SF-424s and Certifications

2021-2025 CITIZEN PARTICIPATION PLAN (COVID-19 Amendment)

On March 12, 2020, the Governor of Virginia issued Executive Order No. 51 (2020) declaring that a state of emergency exists as a result of the spread of COVID-19. On March 23, 2020, the Governor of Virginia issued Executive Order No. 53 (2020), which ordered that beginning Tuesday, March 24, 2020, all public and private in-person gatherings of ten or more individuals are prohibited.

On April 9, 2020, Richmond City Council adopted Ordinance 2020-093 to address the emergency presented by the spread of COVID-19 and to provide a method to ensure continuity in the City's government occasioned by the disaster presented by the spread of COVID-19.

Also on April 9, 2020, the U.S. Department of Housing and Urban Development (HUD) announced the release of additional Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) funds for the implementation of a range of activities to prevent, prepare for, and respond to the coronavirus. HUD simultaneously announced waivers to certain requirements and procedures to facilitate the implementation of such activities, and to address the public participation component during the period that in-person meetings and public hearing are prohibited.

The City of Richmond and the Department of Housing and Community Development (HCD) are committed to a transparent and accessible public participation process that will ensure continuity of program and function in the receipt, proposed allocation, and ultimate use of all HUD entitlement funds, reviewed and informed by citizen input. HCD offers this amended Citizen Participation Plan in coordination with the measures adopted by City Council and the waivers extended by HUD for the duration of the period that emergency measures are in effect.

HCD is responsible for ensuring that all citizen participation requirements under the federal guidelines are met in the development of the Citizen Participation Plan, the Consolidated Plan and Substantial Amendments thereunto, and Performance Reports. The requirements are set forth in 24 CFR 91.105 and cover the following:

- Providing for and encouraging citizen participation, with particular emphasis on participation by persons of very low- and low- to moderate-income who are residents of slum and blighted areas and areas eligible for the use of Community Development Block Grant Funds, as well as minorities, non-English speakers, and persons with disabilities.
- Providing citizens with reasonable and timely notice of and access to local meetings, information, and records relating to the proposed and final use of funds.
- Providing technical assistance to groups representative of persons of low- and moderate-income that request such assistance in developing proposals.
- Providing accessible methods for submission by citizens of their views and responding to proposals and questions at all stages of the community development program, including at a minimum the development of needs, the review of proposed activities, and the review of program performance. These

opportunities for comment shall be offered with adequate notice and duration, by methods convenient to potential or actual beneficiaries, and reasonable accommodation to persons with disabilities.

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In the development of the Consolidated Plan, the City of Richmond's Department of Housing and Community Development shall:

- Make available the amount of assistance, the range of proposed activities, and an estimate of the amount that will benefit low-mod persons, as well as a statement on anti-displacement policy for minimizing displacement and the types and levels of assistance to displaced persons. Information on the amount of assistance will be made available prior to the public comment period via public notice of a detailed summary in Richmond's daily newspaper and in a minority-owned weekly paper. All information will be available throughout the public comment period on the HCD website and distributed upon request by e-mail or USPS.
- Publish the Consolidated Plan in a manner that affords interested persons a reasonable opportunity to examine it and comment upon it. Upon acceptance of the final document by U.S. Housing and Urban Development (HUD) the complete text will be posted on the City of Richmond's website, and complete copies will be distributed upon request by e-mail or USPS.
- Provide for no less than one public hearing during the development of the Consolidated Plan to be held during the Public Comment Period.
- Provide for a period of not less than **ten days** to receive comments on the Consolidated Plan prior to its adoption by City Council.
- Consider any comments received in preparing the final Consolidated Plan. A summary of the comments, and any comments not accepted and the reasons therefore shall be attached to the final Consolidated Plan.

Anti-displacement and Relocation Plan

The City will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended and implementing regulations at 49 CFR24. The City also has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Methods used to maximize citizen participation:

- Consultation/focus meetings
- Published solicitation of comments
- Public hearings hosted by Housing and Community Development and City Council

Consultations/Focus Meetings

To develop the Consolidated Plan, City staff will hold consultations/focus meetings by telephone or virtual meeting with individuals and organizations that are directly or indirectly providing housing and support services to low and moderate income residents of Richmond. Summaries of these meetings will be published in the Consolidated Plan and will be available for review before the final draft is submitted to HUD.

Consultations will be held with representatives for the following:

1. Special Needs

- Housing: Assisted Housing Services, Health Services, Social Services, Fair Housing Services.
- Chronic Homelessness and Special Needs: Homeward Partners Mental Health, HOPWA participating providers and jurisdictions, service providers to Elderly and Disabled Persons, ESG providers and COC.
- Lead Paint Based Hazards/Healthy Homes, Local Health and Child Welfare agencies.

2. Government

- Adjacent units of Local Government and Richmond Metropolitan Regional Planning District
- Government Housing Agencies (Virginia Housing formerly VHDA, Virginia Department Housing & Community Development, HUD)
- City Agencies (Social Services, Office of Community Wealth Building, Economic Development, Multicultural Affairs, Planning and Development Review, Minority Business Development, Police.)

3. Housing

- Local Public Housing Agency: RRHA for public housing needs, planned programs and activities
- Private Housing Professionals, Realtors & Developers, Contractors
- Foundations, Equity Corporations, and Lending Institutions
- Non Profit Housing Agencies and Advocates

4. Finance

- Foundations, Equity Corporations, and Lending Institutions
- Government Agencies (Virginia Housing Development Authority, Virginia Department Housing & Community Development, HUD)
- City Agencies (Finance, Economic & Community Development, Minority Business Development, Police, etc.)
- Local Business Community
- Federal Reserve
- 5. Limited English Proficiency

- Hispanic/Latino Organizations
- Asian Chamber of Commerce
- Hispanic Chamber of Commerce
- Government Housing Agencies (Virginia Department of Housing & Community Development, HUD, etc.)
- City Agencies (Social Services, Housing and Community Development, Multicultural Affairs, Planning and Development Review, Office of Community Wealth Building, Minority Business Development)

Public Hearings

The Department of Housing and Community Development will convene no less than one Public Hearing on the draft Plan during the Public Comment Period. While emergency measures are in effect, HCD will receive input from citizens on housing and community development needs for low to moderate-income persons, including priority non-housing community development needs prior to publishing the proposed Consolidated Plan through published solicitation of public comments, with instructions for viewing preliminary materials and submission of comments. HCD staff will respond to all questions received and all comments, questions, and responses shall subsequently be made available for public review.

The one Public Hearing will be hosted by City Council during the public comment period for citizens to give input on the Consolidated Plan and the annual budget. This Plan will consist of the overall identified needs of housing and community development and strategies to address these needs over a five-year period; it will provide specific activities for the fiscal year. Adequate and timely notification to citizens about the public hearing will be made through public notices published in local newspapers: the daily newspaper and a minority-owned weekly paper. The hearing shall be conducted according to measures adopted in Ordinance 2020-093. The facilities for the meetings and hearings will be accessible to persons with disabilities.

The Department of Housing and Community Development shall make all arrangements for public hearings and shall be responsible for publishing public notices no less than one week in advance of the hearings. HCD will ensure that one or more qualified interpreters are available to translate at any public meetings or hearings upon request by any individual who is limited English proficient (LEP). Translation at such meetings and hearings shall be conducted in such manner to accommodate the number of people making the requests and ensure the smooth conduct of the meeting.

Additional Language Access Issues:

Any City resident needing language assistance for public meetings that is not otherwise provided for, or to have notices or other vital City documents related to this notice translated into Spanish, can contact the City's Interim Language Access Coordinator at 804-646-0145. This Plan has been translated into, and is available in, Spanish.

In addition to the specific interpretation, translation and language access provisions set forth above, HCD will follow the requirements of the version of the City's Language Access Plan then in effect.

Substantial Amendments

A substantial amendment has been defined as follows:

- 1) Funding a new project in excess of **\$60,000**
- 2) Adding more than \$100,000 to an existing project
- 3) Changing the purpose, scope, location or beneficiaries of an activity, including changes in the use of CDBG funds from one eligible activity to another.

When it has been determined that a substantial change must be made to the Consolidated Plan, it will be published for review in the local newspapers. Citizens will have a 10-day period for review and to submit written responses (time period to run concurrently). A summary of these comments and a summary of any comments or views not accepted will be attached to the substantial amendment. City Council will also review the changes and have a public hearing before amending the Consolidated Plan. The Department of Housing and Community Development shall make all arrangements for solicitation of public comment and virtual public hearings and shall be responsible for handling all public notices.

Performance Reports

Citizens will be given an opportunity to review Annual Performance Reports before they are submitted to HUD by September 27th each year. There is a 15-day period allowed for this review. Copies of the report will be posted to the HCD website and distributed upon request by e-mail or USPS for persons to review. A notice of the availability and opportunity to comment is published in the local newspapers. Any written comments provided shall be summarized and attached to the performance report for submittal to HUD.

Availability to the Public

The adopted Consolidated Plan, Substantial Amendments and Performance Report will be made available to the public, and upon request, in a form accessible to persons with disabilities.

Access to Records

The proposed Consolidated Plan in its entirety shall be made available for public review/comments on the HCD website and distributed upon request by e-mail or USPS. Also, a budget summary of the proposed Consolidated Plan will be published in the local newspaper. The final document will also be published so that a reasonable number of copies can be made available to citizens upon request. The final document is posted on the City of Richmond and HCD websites. Citizen comments are compiled and added to the Consolidated Plan before it is submitted to HUD. Citizens will be provided reasonable and timely access to information and records relating to the Consolidated Plan and use of the assistance under the programs for the period of the prior five years.

Technical Assistance

Technical assistance will be provided to any groups or representative of persons who are very low- and low- to moderate-income and or Limited English Proficient or others requiring assistance in developing proposals for funding under any of the programs covered under the Consolidated Plan. The Department of Housing and Community Development shall make arrangements for such assistance upon request. For each funding cycle, staff will hold at least one virtual evening workshop covering the essentials of proper preparation of applications free of charge and with reasonable accommodation for persons with disabilities. Staff will be available to answer questions and provide technical assistance during the application period.

Complaints

The City through the Department of Housing and Community Development will provide a written response to each complaint received from a citizen on the Consolidated Plan, an amendment, or performance report (within 15 days, where practicable).

Expiration

This amended Citizen Participation Plan shall remain in effect through August 16, 2021, and may be extended through HUD extension of COVID-19 waiver period, or superseded by Council adoption of a subsequent Plan.

Richmond Ordinance 2020-093

To assure the continuity of government during the disaster resulting from the COVID-19 pandemic by modifying the practices and procedures of public bodies to permit electronic meetings as authorized by Va. Code § 15.2-1413.

WHEREAS, on January 31, 2020, the United States Secretary of Health and Human Services determined pursuant to section 319 of the Public Health Service Act, 42 U.S.C. § 247d (2018), that a public health emergency exists as a result of confirmed cases of 2019 Novel Coronavirus; and

WHEREAS, on March 12, 2020, the Governor of Virginia issued Executive Order No. 51 (2020) declaring pursuant to sections 44-146.17 and 44-75.1 of the Code of Virginia (1950), as amended, that a state of emergency exists as a result of the spread of COVID-19, a disease caused by this coronavirus; and

WHEREAS, Executive Order No. 51 (2020) acknowledges that COVID-19 is a communicable disease of public health threat and that its anticipated effects constitute a disaster as described in section 44-146.16 of the Code of Virginia (1950), as amended, and orders the implementation of the Virginia Emergency Operations Plan, the activation of the Virginia Emergency Operations Plan to coordinate the provision of assistance to local governments, and authorization for state executive branch agencies to "waive any statute or regulation" as appropriate; and

WHEREAS, on March 13, 2020, pursuant to section 201 of the National Emergencies Act, 50 U.S.C. § 1621 (2018), and section 501(b) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. § 5191 (2018), the President of the United States of America declared a national emergency as a result of the spread of COVID-19; and

WHEREAS, the Mayor of the City of Richmond, as the City's Director of Emergency Management, declared a local emergency pursuant to section 44-146.21(A) of the Code of Virginia (1950), as amended, as a result of the spread of COVID-19; and

WHEREAS, by Resolution No. 2020-R025, adopted March 16, 2020, the Council of the City of Richmond consented, as required by section 44-146.21(A) of the Code of Virginia (1950), as amended, to the declaration made by the Mayor of the City of Richmond in his role as Director of Emergency Management that a local emergency exists in the city of Richmond due to the spread of COVID-19; and

WHEREAS, section 44-146.21(C) of the Code of Virginia (1950), as amended, authorizes the Mayor of the City of Richmond, as the City's Director of Emergency Management pursuant to section 44-146.19(B)(1) of the Code of Virginia (1950), as amended, to proceed without regard to time-consuming procedures and formalities prescribed by law (except mandatory constitutional requirements) pertaining to the performance of public work, entering into contracts, incurring of obligations, employment of temporary workers, rental of equipment, purchase of supplies and

materials, and other expenditures of public funds, provided such funds in excess of appropriations in the current approved budget, unobligated, are available, among other emergency powers; and

WHEREAS, section 15.2-1413 of the Code of Virginia (1950), as amended, provides that "[n]otwithstanding any contrary provision of law, general or special, any locality may, by ordinance, provide a method to assure continuity in its government, in the event of an enemy attack or other disaster" and that "[s]uch ordinance shall be limited in its effect to a period not exceeding six months after any such attack or disaster and shall provide for a method for the resumption of normal governmental authority by the end of the six-month period;" and

WHEREAS, the Attorney General of Virginia issued an opinion dated March 20, 2020, concluding that any locality may adopt an ordinance to "provide a method to assure continuity in its government" at a public meeting "held electronically and without a quorum of members physically assembled" if held in compliance with section 2.2-3708.2(A)(3) of the Code of Virginia (1950), as amended, and other applicable law; and

WHEREAS, on March 23, 2020, the Governor of Virginia issued Executive Order No. 53 (2020), which ordered that "[e]ffective 11:59 p.m., Tuesday, March 24, 2020 until 11:59 p.m., Thursday, April 23, 2020, all public and private in person [sic] gatherings of 10 [sic] or more individuals are prohibited;" and

WHEREAS, on March 30, 2020, the Governor of Virginia issued Executive Order No. 55 (2020), which imposed criminal penalties for violation of the prohibition on "[a]ll public and private inperson gatherings of more than ten individuals," among other prohibitions; and

WHEREAS, the Council finds that COVID-19 is a communicable disease of public health threat, that the effects of COVID-19 constitute a "disaster" as defined by section 44-146.16 of the Code of Virginia (1950), as amended, and that the spread of COVID-19 makes it unsafe for a quorum of public bodies to assemble in one location or for public bodies to conduct meetings in accordance with normal legal requirements, practices, and procedures; and

WHEREAS, the Council now desires to adopt this ordinance to address the emergency presented by the spread of COVID-19 and provide a method to assure continuity in the City's government occasioned by the disaster presented by the spread of COVID-19;

NOW, THEREFORE,

THE CITY OF RICHMOND HEREBY ORDAINS:

§ 1. That, in accordance with and pursuant to the authority granted by section 15.2-1413 of the Code of Virginia (1950), as amended, and notwithstanding any contrary provision of law, general or special, the following provisions shall apply:

A. Purpose. The purpose of this ordinance is to ensure the continuity of government by providing legal means by which public bodies may discuss and transact public business in

compliance with "social distancing" requirements imposed by governmental authorities during the disaster.

B. Definitions. For purposes of this ordinance, the terms defined below shall have the meanings ascribed to them by this subsection (B).

1. City. "City" means the City of Richmond, Virginia, a municipal corporation and political subdivision of the Commonwealth of Virginia.

2. Disaster. "Disaster" means the spread of COVID-19 described as a disaster under applicable law in Executive Order No. 51 (2020), issued by the Governor of Virginia on March 12, 2020.

3. Electronic Communication. "Electronic communication" has the meaning set forth in section 2.2-3701 of the Code of Virginia (1950), as amended.

4. Electronic Meeting. "Electronic meeting" means an assemblage of as many as three members or a quorum, if less than three, of the constituent membership of a public body held solely through real-time electronic communication means without a quorum of the public body physically assembled at one location.

5. Public Body. "Public body" means any local or regional authority, board, commission, or other collegial body, or any committee or subcommittee thereof, that is subject to the meeting-related provisions of the Virginia Freedom of Information Act, Va. Code Ann. §§ 2.2-3700-2.2-3715 (2019), and

a. That the City Council of the City or the Mayor of the City created in accordance with applicable law;

b. To which the City Council of the City or the Mayor of the City appoints all or some of the members;

c. That is identified as a blended or discrete component unit of the City in the City's 2019 Comprehensive Annual Financial Report; or

d. That operates within the corporate boundaries of the city of Richmond.

For the avoidance of doubt, the term "public body" includes, without limitation, the City Council of the City, the School Board of the City of Richmond, the City Planning Commission, the Board of Zoning Appeals, and the Board of Equalization.

C. Meeting Procedures. While this ordinance is in force and effect, the following provisions apply to all public bodies:

1. Authorization.

a. Any public body may discuss or transact public business at an electronic meeting that complies with the meeting procedures set forth in this ordinance.

b. Each public body may adopt additional procedures or rules consistent with this ordinance to aid in the orderly conduct of any electronic meeting held pursuant to this ordinance, including such additional requirements as may afford every opportunity to citizens to witness the operations of government.

c. No provision of this ordinance shall be interpreted or construed to require any public body to hold an electronic meeting or to prevent any public body from postponing to a date certain any item of business before it for consideration provided that the public body provides public notice of such postponement sufficient to inform citizens of how and when to present their views on that item of business.

d. No electronic meeting conducted pursuant to this ordinance shall be (i) subject to the limitation set forth in section 2.2-3708.2 of the Code of Virginia (1950), as amended, on the number of meetings in a calendar year in which a member of a public body may participate by electronic communication means or (ii) deemed to count against that limitation.

e. Each public body must determine, in consultation with its legal counsel, whether and the extent to which this ordinance confers legal authority on that public body.

2. Notice. The following notice requirements shall apply to electronic meetings in lieu of those set forth in the Virginia Freedom of Information Act:

a. Prior to holding an electronic meeting, the public body shall provide notice to the public of the meeting using the best available method given the nature of the disaster.

b. The public body shall provide the notice required by this ordinance for any regular meeting held as an electronic meeting at least three working days prior to the electronic meeting. The public body shall provide the notice required by this ordinance for any special meeting or emergency meeting held as an electronic meeting contemporaneously with the notice provided to the members of the public body.

c. The notice must:

(1) State the date and time of the meeting;

(2) State that the meeting will be held as an electronic meeting pursuant to and in compliance with this ordinance;

(3) State when and how the public may obtain electronically a copy of the agenda for the meeting;

(4) Describe how the public may listen to and, if possible, observe the meeting in realtime; (5) Describe whether and how the public may participate in or otherwise offer comment before or during the meeting; and

(6) Identify the person or persons responsible for receiving comments from the public.

3. Agenda. The agenda for each electronic meeting must include text that does the following:

a. States that the meeting will be held as an electronic meeting pursuant to and in compliance with this ordinance;

b. Describes whether and how the public may participate in or otherwise offer comment before or during the meeting; and

c. Identifies the person or persons responsible for receiving comments from the public.

4. Announcement. At the beginning of the electronic meeting, the presiding officer of the public body, or any administrator, clerk, or secretary of the public body at the option of the presiding officer, shall make an oral announcement that does the following:

a. States that the meeting is being held as an electronic meeting pursuant to and in compliance with this ordinance;

b. Summarizes briefly the notice of the meeting provided to the public;

c. Describes whether and how the public may participate in the meeting, including whether and how public comment will be permitted and public hearings will be conducted;

d. Identifies the person or persons responsible for receiving comments from the public; and

e. Identifies each member of the public body who is electronically or physically present.

5. Public Participation. The following shall govern public participation in electronic meetings of public bodies pursuant to this ordinance:

a. Any electronic meeting of the public body shall be open to participation through electronic communication means by the public and closed to in-person participation by the public.

b. The public body shall ensure that the public may listen to and, if possible, observe the electronic meeting through electronic communication means.

c. If the public body provides for public comment when a public hearing is not required, the public body may provide that such public comment must be solicited only by electronic

communication means in advance of the meeting, and the public body shall include all public comments received by such electronic communication means in advance of the meeting in the record of that meeting.

d. If the public body must hold a public hearing on a matter, the public body may solicit comment via electronic communication means in advance of the meeting and shall solicit public comment through telephonic or other electronic communication means during the course of the meeting. At or before the meeting, the public body shall furnish all of its members with any public comments received in advance of the meeting in accordance with the procedures described by the public body in its notice of the meeting. The public body shall include all public comments received in writing in advance of the meeting or during the course of the meeting in the record of that meeting.

6. Voting. Each vote taken during an electronic meeting must be a roll call vote, with each member's name and vote recorded in the minutes of that meeting.

7. Minutes. A public body may approve the minutes of an electronic meeting at a subsequent electronic meeting or at a subsequent meeting that is not an electronic meeting. The minutes of each electronic meeting must conform to all requirements of law. In addition, the minutes of each electronic meeting must identify:

a. The fact that the meeting was held as an electronic meeting pursuant to this ordinance due to the disaster represented by the spread of COVID-19;

b. The type of electronic communication means by which the meeting was held; and

c. Each member of the public body who participated in or monitored the meeting by electronic communication means.

D. Severability. The sections, paragraphs, sentences, clauses, and phrases of this ordinance are severable, and if the valid judgment of a court of competent jurisdiction declares any section, paragraph, sentence, clause, or phrase of this ordinance, or the application thereof to any person or circumstances, to be unconstitutional or invalid, such unconstitutionality or invalidity shall not affect the validity any of the remaining sections, paragraphs, sentences, clauses, and phrases of this ordinance, or the application thereof to any person or circumstances, that can be given effect without the unconstitutional or invalid sections, paragraphs, sentences, clauses, or phrases unless it is apparent that two or more sections, paragraphs, sentences, clauses, or phrases must operate in accord with one another.

E. Expiration. This ordinance shall expire on September 12, 2020, unless extended or rescinded by ordinance adopted by the City Council of the City prior to September 12, 2020. Upon its expiration or rescission, this ordinance shall no longer have any force or effect, and the laws, regulations, and rules applicable to each public body prior to the adoption of this ordinance shall thereafter be applicable to that public body.

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

2021-2025 CITIZEN PARTICIPATION PLAN

When the 2021-2025 Citizen Participation Plan COVID-19 Amendment period ends the Department of Housing and Community Development will return to its normal 2021-2025 Citizen Participation Plan outlined below.

The Department of Housing and Community Development is responsible for assuring that all citizen participation requirements under the federal guidelines are met in the development of the Citizen Participation Plan, the Consolidated Plan and Substantial Amendments thereunto, and Performance Reports. The requirements are set forth in 24 CFR 91.105 and cover the following:

- Providing for and encouraging citizen participation, with particular emphasis on participation by persons of very low- and low- to moderate-income who are residents of slum and blighted areas and areas eligible for the use of Community Development Block Grant Funds, as well as minorities, non-English speakers, and persons with disabilities.
- Providing citizens with reasonable and timely notice of and access to local meetings, information, and records relating to the proposed and final use of funds.
- Providing technical assistance to groups representative of persons of lowand moderate-income that request such assistance in developing proposals.
- Providing for public hearings to obtain citizen views and to respond to proposals and questions at all stages of the community development program, including at least the development of needs, the review of proposed activities and review of program performance. These hearings shall be held after adequate notice, time, and locations convenient to potential or actual beneficiaries and to persons with disabilities have been provided.

Consolidated Plan

In the development of the Consolidated Plan, the City of Richmond's Department of Housing and Community Development shall:

- Make available the amount of assistance, the range of proposed activities, and an estimate of the amount that will benefit low-mod persons, as well as a statement on anti-displacement policy for minimizing displacement and the types and levels of assistance to displaced persons. Information on the amount of assistance will be made available prior to the public comment period via public notice of a detailed summary in Richmond's daily newspaper and in a minority-owned weekly paper. All information will be available throughout the public comment period on the HCD website, at advertised public hearings and distributed upon request by e-mail or USPS.
- Publish the Consolidated Plan in a manner that affords interested persons a reasonable opportunity to examine it and comment upon it. Upon acceptance of

the final document by U.S. Housing and Urban Development (HUD) the complete text will be posted on the City of Richmond's website, and complete copies will be available upon request by e-mail, USPS or at 1500 E. Main Street, Suite 300. The Department of Housing and Community Development will provide a reasonable number of free copies to citizens upon request.

- Provide for no less than two public hearings during the development of the Consolidated Plan—one prior to and one during the Public Comment Period.
- Provide for a period of not less than **30 days** to receive comments on the Consolidated Plan prior to its adoption by City Council.
- Consider any comments received in preparing the final Consolidated Plan. A summary of the comments, and any comments not accepted and the reasons therefore shall be attached to the final Consolidated Plan.

Anti-displacement and Relocation Plan

The City will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended and implementing regulations at 49 CFR24. The City also has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Two methods are used to maximize citizen participation:

- Consultation/focus meetings
- Public hearings hosted by Housing and Community Development and City Council

Consultations/Focus Meetings

To develop the Consolidated Plan, City staff will hold consultations/focus meetings with individuals and organizations that are directly or indirectly providing housing and support services to low and moderate income residents of Richmond. Summaries of these meetings will be published in the Consolidated Plan and will be available for review before the final draft is submitted to HUD.

Consultations will be held with representatives for the following:

6. Special Needs

- Housing: Assisted Housing Services, Health Services, Social Services, Fair Housing Services.
- Chronic Homelessness and Special Needs: Homeless Partners, Mental Health organizations, HOPWA participating providers and jurisdictions, service providers to Elderly and Disabled Persons, ESG providers and COC.
- Lead Paint Based Hazards/Healthy Homes, Local Health and Child

Welfare agencies.

- 7. Government
 - Adjacent units of Local Government and Richmond Metropolitan Regional Planning District
 - Government Housing Agencies (Virginia Housing formerly VHDA, Virginia Department Housing & Community Development, HUD)
 - City Agencies (Social Services, Housing and Community Development, Multicultural Affairs, Planning and Development Review, Minority Business Development, Police.)

8. Housing

- Local Public Housing Agency: RRHA for public housing needs, planned programs and activities
- Private Housing Professionals, Realtors & Developers, Contractors
- Foundations, Equity Corporations, and Lending Institutions
- Non Profit Housing Agencies

9. Finance

- Foundations, Equity Corporations, and Lending Institutions
- Government Agencies (Virginia Housing, Virginia Department Housing & Community Development, HUD)
- City Agencies (Economic Development, Minority Business Development, Police, etc.)
- Local Business Community
- Federal Reserve

10. Limited English Proficiency

- Hispanic/Latino Organizations
- Asian Chamber of Commerce
- Hispanic Chamber of Commerce
- Government Housing Agencies (Virginia Department of Housing & Community Development, HUD, etc.)
- City Agencies (Social Services, Housing and Community Development, Multicultural Affairs, Planning and Development Review, Minority Business Development)

Public Hearings

The Department of Housing and Community Development will convene no fewer than two Public Hearings. The first will be held prior to publishing the proposed Consolidated Plan in order to receive input from citizens on the housing and community development needs for low to moderate-income persons, including priority non-housing community development needs. The final Public Hearing will be hosted by City Council during the public comment period for citizens to give input on the Consolidated Plan and the annual budget. This Plan will consist of the overall identified needs of housing and community development and strategies to address these needs over a five-year period; it will provide specific activities for the fiscal year. Adequate and timely notification to citizens about the public hearings will be made through public notices published in local newspapers: the daily newspaper and a minority-owned weekly paper. The facilities for the meetings and hearings will be accessible to persons with disabilities.

HCD shall make all arrangements for public hearings and shall be responsible for publishing public notices no less than two weeks in advance of the hearings. HCD will ensure that one or more qualified interpreters are available upon request to translate at any public meetings or hearings upon request by any individual who is limited English proficient (LEP). Translation at such meetings and hearings shall be conducted in such manner to accommodate the number of people making the requests and ensure the smooth conduct of the meeting.

Additional Language Access Issues:

Any City resident needing language assistance for public meetings that is not otherwise provided for, or to have notices or other vital City documents related to this notice translated into Spanish, can contact the City's Interim Language Access Coordinator at 804-646-0145. This Plan has been translated into, and is available in, Spanish.

In addition to the specific interpretation, translation and language access provisions set forth above, the Department of Housing and Community Development will follow the requirements of the version of the City's Language Access Plan then in effect.

Substantial Amendments

A substantial amendment has been defined as follows:

- 1) Funding a new project in excess of \$60,000
- 2) Adding more than \$100,000 to an existing project
- 3) Changing the purpose, scope, location or beneficiaries of an activity, including changes in the use of CDBG funds from one eligible activity to another.

When it has been determined that a substantial change must be made to the Consolidated Plan, it will be published for review in the local newspapers. Citizens will have a 30-day period for review and to submit written responses (time period to run concurrently). A summary of these comments and a summary of any comments or views not accepted will be attached to the substantial amendment. City Council will also review the changes and have a public hearing before amending the Consolidated Plan. Housing and Community Development shall make all arrangements for public hearings and shall be responsible for handling all public notices.

Performance Reports

Citizens will be given an opportunity to review Annual Performance Reports before they are submitted to HUD by September 27th each year. There is a 15-day period allowed for this review. Copies of the report are available at 1500 E. Main Street, Suite 400 for persons to review. A notice of the availability and opportunity to comment is published in the local newspapers. Any comments written or orally provided shall be summarized and attached to the performance report for its submittal to HUD.

Availability to the Public

The adopted Consolidated Plan, Substantial Amendments and Performance Report will be made available to the public, and upon request, in a form accessible to persons with disabilities.

Access to Records

The proposed Consolidated Plan in its entirety shall be made available for public review/comments for 30 days on the City's website and at 1500 E. Main Street, Suite 400. Also, a summary of the proposed Annual Action Plan will be published in the local newspaper. The final document will also be published so that a reasonable number of copies can be made available to citizens upon request. The final document is posted on the City of Richmond's website and will provide a reasonable number of free copies to citizens upon request.

Citizen comments are compiled and added to the Consolidated Plan before it is submitted to HUD. Citizens will be provided reasonable and timely access to information and records relating to the Consolidated Plan and use of the assistance under the programs for the period of the prior five years.

Technical Assistance

Technical assistance will be provided to any groups or representative of persons who are very low- and low- to moderate-income and or Limited English Proficient or others requiring assistance in developing proposals for funding under any of the programs covered under the Consolidated Plan. The HCD shall make arrangements for such assistance upon request. For each funding cycle, staff will hold at least one workshops covering the essentials of proper preparation of applications and offered in an accessible location free of charge or online. Staff will be available to answer questions and provide technical assistance during the application period.

Complaints

The City through the Department of Housing and Community Development will provide a written response to each complaint received from a citizen on the Consolidated Plan, an amendment, or performance report (within 15 days, where practicable).

Consolidated Plan Meeting: Developers, Housing Organizations, and Nonprofits

September 1, 2020 @2:00 p.m.

Participants

Sara Hale, Executive Director of Urban Hope

Felecia Molteler- Virginia Supportive Services

Junior Burr-Canterbury

Maddi Zingraff

Carolyn Loftin-Urban Hope

Dianna Bowser-Southside Community Housing Development Corporation

Staff:

Dan Mouer

Michelle Peters

Wilken Fernandez

Mary Blow

Leigh Kelley

Questions/Comments:

Q: Requested a copy of the presentation to be emailed to Carolyn Loftin?

A: Yes, at the conclusion of the meeting staff will provide the presentation. Staff emailed the presentation as requested.

Q: The median income provided in the slide what size family did that represent?

A: It was explained that the Median Income in the slide was based on a family size of four. The persons asking the question was confusing the median income with the income of the Richmond MSA. The question was asked by Sara Hale.

Q: Is there anything that can be done to reduce or eliminate the real estate taxes that nonprofit organizations pay to the City?

A: It was explained that this action would require the passing of legislation to exempt organizations who provide affordable housing from paying real estate taxes. Staff explained how when this issue comes up

in the General Assembly it would be nice to have support from the organizations who partner with the City to provide affordable housing, if they could support and advocate for this action.

Q: Will the plan include funds for organizations that provide long-term housing and supportive housing? Since a lot of the shelter programs are supported by ESG, and the funds are limited from that source of money? What's the strategy to deal with supportive housing versus emergency housing?

A: Staff explained that CDBG funding can and has been used for supportive housing and housing services, but these uses are funded under the Public Service eligibility category which has a 15% cap on the amount of spending for these uses.

Staff further explained that the Affordable Housing Trust Fund has provided funding for supportive housing and housing services over the last few grant cycles.

Comment from Urban Hope was that additional housing units could be provided for individuals and families at the 30% of AMI, but the property taxes was a barrier that needed to be addressed. If organizations who provide affordable housing is exempt from real estate taxes then they can do more.

Staff and the participants engaged in a conversation concerning what it would take for additional units to be provided for individuals and families earning at the lower AMI.

Participants responded that typically they apply for funding to assist families at 50% or higher of the Area Median Income because the required subsidy that is needed for anything lower is much greater.

Virginia Supportive Housing representatives stated that they provide supportive services to their renters at the lower of the AMI spectrum, but it is becoming a challenge as the need for persons at this lower area median income requires wrap around programs and services. A lot of the staff working at Virginia Supportive Housing Services is funded by grants and if this money continues to get cut it reduces the services that they can provide. Very concern with being able to sustain staff and services at the current level for persons at the lower area median income.

The question was asked if the federal allotment may increase, as local and State budgets are being cut. The concern is to maintain the services and staffing levels to be able to provide the additional housing and supportive services. There was a brief discussion about additional resources available that may assist with these programs. The question was asked if the Affordable Housing Trust Fund would be a viable option to provide funding for Housing and Supportive Services. Someone asked if there were other resources that may be able to assist with supportive housing and services. Staff explained that the funding opportunities included the federal funds, Affordable Housing Trust Fund and non-departmental grants. However, all of these funding sources have different rules and guidelines, and may be subject to approval by the Affordable Housing Trust Fund Board and the City Administration for non-departmental grants. All of the funds have grant cycles and applications are accepted through a notice of funding announcement.

Consolidated Plan Meeting: Faith Leaders and Faith Based Organizations 2nd Meeting

September 3, 2020 @ 3:30 p.m.

Participants

Rev. Turner

Rev. Kelly Lester

Allan-Charles Chipman

Dr. Gina Cannon

Bishop Moore

Staff

Michelle Peters

Daniel Mouer

Mary Blow

Questions/Comments:

Q. Can the Department of HCD provide on their department website housing resources for the public to access? The request also asked if the information could be formatted to be easily understood by the public.

A. The Department stated that the City was in the process of launching new website and we will make sure the information is uploaded to the website.

Q. What is the process to access the information that is being presented?

A. Staff advised the Pastor's that the presentation would be sent to them following the meeting, and it will also be uploaded to the website for reference.

Q. Allan-Charles Chipman asked about the Affirmative Fair Housing Rules that was a program administered by HUD?

A. Staff responded that the City of Richmond was planning to follow the Affirmative Fair Housing Goals, a 2 year process that was suspended by President Trump. The Region asked the question of what does a suspension mean for this initiative? HUD responded that the program was no longer an initiative of HUD.

Allan-Charles Chipman wanted to understand how what we are planning for the next five years will aid in the de-concentration of poverty and the transformation of the public housing developments. He also expressed his concern for the homeless population and suggested that the City take a look at the Baltimore Housing Program that used CDBG monies to fund homeless programs.

Staff responded that Federal funds are currently being used for homeless programs and services. Staff explained that the ESG funding is for emergency homeless services, but CDBG also grants money for housing, services and shelters.

Allan-Charles Chipman wanted to know where would we fund job initiatives and how could we increase homeownership with the federal funding.

Staff explained that homeownership opportunities are provided through the use of the HOME funds, as well as CDBG. Job training is also funded under CDBG. Staff explained that job training is considered a public service eligible activity, and the public service activities collectively couldn't exceed 15% of the CDBG allocation.

Q. Where is PlanRVA with the Regional Study of Analysis of Impediments to Fair Housing?

Staff answered that a draft of the plan should be delivered to the City by November, 2020 with the final plan to be completed in January, 2021.

Allan-Charles Chipman made mention of a program out of Baltimore with HUD funding rehabilitation of city owned property to use for permanent and transitional housing and wrap around services. Mr. Mouer requested Mr. Chipman to send the link to the HCD staff that he was referencing in his comments. Mr. Mouer explained that the Richmond300 and the Equitable Affordable Housing Plan had the same strategy in its plan for providing more Affordable Housing units.

Q. Rev. Turner asked about opportunity zones will those funds come through our office or go somewhere else.

A. Mr. Mouer explained how affordable housing within an opportunity zones usually requires an investor to own the property for 20+ years, and you don't find a lot of investors wanting to own the property for that long. Therefore, opportunity zones are good for spurring development but hasn't proven to provide the type of incentive that encourages more affordable housing development.

Q. Bishop Moore inquired about Oak Grove Elementary School building being converted into affordable housing units?

A. Staff responded that all vacant property and land is being considered for affordable, transitional and emergency housing to meet the ever growing needs of our special populations such as the elderly, Veterans, homeless and individuals and families in the lower area median incomes.

Rev. Turner made the statement that he wasn't sure if the school board had released the property back to the City. In theory, he thought the School Board was supposed to release it once it is not being used for a school facility. He was aware that City Council had asked for the building to be assessed. Rev. Turner, Bishop Moore and Allan-Charles Chipman asked to be kept in the loop about what happens with Oak Grove. Bishop Moore, Rev. Turner and Mr. Chipman stated that they would be willing to serve as an advocate for utilizing Oak Grove to provide affordable units.

Consolidated Plan Meeting: Latino Community Meeting

September 3, 2020 @ 6:00 p.m. This presentation was prepared in Spanish and presented in Spanish

Participants

Elena Camacho

Shantery Jackson

Aisha Huertas

Staff

Michelle Peters

Wilken Fernandez

Karla Almendarez-Ramos

Questions/Comments:

Q. The first question was about how to provide outreach to the Hispanic/Latino community to get them involved in the process?

A. Staff plans to provide the flyer to the office of Multicultural Affairs to be distributed, as well as putting an ad in a circular that has information for the targeted population.

Comment: HCD was informed that Community Voice has a housing group that is working to create a scorecard for housing development in the Hull and Jefferson Davis corridor.

Staff explained that we had recently been introduced to Community Voice and had a meeting with the leadership to discuss how we can collaborate.

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Staff explained that we had recently been introduced to Community Voice and had a meeting with the leadership to discuss how we can collaborate.

Consolidated Plan Meeting: Civic Association's Meeting

September 10, 2020 @ 6:00 p.m.

Participants

Staff Michelle Peters Daniel Mouer Mary Blow Emily DeHogg James Minor

Questions/Comments:

- Wants goal to be increase of black homeownership
- Increase homelessness prevention
- Housing need: renters with very low income- 30% and below
- National low income housing coalition- DAP
- Gentrification after investment

Consolidated Plan Meeting: Elected Officials, Special Needs, and Private Citizens

September 15, 2020 @ 2:00 p.m.

Participants

Aaron Bond, Councilwoman Larson's Liaison Tavares Floyd, Councilwoman Robertson's Liaison Gerry Rawlinson

Staff

Michelle Peters

Daniel Mouer

Mary Blow

Leigh Kelley

James Minor

Questions/Comments:

The liaison's requested the information to be emailed to them.

Staff provided the presentations to the Council liaisons.

Staff was thanked for the presentation.

Consolidated Plan Meeting: Elected Officials, Special Needs, and Private Citizens- 2nd Meeting

September 17, 2020 @ 6:00 p.m.

Participants

Elaine Summerfield

Mariia Zimmerman

Michelle Peters

James Minor

Questions/Comments:

Q. Mariia Zimmerman asked how much money does the City typically get from HUD in these funding categories on an annual basis?

A. Staff provided the breakdown of the funding for CDBG, ESG, HOPWA and HOME. Staff also shared the amount of money that was awarded to the City during COVID for CDBG, ESG, and HOPWA.

Q. Elaine Summerfield wanted to know if HUD has provided guidance re impact of COVID on housing, how to leverage consolidated plan funding streams with CARES act?

A. Staff shared with the citizens that HUD has been lenient with some of the reporting, timelines, and advertisement of the use of funds for the COVID monies. They urged localities to get the money out to housing and service providers as soon as possible. The guidance also encouraged the use of funds to be leverage with other funding to have the greatest impact on providing services and housing for individuals and families that are considered low to moderate income. ESG monies was to focus specifically on addressing the needs of the homeless population and congregant and non-congregant shelter that would comply with the CDC guidelines. The CDBG public services cap was waived so that the money can be used for all eligible activities without having to worry about the 15% cap.

We also explained that the Treasury money is prioritized by the City Administration and the HUD-COVID money is being awarded in response to a Notice of Funding Opportunity.

Q. Ms. Summerfield wanted to discuss more details on needs assessment - how is this conducted?

A. Staff explained that we used existing data that has been provided through the many plans and outreach meetings from the Richmond300 and other plans. In addition, we are in the process of a Regional Analysis to Impediments to Fair Housing evaluation being conducted by PlanRVA and the draft plan will be presented to the City by November with the final plan to be delivered to the City by January, 2021.

Staff further explained that we are also reviewing the data from the Regional Housing Framework, the initiative of the Partnership for Housing Affordability.

Q. Mariia Zimmerman

If 58% of the population and the median income needed to buy a median priced home in Richmond is \$54,000 (which is more than \$10k over the median household income) WHY is homeownership the number one strategy? Why not prioritize the largest segment of the population which are renters; and then prioritize preserving homeownership so we don't lose ground especially for BIPOC homeowners?

A. Staff shared that homeownership has been a priority because African Americans are still lagging behind in this wealth building asset. We also discussed the renovation that is occurring in these older neighborhoods is driving the cost of the home up that it is not affordable, especially for black and brown persons. We also recognize that the City has a lot of renters and that we need to prioritize constructing affordable rental units.

Q. Mariia Zimmerman further stated that we have a lot of substandard rental in the City, and growing need for rental assistance and to preserve / improve naturally occurring affordable housing.

A. Staff agreed with the statement and expressed to the citizen how we uses CDBG money for Code Compliance, and rehabilitation which allows for the City to cite property owners who have not kept up with maintenance. In addition, we offer rehab assistance to individuals and family for owner-occupied housing.

Mariia Zimmerman stated that it just seems like a TON of outreach happened for RIchmond 300 where people shared their ideas and priorities for housing so I don't know that it is about redoing that effort so much as taking that plan as the framework and then seeing the consolidated plan as the implementation tool on the funding side.

A. Yes, we will use the federal entitlement funds to implement the strategies of the Richmond300 and the Equity Affordable Housing Plan.

Mariia Zimmerman informed staff that HR Advisors and VaTech did a lot of data analysis for the regional housing strategy (this is preCOVID data, but may also be helpful).

A. Staff acknowledges that we use several sources of data to determine needs.

Mariia Zimmerman agree that we should target homeownership support to BIPOC; yet also am aware of data showing that the wealth building that happens for BIPOC is approximately 1/2 of that of white homeowners https://www.urban.org/sites/default/files/publication/102781/before-the-pandemic-homeowners-of-color-faced-structural-barriers-to-the-benefits-of-homeownership.pdf; so again, I am OK with it on the list but think that we have huge rental needs.

Mariaa Zimmerman and Elaine Summerfield both feels that the City should make sure the housing goals are in alignment with RRHA, and that we are providing support for Richmond Redevelopment Housing Authority.

Consolidated Plan Meeting: Government Representatives, Financial Institutions (Banks and Credit Unions) 1st Meeting

September 22, 2020 @ 2:00 p.m.

Participants

No registrants or participants. Staff waited for ten minutes and then ended the meeting.

Staff Michelle Peters Daniel Mouer Mary Blow Leigh Kelley Emily DeHogg James Minor

Consolidated Plan Meeting: Government Representatives, Financial Institutions (Banks and Credit Unions) 2nd Meeting

September 24, 2020 @ 6:00 p.m.

Participants

No registrants or participants. Staff waited for ten minutes and then ended the meeting.

Staff

Michelle Peters

James Minor

Consolidated Plan Meeting: Richmond Tenant Organization

September 28, 2020 @ 11:00 a.m.

Participants

Marilyn Oldes

Anna Mahde- Gilpin Court, RHA commissioner

Patrice Shelton

Sandra Anton

Tracey Scott

Staff

JJ Minor

Michelle Peters

Daniel Mouer

Questions/Comments

We often see these drafts and request for public opinion but no implementation after with COVID what measures are we going to make to ensure the community is 100% engaged?

- Tracey Scott

Consolidated Plan Meeting: Latino Community 2nd Meeting

September 29, 2020 @ 2:00 p.m.

Participants

Rescheduled to October 13, 2020 with Community Voices

Staff

Michelle Peters

Wilken Fernandez

Consolidated Plan Meeting: Developers, Housing Organizations and Nonprofits-2nd meeting

October 1, 2020 @ 6:30 p.m.

Participants

Denise Bavaro

Chris Yenson

Elizabeth Kennan

Mariah Williams

Bernice Travers

Elizabeth Hancock-Greenfield

Staff

Daniel Mouer

Michelle Peters

Emily DeHoog

Staff

Dan Mouer

Emily DeHoog

Questions

Q: What income levels do the programs target?

A: HOME and CDBG target 80% and below of the area's Annual Median Income and ESG targets 30% and below (ESG Coronavirus funds target 50% and below.

Q. Elizabeth Kennan requested that the slides be sent to everyone on the call?

A. Staff replied that yes, at the conclusion of the presentation it will be sent to all on the call.

Q: Is the 5-year plan affected by COVID-19?

A: No, HUD has not asked us to include COVID programs into the 5-Year Consolidated Plan.

Are these plan priorities from the City's Equitable Affordable Housing plan going to align with the ConPlan?

A: Yes, we will be using the equitable housing plan to adjust our goals.

Q: Are the strategies going to be the same? Plan references funding development activities with Housing Trust fund which hasn't been funded in the past? Can we request funding for redevelopment either through Housing Trust Fund or Federal funding?

A: We have not made that decision as of yet.

Consolidated Plan Meeting: Business and Commercial Partners (EDA, MBL, OMB $1^{\rm st}$ meeting

October 6, 2020 @ 2:00 p.m.

Participants

No participants

Staff

Michelle Peters

James Minor

Consolidated Plan Meeting: Business and Commercial Partners (EDA, MBL, OMB $1^{\rm st}$ meeting

October 8, 2020 @ 6:00 p.m.

Participants

No participants

Staff

Michelle Peters

James Minor

Consolidated Plan Meeting: Virginia Community Voice RVA Thrives Housing Working Group

October 13, 2020 @ 7:00 p.m.

Attendees:

Staff:

Wilken Fernandez

Daniel Mouer

Michelle Peters

James Minor

Participants:

Mary Bryant

Javonne Bowles

Rodney Gaines

Amelie Rives

Louis McQueen

M. Florencia Fuensalida

Ms. Lightner

Cynthia Reyes

Sandra Dimas

Sean Crippen

Elaine Genise Williams

Ms Lemon

Cheryl Fleming

Reggie Bates

Lea Whitehurst Gibson

This was a meeting that was done in English and in Spanish. We had two different presentations and a lot of the information was later discussed amongst the group. We didn't get any follow-up questions. It is important to know that this group is a community grassroots organization helping a non-english speaking residents with housing and employment. This organization also have a housing committee where they are discussing the neighborhoods along Hull, Midlothian, and Jefferson Davis Hwy. They are creating a development scorecard so the community gets to control what is developed in their community.

Questions:

- Can this money be used for planting trees and cleaning up the community?
- What is Code Enforcement? Dan explained code enforcement and that federal funds currently support code enforcement to make sure staff in this department are citing property owners and requiring them to maintain their property with grass and to board vacant buildings.
- The community is concern with safety issues because of the lack of upkeep of properties.
- Staff informed the community that we currently support Code Enforcement and we could connect the community with the Community representative for the Police department for policing concerns.
- Since there were a lot of Hispanic and Asian participants Dan explained fair housing the AI.
- Could money from this program help people get decent Affordable Housing because people live in substandard housing in different communities throughout the City?

Consolidated Plan Meeting: Economic Development Authority

October 13, 2020 @ 7:00 p.m.

Participants
Leonard Sledge
Devin Wood
Rick Winston
George Bolos
Bonnie Ashley
Casey Gilchrist
Eva Colen
Patrica Foster
Hossein Sadid
Lisa Jones
Glen Major
Tabitha SeChrist
Neil Millhiser
Jody Keenan

Staff

Michelle Peters

James Minor

The presentation was provided to the EDA in advance of their meeting. Staff gave an overview of the presentation and the use of funds.

Q. Could we use this money to assist in job creation.

A. Staff provided the explanation that yes, you can use the money for job creation, and there is a formula based on the amount of money that is being provided, you have to create full-time positions.

Consolidated Plan and Annual Action Plan Public Meeting

May 6, 2020 at 6 pm

- Greta Harris BHC
 - Most of the administrative allocation going for City administration, a lot of those dollars used to be invested in the non-profit partners to build capacity. Lost a lot of non-profit capacity after 09 crash. State stopped providing capacity building funds. In order to scale up non-profit operation, we should discuss building up strategic investment.
 - Looking at the number of units and looking at the total cost of the federal budget, we need to work together to bring down the per unit \$ allocation to serve more households. Delivery costs are going up across the board on construction/renovation, we need to look at how we leverage those dollars in an impactful way.
 - We need to work with the City on length (?audio got choppy?), didn't apply due to no site control. BHC works on building quality enriched rental housing. 67 units are directed towards the City. With the real estate market we need to control land so that we can build more affordable units.
 - Scale would love to partner with us to have a greater impact with and in the community.

2021-2025 Consolidated Plan and 2021-2022 Annual Action Plan Public Hearing on 6-15-21

Richmond City Council

Jake Bloom- Board Member for Richmond Metropolitan Habitat for Humanity

Mr. Bloom spoke in support of the ordinance. He said that funds are much needed in the community.

Mary Kay Huss- CEO of Richmond Metropolitan Habitat for Humanity

Ms. Huss also spoke in support of the ordinance. She said funds are greatly needed to make homes affordable.

Written meeting comments received in lieu of verbal comment (technical difficulties in virtual City Council Meeting for speakers). Comment from Stephanie Arnold was not received by 6/17/21.

Dustin Wilson- Resident of Virginia Supportive Housing's Independence House

Good evening ladies and gentlemen. I am Dustin Wilson.

I have been a resident at Virginia Supportive Housing's Independence House since January 2020. Prior to connecting to the brain injury program at Virginia Supportive Housing I was homeless. I was living under a porch to hide myself and my medications from others. I also lived at tent city for some time.

I got connected with Stephanie Arnold, a VSH Case Manager and she found me housing in one of their brain injury community homes. She helped me connect to brain injury case management, mental health services and a roof over my head. If I did not have a roof over my head, I would be dead. This is quality housing and services I can afford, all while living off a small disability check. VSH has given me a hand up, not a hand out. Today I think I have a positive opportunity to make a positive change in my life.

Vance Banks- Resident of Virginia Supportive Housing's Independence House

Good evening. My name is Vance Banks

I have been a resident of Virginia Supportive Housing's Independence Housing since April 2015. Through being here I connected with DARS to help me find a job at Panera Bread. I have been there four years now. I have also been introduced to a lot of brain injury services like the Mill House. This has allowed me to be around others with a traumatic brain injury. At Independence Housing I got to meet others with traumatic brain injury that I never thought I would meet. Prior to coming here, I was living on a couch in someone else's home who decided to move out of state. Without VSH and the brain injury community home, I would have had no where to go.

The rent is really affordable to me, and I would not be able to live somewhere else without this place. As far as services, I have been able to move forward and be a productive citizen.

From:	Stephanie Arnold		
То:	<u>DeHoog, Emily R HCD</u>		
Subject:	Public Comments		
Date:	Monday, June 14, 2021 6:52:23 PM		
Attachments:	D Wilson City Council public comment 6 14 2021.doc		
	V Banks City council public comments 6 14 2021.pdf		

CAUTION: This message is from an external sender - Do not open attachments or click links unless you recognize the sender's address and know the content is safe.

Good evening Emily.

Two residents and myself signed up to speak at the City Council meeting, however, there was a technical difficulty. Please find attached the comments from Vance Banks and Dustin Wilson. I will put mine comments into letter form and submit them tomorrow.

Thanks! Steph

This message is confidential, intended only for the named recipient(s) and may contain information that is privileged or exempt from disclosure under applicable law. If you are not the intended recipient(s), you are notified that the dissemination, distribution, or copying of this message is strictly prohibited. If you receive this message in error or are not the named recipient(s), please notify the sender at either the fax address or telephone number above and delete this message. Thank you.

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

20-202 Signature of Authorized Official

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2019, 2020, 2021 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

<u>3. Special Assessments.</u> It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.

Signature of Authorized Official

-20-203/ Date

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBGassisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

N/A

Signature of Authorized Official

Date

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance in its necessary to provide affordable housing;

200021 Signature of Authorized Official Date

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for these individuals.

Matching Funds - The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

1202 Signature of Authorized Official Date

Housing Opportunitics for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,

2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature of Authorized Official

Date

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

In 4-20-2021 Signature of Authorized Official

OMB Number: 4040-0004

Exp ration	Date:	12/31/2022

Application for Federal Assistance SF-424					
*1 Type of Submission:		* 2. Type of Application:	* If Revision, select appropriate letter(s)		
Preapplication		New			
Application	1	Continuation	* Other (Specify)		
Changed/Corrected /	Application	Revision			
3 Date Received: 4. Applicant Identifier					
5a. Federal Entity Identifier:			5b. Federal Award Identifier:		
54~6001556			8-2021-MC-51-0019		
State Use Only:					
6. Date Received by State,		7. State Application I	dentifier		
8. APPLICANT INFORMAT	TION:				
*a. Legal Name: City o	f Richmond				
*b Employer/Taxpayer Ider	tification Num	ber (EIN/TIN):	* c. Organizational DUNS:		
54-6001556			0000003133840		
d. Address:					
* Street1: 1500	*Street1: 1500 East Main Street				
Street2: Suite	300				
* City: Rich:	Richmond				
County/Parish:					
* State: VA: V	VA: Virginia				
Province:					
* Country: USA:	USA: UNITED STATES				
* Zip / Postal Code: 23219	Zip / Postal Code: 23219-3571				
e. Organizational Unit:					
Department Name:			Division Name		
Housing and Communit	y Develop	m			
f. Name and contact information of person to be contacted on matters involving this application:					
Prefix: Ms.		* First Name:	Hichelle		
Middle Name:					
* Last Name: Peters					
Suffix:					
Tille: Deputy Director					
Organizational Affiliation					
Department of Housing and Community Development					
Telephone Number: 804-646-3975 Fax Number: 904-646-6358					
* Email:					

* B. Type of Applicant 1: Salect Applicant Type: C: City or Township Government Type of Applicant 2: Select Applicant Type Type of Applicant 3: Select Applicant Type ''''''''''''''''''''''''''''''''''''	Application for Federal Assistance SF-424
E: CLLY Or Township Governeent: Type of Applicant 2: Select Applicant Type	
Type of AppKant 2: Saled AppKant Type Type of AppKant 3: Saled AppKant Type '' Other (speck): '' Other (speck): <td< td=""><td></td></td<>	
Type of Applicant 3 Select Applicant Type Type of Applicant 3 Select Applicant Type Other (speedy): I. Other (speedy): I. Other of Federal Apency: I. S. Department of Nousing and Urban Development I. Catalog of Federal Domestic Assistance Number: I. A. 218 CFDA TM:: Cimmunity Development Block Grant I. Computing Opportunity Number: I. Community Development Block Grant for Enticiement Communities I. Community Development Block Grant (IDB) I. Community Development B	
Other (specify: Other (specify: Other (specify: Other of Faderal Agency: U.S. Department of Housing and Urban Development Other of Housing Other of Housing and Urban Other of Housing Ot	
Other (specify) Other (specify) Other (specify) Other (specify) Other of Faderal Agency: U.S. Department of Housing and Urban Development Other of Faderal Agency: U.S. Department of Housing and Urban Development Other of Faderal Agency: U.S. Department of Housing and Urban Development Other of Faderal Agency: U.S. Department of Housing and Urban Development Other of Faderal Agency: U.S. Department of Housing and Urban Development Other of Faderal Agency: U.S. Department of Housing and Urban Development Other of Faderal Agency: Other of Fade	Type of Applicant 3 Select Applicant Type
* 10. Name of Federal Agency: U.S. Department of Housing and Urban Development 11. Gatalog of Federal Domesuic Assistance Number: 14. 218 OrDA Title: Community Development Block Grant * 12. Funding Opportunity Number: B=2021-NC-51-0019 * Title: Community Development Block Grant for Entitlement Communities 13. Competition Identification Number: Title. Title. Community Development Block Grant for Entitlement Communities 13. Competition Identification Number: Title. Title. 14. Areas Affected by Project (Cities, Counties, States, etc.): City of Blockmond.pdf Add Atlachnerni Delete Atlachnent 15. Descriptive Title of Applicant's Project: Community Development Block Grant (ODB.) Latch supporting documents as specified in egency instructions.	
* 10. Name of Federal Agency: U.S. Department of Housing and Urban Development 11. Gatalog of Federal Domesuic Assistance Number: 14. 218 OrDA Title: Community Development Block Grant * 12. Funding Opportunity Number: B=2021-NC-51-0019 * Title: Community Development Block Grant for Entitlement Communities 13. Competition Identification Number: Title. Title. Community Development Block Grant for Entitlement Communities 13. Competition Identification Number: Title. Title. 13. Competition Identification Number: Title. Title. 14. Areas Affected by Project (Cities, Counties, States, etc.): City, of Blockmond, pdf Add Atlachment View Attachment 15. Descriptive Title of Applicant's Project: Community Development Block Grant (CDB.) Litch supporting documents as specified in egency Instructions.	* Other (specify):
U.S. Department of Housing and Ucban Development 11. Catalog of Federal Domestic Assistance Number: 14.218 CPDA Tile: Community Development Block Grant * 12. Funding Opportunity Number: 8-2021-xtc-51-0019 * Tile: Community Development Block Grant for Entitlement Communities * 13. Competition Identification Number: Tile: Tile: Community Development Block Grant for Entitlement Communities * 14. Areas Affected by Project (Cities, Counties, States, etc.): City of Richmond.pdf Add Attachment Detels Attachment View Attachment 15. Descriptive Title of Applicant's Project: Community Development Block Grant (CDB:) Litch supporting documents as specified in agency instructions.	
U.S. Department of Housing and Ucban Development 11. Catalog of Federal Domestic Assistance Number: 14.218 CPDA Tile: Community Development Block Grant * 12. Funding Opportunity Number: 8-2021-xtc-51-0019 * Tile: Community Development Block Grant for Entitlement Communities * 13. Competition Identification Number: Tile: Tile: Community Development Block Grant for Entitlement Communities 14. Areas Affected by Project (Cities, Counties, States, etc.): City of Richmond.pdf Add Attachment Delete Attachment View Attachment 15. Descriptive Title of Applicant's Project: Community Development Block Grant (CDB:) Latch supporting documents as specified in egency instructions.	
11. Catalog of Federal Domestic Assistance Number: 14.218 CFDA Title: Community Development Block Grant 12. Funding Opportunity Number: 9-2021-NC-S1-0019 13. Competition Identification Number: 13. Competition Identification Number: 14. Areas Affected by Project (Cities, Counties, States, etc.): City of Richmond.pdf 15. Descriptive Title of Applicant's Project: Community Development Block Grant (CBS) Mach supporting documents as specified in egency instructions.	
14.218 CFDA Title: Community Development Block Grant * 12. Funding Opportunity Number: 8-2021-WC-S1-0019 * Nac: Community Development Block Grant for Entitlement Communities * 13. Competition Identification Number: Title: Title: Competition Identification Number: Title: Title: City of Richmond, pdf Add Atlachment View Attachment 15. Descriptive Title of Applicant's Project: community Development Block Grant (CDB2) Mach supporting documents as specified in agency instructions.	
CPDA Title: Lonmunity Development Block Grant * 12. Funding Opportunity Number: B-2021-NC-S1-0019 * Title: Community Development Block Grant for Entitlement Communities * 13. Competition Identification Number: Title: Community Development Block Grant for Entitlement Communities 14. Areas Affected by Project (Cities, Counties, States, etc.): City of Richmond.pdf Add Attachment 15. Descriptive Title of Applicant's Project: Community Development Block Grant (CDB.) Attachment State Grant (CDB.)	
Community Development Block Grant *12. Funding Opportunity Number: 8-2021-NC-51-0019 *Title: Community Development Block Grant for Entitiement Communities *13. Competition Identification Number: Thie. *14. Areas Affected by Project (Cities, Counties, States, etc.): City of Richmond.pdf Add Attachment Delete Attachment View Attachment *15. Descriptive Title of Applicant's Project: Community Development Black Grant (CDB.) ************************************	
B-2021-MC-S1-0019 "Tile: Community Development Block Grant for Entitlement Communities 13. Competition Identification Number: This. 14. Areas Affected by Project (Cities, Counties, States, etc.): City of Richmond.pd: Add Attachment Delete Attachment View Attachment 15. Descriptive Title of Applicant's Project: Community Development Black Grant (CDB) Attachment Black Grant (CDB)	Community Development Block Grant
B-2021-MC-S1-0019 *Tile: Community Development Block Grant for Entitlement Communities 13. Competition Identification Number: This. 14. Areas Affected by Project (Cities, Counties, States, etc.): City of Richmond.pdf Add Attachment Delete Attachment View Attachment 15. Descriptive Title of Applicant's Project: Community Development Black Grant (CDB) Attach supporting documents as specified in egency instructions.	* 12 Fundade Oceandaria Mund
* Tile: Community Development Block Grant for Entitlement Communities 13. Competition Identification Number: Tile. Tile. 14. Areas Affected by Project (Citles, Counties, States, etc.): City of Richmond.pdf Add Attachment Delete Attachment View Attachment 15. Descriptive Title of Applicant's Project: Community Development Block Grant (GDB.) Attach supporting documents as specified in agency instructions.	
Community Development Block Grant for Entitlement Communities	
13. Competition Identification Number: 13. Competition Identification Number: 14. Areas Affected by Project (Citles, Counties, States, etc.): City of Richmond.pdf Add Attachment Delete Attachment View Attachment 15. Descriptive Title of Applicant's Project: Community Development Black Grant (CDB2) Attach supporting documents as specified in agency instructions.	
Tile. 14. Areas Affected by Project (Citles, Counties, States, etc.): City of Richmond.pdf Add Attachment Delete Attachment View Attachment 15. Descriptive Title of Applicant's Project: Community Development Bleck Grant (CDB2) Attach supporting documents as specified in agency instructions.	Store Space Stock Grant for Entitlement Communities
Tile. 14. Areas Affected by Project (Citles, Counties, States, etc.): City of Richmond.pdf Add Attachment Delete Attachment View Attachment 15. Descriptive Title of Applicant's Project: Community Development Bleck Grant (CDB2) Attach supporting documents as specified in agency instructions.	
Tile. 14. Areas Affected by Project (Citles, Counties, States, etc.): City of Richmond.pdf Add Attachment Delete Attachment View Attachment 15. Descriptive Title of Applicant's Project: Community Development Bleck Grant (CDB2) Attach supporting documents as specified in agency instructions.	
14. Areas Affected by Project (Citles, Countles, States, etc.): City of Richmond.pdf Add Attachment Delete Attachment View Attachment 15. Descriptive Title of Applicant's Project: Community Development Black Grant (CDB_) Attachments as specified in agency instructions.	13. Competition Identification Number:
14. Areas Affected by Project (Citles, Countles, States, etc.): City of Richmond.pdf Add Attachment Delete Attachment View Attachment 15. Descriptive Title of Applicant's Project: Community Development Black Grant (CDB_) Attachments as specified in agency instructions.	
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City of Richmond.pdf Add Attachment Delete Attachment View Attachment 15. Descriptive Title of Applicant's Project: Community Development Black Grant (CDBG) Attach supporting documents as specified in agency instructions. Community Development Black Grant (CDBG)	
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15. Descriptive Title of Applicant's Project: Community Development Block Grant (CDBG)	14. Areas Affected by Project (Cilles, Counties, States, etc.):
15. Descriptive Title of Applicant's Project: Community Development Bleck Grant (CDB2) Attach supporting documents as specified in agency instructions.	City of Richmond.pdf Add Attachment Delete Attachment View Attachment
Community Development Block Grant (CDBS)	
stach supporting documents as specified in agency instructions.	
	state of the state (CDB)
Objete Attachments View Attachments	
	View Altachments

Application	for Federal Assist	ance SF-424			
16. Congress	onal Districts Of:				
* a: Applicant	4			* b. Program/Project	;
Attach an addit	enal list of Program/Proj	ect Congressional District	ts if peeded		
			Add Attachment	Delete Attachment View	Atlachment
17. Proposed	Project:				ALLACIAN ACT N
* a. Start Dale:	07/01/2021			• b End Dale: 06/30/2	
18. Estimated	Funding (\$):			Cito Data. [03/30/2	022
* a. Federal		4 505 000 00			
* b. Applicant		4,505,969.00			
* c. State		275,000.00			
" d Local		515,100.00			
* a Other		2,343,000.00			
* f. Program Inc	опе	400,000.00			
* g. TOTAL		8,039,069.00			
Yes If "Yes", provid 21. 'By signing herein are true comply with an subject me to c X "IAGREE	No e explanation and attac this spplication, I cer , complete and accur y resulting terms if i a riminal, civil, or admin	tify (1) to the stateme ate to the best of my ccept an award, I am a istrative penalties. (U	Add Atlactment nts contained in the y knowledge, I also ware that any false, S. Code, Title 219, S	list of certifications** and (2) that provide the required assurances	the and agree to a or claims may
Authorized Rep	resentative:				
Prefix:	Ir.	* First	Name James E.	and and a second se	
Middle Name:	.incol n				
2	launders			· · · · · · · · · · · · · · · · · · ·	
Suffix:					
	ing Chief Adminis	trative Officer			
Telephone Num	ber 804-646-7978		Fa	x Number	1
Email: CaoBri	ichmo nd gev.com				
Signature of Aut	honzed Representative	Vin	BG	ang	Date Signed

Areas affected of Project for CDBG, HOME and ESG funds

City Of Richmond, VA

OMB Number; 4040-0004

Expiration Date.	12/31/2022
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Application for	or Federal Assista	nce SF-424							
* 1. Type of Subm	hission.	* 2 Type of Application	" If Revisic	on, select appropri	iate letter(s)				
Preapplicati	ion	New							
Application		Continuation	• Other (S	pecify)	<u>اسم</u>				
Changed/Co	orrected Application	Revision							
* 3. Date Receive	d.	4. Applicant Identifier							
34/12/2021									
5a. Foderal Entity	Identifier		5b. Fec	Seral Award Ideni	ufier:				
54-6001556			M-202	1-MC-51-020	5				
State Use Only:									
6. Date Received	by State	7. State Application I	dentifier:						
8. APPLICANT IN	FORMATION:								
* a Legal Name:	City of Richmond	j							
	payer Identification Num	ber (EIN/TIN)	* c. Org	anizational DUN	S				
54-6001556			00000	03133840					
d. Address;									
* Street 1	1500 East Main	Street							
Streel2	Suite 300								
* City:	Richmond	Richmond							
County/Parish:	County/Parish:								
* State:	e: VA: Virginia								
Province:									
* Country:	USA: UNITED ST	ATES							
* Zip / Postal Code	23219-3571								
e. Organizational	Unit:								
Department Name:			Division	Name					
Housing and C	ommunity Develop	a							
f. Name and cont	act information of per	son to be contacted on mat	iters invo	lving this appli	ication:				
Prefix: Ms		* First Name:	Mict	nelle					
Middle Name:									
* Last Name: Pe	ters		— —						
Sulfix:				·					
Tile: Deputy Di	rector		····						
Organizational Affili	ation:								
Department of Housing and Community Development									
* Telephone Number: 804-646-3975 Fax Number: 804-646-6358									
• Email: michell	e.peters@richmon	dgov.com							

Application for Federal Assistance SF-424
* 9. Type of Applicant 1: Select Applicant Type:
C: City or Township Government
Type of Applicant 2: Select Applicant Type:
Type of Applicant 3 Select Applicant Type
* Other (specify):
* 10. Name of Federal Agency:
U.S. Department of Housing and Urban Development
11. Catalog of Federal Domestic Assistance Number:
CFDA Title:
HOME Investment Partnerships Programs for Entitlement Communities
* 12. Funding Opportunity Number:
M-2021-XC-51-0205
* Title:
HOME Investment Partnerships Programs (HOME) for Entitlement Communities
13. Competition Identification Number:
lide
4. Areas Affected by Project (Cities, Counties, States, etc.):
City of Richmond.pdf Add Allachment Delete Attachment View Attachment
15. Descriptive Title of Applicant's Project:
HOME Investment Partnerships Program (HOME)
itach supporting documents as specified in agency instructions
Add Atlachments Delete Attachments View Atlachments

Application	n for Federal Assistance SF-424
16. Congress	sional Districts Of:
* a. Applicant	
Altech an addi	ilional fist of Program/Project Congressional Districts If needed
	Add Attachment Delete Attachment View Attachment
17. Proposed	
* a. Start Date;	• b. End Date: 06/30/2022
18. Estimated	# Funding (\$):
* a. Federa	1,611,568.00
* b. Applicant	0.00
° c. State	125,000.00
* d. Loca)	156,500.00
* e. Other	1,788,201.00
1. Program In	24,560.00
* g. TOTAL	3,705,829.00
21. "By signin barein are tru comply with a	de explanation and attach Add Attachment Delete Attachment View Attachment g this application, I certify (1) to the statements contained in the list of cartifications ⁴⁴ and (2) that the statements be, complete and accurate to the best of my knowledge. I also provide the required assurances ⁴⁴ and agree to ny resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)
• The list of ce specific Instructi	ertifications and assurances, or an internet sile where you may obtain this list, is contained in the announcement or agency ions.
Authorized Re	
. 7	Hr. *First Name Janes E.
	Lincoln
Sutfix [
Title A-	
[n-	ting Chief Administrative Officer mber. 804-646-7978 Fax Number
	ichmondgov.com
'Signature of Au	"Date Signed:

16-25

Areas affected of Project for CDBG, HOME and ESG funds

City Of Richmond, VA

OMB Number: 4040-0004

Expiration Date: 1	2/31/2022
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Application for Fede	oral Assista	ince S	F-424		
* 1 Type of Submission: Preapplication Application Changed/Corrected	Application	⊡ ¤ ⊠ ¢	pe of Application: low continuation avision		ision, select appropriate letter(s) (Specify):
* 3. Date Received:			icant Identifier:		
04/12/2021					
5a. Federal Entity Identifier				5b.1	Federal Award Identifier
54-6001556				E-2	1-MC-51-0019
State Use Only:					
6. Date Received by State			7. State Application	dentifie	ər,
8. APPLICANT INFORMA	TION:				
* a. Legal Name: City o	f Richmond	1			
* b. Employer/Taxpayer kle	ntification Num	iber (ElN	VTIN):	۰(Drganizational DUNS:
54-6001556				000	0003133840
d. Address:					
* Street1: 1500	East Main	Stre	t L		
	e 300				
* City: Rich County/Parish	mond				
	Virginia	_			
Province					
* Country USA:	UNITED ST	ATES			
* Zp / Postal Code: 2321	9-3571				
e. Organizational Unit:					
Department Name				Divisa	on Name
Housing and Communit					
f. Name and contact infor	mation of pen	son to l	be contacted on mai	ters in	volving this application:
Prefix Ms.			* First Name	91	chelle
Middle Name: Pot or t					
Suffix					
Tille: Deputy Director					
Organizational Affiliation					
Department of Housin	g and Comm	unity	Development		
* Telephane Number: 804-646-3975 Fax Number: 804-646-6358					
• Email: michelle.peters@richmondgov.com					

Application for Federal Assistance SF-424
* 9. Type of Applicant 1: Select Applicant Type:
C: City or Township Government
Type of Applicant 2: Select Applicant Type.
Type of Applicant 3 Select Applicant Type
* Other (specify)
* 10. Name of Federal Agency:
U.S. Department of Housing and Urban Development
11. Catalog of Federal Domastic Assistance Number:
14.231
CFDA Title:
Emergency Solutions Grants Program
* 12. Funding Opportunity Number:
E-21-XC-51-0019
Tille.
Emergency Solutions Grant for Entitlement Communities
13. Competition Identification Number:
Title
14. Areas Affected by Project (Cilles, Counties, States, etc.):
city of Richmond.odf Add Altachment Delete Attachment View Attachment
* 15. Descriptive Title of Applicant's Project: Emergency Solutions Grant (ESS)
Attach supporting documents as specified in agency instructions
Add Attachments Delete Attachments V ew Attachments

19-25

Application for F	ederal Assistance SF-424
16. Congressional D	istricts Of:
*a. Applicant 4	* b. Program/Project 4
Attach an additional list	t of Program/Project Congressional Districts if needed
	Add Attachment Defate Attachment View Attachment
17. Proposed Project	
	• b End Date. 06/30/2022
18. Estimated Fundin	
*a. Federal	389,042.00
* b. Applicant	0.00
*c. State	50,000.00
* d. Local	166,000.00
* e. Other	1,084,296.00
* f. Program Income	0.00
g. TOTAL	1,689,338.00
* 20. Is the Applicant I Yes If Yes', provide expla If 'Yes'', provide expla 21. 'By signing this a herein are true, comp comply with any resul subject me to criminal W ** LAGREE	
Authorized Represent	ative:
Prelix: Mr.	* First Name: Janes E.
Widdle Name: Lincol	
Last Name: Saunde	F.8.
Suttix:	
Title: Accing C	hief Administrative Officer
Telephone Number: 80	04-646-7978 Fax Number
Email: Cao@cichmon	dgov.com
Signature of Authorized	Representative: Insolate Signed:

20-25

Areas affected of Project for CDBG, HOME and ESG funds

City Of Richmond, VA

OMB Number: 4040-0004 Exp ration Date: 12/31/2022

Application	Application for Federal Assistance SF-424							
1 Type of Su	ubmission:	*2 Type of Application	• H R	evision, select appropriate letter(s):				
Preapplik	cation	New						
Applicati	on		• Oth	er (Specify)				
Changed	Corrected Appilcation	Revision						
* 3. Date Rece		4 Applicant Identifier						
04/12/2021	1							
5a. Federal En	tity identifier:		5t	Federal Award Identifier:				
54-6001556			V	AH-21-F001				
State Use On	ly:							
6. Date Receiv	ed by State:	7 State Application	İdənt	ifor:				
8. APPLICAN	TINFORMATION:							
*a. Legal Nam	City of Richmond	d						
* b. Employer/T	axpayer Identification Num	nber (EIN/TIN) [.]	T.	Organizational DUNS.				
54-6001556			1	00003133840				
d. Address:			-					
* Street 1:	1500 East Main	Street						
Street2:	Suite 300							
* City;	Richmond							
County/Parish								
* State	VA: Virginia							
Province								
* Country	USA: UNITED ST	ATES						
* Zip / Postał Co	de 23219-35/1							
e. Organization	nal Unit:		10					
Ospartment Nan	ne		Oiv	Ision Name				
Housing and	Community Develop	2						
f. Name and co	ontact information of per	son to be contacted on ma	ttera	involving this application:				
Prefix	Na .	* First Name	[Michelle				
Middle Name:								
* Last Name	Peters							
Suffix								
Tille: Deputy	Director							
Organizational A	filiation:							
Department of Housing and Community Development								
* Telephone Number: 804-646-3975 Fax Number: 804-646-6358								
* Email: miche	lle.peters@richmon	idgov.com						

Application for Federal Assistance SF-424
* 9. Type of Applicant 1: Select Applicant Type:
C: City or Township Government
Type of Applicant 2. Select Applicant Type:
Type of Applicant 3 Select Appl.cant Type:
* Other (specify):
* 10. Name of Federal Agency:
U.S. Department of Housing and Urban Development
11. Catalog of Federal Domestic Assistance Number:
Housing Opportunities for Persons with AIDS
* 12. Funding Opportunity Number:
VAH-21-F001
* Title:
Housing Opportunities for Persons with AIDS for Entitlement Communities
13. Competition Identification Number:
Title
14. Areas Affected by Project (Cities, Countles, States, etc.):
HOPWA_NSA.pdf Add Attachment Delete Attachment View Attachment
* 15. Descriptive Title of Applicant's Project:
Howsing Opportunities for Persons with AIDS (HOPWA) for the Richmond MSA
Attach supporting documents as specified in agency instructions.
Add Attachments Delete Attachments View Attachments

23-25

Application for Federal Assistance SF-424
6. Congressional Districts Of: a. Applicant 4
Itach an additional list of Program/Project Congressional Districts if needed.
Add Atlachment Dotete Atlachment View Atlachment
7. Proposed Project:
a. Start Date: 07/01/2021 'b. End Date: 06/30/2022
8. Estimated Funding (\$);
1,500,245.00
b. Applicant 0.00
192, 846.00
0.00
0. Other 169,000.00
Program Income 0.00
1,852,091.00
b. Program is subject to E O 12372 but has not been selected by the State for review c. Program is not covered by E O 12372. to. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) Yes Yes No Yes*, provide explanation and attach
thorized Representative:
fix: Mr. *First Name Janes E.
de Name: Lincoln
Isi Name: Saunders
fix:
He: Acting Chief Administrative Officer
Hephone Number: 804-646-1918 Fax Number
nall: Cao9richmondgov.com
gnature of Authorized Representative

24-25

Areas affected of Project for HOPWA funds

Virginia Cities: Colonial Heights, Hopewell, Petersburg, Richmond

Virginia Counties: Amelia, Caroline, Charles City, Chesterfield, Dinwiddie, Goochland, Hanover, Henrico, King William, New Kent, Powhatan, Prince George & Sussex.