CITY OF FREDERICKSBURG, VIRGINIA

CONSOLIDATED PLAN

FOR

COMMUNITY DEVELOPMENT PROGRAMS

MAY 2005

Prepared by: Office of Planning and Community Development

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CONSOLIDATED PLAN

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INTRODUCTION

PURPOSE AND SCOPE

The City of Fredericksburg is a designated central city within the Washington-Baltimore, DC-MD-VA-WV Combined Metropolitan Statistical Area (CMSA). This designation, made in 1993 (OMB Bulletin No. 93-05), elevated the City to the status of an entitlement community under the Community Development Block Grant (CDBG) program. Title I of the National Affordable Housing Act requires local governments applying for this and other direct assistance from the U.S. Department of Housing and Urban Development (HUD) to provide a comprehensive community development plan, called the Consolidated Plan.

The Consolidated Plan is developed with active citizen participation and serves as the City's application for federal funds. This document examines housing and homeless needs, analyzes the existing housing market (City-wide as well as by neighborhood), sets out a five-year strategic plan, and establishes community development priorities. Annual Action Plans are subsequently developed for each year of this five-year document. Individual action plans also provide a basis for assessing the City's performance. Once in place, the Consolidated Plan provides guidance for the City's community development investment decisions that is coordinated and consistent with public concerns and needs.

COMMUNITY DESCRIPTION

Historically, Fredericksburg's fortunes have been closely related to its function as a transportation hub. In the early eighteenth century, maritime trade quickly established Fredericksburg as a vital link between colonial Virginia and overseas markets. This trade continued after the American Revolution and railroad development promised even more opportunities. During the Civil War, however, this link also brought contending armies to the area - turning the town and its environs into a battleground. Today, major north/south highways, as well as the railroad, inextricably connect the City to the rapidly developing Northern Virginia area.

As an outer suburb of the Washington D.C. metropolitan area, there has been a dramatic increase in the number of persons who reside in the Fredericksburg area. This growth is primarily suburban, though, and the City’s population has grown more slowly than the surrounding counties. The percentage of low income persons on the other hand, has increased in the City while decreasing in the counties. Comparative population figures illustrate these trends (see below).

COMPARATIVE POPULATION INCREASES			
	Fredericksburg	Spotsylvania	Stafford
1980	15,322	31,995	40,470
1990	19,027 (24.2% increase)	57,403 (79.4 % increase)	61,236 (51.3% increase)
2000	19,279 (1.3% increase)	90,395 (57.5% increase)	92,446 (48.5% increase)

COMPARATIVE POVERTY (by percentage)			
	Fredericksburg	Spotsylvania	Stafford
1990	12.3%	4.9%	4.1%
2000	12.8%	4.7%	3.5%

The growing disparity in poverty levels between cities and suburbs is a national demographic trend, but one which is addressed at the local level.

COMMUNITY DEVELOPMENT NEEDS

Federal formula grants, including the CDBG program, are meant to address three broad goals. These commitments include (1) decent housing, (2) a suitable living environment, and (3) expanded economic opportunities. Decent housing encompasses retention and provision of affordable housing as well as prevention of homelessness. A suitable living environment is defined as improving the safety and livability of neighborhoods and increasing their access to the community as a whole. Expanded economic opportunities include improvements to the economic viability of the locality and the creation and retention of jobs.

The eligibility threshold for such programs, as defined by HUD, is not the poverty level but persons and families whose household income is 80 percent of the area median income or below. At the time of the 2000 Census, there were 8,102 households in Fredericksburg. Using HUD criteria, the total number of Fredericksburg households that could be classified as low- and moderate-income was 4,522, or 56.75 percent of the City's households. This figure is as close an indication of the number of City residents who are eligible for community development programs as the 2000 Census can provide. If this figure appears exceptionally high, it should be noted that Fredericksburg is included in the Washington-Baltimore, DC-MD-VA-WV Combined Metropolitan Statistical Area and local statistics for income eligibility are high as a consequence.

HOUSEHOLDS ELIGIBLE FOR ASSISTANCE		
Criteria	**Households**	**Portion of All City Households**
Low Income (50% of area median or below)	3,348	42.00%
Moderate Income (Between 50-80% of area median)	1,174	14.70%
TOTAL	**4,522**	**56.75%**

FAIR HOUSING

The Consolidated Plan regulation (24 CFR 91) requires the local government to certify that it is affirmatively furthering fair housing. There is a three step process to achieve this end, as follows:

- Analyze impediments to fair housing choice
- Take appropriate actions to overcome the effects of the identified impediments
- Maintain records of the analysis and actions.

An analysis of impediments is contained in the City of Fredericksburg's Fair Housing Plan (January 1996). This document is reviewed annually and updated as appropriate. This Fair Housing Plan and its updates are hereby incorporated, by reference, into this Consolidated Plan.

PLAN DEVELOPMENT

LEAD AGENCY

The City of Fredericksburg must have an up-to-date Consolidated Plan, to participate in federal and state community development and housing programs. The Fredericksburg planning staff assumed the responsibility, as lead agency, to oversee Plan development. City staff began work to meet this requirement in July 2004.

CONSULTATION AND COORDINATION

The federal regulations for Consolidated Submissions for Community Planning and Development Programs (24 CFR 91) are very clear on what research data is to be used to prepare a Consolidated Plan. Section 91-205 states that "housing data included in... the plan shall be based on U.S. Census data, as provided by HUD, as updated by any properly conducted local survey, or any other reliable source that the jurisdiction clearly identifies...." The 2000 Census data forms the basis of research in this Consolidated Plan but City staff has supplemented this material, as appropriate, whenever more up-to-date information is available and warranted.

Staff compiled Census data and other related information from a number of sources, including the previously developed Consolidated Plan. During this process, staff developed statistical information on population, housing stock, and available housing services. In addition to Census data, information was obtained from City records, existing planning documents, the Rappahannock Area Development Commission (RADCO), and other local agencies and organizations. Meetings with a coalition of homeless service providers, called the Fredericksburg Regional Continuum of Care Task Force, also proved useful.

Staff also conducted information sessions with interested neighborhood organizations, at their regularly scheduled monthly meetings. The meetings were structured to give an overview of the Consolidated Planning process and to discuss community development objectives. Citizen participants were invited to identify housing and other community development needs in their neighborhoods and to recommend strategies.

In addition to citizen contact, staff sought information from the following organizations:

- Rappahannock Area Community Services Board
- Central Virginia Housing Coalition
- The Salvation Army
- Thurman Brisben Center
- Hope House
- Rappahannock Council on Domestic Violence
- Fredericksburg Area HIV/AIDS Support Services
- Department of Social Services
- Rappahannock Area Agency on Aging
- Rappahannock Area Health Department
- Rappahannock Legal Services
- disAbility Resource Center
- Mary Washington Hospital
- Housing Opportunities Made Economical
- Rappahannock United Way
- Rebuilding Together with Christmas in April

The information obtained from these individuals and organizations was analyzed and developed into a series of housing strategies. In addition, staff consulted the planning staff of neighboring jurisdictions (Stafford and Spotsylvania Counties), other City departments, as well as regional agencies, to develop the non-housing priority needs section of this Plan. These additional organizations included Fredericksburg's Department of Parks, Recreation, and Public Facilities, the Public Works Department, Building and Development Services, the Commissioner of Revenue's Office, the Rappahannock Area Office on Youth, the Fredericksburg Area Metropolitan Planning Organization, the Police Department, and the Fredericksburg Office of Economic Development and Tourism.

To ensure the public was fully informed of this process, a summary of the Plan was published in the local newspaper on April 1, 2005 and several copies of the draft Plan were placed in the Central Rappahannock Regional Library. The public notice on April 1st opened a 30-day public comment period. On May 2, 2005, the public review period ended. Staff incorporated all of the citizen comments into the new Consolidated Plan, as follows:

- Included funds for transitional housing, with services, for males who have completed substance abuse detoxification or been released from prison (proposed by Salvation Army).

- Rewrote sections of the Plan that a citizen indicated were unclear.

- Included references to a proposed rental inspection program for which the community has indicated overwhelming interest and support.

On 10 May 2005, City Council approved Resolution No. 05-53 to submit the final Plan to HUD.

CITIZEN PARTICIPATION

The City of Fredericksburg adopted a Citizen Participation Plan, in February 1995, to provide a framework within which the public is encouraged to participate in developing CDBG plans and programs. The City amended this plan in March 1999 and November 2001 to ensure it remained an effective document. Another review of this plan in August 2004 confirmed that the Fredericksburg Citizen Participation Plan remains valid and conforms to the Code of Federal Regulations, Title 24, Part 91.105.

Formal public participation during the Consolidated Plan development process began with a public hearing on 26 October 2004. This hearing occurred during a regularly scheduled meeting of the Fredericksburg City Council. Although the Planning staff would be contacting service providers, neighborhood groups, and adjoining jurisdictions, this hearing provided a forum for anyone else who desired to be involved in this process.

During this first public hearing, the City Council heard from one citizen who encouraged support of area homeless shelters.

Beginning in early 2005, the Planning staff spoke to established neighborhood groups and other organizations that requested meetings. Citizen response from the neighborhoods indicated strong support for the City to continue its ongoing housing programs. Each civic association, for instance, expressed a strong interest in maintaining and even improving the rate of homeownership in Fredericksburg. This issue has been addressed, with CDBG funds, through an enhanced emergency home repair program and direct home purchase assistance. These efforts are having very positive and very visible effects which the public would like to see continue.

A public notice on April 1, 2005 opened a 30-day public review and comment period. During this specified time, a citizen reviewed the document thoroughly and (on April 18th) pointed out typos and sections that were not entirely clear. These items have been corrected. This resident also asked whether transit needed to be included. In fact, transit is discussed briefly under Non-Housing Community Development Needs. No CDBG funds are proposed to be used for transit, however, so this reference provides information and context rather than justification for an expenditure of funds. The organization Rebuilding Together with Christmas in April called to express its support of the City's ongoing CDBG programs. The Salvation Army also contacted the City and expressed interest in developing a transitional housing facility for single men recovering from

substance abuse or just released from prison. This component was subsequently added to the Continuum of Care section of the Plan.

The area of greatest interest to the community was a proposed rental inspection program. Staff has conducted research and outlined a program that would help to upgrade the living condition of thousands of rental properties. The citizen response has been overwhelmingly positive and the Mayor has received letters of support from civic associations, non-profit organizations, and individual citizens and investors. This program will not require CDBG funds to implement, but it is outlined in this plan within the context of improving housing conditions.

The public comment period closed on May 2, 2005 and staff finalized the document for approval by the Fredericksburg City Council and submittal to HUD.

ASSESSMENT OF HOMELESS NEEDS

NATURE AND EXTENT OF HOMELESSNESS

Research indicates that there are two major subgroups of homeless persons. The first is a relatively small group of unaccompanied individuals with a disabling condition, such as a mental disorder and/or a substance abuse problem. Because of their difficulty in adapting to gainful employment and maintaining a household, they experience a long-term homelessness. Their problems are a challenge to address because these persons often do not seek assistance. HUD has defined them as chronically homeless. The second group is much larger and consists of families as well as individuals who do not have a disabling condition that contributes to their homelessness, but who still experience short-term or intermittent periods of homelessness. They are typically employed, but become homeless primarily because their permanent housing situation is precarious. Homelessness is a somewhat rare condition, at any one time, but the cumulative homeless experience affects a surprisingly large portion of the population.

In January 2004 and again in January 2005, the Fredericksburg Regional Continuum of Care Task Force conducted a point-in-time count of the region's homeless population. The count was organized with the Social Services Directors of each locality taking the lead in their respective jurisdictions. In Fredericksburg, the City's planning staff assisted the Social Service Director with the local count since they have handled this task since 1995. Those involved in the count adhered to the HUD definition of homeless person. Participants also checked area hotels and motels, to determine if there were any children or youth present, as such inadequately housed individuals are considered homeless under the McKinney-Vento Act. In addition, the schools in each jurisdiction reported the number of children enrolled who also qualified as homeless persons under McKinney-Vento.

The regional point-in-time counts enumerated 407 homeless persons within the five jurisdictions that comprise Planning District 16 as seen in the following chart:

EXTENT OF HOMELESSNESS IN PLANNING DISTRICT 16

JURISDICATION	2004	2005	2006
Fredericksburg	131	123	
Spotsylvania	48	36	
Stafford	259	168	
King George	28	35	
Caroline	29	45	
Regional Total	**495**	**407**	

The different figures relate to how the counts were conducted. In 2004, jurisdictions included adults housed in motels. Such persons do not meet the HUD definition of homeless, however, and were excluded in 2005. The 2005 count also enumerated more homeless children, which appears to be a growing trend.

NEEDS OF HOMELESS INDIVIDUALS

The Fredericksburg area is capable of sheltering 129 homeless men, women, and children in three shelters. The Thurman Brisben Center is equipped to handle homeless individuals, but is also a high demand programmatic emergency shelter with an 80-bed capacity that is available year round. The other two shelters (one of which is in Stafford County) are family shelters. The Salvation Army provided shelter during cold weather, but will not be able to continue this operation.

SHELTERED INDIVIDUALS

The number of sheltered individuals is readily determined from the Thurman Brisben Center's records. During FY 2004 (July 2003 through June 2004), the total number of nightly residents ranged from a high count of 63 persons on January 31, 2004 to a low of 26 persons on October 4, 2003. The individuals who found shelter at the Salvation Army cold weather shelter were able to find only a brief respite since this facility was temporary. This population will be discussed more fully under Unsheltered Individuals, below.

Because it serves a regional need, the Thurman Brisben Center tracks the origin of the persons who seek their assistance. The homeless population gravitates to Fredericksburg because it is the urban center where most of the shelters are physically located. The identified needs, however, are geographically broader. On average, more than 55 percent of the homeless persons staying at the Thurman Brisben shelter are from some place other than Fredericksburg. During the period from July 2003 through June 2004, for instance, the regional distribution of the persons who stayed at the Thurman Brisben Center was as shown on the following chart.

DISTRIBUTION OF THE HOMELESS POPULATION

ORIGIN	AVERAGE PERCENTAGE
City of Fredericksburg	43%
Stafford County	19%
Spotsylvania County	14%
Caroline County	4%
King George county	4%
Other Virginia Localities	7%
Out of State	9%

The needs of these sheltered homeless individuals vary from basic concerns, such as food and clothing, to financial assistance, credit resolution, and, in many instances, a range of health and mental health needs. The Thurman Brisben Center reports that they are seeing some very specific trends. The number of homeless men has not fluctuated appreciably but the number of homeless women and children has increased. In fact, children

comprise an average of 20 percent of this facility's shelter population. The age of homeless persons has also changed. The Thurman Brisben Center is seeing more people (both men and women) in their 20s, rather than the mid-30s, which used to be the norm. The implication is that some intervention could occur in high school, to prevent people who might be prone to homelessness from actually becoming homeless.

While there usually exists adequate shelter for homeless individuals, it is available for a limited duration. The Thurman Brisben Center is a high demand programmatic facility providing a range of services, but it must also impose a limit on the amount of time someone may remain there.

The number of homeless individuals was determined by a point-in-time count. This effort enumerated shelter residents as well as persons in local motels who meet HUD's criteria for homeless persons. In addition, the Fredericksburg Planning staff worked with the municipal police to search for unsheltered persons under bridges, around known campsites, and in vacant buildings. Also included in this street count were the individuals who stayed at the Salvation Army cold weather shelter, since this shelter is a temporary one and the needs of those who take shelter there are similar to those who remain entirely unsheltered.

The needs of unsheltered individuals include food, job training, medical services, mental health services, and even legal services. An overriding concern, however, is the consistent need for affordable housing. Some of these individuals are working full time, but are unable to obtain housing with any reasonable anticipation of permanence.

SHELTERED AND UNSHELTERED INDIVIDUALS IN FREDERICKSBURG

POINT-IN-TIME COUNT	21 JANUARY 2004	26 JANUARY 2005	2006	2007
Sheltered Individuals	39	41		
Unsheltered Individuals	26	20		
Total Homeless Individuals	65	61		
Total Number of Homeless Persons (both individuals and families)	**131**	**123**		

UNSHELTERED INDIVIDUALS

The number of unsheltered individuals is elusive because of the sometimes obscure locations such persons inhabit. Some homeless persons with mental disorders and/or substance abuse problems do not seek shelter, despite available space. The largest of Fredericksburg's shelters, the Thurman Brisben Center rarely operates at its full capacity. During FY 2004, their highest bed count, on January 31, 2004, was 63 persons, or 79 percent of its capacity.

HUD requires that homeless populations be counted at a given point-in-time. This methodology is the most accurate means to identify the number of persons without permanent residence on a specific day. The other method of counting the homeless is over a defined period, to analyze the types of persons who become homeless and the circumstances that make them so. The Fredericksburg Planning staff has conducted point-in-time research since 1995. In January 2004 and again in January 2005, Fredericksburg participated in regional point-in-time counts.

The number of unsheltered individuals highlights the difficulty in effectively serving this population. Many of these persons need mental health services in conjunction with housing, but resources are not available for publicly funded supportive housing, so these individuals remain unsheltered. The Salvation Army has provided an overnight shelter during the winter months, but this facility will not be available in the future. An ecumenical group called MICAH has recently opened a day shelter, which provides washing machines, a telephone, a mail drop, etc. – all of which can help someone seek employment. The overriding need however, remains shelter and services.

PRIORITY NEEDS

The needs of sheltered and unsheltered individuals can be summarized, as follows:

- Treatment services and permanent housing are needed by the majority of homeless shelter residents, many of whom suffer from alcohol and/or drug addiction and/or mental disorders. Similar services are needed for the chronically homeless who are without shelter, but are more difficult to deliver because these persons avoid shelter and assistance. Because the needs of unsheltered individuals remain essentially unmet, they are more severe and life-threatening as a consequence.

- An emergency shelter is needed for individuals who cannot use the Thurman Brisben Center. The Thurman Brisben Center has capacity, but it is not feasible to mix chronic homeless persons who have untreated problems with persons who are trying to stay away from alcohol and drugs.

- Transitional housing and programs are needed to provide the training in independent living for persons who have completed substance abuse detoxification programs or who have been released from prison.

NEEDS OF HOMELESS FAMILIES

Families with children can usually find accommodations in the various shelters, but each facility has its own mission and targeted population. Actual numbers of sheltered families are available from the Thurman Brisben Center, the Rappahannock Council on Domestic Violence (in Stafford), and Hope House. During the point-in-time count on January 26, 2005, there were 20 families in the above facilities. These families represented a total of 64 persons, but only 58 of them were in shelters in Fredericksburg. The children in these families are receiving education services, but there are clearly other social needs to be addressed, such as precarious housing situations. An additional four children were enumerated in motels, during the point-in-time count, and considered homeless.

SHELTERED FAMILIES

Families find a range of homeless facilities in Fredericksburg. The Thurman Brisben Center, for instance, is a programmatic emergency facility where women and children can be housed in family units. Women with children can also find temporary shelter at the Haven, run by the

Rappahannock Council on Domestic Violence (RCDV). The capacity of this facility is limited to 23 beds, so they must sometimes turn away those in need. Unfortunately, some of these women must then return to their abusive homes for lack of viable alternatives or risk losing their children to child protective services if they choose to stay in their automobile instead. The Thurman Brisben Center is typically available to families unable to find shelter at RCDV.

Hope House specifically operates as a family shelter, with a wide range of services as well as a transitional housing program. This facility, however, accepts only homeless women who are pregnant or who have children. Hope House has 26 beds for the members of its homeless families and offers a two-year program to help these clients work toward independent living. Hope House must often turn away families in need, because this facility is usually full. They maintain a waiting list.

Homeless families typically need food, transportation, linkage with services, financial assistance, clothing, hygiene care items, credit resolution, child care (the average family size at Hope House includes a single mother with two children), life skills training, completion of education (many of the adult residents at Hope House lack a high school diploma), jobs, follow-up support services, and affordable housing. Fulfilling this range of needs is basic to helping persons transition from shelter to permanent housing. Many persons, for example, require sufficient time to fix their credit histories, to develop an employment history, and to otherwise reach a point when they can move out on their own. The time needed to work through the waiting list for subsidized housing alone can be several months.

Hope House has a transitional housing facility with four apartments. These units provide an interim step, between shelter and permanent housing, where families can develop the skills needed for independent living. This transition is critical to overcoming homelessness among families. Unfortunately, the Fredericksburg facility is the only one of its kind in this planning district.

Whether in a shelter or a transitional unit, homeless families need comprehensive support services to assist them in obtaining education and employment. Of critical concern is cost-effective and flexible day care. These services need to be available on short notice - for interventions such as treatment appointments or job interviews - as well as long term, to accommodate employment. There are a number of day care facilities in the area, but these are quickly filled by children of working families who pay, on average, in excess of $100 a week. To a homeless family, these costs are prohibitive. Programs and processes to help persons become self-sufficient cannot succeed unless adequate day care is also available. Hope House has developed a day care facility, on-site, which can accommodate 17 children and which includes meals and snacks.

UNSHELTERED FAMILIES

Homeless families outside of shelters are difficult to count because they are often doubled up with families or friends. Such persons are not technically homeless, according to the HUD definition, although such families are certainly inadequately housed. There is usually space available for families at the Thurman Brisben Center, yet there is a waiting list for Hope House and its comprehensive transitional program.

PRIORITY NEEDS

The needs of sheltered and unsheltered families can be summarized as follows:

- Shelter and transitional housing residents need support services, training, and affordable housing, in order to move toward independent living.

- Comprehensive educational programs are needed to help families progress from emergency shelter to permanent housing. A limited program capacity combined with the amount of time needed to work through such a program dictates that some homeless families will be delayed in getting adequate assistance.

- Homeless families can usually find shelter, because the Thurman Brisben Center does not typically operate at capacity. What is needed is longer term transitional housing, with attendant programs, to help break the cycle of homelessness for local families.

NEEDS OF HOMELESS SUBPOPULATIONS

There is an enormous challenge in meeting the needs of persons who have mental disorders, substance abuse problems, life threatening health problems, or who are subject to domestic violence. When such persons are also homeless, a continuum of care must be carefully coordinated to help them transition to some sort of stable living arrangement. Unfortunately, when individuals with one or more of these problems refuses care or shelter, the problems compound and a condition of homelessness becomes chronic and potentially life threatening.

CHRONICALLY HOMELESS

A person is considered chronically homeless if they are an unaccompanied individual with a disabling condition who has either been continuously homeless for a year or more or who has had at least four episodes of homelessness in the past three years. To be considered chronically homeless, a person must have been sleeping in a place not meant for human habitation and/or in an emergency shelter during that time. A disabling condition is defined as a diagnosable substance use disorder, serious mental illness, developmental disability, or chronic physical illness or disability. A disability condition limits an individual's ability to work or to perform one or more activities of daily living.

The incidence of homeless persons with disabilities is more widely recognized than before. A review of Rappahannock Area Community Services Board (RACSB) consumers for FY 2004 shows 280 homeless individuals with disabilities who received services from at least one program. Twenty percent of these individuals had a severe

mental health diagnosis and another 20 percent had problems with substance abuse. The remaining 60 percent were dual diagnosed with both mental illness and substance abuse. These figures do not take into account those homeless individuals who may have benefited from services, but who refused to seek them through RACSB.

The RACSB provides extensive services to individuals with mental illness, those with alcohol/other drug addictions, and to those who suffer from both. A part-time counselor works with the Thurman Brisben Center's case manager, to assess their client needs and to respond immediately to anyone thought to have mental health, mental retardation, or substance abuse treatment needs. Despite these supports and resources, the current supportive services system cannot provide the level of involvement necessary to overcome the complexity of needs which some homeless persons experience. The result is continued homelessness for these persons.

The RACSB also provides limited financial support and on-site residential support to persons enrolled in their Mental Health or Mental Retardation Residential programs. Persons on the waiting list for these services receive case management services and referral to all possible programs.

In summary, there is a need for both additional services that are intensive enough to overcome existing problems as well as for additional permanent housing with appropriate support.

SERIOUSLY MENTALLY ILL

A 1992 federal study suggested that approximately one-half of the mentally ill homeless population is dually diagnosed with an alcohol or drug problem. As specified above, RACSB provides services especially designed for the mentally ill and substance abusers. Since 1985, Serenity Home has collaborated with RACSB to serve dually diagnosed mentally handicapped/substance abuse adults in the community. Local experience, however, suggests that 60 percent of the mentally ill homeless population also suffers from substance abuse problems.

CHRONIC SUBSTANCE ABUSE

Homeless persons with alcohol/drug addiction problems are at a high risk for HIV infection and are likely to have other serious health problems as well. Serenity Home's Transitional Living Program is specifically licensed for recovering adult substance abusers but is not a shelter. Homeless persons who are in need of detoxification can request services from the Salvation Army. The Salvation Army will provide a detoxification program at no cost to the individual but the individual must voluntarily request this treatment. Homeless persons may also request services from RACSB which has a contractual agreement with Serenity Home and other treatment programs. As identified above, RACSB records indicate that in 2004, more than 160 homeless persons diagnosed with a disability also suffered from substance abuse.

VETERANS

The point-in-time count conducted in January 2005, encountered 13 persons who claimed to be veterans. These individuals were both sheltered and unsheltered. Obviously there was no verification of veteran status conducted in the field. The Veteran's

Administration has indicated it will provide all applicable services to persons who qualify.

PERSONS WITH HIV/AIDS

When the Thurman Brisben Center identifies persons who may be suffering from Human Immunodeficiency Virus (HIV), they coordinate with the Fredericksburg Area HIV/AIDS Support Service (FAHASS) to get such persons tested. Currently, there are no known cases of persons with HIV/AIDS at the center. FAHASS, however, estimates that there are eight homeless persons in the community with HIV/AIDS. The overwhelming need for such persons is affordable housing. As social service funding is reduced nationwide,

Fredericksburg is experiencing an influx of afflicted persons from high cost areas like New York and New Jersey. Unfortunately, this region is not affordable to low income persons either.

VICTIMS OF DOMESTIC ABUSE

The Rappahannock Council on Domestic Violence (RCDV) provides a place of refuge called the Haven, for women and children fleeing domestic violence. Their capacity is limited to 23 people, however, and they sometimes must turn people away. During 2004, the Haven sheltered a total of 98 women and 93 children. Another 2,421 persons were assisted without providing shelter. Additional shelter capacity is a clear need as is transitional housing and services to prevent clients from having to return to abusive homes for lack of viable alternatives. Homeless youth can find shelter in any of the community organizations, but the only shelter which provides services specifically for youth is the RCDV. The RCDV, however, will not accept males aged 13 years and over, although it will aid in finding them alternative housing.

YOUTH

The point-in-time count conducted on January 26, 2005 revealed a high number of homeless children throughout the planning district. In Fredericksburg, a total of 123 persons were counted as homeless. Forty individuals (32 percent) were under 18 years of age.

PRIORITY NEEDS

The needs of sheltered and unsheltered persons with physical and/or mental health problems are as follows:

- Support services are a critical need for persons with severe mental illness, persons with alcohol/other drug addictions, and persons with both. Many services are already provided, but additional services that are more intensive are also needed. In addition, many such persons need transitional and permanent housing, with appropriate services.

- Persons fleeing domestic violence need emergency shelter as well as transitional services to help them establish independence. There is currently a domestic violence shelter as well as services, but additional capacity is needed.

- Fredericksburg Area HIV/AIDS Support Services has noted that the overall number of afflicted persons is increasing. Available support services and educational programs must be maintained, but an additional critical need is for affordable housing.

NEEDS OF PERSONS AT IMMINENT RISK OF HOMELESSNESS

A homeless continuum of care must include a program, or programs, which prevent people from becoming homeless. Persons threatened with homelessness need very specific assistance to stabilize residential arrangements that are often anything but secure. Critical needs can be categorized into three broad categories - income and services, education, and housing that is available within their financial means.

Income and Services

Several years ago, a Regional Task Force on Homelessness for Planning District 16 sought to establish a basic standard that would provide a comparative measure of households at risk of homelessness. This group settled on the Food Stamp caseload as a standard because it includes individuals and families who meet specific income and resource guidelines. Experience has shown that the circumstances of these persons are so precarious that the loss of a job, a minor illness, a broken car, or some other single occurrence can quickly cause a family to lose their home. The number of cases in Fredericksburg that met these criteria, in 1999, was approximately 650 families. In 2004, the number of cases reached 1,001 families. The number of families in danger of becoming homeless is clearly growing.

The income limitations of this at-risk segment of the population are addressed through programs administered by the Central Virginia Housing Coalition (CHVC) as well as local churches. CVHC assists approximately eight to ten families per month with loans, to prevent eviction or foreclosure. As the regional population has grown, so have requests for assistance. The CVHC receives an average of eight inquiries a month from Fredericksburg residents. Assistance provided by the Housing Coalition has steadily risen, over the years, and this trend is likely to continue, as growth transforms the local economy and housing market. Several area churches provide similar assistance through a consolidated effort called the Community Assessment Program.

In addition to income assistance, several organizations provide services to help families remain in their homes. The Central Virginia Housing Coalition, for instance, has expanded its operation, from emergency loans, to extensive housing counseling. This program attempts to address family needs <u>before</u> an emergency loan becomes necessary. Rappahannock Legal Services, Inc. (RLS) is also extensively involved in homeless prevention. In fact, comprehensive legal needs surveys show that housing is the primary concern of the local low-income population. Almost daily, the Fredericksburg RLS office
receives requests for legal assistance (1) to prevent eviction, foreclosure, and utility shut-offs, (2) to require landlords to maintain rental units in a habitable condition and in compliance with applicable housing and health codes, and (3) to locate and obtain decent and affordable housing. This legal effort is crucial to avoiding homelessness, but RLS reports that funding and staffing limitations means they are only able to serve 15 percent of the people who come to them for assistance. More funding is clearly needed for this homeless prevention endeavor.

RACSB has identified approximately 168 individuals with mental illness or mental retardation who are in need of supportive housing. Further, of the 2,299 individuals served by RACSB, in Fredericksburg, for mental health, mental retardation, and substance abuse, approximately 884 (38 percent) are considered at risk of homelessness, as defined by their limited income and reliance on public medical assistance.

Education

While external factors are significant, many families have internal problems that place them at risk of homelessness. These internal issues include poor decision making skills, an inability to engage in long range planning, insufficient value placed on education, and substance abuse problems. Self-defeating traits such as these are often passed on to children, perpetuating the cycle of failure and poverty. Educational intervention is critical but often not provided until a family actually becomes homeless. Hope House has a comprehensive transitional program to help families learn to overcome these problems. The Haven provides similar services, but on a smaller scale.

The Hope House staff has found that the population most at risk of recurring homelessness is those without the management skills needed to maintain permanent housing. These persons include, primarily, single parents who are not yet 20 years of age, single parents with substance abuse problems, and families with a parent or child who is either physically or mentally disabled. A homeless person's willingness to overcome problems and learn independent living skills is directly related to their success in avoiding recurring homelessness. Hope House does not allow persons to stay who will not cooperate with their educational program. They also will not allow persons to return and try again. Their experience is that a person who could not complete their program the first time, will not be successful the second time either. Program space is too critical to allow its use without a reasonable expectation of success. Persons who refuse to be helped must be addressed through other means.

The 2000 Census shows that 2,219 persons, or nearly 20 percent of Fredericksburg's population, aged 25 years and over, did not complete high school. Surveys of shelter residents suggest that a limited education can be a factor in who becomes homeless, but only around 21 percent of the adults in the Thurman Brisben Center did not complete high school. These statistics are closely matched, which indicates that there are many other factors affecting the potential of someone becoming homeless.

Housing

Another indicator of at risk households is the waiting list for the region's Housing Choice Voucher Program. This list currently includes 461 families with children. The factors influencing the composition of this list include a lack of affordable rental units, a lack of affordable or assisted day care, a lack of suitable transportation, inadequate job training, and bad credit - often from unpaid medical bills.

The potential for Fredericksburg households to become homeless is higher than suggested by the Housing Choice Voucher Program waiting list. According to the 2000 Census, there are 817 renter households in Fredericksburg that have a housing cost burden in excess of 50 percent of income. Fully 805 of the households with such a severe cost burden have incomes less than or equal to 30 percent of the area median income.

There are 203 owner households with the same degree of housing cost burden. Of the owner households with a severe housing cost burden, more than half (119 households) have incomes less than or equal to 30 percent of the area median.

Potential homeless persons can also be found in the incidence of overcrowding. These families and individuals are often called the hidden homeless. The 2000 Census shows the greatest incidence of overcrowding (4 percent) among extremely low income renter households. The incidence of overcrowding among all households City-wide is 2 percent.

Overcrowded low to moderate income households are the most likely to include hidden homeless, or persons without permanent housing of their own, but, not residing in a shelter either. According to the 2000 Census, there were 135 such households in Fredericksburg. This figure represents housing occupied by persons who would otherwise be homeless except for the generosity of family or friends.

Needs of Persons at Risk of Homelessness

The needs of individuals and families threatened with homelessness are as follows:

- Households with financial difficulties can become homeless very quickly when unanticipated expenses arise. Programs that provide homeless prevention assistance help to address income limitations. Such programs need to be maintained because
  demographic trends indicate a growing number of people whose circumstances put them at risk of homelessness.

- Homeless prevention also includes services such as financial counseling, legal assistance, and housing information. These services need to be maintained and selectively expanded.

- Many persons who are mentally ill, mentally retarded, and/or have substance abuse problems are at risk of homelessness due to their limited means. A minor change in circumstances can very quickly result in a crisis. Aggressive outreach to this population is needed to include them in homeless prevention training and assistance programs.

- Persons who end up homeless often do not have the skills necessary for independent living. Additional educational programs are needed, as part of an expanded transitional housing element, to prevent recurring homelessness.

- Affordable housing is the final component of a homeless prevention program. Additional housing will help provide stability to most families and allow them to address other needs. Additional housing will also help to relieve overcrowding (hidden homeless).

- As noted above, 43 percent of the homeless persons in Fredericksburg shelters are actually from Fredericksburg. Homeless prevention on a more regional scale would help to address many problems associated with homelessness.

NATURE AND EXTENT OF HOMELESSNESS BY RACIAL AND ETHNIC GROUP

The racial composition of the Fredericksburg area varies from jurisdiction to jurisdiction. The following statistics are from the 2000 Census:

RACIAL COMPOSITION, BY PERCENTAGE

Jurisdiction	White,Non-Hispanic Population	Black, Non-Hispanic Population	Hispanics, Native Americans, Asians, and Pacific Islanders
Stafford	82.0	12.1	5.9
Spotsylvania	82.9	12.5	4.6
Fredericksburg	73.2	20.4	6.4

Hope House reports a 50/50 mix of African-American and White clients during 2004, with no other ethnic group represented. Thurman Brisben Center records also indicate a fluctuation in racial composition, but overall they have found the shelter population to be about 60 percent White, 35 percent African-American, and 5 percent Hispanic. The Salvation Army has stated that during their emergency operations they had a 50/50 split between African-American and White persons seeking shelter.

TABLE 1A - HOMELESS AND SPECIAL NEEDS POPULATIONS

The table on page 19 shows an annual point-in-time count for the night of 26/27 January 2005. These figures were compiled by the Fredericksburg Planning staff, based on information provided by shelters in the City of Fredericksburg (Thurman Brisben Center and Hope House). Although the preceding discussion included the domestic violence shelter (The Haven), it is not included in the table because it is physically located in Stafford County. Unsheltered families and individuals were enumerated in the field and at drop-in sites. Emergency shelter and transitional housing figures were taken from local shelter records. Jurisdictional school boards provided their census of homeless children who were reported under the McKinney-Vento Act. Subpopulations were estimated from shelter and service provider figures. Since this count used the point-in-time methodology, duplicate counting was carefully avoided. Children living at Hope House, for instance, were also included in the school system report. These children were not counted twice. In the field, enumerators used a questionnaire that identified persons being counted through their initials and last four digits of their social security number.

The category for Veterans is the most difficult to complete. Some persons will claim to be veterans as a means to obtain public assistance. Research, however, shows many such claims to be false. Without careful documentary investigation, the true number of homeless veterans is elusive.

Table 1A
Homeless and Special Needs Populations

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
		Individuals		
Example	**Emergency Shelter**	**100**	**40**	**26**
Beds	Emergency Shelter	48	0	20
	Transitional Housing	0	0	20
	Permanent Supportive Housing	33	0	36
	Total	81	0	76
		Persons in Families With Children		
Beds	Emergency Shelter	32	0	0
	Transitional Housing	26	0	70
	Permanent Supportive Housing	0	0	0
	Total	58	0	70

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	***Sheltered***		***Unsheltered***	***Total***
	Emergency	***Transitional***		
Example:	**75 (A)**	**125 (A)**	**105 (N)**	**305**
1. Homeless Individuals	41(A)	0	20(N)	61
2. Homeless Families with Children	9(A)	8(A)	0	17
2a. Persons in Homeless Families with Children	40(A)	22(A)	0	62
Total (lines 1 + 2a)	81	22	20	123

Part 2: Homeless Subpopulations	**Sheltered**	**Unsheltered**	***Total***
1. Chronically Homeless	16	20	36
2. Seriously Mentally Ill	16		
3. Chronic Substance Abuse	12		
4. Veterans	13		
5. Persons with HIV/AIDS	0		
6. Victims of Domestic Violence	9		
7. Youth	0		

STRATEGY TO ADDRESS HOMELESS NEEDS

CONTINUUM OF CARE

The City of Fredericksburg participates in a regional effort to care for those persons in the community who need special attention. Many citizens suffer from a range of physical, mental, and economic hardships and often must seek temporary emergency shelter. The following sections outline the nature and extent of existing shelters and the availability of services to persons who are homeless and those who are threatened with homelessness.

Although the following facilities and services are provided by a variety of organizations and government agencies, they comprise a system that endeavors to be a cohesive continuum of care. A continuum of care includes a series of facilities and services ranging from emergency shelter, transitional housing, permanent housing, and homeless prevention programs. The emphasis must reach beyond shelter and housing, though, because social problems such as mental illness, alcoholism, and drug addiction are major factors in causing homelessness. Consequently, a continuum of care includes an assessment of needs as well as appropriate services.

FACILITIES

Hope House/Rappahannock Refuge, Inc.

Hope House began operations in 1987 as a church sponsored shelter staffed with volunteers and part-time staff. It is now a non-profit 501(c)(3) provider of transitional shelter to homeless women and their families. Their mission is to provide homeless women and their children residency and the services necessary to transition them into independent living in the community. Shelter capacity is 26 persons and staffing has grown to include full-time and part-time employees, as well as a case manager and housing advocate to provide extensive follow-up services for residents once they leave the shelter. Hope House operates at capacity. Though they must turn away nearly 223 mothers and children annually, they provide financial counseling and outreach services to more than 750 individuals.

Hope House facilities include three distinct elements. Hope House itself can shelter up to nine families, with full service case management. Horizon House is a nearby four-unit apartment building which serves as a further step for residents to transition to independent living. The Hope House facility also includes a fully licensed day care center for residents as well as low-income families which reside within the Planning District.

Hope House services include a two-year program to help families develop the skills necessary for independent living. Many residents complete the program in less time (average: 15 months). The program includes case management, referrals, assessments, financial management training, and life skills training. Residents are also provided personal care items, school supplies, transportation, and day care services. The shelter staff also coordinates with local agencies to help residents prepare for their G.E.D. and to obtain employment skills training, counseling, parenting classes, support groups, and food preparation and management skills. This comprehensive education and assistance is designed to prevent recurring homelessness.

Thurman Brisben Center

This shelter began, during the winter of 1987-88, as a coalition of local churches that made space available on a rotating basis, to shelter homeless persons. Subsequent years saw this program consolidated and housed at the old Maury School and then in a leased facility on Essex Street. With the City of Fredericksburg's assistance, the Thurman Brisben Center owns a new facility with a total capacity of 80 beds. Staffing consists of a full-time director, a child services coordinator, a part time case manager, shift coordinators and many volunteers. Thurman Brisben Center is also a non-profit 501(c)(3) organization.

Shelter services include provision of flood and clothing as well as referrals, non-prescription drugs, personal care items, clothes washing and drying, some training, and limited case management. Their kitchen serves an average of 126 meals per day. Shelter staff maintains a close coordination with RACSB because approximately 70-75 percent of their clients have substance abuse and/or mental health problems. The shelter staff also refers anyone suspected of having HIV/AIDS to FAHASS, for appropriate testing.

The Haven/Rappahannock Council on Domestic Violence (RCDV)

This emergency shelter is located outside of the City of Fredericksburg, but provides a place for battered women and their children from the entire Planning District to escape from abusive households. The shelter capacity is 23 beds and the length of stay is limited to two months. Staffing consists of full-time and part-time employees as well as night resident managers. The Haven must turn people away if they are full, if an abusive partner knows where the shelter is located, or if a resident willfully violates the shelter rules.

Shelter services provide for immediate as well as transitional needs. Services for immediate needs include 24-hour crisis counseling to anyone who calls, emergency transportation (if needed to affect a rescue) and, of course, shelter. Transitional services include legal advocacy, safety planning, goal planning (job search, etc.), counseling, and providing for the needs of related children. The intent of this assistance is to prevent recurring homelessness, but time limitations are a severe constraint.

Domestic violence shelters are often sought by persons from other localities who want to put distance between themselves and their previous abusive environment. The problem is that shelters can become full very quickly, leaving local citizens without an opportunity for shelter. As a consequence, the Haven allows no more than two adults from outside Planning District 16 to reside there at any given time.

Salvation Army

The Salvation Army has provided emergency shelter during the cold weather months although this facility will no longer be available. Their capacity had been 25-30 persons. The Salvation Army still provides a significant level and variety of other services. Meals, for instance, are provided daily, to an average of 25-40 persons. Adult rehabilitation, for alcohol and drug abuse, is also available, to anyone who asks for such assistance. This rehabilitation assistance is a 6-month program.

The Salvation Army also assists with the homeless prevention effort called the Community Assessment Program (CAP). This growing resource is sponsored by 33 churches and organizations and assists families - through appropriate referrals - with food, clothing, furniture, household goods, and financial assistance for rent, mortgage, utilities, transportation, and medicines. Clients not only receive assistance for immediate needs, but can also be referred to employment programs, further education, and other appropriate services.

MICAH Day Shelter

An ecumenical group named MICAH has established a day shelter within a local church. They provide respite from the weather, coffee, one day supply of emergency food, box lunches, emergency clothing, showers, a telephone, computers, and a mail drop. This group also provides counseling and referral services. This drop-in shelter currently operates Monday through Friday and is staffed by volunteers.

SERVICES

Rappahannock Legal Services, Inc. (RLS)

This organization serves Fredericksburg and 16 counties in the Rappahannock River watershed, providing legal services in the areas of consumer, housing, health, public benefits, employment, and family law. RLS has found that housing is the greatest need confronting their clients. Almost daily, the Fredericksburg RLS office receives requests for legal services (1) to prevent eviction, foreclosure, and utility shutoffs, (2) to require landlords to maintain rental units in a habitable condition and in compliance with applicable housing and health codes, and (3) to locate and obtain decent and affordable housing. Although RLS gives priority to providing full service in housing cases, the high client demand on limited funding and resources results in even priority cases remaining unrepresented. The population eligible for RLS services has climbed to 45,284 persons within their service area. Because of Federal and State budget cuts, however, RLS could handle only 1,816 cases during 2004. This caseload represents only four percent (4%) of the qualified population.

Of the above 1,816 cases, 465 were housing cases, but many other cases had a direct impact on the client's ability to obtain or keep housing. Most government benefits cases involved obtaining or retaining government subsistence benefits which clients relied on to pay monthly rents, mortgages, and utility bills. Social Security disability cases were especially related to meeting housing needs. In addition, RLS handled 375 child and spousal cases in 2004 and in most instances the support obtained or retained made housing affordable for the clients involved (usually single parents with children). RLS serves about 278 low-income residents of the City of Fredericksburg per year.

Department of Social Services

The City's Department of Social Services is the primary local organization providing financial and social support to persons in need. Social Services does not provide services that are specifically directed to the homeless, but many homeless are eligible for assistance and services, based on their income, resources, and family size. Two to five participants in the Food Stamp Program, for example, are typically residents of the Thurman Brisben Center.

Social Services does not have specific programs to prevent low-income individuals and families with children from becoming homeless. The available financial assistance programs, however, may accomplish this end. Available programs are as follows:

- Temporary Assistance for Needy Families (TANF): This program provides financial assistance to eligible families, which lack the resources to meet their basic needs.

- Energy Assistance: Eligible low-income households may receive federal assistance with their home heating and cooling bills, within funding limits. Faulty or hazardous heating/cooling systems may also be repaired in eligible households.

- Food Stamps: This federal program supplements the food budgets of low-income households to ensure needy persons receive a nutritionally adequate diet.

- General Relief: This state and local program provides limited financial assistance to eligible persons for such occurrences as illness, temporary loss of employment, and burial of the indigent.

- Adult Services: Low-income, aged, or disabled adults who need assistance to remain in their homes may receive services such as chore, companion, adult day care, and homemaker services as a means to avoid institutionalization. If institutionalization becomes necessary, assistance is available to arrange appropriate care. Assistance is also available to help adults transition back into the community when they are released from various institutions.

- Adult and Child Protective Services: Services are provided to protect children as well as adults who are elderly or incapacitated from abuse, neglect, and exploitation.

- Foster Care: Substitute care is arranged for children who cannot be in their homes.

- Child Day Care Services: Subsidized day care in approved homes or centers so certain TANF parents can become employed or train for employment.

- Employment Services: This program includes employment counseling, job search, work experience, education, and training.

- Medicaid: This federal and state program provides payment for medical care for specified needy persons

- Children's Medical Security Insurance Plan (CMSIP): This program provides medical assistance to children and families not eligible for Medicaid.

- State and Local Hospitalization (SLH): A medical assistance program to meet needs not addressed by other programs.

Employment Resources Inc. (ERI)

ERI is a women-owned, 501(c)(3) non-profit organization whose mission is to serve the

educational and employment needs of youth and adults who are economically and academically disadvantaged. This organization provides career and educational services at its Career Center and also operates the Star Center Alternative School for emotionally disabled youth.

Since 1992, ERI has provided educational services to homeless shelter residents. ERI has also aggressively established linkages with other community organizations such as area school systems, mental health agencies, juvenile court and court services units, the Area Office on Youth, and civic groups. ERI and RACSB also established a public-private partnership to facilitate the provision of day treatment services to students enrolled in the Star Center. ERI has also contracted with the Fredericksburg and Stafford Departments of Social Services to provide career development services to recipients of Temporary Assistance for Needy Families.

Central Virginia Housing Coalition

This non-profit 501(c)(3) organization has a variety of programs which address housing for low income persons. These efforts range from a house building program to financial assistance to avoid eviction or foreclosure. The homeless prevention program includes a fund with which to make small, no-interest loans to families threatened with foreclosure. The maximum loan amount is limited to $500 and is meant to assist families who need a small amount to possibly combine with other funds to meet the financial obligation that threatens them with homelessness. The Central Virginia Housing Coalition (CVHC) does not release these funds, though, unless there is some reasonable assurance of repayment. The family must have some source of income and a budget that is realistic. The CVHC has set up this program to help families overcome temporary setbacks they are not otherwise financially equipped to address. They cannot assume the role of social service providers.

In addition to preventing foreclosure, when possible, the CVHC also provides loans to families who need assistance with rent payment, a rental security deposit or a utility deposit. Once again, the purpose is to prevent homelessness by avoiding eviction or to help to obtain rental housing in the first place.

In addition to emergency loans, the CVHC is able to provide extensive budget and credit counseling. This training is for prospective homebuyers and helps them to avoid financial difficulties which would cause them to lose their house.

Moss Free Clinic

The Moss Free Clinic provides basic health care to low-income and uninsured residents of Planning District 16. The clinic also accepts referrals from the Thurman Brisben Center. It is sponsored by the Fredericksburg Area Regional Health Council, a private non-profit 501(c)(3) corporation. Services, which are provided at no cost to the patients, include primary non-emergency medical care, specialty medical care, dental care, prescription medications, and health education and promotion. During 2004, the Moss Free Clinic served 1,477 individual low-income, uninsured patients.

FAHASS

The Fredericksburg Area HIV/AIDS Support Services was established to address the

needs of persons with HIV and AIDS. This organization estimates that there are eight persons with HIV/AIDS who are also homeless in the Fredericksburg area. FAHASS tries to assist such persons to find permanent housing, but affordability is an overwhelming issue for low income persons. Unfortunately, housing is even less affordable in many other locations and FAHASS has observed an influx of persons whose subsidies were cut elsewhere and who have subsequently come to Fredericksburg in search of affordable housing.

PRIORITY HOMELESS NEEDS

The Federal government has established a goal to eliminate chronic homelessness by the year 2012. This goal has subsequently been incorporated into regional Continuum of Care planning. Fredericksburg's strategy to address this effort is included within the priority needs of homeless individuals and families, as follows:

- Effective intake and assessment, to ensure homeless individuals and families are directed to the appropriate facilities and services.
- Sufficient shelter capacity for chronic homeless persons.
- Transitional housing for families.
- Transitional housing for persons who have completed substance abuse detoxification programs and/or have been released from prison.
- Permanent affordable housing, with supportive services, for persons who have worked through transitional programs.
- Ongoing homeless prevention programs.

IMPLEMENTATION STRATEGY

The foregoing analysis has focused on homeless individuals and families separately, which is the format that HUD requires. This Federal agency, however, has also determined that homeless needs are more effectively addressed by using the categories of **chronic homeless** and **other homeless**. The Federal government's stated goal is to end chronic homelessness within a decade. The following strategy includes these categories.

ANALYSIS

Ending chronic homelessness is an enormous challenge that will require carefully coordinated services and supportive housing, within a context of severe budgetary constraints. To add to the challenge, the chronic homeless population can be an elusive group to try to assist, as they often avoid available shelter and services.

Ending chronic homelessness is a two step process. The first step is to reduce the number of people who become homeless. The second step, which should be accomplished concurrently with the first, is to increase the placement of chronically homeless persons in supportive housing. During the point-in-time count, on January 26/27, 2005, approximately 36 individuals were enumerated who were considered to be chronically homeless in the City of Fredericksburg.

Homelessness that is not defined as **chronic** is referred to as **other homeless.** This category includes families as well as individuals who do not have a disabling condition that contributes to their homelessness. The number of other homeless, enumerated during the point-in-time count on January 26/27, 2005 included 87 persons sheltered in the City of Fredericksburg.

Persons threatened with homelessness have three areas of need. They require adequate income and services, education in life skills, and housing that is affordable. Several local organizations seek to reduce the number of people who become homeless. The Central Virginia Housing Coalition, for instance, has programs to help persons facing eviction or foreclosure as a result of an emergency. Even a small emergency that strains their limited resources, such as unanticipated auto repairs, can put a precariously housed family at risk. Rappahannock Legal Services does not provide income assistance, but will provide appropriate legal aid to prevent eviction, foreclosure, as well as utility shut off.

The above programs and services provide relief for income limitations, but there are often issues that can cause homelessness, including poor decision making skills, inability to plan, and substance abuse. The Rappahannock Area Community Services Board (RACSB) provides assistance, within their means, for substance abuse. The Central Virginia Housing Coalition and Rappahannock Legal Services provide educational intervention programs.

The final and most difficult item to address is affordable housing. The RACSB provides a range of supportive housing throughout the Planning District. Group homes, supervised apartments, and supported living programs have a profound impact on the community by keeping persons susceptible to homelessness adequately housed. The need is greater than available assets, though. Housing in the Fredericksburg area is increasingly expensive, which makes affordable housing elusive. Step one for ending chronic homelessness (reducing the number of persons who become homeless) is being addressed by several organizations. Step two (increasing the placement of chronically homeless persons is suitable supportive housing) is more difficult.

STRATEGY

The City of Fredericksburg acts as the lead agency for a homeless continuum of care (COC) that includes all of the jurisdictions in Planning District 16. As such, City staff coordinates monthly meetings of a regional COC task force. The task force, in turn, includes several committees – to conduct point-in-time counts, to analyze gaps, and to develop regional funding strategies. The following specific projects are currently part of the regional COC effort.

Assessment - Intake and assessment are critical components of an active COC. To effectively link emergency shelter, social service offices, and other relevant agencies, the COC Task Force has researched available technology, coordinated with potential users, and developed a proposal for a Homeless Management Information System (HMIS) that can be funded through HUD. The Planning District Commission (RADCO) has taken the lead for this project. The City of Fredericksburg does not propose to use CDBG funds for this item.

Emergency Shelter - The Thurman Brisben Center and The Haven (in Stafford) provide emergency shelter as an alternative to living in places unfit for human habitation. The City used CDBG funds to assist the Thurman Brisben Center to acquire the lot upon which their new shelter was built. The Thurman Brisben Center has not used its full capacity, but persons with substance abuse problems cannot go there if they cannot maintain sobriety. The Salvation Army has sheltered intoxicated individuals, but is seeking to establish a more comprehensive system to assist such individuals. The City of Fredericksburg will work with the Salvation Army as it develops a transitional shelter. Fredericksburg will also work through the regional COC to ensure a true emergency shelter is reestablished.

Transitional Shelter – Transitional housing has emerged as an identified gap in the continuum of care network. Shelter capacity is adequate, except for the chronic homeless, and the majority of the area's subsidized housing is in Fredericksburg. The link between the two is transitional housing, which provides the time and training to help families move from one to the other. Hope House provides a transitional shelter, with accompanying services for women with children. The Thurman Brisben Center has established its own transitional programs as well. The Salvation Army is exploring the feasibility of establishing a transitional facility to assist persons who have completed a detoxification program as well as individuals released from prison. The City of Fredericksburg will work with the Salvation Army as it develops a transitional shelter.

Permanent Housing - The COC Task Force is exploring the feasibility of establishing a regional housing authority, which would develop the capacity to provide affordable housing. The City of Fredericksburg expressed its formal support of a housing authority in its 2000 Consolidated Plan. The Rappahannock United Way and RADCO have since reviewed regional demographics and current conditions, and are working with the member jurisdictions to set up the necessary organization. The RACSB continues to add to its stock of permanent supportive housing, as funding allows. The City of Fredericksburg does not propose to use CDBG funds for this item, since the majority of the area's subsidized housing is located in Fredericksburg.

Prevention - As noted above, prevention of homelessness is accomplished by Rappahannock Legal Services and the Central Virginia Housing Coalition. The City will provide CDBG funds to these organizations to assist in this important task. Homeless prevention, however, is classified as a public service, which imposes statutory limitations. No more than 15 percent of Fredericksburg's annual CDBG entitlement may be used for all services, combined.

IMPLEMENTATION

The funding reasonably expected to be available to address homeless needs is a combination of public and private resources. The public contribution will include CDBG funds in the amount of $78,000 per year, for a five-year total of $234,000. This figure is contingent, however, on federal appropriations and CDBG formula allocations.

This level of funding will provide $7,000 in CDBG funding to the Central Virginia Housing Coalition to supplement their Lend-A-Hand Fund and to support their financial counseling programs. The five-year total will amount to $35,000 and is anticipated to provide homeless prevention assistance to approximately 10 households per year, for a five-year total of 50 households. In addition, $21,000 in CDBG funding will be directed

to Rappahannock Legal Services. The five-year total will amount to $105,000 and is anticipated to provide homeless prevention assistance to approximately 200 households per year, for a five-year total of approximately 1,000 households.

In addition to homeless prevention services, the City of Fredericksburg will provide CDBG funding to the Salvation Army in the amount of $50,000 a year, for three years. The total CDBG investment will be $150,000 and will assist with acquisition and construction of a transitional shelter for male individuals who have completed substance abuse detoxification and/or are being released from prison. This facility and its related programs will serve 12 to 18 persons following individual programs that would last for up to 18 months while they gain the skills and resources necessary to obtain and maintain permanent housing and self-sufficiency.

These activities will address the following statutory requirements that are part of HUD's mandate to develop viable urban communities:

Provide decent housing –

- Assist homeless persons to obtain housing
- Assist persons at risk of becoming homeless

Provide a suitable living environment –

- Increase access to public and private facilities and services

Expand economic opportunities –

- Enhance empowerment and self sufficiency

Obstacles to meeting the needs of homeless persons are not related entirely to shelter. The Thurman Brisben Shelter has not been operating at capacity. Instead, there is a need to provide additional transitional housing programs and to encourage affordable housing development.

The City will generally support applications for related programs and resources from eligible non-profit organizations and other groups. When the City is also an eligible applicant, it will coordinate any application with other relevant organizations so any program benefits will be delivered to citizens as effectively as possible.

DISCHARGE COORDINATION

The City of Fredericksburg does not have its own discharge coordination policy. The Rappahannock Area Community Services Board has a formal discharge policy for persons coming into the community from publicly funded institutions or systems of care.

SPECIAL NEEDS POPULATIONS

POPULATIONS WITH SPECIAL NEEDS

In addition to the needs of sheltered and unsheltered individuals and families, there are subpopulations of households with defined special needs. These persons are not homeless but include the elderly, the frail elderly, persons with disabilities (mental, physical, and developmental), persons with alcohol or other drug addiction, and persons diagnosed with AIDS and related diseases.

ELDERLY/FRAIL ELDERLY

In Fredericksburg, 14.7 percent of the population is 62 years or older. This percentage amounts to 2,833 individuals. According to the 2000 Census, 576 of these persons 62 or older have some sort of mobility or self-care limitation.

Many elderly and frail elderly persons require a range of assistance for daily living. Needs can include legal services, information assistance, homemaker services, meals, emergency services, and repairs to housing. A significant amount of this support is provided by family and friends, but there is also a need for publicly funded services.

PERSONS WITH DISABILITIES (MENTAL, PHYSICAL, DEVELOPMENTAL) AND PERSONS WITH HIV/AIDS AND THEIR FAMILIES

Persons with mental, physical, and/or developmental disabilities can be derived from Census data. The 2000 Census indicates that there are 3,538 individuals (5 years of age and over) with disabilities. This figure is 18.4 percent of the City's overall population.

During Fiscal Year 2004, the RACSB served 2,495 individuals in the Fredericksburg area (Planning District 16) who had a disability related to mental health, mental retardation, and substance abuse. Supportive housing (supervised apartments) was provided to 56 individuals and supported living housing (services) was provided to 89 individuals. In addition to staff assistance, the necessary support consists of income subsidies.

The RACSB has found that a number of persons with a serious mental illness who also have a substance abuse diagnosis have difficulty succeeding in traditional services. These persons are either homeless or at risk of becoming homeless. An intensive program such as the Program for Assertive Community Treatment would allow for a very low client to staff ratio, to comprehensively address the complex needs of this population. RACSB is continuing to seek resources to support such a program which would likely provide a more positive prognosis than is currently possible.

In addition to the above needs, based on RACSB waiting lists and needs assessments for FY 2004, there are other individuals living in institutions or with caregivers who will not be able to provide that care indefinitely. Specifically, there are approximately 50 individuals with mental retardation who are living with aging or ill caregivers. Individuals in this category who may have alcohol or other addiction problems are difficult to verify.

The disAbility Resource Center has 249 active clients. This organization has identified client needs for affordable housing, transportation, and removal of architectural barriers.

Affordable housing includes sufficient accessible rental housing to ensure physically disabled persons are afforded housing opportunities that are comparable to the rest of the population.
The Fredericksburg Area HIV/AIDS Support Services (FAHASS) specifically addresses the needs of persons with HIV and AIDS related diseases and their families. FAHASS began as a support group in 1989, but by 1991 had begun to receive coordination services from the AIDS Support Group of Charlottesville. FAHASS has since established its own service organization and became independent of the Charlottesville Group in 1997.

FAHASS provides both prevention education as well as support services such as counseling, case management, transportation, house cleaning, meal preparation, household assistance, and emotional support. They have over 95 active clients, 19 of whom reside in the City. Over the past few years, the FAHASS staff has seen an increase in the numbers of persons with HIV/AIDS, notably among youth and heterosexuals, especially women.

PERSONS WITH ALCOHOL OR OTHER DRUG ADDICTION

Persons with substance abuse problems require a continuum of services to recover their lives. This process includes initial treatment and a transitional program. Intervention needs to occur as early as possible, though, because the longer persons with substance abuse problems remain homeless the more resigned they become to their fate.

Serenity Home provides a residential treatment program for men only. This initial treatment program must be successfully completed before an individual can be considered for the transitional living/halfway program. Their capacity is 32 persons. As part of RACSB, A Woman's Place serves women and families with substance abuse issues, but this facility is neither a shelter nor a residence. A Woman's Place provides intensive outpatient therapy, in-house case management, day treatment, and after-hours support/treatment groups. During FY 2004, this facility served a total of 143 women. Finally, Snowden at Fredericksburg treats persons with mental health and chemical dependency problems. This facility provides in-patient psychiatry, day treatment programs, and out-patient programs.

According to RACSB and Serenity Home staff, there is a continued need for residential substance abuse treatment for women and adolescents, supervised living for chronically chemically dependant persons, and a social setting (non-medical) detoxification program.

OTHER LOCALLY IMPACTED PERSONS

The Salvation Army has noted a need for a half-way house to help persons who are released from prison. They have also explored the feasibility of establishing a transitional program for persons who have completed their detoxification program. Such facilities are critically needed to help these persons transition back into the community instead of backsliding to previous situations they are trying to avoid.

FACILITIES AND SERVICES FOR SPECIAL NEEDS POPULATION

SUPPORTIVE HOUSING

There are many citizens with other special needs who require varying levels of support to maintain households. The following facilities are available in the Fredericksburg area to help meet these needs:

Group Homes - The RACSB operates five group homes, in Planning District 16, for persons with mental retardation. They provide housing for four to six persons each and are staffed on a 24-hour basis. One home is located in the City, two are in Spotsylvania County, and one is in Stafford County. Another home will open in the summer of 2000 in Caroline County. There are two additional group homes located in Spotsylvania County which are not related to RACSB. They are church sponsored and house a total of 12 adults with mental retardation.

Supervised Apartments - The RACSB owns or leases apartments and rents them directly to persons with mental illness or mental retardation. Supervision includes a high level of daily contact between staff and clients, and may include overnight supervision. There are currently five buildings with supervised apartments located in the City and one in Spotsylvania County. In the City, one building has two three-bedroom apartments for persons with mental retardation. Another building has six efficiency apartments and houses six individuals. Another building has four one-bedroom townhouses. Another building has four apartments which house six individuals. One of these apartments is wheelchair accessible. A wheelchair accessible house provides housing for two women with mental retardation. Finally, there is a two-bedroom apartment that is completely wheelchair accessible. In Spotsylvania County, there is one two-bedroom duplex where a total of four people reside.

Supported Living Program - Members of this program live in their own housing, with roommates or with their families. They receive living skills training and support from RACSB staff. The amount of support differs according to the individual's need. The Supported Living Program contains two elements. The Mental Retardation Component provides support services to 37 persons throughout Planning District 16. The Mental Health Component supports 52 persons in Planning District 16, but predominantly in Fredericksburg.

Sponsored Placements - Mentally retarded adults or children who need a family level of support may receive adult foster care placement, if authorized by RACSB and the local Department of Social Services. In this instance, families provide housing, food, transportation and may also assist in teaching independent living skills. At present, RACSB Sponsored Placement has 11 consumers in seven placements throughout Planning District 16.

Elderly Care Facilities - Nursing and adult homes are located throughout the Fredericksburg area. All these facilities generally remain full and maintain waiting lists for entry. A total of 897 beds in nursing and adult homes are located in Planning District 16. A total of 70 beds in adult homes are available within the City. In addition to elderly care facilities, there are many apartments in Fredericksburg that are reserved for seniors (55 years of age and older). These apartments are at Madonna House (260 units) and Mill Park Terrace (129 units). Additional apartments for elderly persons are available at the Evergreens at Smith Run (130 units).

Affordable Accessible Housing - An organization called Housing Opportunities Made Economical, Inc. (H.O.M.E.) formed in 1998. Their mission was to take the lead in constructing accessible housing for persons with severe disabilities. H.O.M.E. now has 36 units under management (32 of which are in Fredericksburg), with an additional eight units under construction. An active waiting list for these apartments reflects the market demand.

Home Maintenance Assistance - The City of Fredericksburg and the Rappahannock Area Agency on Aging (RAAA) have both offered housing rehabilitation programs when funding has been available. The City provides its emergency repair program while RAAA can assist with weatherization assistance for elderly folks. In addition to making repairs that have kept homes safe and sanitary, the City has also been able to adapt houses to accommodate elderly and/or handicapped occupants. The Central Virginia Housing Coalition provides an indoor plumping and housing rehabilitation program, but cannot do such work in Fredericksburg because of program limitations.

Substance Abuse Treatment and Transitional Living - Serenity Home provides a program of substance abuse residential treatment for chemically dependant adult males. Capacity is 32 beds - 16 to 18 of which are usually in use for transitional living. Residency is usually limited to 28-90 days. Since 1975, Serenity Home has admitted chemically dependant adults who are also mentally ill or mentally retarded. Since 1987, chemically dependant persons who are HIV positive or who have AIDS have also received substance abuse residential treatment at Serenity Home.

Housing for Persons Diagnosed with AIDS and Related Diseases - The Fredericksburg Area HIV/AIDS Support Services (FAHASS) provides support to the families and victims of HIV and AIDS related diseases. This organization does not provide housing, although it will help to locate housing, as necessary.

SUPPORTIVE SERVICES

In addition to the housing programs listed above, there are service programs available to help meet the needs of persons with disabilities. These additional programs are as follows:

Rappahannock Adult Activities, Inc. (RAAI) - Rappahannock Adult Activities, Inc., an agency of RACSB, provides day support and prevocational training to adults with mental retardation. During FY 2004, RAAI served 106 adults in facility based and off site programs. RAAI strives to increase community integration and recreational opportunities for its program participants.

Rappahannock Area Food Bank - The Rappahannock Area Food Bank has a program to provide a supply of food, once a month, to supplement eligible seniors, age 55 and over, who are living in poverty and unable to take advantage of other available services. During FY 2004, the Food Bank provided over 10,000 pounds of food to 150 residents of Planning District 16. Of these beneficiaries, 100 recipients were residents of Fredericksburg.

Rappahannock Goodwill Industries (RGI) - Persons with a variety of disabilities are able to receive employment skills training at this facility. RGI provides job development,

job placement, supported employment services, follow on services, and work adjustment training. During 2004, this organization served 1,485 individuals from Planning District 16 who were disabled or had other barriers to employment. Some of these persons benefited from sheltered employment. Others received supported employment. Nearly half, however, successfully competed for available jobs in the local job market. RGI also has custodial and laundry contracts which allows them to employ 146 persons with disabilities.

Department of Rehabilitative Services - This agency offers funding and staff support to teach job skills and to find employment for persons with disabilities.

Kenmore Club - Kenmore Club is a psychosocial rehabilitation program operated by RACSB. The program provides day support, recreation, and prevocational activities for individuals with serious mental illness. Individuals are referred by their RACSB case manager. Members of the program run the clubhouse daily activities, including providing two meals and a snack to participants and running the maintenance and clerical units. The staff assists members in regaining some of the social, interpersonal, and vocational skills that were lost as a result of mental illness. This program served 144 consumers during FY 2004.

Association for Retarded Citizens (ARC) - Rappahannock - This organization provides information and referrals, temporary care, training for independent living, and companionship for mentally retarded persons. They also lend equipment needed by persons with physical disabilities.

Employment Resources Inc. (ERI) - This organization serves the educational and employment needs of economically and academically disadvantaged persons. They also operate a school for emotionally disabled youth.

A Woman's Place - A Woman's Place is a substance abuse program, operated by RACSB, that provides day treatment, counseling, and case management services to women. During FY 2004, the day treatment component of the program served 143 women (59 of whom were Fredericksburg residents).

Snowden at Fredericksburg - Snowden provides treatment to persons with mental health and chemical dependency problems. Their most intensive care is in-patient psychiatry for adults, adolescents, and children. The next level of care consists of day treatment programs for adolescents and adults. The third level is an intensive out-patient program for adults and adolescents with an alcohol or drug dependency.

Fredericksburg Area HIV/AIDS Support Services - This organization provides HIV prevention education and support services for persons infected or affected by HIV/AIDS. Services include case management, support groups, referrals, home visits, transportation, and financial assistance for housing, utilities, medical care, dental care, and prescriptions.

Rappahannock Area Agency on Aging (RAAA) - The RAAA provides services to elderly persons who are no longer able to meet certain needs themselves. Such services include home repairs, assistance with homemaking, transportation, meals, and various emergency services.

disAbility Resource Center (DRC) - The DRC assists persons with physical disabilities. Services include interpreters, wheelchairs, equipment loans, removal of architectural barriers in housing occupied by disabled persons, and education in independent living.

Rappahannock Area Community Services Board - Persons returning to the community from mental and physical health institutions are able to receive all of the above services, as necessary. While in an institution, a person will have an assigned case worker who will develop a community integration plan and who will subsequently implement that plan when appropriate.

PRIORITY NEEDS OF SPECIAL NEEDS POPULATIONS

The priorities of special needs populations can be summarized as follows:

- Assistance to maintain independent living as long as desired for elderly/frail elderly persons, by overcoming deteriorating or inaccessible housing.
- Removal of architectural barriers to independent living for persons with disabilities.
- Housing options that are affordable to persons with limited means due to a disability or who are recovering from substance abuse or incarceration.

IMPLEMENTATION

A number of local organizations and agencies provide supportive housing and services to special needs populations. The Rappahannock Area Agency on Aging (RAAA) serves elderly and frail elderly citizens. The Rappahannock Area Community Services Board (RACSB) serves persons with mental health or mental retardation as well as persons with substance abuse problems. The RACSB also serves person who suffer from both a mental disability and substance abuse. The disability Resource Center (DRC) serves clients with physical disabilities while Fredericksburg Area HIV/AIDS Support Services (FAHASS) serves persons with HIV/AIDS and related diseases. Serenity Home provides living arrangements to persons with alcohol/drug additions who are going through their substance abuse program.

ANALYSIS

Elderly/Frail Elderly

Renovation and adaptation of existing housing helps persons to remain in independent living situations rather than having to become institutionalized due to deteriorating or inaccessible housing. Available programs address both the safety and sanitation of homes and can be used, as necessary, to accommodate them to elderly and/or handicapped needs.

The City's neighborhood conservation policy and its emphasis on enhancing homeownership levels dictate that the priority in this category will be elderly homeowners before elderly renters. Rental assistance programs and facilities (most of the region's subsidized housing) are in place and functioning within the City. The

qualifying homeowner, however, needs assistance to maintain his or her home and to remain in their neighborhoods. As a consequence, the City will continue to implement its Emergency Home Repair Program.

Based on a community needs assessment by the United Way and a subsequent survey by the University of Mary Washington, the Rappahannock Area Food Bank estimates that there are over 1,200 seniors living in poverty in Planning District 16 who could benefit from their Food for Life Program. Over 300 individuals in this category live in the City of Fredericksburg. The Food Bank has been able to serve 110 of these persons in Fredericksburg, so the unmet need remains substantial. The City will help to expand this effort through its CDBG program.

Persons with Disabilities (Mental, Physical, Developmental) and Persons with HIV/AIDS and Their Families

The Rappahannock Area Community Services Board provides supportive housing to 49 clients in Fredericksburg. This housing includes group homes and supervised apartments.

Other needs are being met in the surrounding counties. There is a need, however, for supportive housing for an additional 6 individuals who remain in state institutions.

The disAbility Resource Center has an active program to modify dwellings for physically disabled persons. In addition to these retrofits of existing housing, accessible rental units have increased in recent years, due to the Fair Housing Accessibility Guidelines (1991) developed to comply with the Fair Housing Act of 1988. With the requirement that adaptable units be provided during new construction, the number of accessible rental units has jumped from 19 in 1983, to over 100 in 2000 to more than 330 by the end of 2004. As new apartments are developed, this figure will continue to increase.

The Fredericksburg Area HIV/AIDS Support Services (FAHASS) has been able to meet their client housing needs, but always with considerable effort. The City does not provide direct housing assistance, but does help FAHASS to serve low-income City residents living with HIV/AIDS. Specifically, this project consists of case finding among low-income populations, supportive services to avoid crises, and addressing specific needs (including homeless prevention).

The City will continue to fund DRC's program to remove architectural barriers for persons with disabilities. The City will also continue to support FAHASS programs.

Persons with Alcohol or Other Drug Addiction

The housing needs of persons suffering from alcohol and other drug addiction can be met through transitional facilities, such as Serenity Home, whose waiting period is measured in weeks, and permanent units in the many subsidized apartment complexes in the City, whose various waiting lists are measured in months. A more immediate need is the homeless person with an alcohol or drug problem. Persons in this situation need to be addressed through the continuum of care for homeless persons.

The service needs of persons with alcohol or drug addiction are being met through

various means. Furthermore, Snowden at Fredericksburg has a set of programs to help meet additional service needs. The City does not propose to provide for additional services through its CDBG program.

STRATEGY

Elderly/Frail Elderly

The agencies and organizations that provide supportive services are already pursuing the related housing component. The RAAA administers several successful elderly programs and is building its capacity to strengthen these activities. Fredericksburg's Emergency Home Repair Program already compliments RAAA's weatherization program. The Fredericksburg Area Food Bank, however, is working to provide food to elderly persons throughout the Planning District and Fredericksburg will assist their efforts within the City. To this end, the

City will provide $3,000 per year for the Food for Life Program, for a five year total of $15,000. This assistance will help to serve 50 persons per year.

Persons with Disabilities (Mental, Physical, Developmental) and Persons with HIV/AIDS and Their Families

The RACSB has acquired and renovated housing for its clients and also receives rental assistance, through the Housing Choice Voucher Program, for many other clients. The City will continue to support adaptation of homes for their physically disabled occupants who apply for assistance through the disAbility Resource Center. A cost-effective CDBG activity in this regard will be to provide $18,000 per year to the disAbility Resource Center to remove architectural barriers in dwelling units. The five year investment for this purpose will be $90,000. This program will remove architectural barriers for 3 persons per year and for 15 persons over a five year period. Fredericksburg will also continue to ensure new multi-family housing construction includes the required number of accessible units, as specified in applicable building codes.

In addition to ongoing housing efforts, the City will assist FAHASS to provide supportive services to its clients as well as help them to identify persons in the community with HIV/AIDS who need such services. The level of funding defined above will allow FAHASS to provide assistance to approximately 10 persons per year, over and above their current case load. A five year projection would indicate 50 persons will be assisted through this effort, but the HIV/AIDS problem fluctuates. The number of persons served by FAHASS may very well stabilize, increase, or even decrease.

Persons with Alcohol and Other Drug Addition

As noted in the Analysis, above, the City of Fredericksburg proposes to address this issue through support of a transitional facility for persons who have gone through substance abuse detoxification.

IMPLEMENTATION

The above activities will address the following statutory requirements that are part of HUD's mandate to develop viable urban communities:

Provide decent housing -
- Assist persons at risk of becoming homeless
- Increase supply of supportive housing

Provide a suitable living environment -
- Increase access to public and private facilities and services

Expand economic opportunities -
- Enhance empowerment and self sufficiency

Obstacles to meeting supportive needs are often found in simply being able to identify persons in need. To overcome this problem, the City has maintained a close liaison with the Rappahannock Area Agency on Aging, disAbility Resource Center, Rebuilding Together with Christmas in April, and the Central Virginia Housing Coalition to share information on potential clients for available assistance. In this manner, both the City and these organizations ensure effective outreach.

The City will generally support applications for related programs and resources for eligible non-profit organizations and other groups. When the City is also an eligible applicant, it will
coordinate applications with other organizations so any program benefits will be delivered to citizens as effectively as possible.

TABLE 1B – SPECIAL NEEDS (NON-HOMELESS) POPULATIONS

The table on page 40 identifies the priorities assigned to specific special needs populations. The information was compiled by the Fredericksburg Planning staff, from Census data as well as from information provided by the Rappahannock Area Community Services Board, the Fredericksburg Area HIV/AIDS Support Services, and the disAbility Resource Center. The unmet needs were determined as follows: The elderly persons include the 576 persons, specified by the 2000 Census as having some sort of mobility or self-care limitation, less the 110 persons that the Fredericksburg Area Food Bank is able to serve. The frail elderly persons are those individuals listed in the census data as having two or more types of disabilities. The severely mentally ill and the developmentally disabled persons are limited to those persons reported by RACSB who are living in institutions because there is no local housing for them. The physically disabled persons are from the 2000 Census, but limited to those who are not employed. The number of persons with HIV/AIDS was provided by the Fredericksburg Area HIV/AIDS Support Services.

The funds needed to address the unmet needs are estimates for food bank support and emergency home repairs for elderly and frail elderly persons, housing and services for persons with mental and developmental disabilities, housing adaptations for physically disabled persons, and housing and support services for persons with HIV/AIDS. There were no apparent unmet needs for persons with substance abuse problems beyond the needs of chronic homeless persons, which are discussed elsewhere.

TABLE 1C – SUMMARY OF SPECIFIC HOMELESS/SPECIAL NEEDS OBJECTIVES

The table on page 41 is a continuation for Tables 1A and 1B and outlines, in specific terms, the objectives that will be achieved during the period of this five-year plan. The performance measures are the individuals or households that will benefit from each identified project.

Table 1B
Special Needs (Non-Homeless) Populations

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Goals
Elderly	H	466	915,000	65
Frail Elderly	H	405	2,129,000	30
Severe Mental Illness	M	3	500,00	0
Developmentally Disabled	M	3	500,000	0
Physically Disabled	H	856	4,280,000	15
Persons w/ Alcohol/Other Drug Addictions	L	0	0	0
Persons w/HIV/AIDS	H	19	1,995,000	15
Other				
TOTAL				125

Table 1C
Summary of Specific Homeless/Special Needs Objectives
(Table 1A/1B Continuation Sheet)

Obj #	Specific Objectives	Performance Measure	Expected Units	Actual Units
	Homeless Objectives			
1	Transitional Housing for single men	10 units within 3 years	10	
2	Rappahannock Legal Services – Homeless Prevention	200 Households per year	1000 households/ 5 years	
3	Central Virginia Housing Coalition – Homeless Prevention	10 households per year	50 households/ years	
	Special Needs Objectives			
1	Fredericksburg Area Food Bank – Elderly	50 individuals per year	50 individuals/ 5 years	
2	DisAbility Resource Center – Persons with Disabilities	3 individuals per year	15 individuals/ 5 years	
3	Fredericksburg HIV/AIDS – Support Services – Persons with HIV/AIDS	10 individuals per year	15 estimate/ 5 years	

ASSESSMENT OF HOUSING NEEDS

The following assessment of housing needs has been developed from 2000 Census data. Household categories, both renter and owner, have been defined by HUD as follows, to facilitate this analysis.

Household Income Categories

Household Category	Income Parameters
Extremely Low-Income	Below 30% of area median family income
Low-Income	Between 30% and 50% of area median family income
Moderate-Income	Between 50% and 80% of area median family income
Middle-Income and Above	Greater than 80% of area median family income

This breakdown in household categories is designed to identify very specific areas of need. In addition, a breakdown by racial categories is required, to reveal whether there are disproportionately greater needs experienced by any racial or ethnic group. If a disproportionately greater need exists in any income category, an additional assessment is provided.

EXTREMELY LOW-INCOME HOUSEHOLDS

RENTERS

According to the 2000 Census, there are 1,568 renter households in Fredericksburg that are considered extremely low-income. This number comprises 30.4 percent of all City renter households. This number is also a significant increase since 1990, when there were 639 extremely low income rental households, which comprised 13.8 percent of all City renter households. This increase is a result of higher rents as well as a higher median income.

Cost Burden And Severe Cost Burden – Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing cost includes rent paid by the tenant plus utility costs. According to HUD, households experience an excessive cost burden if their gross housing costs, including utilities, exceed 30 percent (cost burden) or 50 percent (severe cost burden) of gross income. The following data represents the numbers of extremely low-income renter households who meet this criteria in the City of Fredericksburg.

Excessive Cost Burden – Extremely Low-Income Renter Households

Household Type	Extremely Low-Income Renter Households	Cost Burden Greater than 30%	Cost Burden Greater than 50%
Elderly (1 & 2 persons)	478	301 (63.0%)	227 (47.5%0
Small, related 2-4 persons)	412	285 (69.2%)	188 (45.6%)
Large, related (5 or more persons)	60	60 (100.0%)	42 (70.0%)
All Other Renters	618	504 (81.6%)	349 (56.6%)
Total	**1,568**	**1,150 (73.3%)**	**806 (51.4%)**

Overcrowding – The incidence of overcrowding City-wide is 2.1 percent. The incidence within rental properties occupied by extremely low-income households is 5.1 percent.

Physically Inadequate – There is a 74.2 percent incidence of extremely low-income housing that is considered to have housing problems – overcrowded, cost burden greater than 30 percent of income, and/or physically deficient. The following chart outlines this problem according to the racial status of those who occupy this housing.

Incidence of Housing Problems –Extremely Low-Income Renters

Family Type	All Households	White, Non-Hispanic Households	Black, Non-Hispanic Households	Hispanic Households	All Other Households
Total	**74.2%**	**74.9%**	**70.2%**	**94.4%**	**100.0%**

Disproportionate Need of Racial/Ethnic Groups – When a particular segment of the population has a greater need than the population as a whole, this disproportionate need must be identified. Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. The following data relates to Fredericksburg's extremely low-income renter households.

Family Type Distribution – Extremely Low-Income Renters

Family Type	All Households	White, Non-Hispanic Households	Black, Non-Hispanic Households	Hispanic Households	All Other Households
Total	**1,568**	**1,068**	**426**	**72**	**4**
Elderly (1 & 2 member households)	478 (30.5%)	419 (39.2%)	73 (17.1%)	0	0
Family Households	472 (30.1%)	159 (14.9%)	254 (59.6%)	49 (68.1%)	0
All Other Households	618 (39.4%)	490 (45.9%)	99 (23.2%)	23 (31.9%)	4 (100%)

Incidence of Extremely Low-Income Status Among Renters

Minority Status	Incidence of Extremely Low-Income Status
All City Renter Households	30.5%
White, Non-Hispanic Renter Households	28.9%
Black, Non-Hispanic Renter Households	38.6%
Hispanic Renter Households	31.8%

HOMEOWNERS

In Fredericksburg, there are 284 extremely low-income owner-occupied households.

Cost Burden and Severe Cost Burden – The following data represents the numbers of extremely low-income owners who experience a cost burden in excess of 30 and 50 percent of income in gross housing costs.

Excessive Cost Burden – Extremely Low-Income Owner Households

Household Type	Extremely Low-Income Owner Households	Cost Burden Greater than 30%	Cost Burden Greater than 50%
Elderly (1 & 2 persons)	183	98 (53.5%)	69 (37.7%)
Small, Related (2-4 members)	56	41 (73.2%)	27 (48.2%)
Large, Related (5 or more members)	4	None	None
All Other Owners	41	31 (75.6%)	23 (56.1%)
TOTAL	**284**	**170 (59.9%)**	**119 (41.9%)**

Overcrowding – The incidence of overcrowding City-wide is 2.1 percent. The incidence among extremely low-income owners (whose incomes are less than 30 percent of the area median) is 0.0 percent.

Physically Inadequate – There is a 59.9 percent incidence of extremely low-income owner-occupied housing that is considered to have housing problems – overcrowded, cost burden greater than 30 percent of income, and/or physically deficient. The following chart outlines this problem according to the racial status of those who occupy this housing:

Incidence of Housing Problems – Extremely Low-Income Owners

Family Type	All Households	White, Non-Hispanic Households	Black, Non-Hispanic Households	Hispanic Households	All Other Households
Total	**59.9%**	**54.6%**	**72.2%**	**0.0%**	**0.0%**

Disproportionate Need of Racial/Ethnic Groups – When a particular segment of the population has a greater need than the population as a whole, this disproportionate need must be identified. Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. The following data relates to the City's extremely low-income owners.

Family Type Distribution – Extremely Low-Income Owners

Family Type	All Households	White, Non-Hispanic Households	Black, Non-Hispanic Households	Hispanic Households	All Other Households
Total	**284**	**185**	**72**	4	**0**
Elderly (1 & 2 member households)	183 (64.4%)	108 (58.4%)	60 (83.3%)	0	0
Family Households	60 (21.1%)	38 (20.5%)	8 (11.1%)	4 (100.0%)	0
All Other Households	41 (14.4%)	39 (21.1%)	4 (5.6%)	0	0

Incidence of Extremely Low-Income Status Among Owner Households

Minority Status	Incidence of Extremely Low-Income Status
All City Owner-Occupied Households	10.0%
White, Non-Hispanic Owner-Occupied Households	8.1%
Black, Non-Hispanic Owner-Occupied Households	17.6%
Hispanic Owner-Occupied Households	7.1%

DISPROPORTIONATE NEED

A high percentage of extremely low-income rental households (73.3 percent) have a cost burden in excess of 30 percent of income. Over half (51.4 percent) have a cost burden in excess of 50 percent of income. The incidence of cost burden and extreme cost burden among the overall City population is 38.3 and 16.7 percent, respectively.

The incidence of housing problems is disproportionately higher among Hispanic households that are extremely low-income renters.

A high percentage of extremely low-income owners (59.9 percent) have a cost burden in excess of 30 percent of income. The incidence among the overall population is 19.4 percent. Of the owner households in this income category, 119 (41.9 percent) have a cost burden in excess of 50 percent of income. This figure is significantly higher than the 7.2 percent of severe cost burden for owner-occupants City-wide.

A disproportionate percentage (72.2 percent) of African-American, extremely low-income owner-occupied households experience housing problems, compared to the overall percentage for owner-occupied households in this income category (59.9 percent).

LOW-INCOME HOUSEHOLDS

RENTERS

There are 1,204 renter households in Fredericksburg that are considered low-income (between 30 and 50 percent of the area median family income). This number comprises 23.4 percent of all City renter households.

Cost Burden and Severe Cost Burden – Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing cost includes rent paid by the tenant plus utilities. According to HUD, households experience an excessive cost burden if their gross housing costs, including utilities, exceed 30 percent (cost burden) or 50 percent (severe cost burden) of gross income. The following data represents the number of low-income renter households who meet this criteria, in the City of Fredericksburg.

Excessive Cost Burden – Low-Income Renter Households

Household Type	Low-Income Renter Households	Cost Burden Greater than 30%	Cost Burden Greater than 50%
Elderly (1 & 2 persons)	217	159 (73.3%)	10 (4.6%)
Small, related (2-4 persons)	396	222 (56.1%)	None
Large, related (5 or more)	57	20 (35.1%)	None
All Other Renters	534	289 (54.1%)	40 (7.5%)
TOTAL	**1,204**	**690 (57.35%)**	**51 (4.2%)**

Overcrowding – The incidence of overcrowding City-wide is 2.1 percent. The incidence within rental properties occupied by low-income households is 2.5 percent.

Physically Inadequate – There is a 58.0 percent incidence of low-income rental housing that is considered to have housing problems – overcrowded, cost burden greater than 30 percent of income, and/or physically deficient. The following chart outlines this problem according to the minority status of those who occupy this housing:

Incidence of Housing Problems – Low-Income Renters

Family Type	All Households	White, Non-Hispanic Households	Black, Non-Hispanic Households	Hispanic Households	All Other Households
Total	**58.0%**	**60.3%**	**54.5%**	**54.0%**	**100.0%**

Disproportionate Need of Racial/Ethnic Groups – When a particular segment of the population has a greater need than the population as a whole, this disproportionate need must be identified. Disproportionately greater need exists when the percentage of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. The following data relates to Fredericksburg's low-income renter households.

Family Type Distribution – Low-Income Renters

Family Type	All Households	White, Non-Hispanic Households	Black, Non-Hispanic Household	Hispanic Household	All Other Households
Total	**1,204**	**803**	**279**	**50**	**12**
Elderly (1 & 2 member households)	217 (18.0%)	179 (22.3%)	44 (15.8%)	0	Unknown
Family Households	453 (37.6%)	225 (28.0%)	168 (60.2%)	38 (76.0%)	Unknown
All Other Households	534 (44.4%)	399 (49.7%)	67 (24.0%)	12 (24.0%)	Unknown

Incidence of Low-Income Renter Households

Minority Status	Incidence of Low-Income Status
All City Renter Households	23.4%
White, Non-Hispanic Renter Households	21.7%
Black, Non-Hispanic Renter Households	25.3%
Hispanic Renter Households	22.1%

HOMEOWNERS

In Fredericksburg, there are 292 low-income owner-occupied households (between 30 and 50 percent of the area median family income).

Cost Burden and Severe Cost Burden – The following data represents the numbers of low-income owners who experience a cost burden in excess of 30 and 50 percent of income in gross housing costs.

Excessive Cost Burden – Low-Income Owners

Household Type	Low-Income Owner Households	Cost Burden Greater than 30%	Cost Burden Greater than 50%
Elderly (1 & 2 persons)	120	22 (18.3%)	4 (3.3%)
Small, related (2-4 persons)	89	65 (73.0%)	10 (11.2%)
Large, related (5 or more)	24	4 (16.7%)	4 (16.7%)
All Other Renters	59	51 (86.4%)	33 (55.9%)
TOTAL	**292**	**142 (48.6%)**	**51 (17.5%)**

Overcrowding – The incidence of overcrowding City-wide is 2.1 percent. The incidence among low-income owners (whose incomes are between 30 and 50 percent of the area median income) is 0.0 percent.

Physically Inadequate – There is a 48.6 percent incidence of low-income owner-occupied housing that is considered to have housing problems – overcrowded, cost burden greater than 30 percent of income, and/or physically deficient. The following chart outlines this problem according to the minority status of those who occupy this housing:

Incidence of Housing Problems – Low-Income Owners

Family Type	All Households	White, Non-Hispanic Households	Black, Non-Hispanic Households	Hispanic Households	All Other Households
Total	**48.6%**	**50.4%**	**33.3%**	**16.7%**	**N/A**

Disproportionate Need of Racial/Ethnic Groups – When a particular segment of the population has a greater need than the population as a whole, this disproportionate need must be identified. Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. The following data relates to Fredericksburg's low income owner households.

Family Type Distribution – Low-Income Owners

Family Type	All Households	White, Non-Hispanic Households	Black, Non-Hispanic Households	Hispanic Households	All Other Households
Elderly (1 & 2 member households	120 (41.1%)	113 (47.5%)	4 (33.3%)	0	0
Family Households	113 (38.7%)	73 (30.7%)	4 (33.3%)	24 (100%)	0
All Other Households	59 (20.2%)	52 (21.8%)	4 (33.3%)	0	0
Total	**292**	**238**	**12**	**24**	**0**

Incidence of Low-Income Owner Households

Minority Status	Incidence of Low-Income Status
All City Owner-Occupied Households	10.3%
White, Non-Hispanic Owner-Occupied Households	10.4%
Black, Non-Hispanic Owner Occupied Households	2.9%
Hispanic Owner-Occupied Households	42.9%

DISPROPORTIONATE NEED

The majority (57.3 percent) of low-income rental households have a cost burden in excess of 30 percent of income. A much smaller number (4.2 percent) have a cost burden in excess of 50 percent of income. The incidence among the overall City population is 38.3 and 16.7 percent respectively.

Less than half (48.6 percent) of the low-income owners have a cost burden in excess of 30 percent of income. The incidence among the overall population is 19.4 percent. Low-income owners with a cost burden in excess of 50 percent of income is 17.5 percent. The incidence of severe cost burden City-wide is 7.2 percent.

There exists a disproportionate percentage (42.9 percent) of Hispanic low-income owners compared to low-income owners City-wide (10.3 percent).

Housing problems affect nearly half (48.6 percent) of the owner-occupied households in this income category. For renter households, the incidence of housing problems is much higher (58.0 percent).

MODERATE-INCOME HOUSEHOLDS

RENTERS

There are 854 renter households in Fredericksburg that are considered moderate-income (between 50 and 80 percent of the area median family income). This number comprises 16.6 percent of all City renter households.

Cost Burden – The following data represents the numbers of moderate-income renter households, in the City of Fredericksburg.

Excessive Cost Burden – Moderate-Income Renter Households

Household Type	Moderate-Income Renter Households	Cost Burden Greater than 30%	Cost Burden Greater than 50%
Elderly (1 & 2 persons)	106	14 (13.2%)	0
Small, Related (2-4 persons)	200	4 (2.0%)	0
Large, Related (5 or more)	18	0	0
All Other Renters	530	100 (18.9%)	0
Total	**854**	**118 (13.8%)**	**0**

Overcrowding – The incidence of overcrowding City-wide is 2.1 percent. The incidence in rental properties occupied by moderate-income households is 2.9 percent.

Physically Inadequate – There is a 16.5 percent incidence of moderate-income rental housing that is considered to have housing problems – overcrowded, cost burden greater than 30 percent of income, and/or physically deficient. The following chart outlines this problem according to the minority status of those who occupy this housing.

Incidence of Housing Problems – Moderate-Income Renters

Minority Status	Incidence
All Households	16.5%
White, Non-Hispanic Households	17.8%
Black, Non-Hispanic Households	13.1%
Hispanic Households	10.8%
Other Households	0

Disproportionate Need of Racial/Ethnic Groups – When a particular segment of the population has a greater need than the population as a whole, this disproportionate need must be identified. Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. The following data relates to the City's moderate-income renter households.

Incidence of Moderate-Income Status Among Renters

Minority Status	Incidence
All City Renter Households	16.6%
White, Non-Hispanic Households	17.2%
Black, Non-Hispanic Households	15.9%
Hispanic Households	16.3%

HOMEOWNERS

In Fredericksburg, there are 320 moderate-income owner-occupied households (between 50 and 80 percent of the area median family income). This number comprises 11.3 percent of all owner-occupied households in the City.

Cost Burden – The following data represents the number of moderate-income owners who experience a cost burden for housing costs.

Excessive Cost Burden – Moderate-Income Owner Households

Household Type	Moderate-Income Renter Households	Cost Burden Greater than 30%	Cost Burden Greater than 50%
Elderly (1 & 2 persons)	114	24 (21.1%0	10 (8.8%)
Small, Related (2-4 persons)	97	28 (28.9%)	0
Large, Related (5 or more)	38	4 (10.5%)	0
All Others	71	22 (31.0%)	4 (5.6%)
Total	**320**	**78 (24.4%)**	**14 (4.4%)**

Overcrowding – The incidence of overcrowding City-wide is 2.1 percent. The incidence among moderate-income owners is 0.0 percent.

Physically Inadequate – There is a 24.4 percent incidence of moderate-income owner-occupied housing that is considered to have housing problems – overcrowded, cost burden greater than 30 percent of income, and/or physically deficient. The following chart outlines this problem according to the minority status of those who occupy this housing:

Incidence of Housing Problems – Moderate-Income Owners

Minority Status	Incidence
All households	24.4%
White, Non-Hispanic Households	28.5%
Black, Non-Hispanic Households	11.6%
Hispanic Households	0
Other Households	0

Disproportionate Need of Racial/Ethnic Groups – When a particular segment of the population has a greater need than the population as a whole, this disproportionate need must be identified. Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. The following data relates to all of the City's moderate-income owner-occupied households.

Incidence of Moderate–Income Status Among Homeowners

Minority Status	Incidence of Moderate–Income Status
All households	11.3%
White, Non-Hispanic Households	10.0%
Black, Non-Hispanic Households	16.9%
Hispanic Households	0
Other Households	0

DISPROPORTIONATE NEED

There is no apparent disproportionate need among moderate-income renters or owners.

MIDDLE-INCOME AND ABOVE HOUSEHOLDS

RENTERS

There are 1,512 renter households in Fredericksburg that are considered middle-income and above (greater than 80 percent of the area median family income). This number comprises 29.4 percent of all renter households in the City.

Cost Burden – The following data represents the numbers of middle-income renter households, in the City of Fredericksburg.

Excessive Cost Burden – Middle-Income and Above Renter Households

Household Type	Middle-Income and Above Renter Households	Cost Burden Greater than 30%	Cost Burden Greater than 50%
Elderly (1 & 2 persons)	128	0	0
Small, Related (2-4 persons)	552	10 (1.8%)	0
Large, Related (5 or more)	62	0	0
All Other Renters	770	0	0
Total	**1,512**	**10 (0.7%)**	**0**

Overcrowding – The incidence of overcrowding City-wide is 2.1 percent. The incidence of overcrowding in rental properties occupied by middle income and above households is 1.2 percent.

Physically Inadequate – There is a 3.4 percent incidence of middle-income rental housing that is considered to have housing problems – overcrowded, cost burden greater than 30 percent of income, and/or physically deficient.

Incidence of Housing Problems – Middle-Income and Above Renters

Minority Status	Incidence
All Households	3.4%
White, Non-Hispanic Households	3.0%
Black, Non-Hispanic Households	6.3%
Hispanic Households	14.9%
Other Households	0.0%

Disproportionate Need of Racial/Ethnic Groups – When a particular segment of the population has a greater need than the population as a whole, this disproportionate need must be identified. Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as whole. The following data relates to Fredericksburg's middle-income and above renters.

Incidence of Middle-Income and Above Status Among Renters

Minority Status	Incidence
All City Renter Households	29.4%
White, Non-Hispanic Households	32.1%
Black, Non-Hispanic Households	20.2%
Hispanic Households	29.6%
Other	49.1%

HOMEOWNERS

In Fredericksburg, there are 1,934 owner-occupied households that are considered middle-income and above (greater than 80 percent of the area median family income). This number comprises 68.3 percent of all owner-occupied households in the City.

Cost Burden – The following data represents the numbers of middle-income and above owners who experience a cost burden for housing costs.

Excessive Cost Burden – Middle-Income and Above Owners

Household Type	Middle-Income and Above Owner Households	Cost Burden Greater than 30%	Cost Burden Greater than 50%
Elderly (1 & 2 members)	477	10 (2.1%)	0
Small, related (2-4 members)	898	78 (8.7%)	19 (2.1%)
Large, related (5 or more members)	110	10 (9.1%)	0
All Other	449	60 (13.4%)	0
Total	**1,934**	**158 (8.2%)**	**19 (1.0%)**

Overcrowding – The incidence of overcrowding City-wide is 2.1 percent. The incidence among middle-income and above owners is 0.0 percent.

Physically Inadequate – There is a 6.1 percent incidence of middle-income and above owner-occupied housing that is considered to have housing problems – overcrowded, cost burden greater than 30 percent of income, and/or physically deficient.

Incidence of Housing Problems – Middle-Income and Above Owners

Minority Status	Incidence
All Households	6.1%
White, Non-Hispanic Households	6.2%
Black, Non-Hispanic Households	5.9%
Hispanic Households	10.5%
Other Households	0.0%

Disproportionate Need of Racial/Ethnic Groups – When a particular segment of the population has a greater need than the population as a whole, this disproportionate need must be identified. Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten
percentage points higher than the percentage of persons in the category as whole, the following data relates to Fredericksburg's middle-income and above owners.

Incidence of Middle-Income and Above Status Among Homeowners

Minority Status	Incidence
All Households	43.2%
White, Non-Hispanic Households	47.1%
Black, Non-Hispanic Households	31.6%
Hispanic Households	33.7%
Other Households	42.0%

DISPROPORTIONATE NEED

There is no apparent disproportionate need among middle-income and above renters or owners.

PRIORITY HOUSING NEEDS

RENTER HOUSEHOLDS

Overburdened Housing Cost and Severe Cost Burden – Of the City's 5,138 renter households 1,968 (38.3 percent) are overburdened by housing costs in excess of 30 percent of income. Of this number, 858 (16.7 percent) experience a severe cost burden (in excess of 50 percent of income).

Overcrowding – As previously specified, the incidence of overcrowding in Fredericksburg is 2.1 percent. This overcrowding occurs primarily in rental housing rather than in owner-occupied housing.

Physically Inadequate – There are 2,055 (40.0 percent) renter households that experience some type of housing problem.

OWNER HOUSEHOLDS

Overburdened Housing Cost and Severe Cost Burden – Among the City's 2,830 owner-occupied households, 549 (19.4 percent) are overburdened by housing costs in excess of 30
percent of income. Of this number, 203 (7.2 percent) experience a severe cost burden (in excess of the 50 percent of income).

Overcrowding – As previous specified, the incidence of overcrowding among owner-occupied households is 0.0 percent.

Physically Inadequate – There are 549 (19.4 percent) owner-occupied households that experience some type of housing problem.

TABLE 2A – PRIORITY NEEDS SUMMARY

The priorities specified in Table 2A, on page 58, address needs identified through Census data as well as through consultation with area service agencies and organizations. Relative priority designations are defined by HUD, as follows:

> H – High Priority – The locality will fund activities to address this need with Federal funds, either alone or in conjunction with the investment of other public or private funds, during the next five years.
>
> M – Medium Priority – The locality will fund activities to address this need with Federal funds, either alone or in conjunction with the investment of other public or private funds, during the next five years, if funds are available. The City will take other actions to help locate other funding sources.
>
> L – Low Priority – The locality will not fund activities to address this need during the next five years. If other entities apply for Federal assistance, the City will consider certifying the consistency of their application with overall City plans.

TABLE 2A
Priority Needs Summary Table

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low		Unmet Needs	Goals
Renter	Small Related	0-30%	L	299	0
		31-50%	L	222	5
		51-80%	M	12	0
	Large Related	0-30%	L	60	0
		31-50%	L	28	5
		51-80%	M	0	0
	Elderly	0-30%	L	301	0
		31-50%	L	159	0
		51-80%	L	14	0
	All Other	0-30%	L	504	0
		31-50%	L	289	3
		51-80%	M	115	2
Owner		0-30%	H	170	40
		31-50%	H	142	10
		51-80%	M	78	0
Special Needs		0-80%	H	773	15
Total Goals					80
Total 215 Goals					80
Total 215 Renter Goals					15
Total 215 Owner Goals					65

HOUSING MARKET ANALYSIS

Fredericksburg's housing and real estate market is affected by the following critical factors:

1. The City is extremely accessible by rail and roadway to the Washington D.C. metropolitan area and has become a part of the Washington–Baltimore, DC-MD-VA-WV Combined Metropolitan Statistical Area as a result of tremendous residential and commercial growth.

2. The University of Mary Washington does not have adequate housing for its enrolled student population, which has added to the demand for rental units, which has caused a strain on adjacent City neighborhoods.

3. The rising cost of local real estate has put housing beyond the economic means of many residents.

These conditions have affected previous housing development and will certainly influence local housing into the future.

HOUSING SUPPLY AND DEMAND

Fredericksburg is a city of small, well-defined neighborhoods. In the older parts of the City, residential areas reflect the development patterns established when the streets were laid out in a traditional grid pattern, which provides ready access between residential, commercial, medical, educational, and recreational areas. As a consequence, these older neighborhoods are well suited for families with children and elderly persons, as well as low-income and disabled persons who either do not own or are unable to drive an automobile.

During the past three decades, the Fredericksburg area has experienced rapid housing development to meet the needs of a growing population. The predominant type of construction has been townhouse and apartment complexes, but recent development also includes single family homes. The patterns of new development, however, have not maintained the traditional grid. Instead, new roads have caused development to be relatively inaccessible except by automobile. Since 1997, the FREDericksburg Regional Transit System has done an excellent job in linking various parts of the community, but accessibility should not be discounted as a factor in housing affordability. Low-income families do not always have adequate transportation to reach jobs.

While apartments and townhomes have been developed along corridors such as Cowan Boulevard, Fall Hill Avenue, and the Jefferson Davis Highway, the residential capacity of the University of Mary Washington has not kept up with its growing student population. In 2003, residential capacity on-campus was a maximum of 2,185 beds, with another 365 beds in off-campus apartments. This maximum capacity of 2,550 beds accommodates just under 65 percent of the overall enrollment of 3,962 students. Most of the remaining 1,412 students find housing in the neighborhoods that surround the University. This demand for rental housing near the campus necessarily strains the nearby neighborhoods as there is a higher demand than available units. In addition, the parking capacity of these older neighborhoods is impacted by the many additional vehicles. The 365 beds in off-campus apartments are a recent addition to the University's

residential capacity. Unfortunately, all of the previous residents in these units were displaced when the University acquired the property.

The City's residential density is not as great as other comparably sized cities and additional multi-family housing would not be detrimental to the City's overall housing mix. The disparity between multi-family and single-family housing, however, should be addressed, to ensure a broader range of housing opportunities. The types of units available in Fredericksburg are shown in the chart below.

Types of Units in Fredericksburg

Census	Total Housing Units	Single-Family Detached	Multi-Family
1970	4,571	67%	33%
1980	6,339	56%	44%
1990	8,063	42%	58%
2000	8,888	41%	59%
2010 (estimated)	10,621	43%	57%

NOTE: Multi-family units in this table include everything that is not single-family detached or mobile. Figures for 2010 are based on staff analysis of construction and building permit data.

Tenure status of the City's housing stock is shown in the chart below. As might be expected from the increase in multi-family dwelling units since 1970, Fredericksburg has experienced a shift toward a renter-oriented household population. According to the 2000 Census, there were 5,220 rental units in the City, compared to 2,882 owner-occupied units. There were 786 vacant units. Vacancy rates are discussed below, but the Census clearly showed that the majority of vacancies were beyond the range of affordability for many low-income households.

Fredericksburg Homeownership Levels

Census	Households that owned their own home
1970	50.9%
1980	40.9%
1990	37.3%
2000	35.6%

An adequate evaluation of homeownership levels involves both economic and demographic trends. A comparison of the 1980 and 1990 Census reveals a startling increase in Fredericksburg housing values. During that decade, local housing values more than doubled, from the 1980 average of $48,700 to a 1990 average of $104,900. These figures represented an increase of 115 percent. The statewide average was 89 percent. Census 2000 data shows that the average sales price of local housing has

continued to increase. The median price of a house in Fredericksburg exceeded $125,000 in 2000. Rising real estate prices are an economic factor in the affordable housing crisis, but demographic factors must be examined as well.

Demographic data shows a nationwide disparity in per capita income between cities and suburbs. Although poverty statistics used in the Census are of limited use in determining actual numbers of low and moderate income persons, they are useful, in relative terms, for comparing basic trends. The City's population has a disproportionately larger percentage of low and moderate income persons, when compared to neighboring jurisdictions. The higher percentage of low income families, but lower actual number of families, reflects a decrease in the overall number of families in Fredericksburg (4,166 in 1990 and 3,942 families in 2000). The percentage of low income persons in the counties is dropping even as the actual number increases, which reflects the growth of a more affluent population in those jurisdictions.

Families Below National Poverty Level

Census	Fredericksburg Percentage/Actual	Spotsylvania Percentage/Actual	Stafford Percentage/Actual
1980	8.1%/480	8.0%/872	4.9%/603
1990	7.8%/581	3.7%/701	2.9%/563
2000	10.4%/408	3.4%/842	2.4%/582

The above economic and demographic trends are also evident in Fredericksburg and Spotsylvania County housing prices and homeownership levels. In 2000, each jurisdiction had roughly comparable median house price - $135,800 for the City and $128,500 for the County. According to the 2000 Census, the homeownership level in the City had decreased to 35.6 percent while Spotsylvania County levels had increased to 83.6 percent.

The disparity in homeownership levels is even more disproportionate when examined along racial/ethnic lines. While the City's overall homeownership rate was 35.6 percent in 2000, it was only 27.0 percent among African-American households, and 19.8 percent among Hispanic households. Clearly, many segments of the City's population would benefit from additional opportunities for homeownership.

Although the homeownership rate is going down there are increasing opportunities for homebuyers. Of the City's 2,882 owner-occupied dwellings in 2000, only 19.4 percent of the occupants moved into the units prior to 1970. At the time of the 1990 Census, 41.5 percent of the City’s owner-occupants had moved into their houses before 1970. This trend shows a high degree of housing turnover in recent years, although affordability is increasingly elusive, especially for first-time buyers.

The City's accessibility increases the demand for area housing. This demand is driven both by persons who are seeking housing affordable to them while they commute to jobs outside the area as well as by persons seeking jobs and services within the City. The growing need for housing will be partially met through the eventual development of currently vacant land. Additional vacant land, however, can also be found on vacant lots

in older parts of the City. Consequently, some of the demand for housing will be addressed through development of individual vacant properties within the built environment (infill development). Infill parcels are scattered throughout the City and may appear deceptively insignificant. Collectively, though, they comprise a large amount of land available for housing construction.

Other market conditions can be determined by looking at how the City's housing is actually used. Housing utilization - indicated by such factors as overcrowding, household size, and
vacancy rates - helps to establish a clearer picture of changing housing conditions. This information has been obtained from the Census data.

Overcrowding - Housing units with more than one person per room are considered to be overcrowded. According to the 2000 Census, 2.1 percent of the occupied rental units in the City were found to be overcrowded. None of the owner-occupied housing, on the other hand, was considered overcrowded.

Household Size - The number of persons who occupy a dwelling unit is the household size. Household size in Fredericksburg is following the national trend and declining slightly. The average household size in the City in 1970 was 2.7 persons. By 1980, this figure had dropped to 2.28 persons. The 1990 Census indicated an average household size of 2.24 persons. The 2000 Census notes that the average household size in Fredericksburg is now 2.09 persons.

Single Person Households - The City has a high proportion of single person households. The increasing numbers can be attributed to the student population at the University of Mary Washington as well as to demographic trends. In 1970, approximately 22 percent of all City households were comprised of one individual. By 1980, this proportion had reached 34 percent. According to the 1990 Census, the proportion was 35 percent of the City's population. As of the 2000 Census this percentage rose to 39 percent of the City's population or 3,178 persons living alone.

Vacancy Rate - Vacancy rates indicate the amount of choice community residents have in selecting a dwelling. HUD has used a 6 percent baseline vacancy rate as a partial guide to determine if a community needs housing assistance programs to supply more housing. During the 2000 Census, Fredericksburg's vacancy rate was found to be 2.1 percent for owner occupied units and 8.2 percent for rental units.

HOUSING CONDITION AND COST

In addition to reviewing the housing market, an examination of the City's housing stock is necessary to fully understand local housing. Fredericksburg is known for its well preserved historic dwellings. Approximately one quarter of the City's houses were built prior to 1940 and these buildings are part of the City's charm and attractiveness. Low and moderate income residents who occupy older homes, however, often do not have the financial ability to adequately maintain them. Housing rehabilitation provides safe and sanitary housing for these persons, conserves existing neighborhoods by helping residents to stay in their homes, and maintains the existing affordable housing stock. An ongoing housing rehabilitation program has helped to maintain much of the City's housing stock, but the need for additional work remains.
Exterior condition surveys of City neighborhoods have identified several general areas

with a concentration of substandard housing units. Substandard conditions are defined as those that are detrimental to the resident's health and safety, including but not limited to leaking roofs, inadequate electrical service, and inadequate or failing plumbing. The increasingly lucrative real estate market has resulted in the renovation of many substandard units, but there are still pockets of substandard units throughout much of Fredericksburg.

The cost of housing must also be considered when assessing the local housing market. According to the 2000 Census, the median price for a house in Fredericksburg was $135,800. More recent data, however, shows that residential units are appreciating significantly. According to Metropolitan Regional Information Systems, Inc. the median cost of a house in
2004 was $190,000. Within the first few months of 2005, this same source indicates a startling increase to $226,000 for a house in Fredericksburg.

The 2000 Census also indicated median rent was $651 per month. Data collected in 2004, however, indicates that the average starting rent for apartments in the City is steadily increasing. According to Apartment Finders, the average starting cost for a two-bedroom apartment in the City is $862.

The units affordable to low and moderate income households are shown below, as taken from the 2000 Census.

0 and 1 Bedroom Units			
	0-30% of area median income	30%-50% of area median income	50%-80% of area median income
Renter-Occupied	393	1,005	318
Vacant for Rent	33	49	4
Owner-Occupied	n/a	52	10
Vacant for Sale	n/a	0	0

2 Bedroom Units			
	0-30% of area median income	30%-50% of area median income	50%-80% of area median income
Renter-Occupied	449	1,839	293
Vacant for Rent	32	295	15
Owner-Occupied	n/a	352	84
Vacant for Sale	n/a	30	0

3 or more Bedroom Units			
	0-30% of area median income	30%-50% of area median income	50%-80% of area median income
Renter-Occupied	230	480	116
Vacant for Rent	29	8	0
Owner-Occupied	n/a	528	619
Vacant for Sale	n/a	39	0

HOUSING TO SERVE PERSONS WITH DISABILITIES

According to the 2000 Census, 5,884 persons in Fredericksburg are considered to have a disability. Whereas some of this population is living in institutions or in supported living homes, the largest number of individuals are living in the community, either independently or with their families.

There are no reliable statistics on the numbers of dwellings modified for elderly and/or physically disabled persons. The Mary Washington Hospital Home Health Agency finds that many of the homes visited by nursing, occupational, and physical therapy staff need modification. Additional homes that have been visited were determined to require some sort of modification in the foreseeable future.

In addition to housing adaptation, persons with disabilities need basic housing opportunities. Accessible housing includes units with appropriate doorways, bathrooms, and kitchens. Unfortunately, the availability of such units has been limited. Of the 525 subsidized apartments available in the City, for example, only 16 (3.0 percent) are considered accessible. A remedy to this need has been provided by the Fair Housing Accessibility Guidelines, issued by the Federal government in 1991, to comply with the Fair Housing Act of 1988. Under this statute, a significant number of units in multi-family developments are required to be made accessible during initial construction. The Townsend Square Apartments, for instance, include 200 residential units in 8 separate buildings. The four at-grade units in each building are adaptable, providing 32 units (16 percent) which can be adapted, with minimal modifications, to meet the needs of disabled persons. Newer developments such as Crestview Apartments also include such adaptable units.

A non-profit organization called Housing Opportunities Made Economical (HOME) also addresses the housing needs of persons with disabilities by constructing and renting residential units which are fully accessible. HOME currently has 36 units under management, with additional units under construction.

HOUSING TO SERVE PERSONS WITH HIV/AIDS AND THEIR FAMILIES

There is no housing inventory specifically available in Fredericksburg for persons with HIV/AIDS and their families. The Fredericksburg Area HIV/AIDS Support Services (FAHASS) tries to locate housing for their clients who need such assistance, but these

units can be located anywhere. FAHASS has an active clientele of 95 persons - 19 of whom reside in the City of Fredericksburg. FAHASS also refers persons to residential programs in Richmond and Washington, D.C. when they are able.

DEMOGRAPHICS

Regional Demographic Trends

Fredericksburg's population has grown steadily, but slowly in recent years because of economic opportunities as well as housing that is more affordable than what can usually be found in Northern Virginia. Population increases in the surrounding counties, however, have been more dramatic. During this time, the City has absorbed a larger number of low income persons than have the surrounding counties. A comparison of Census figures for several decades illustrates this trend (see below).

Comparative Population Increases

Census	Fredericksburg	Spotsylvania	Stafford
1980	15,322	31,995	40,470
1990	19,027 (24.2% increase)	57,403 (79.4% increase)	61,236 (51.3% increase)
2000	19,279 (1.3% increase)	90,395 (57.5% increase)	92.446 (48.5% increase)

Comparative Per Capita Income

Census	Fredericksburg	Spotsylvania	Stafford
1980	$7,089	$6,703	$7,321
1990	$13,825 (95.0% increase)	$15,192 (126.6% increase)	$15,917 (117.4% increase)
2000	$21,527 55.7% increase)	$22,536 (48.3% increase)	$24,762 (55.6% increase)

According to the 2000 Census, minority citizens comprised 26.8 percent of Fredericksburg's population. African-American residents comprised the largest minority group in the City, at 20.4 percent of the population (4,115 persons). Other minority groups include those of Hispanic origin – 4.9 percent of the population (212 persons) and Asian 1.1 percent of the population (205 persons).

Determining the number of persons who are eligible for CDBG programs is based on what is called low and moderate income status. HUD defines low and moderate income as 80 percent of the area's median income, or below. Because low and moderate income status is determined by both income (adjusted for local conditions) and household size, the following information is more pertinent than numbers of persons below the poverty level.

Household Income Status by Race/Ethnicity
(2000 Census)

Income Group	Household Total	Households at 50% of median income of below	Households between 50% and 80% of median income	Total low and moderate income households
White, Non-Hispanic	5,972	2,294	864	3,158
Black, Non-Hispanic	1,511	789	244	1,033
Hispanic	282	150	37	187
Native American	43	4	10	14
Asian, Non-Hispanic	26	12	14	26
Pacific Islander, Non-Hispanic	0	0	0	0
Total Households	**7,834**	**3,249**	**1,169**	**4,418**

As shown above, the total number of households in Fredericksburg that could be classified as low and moderate income, in 2000, came to 4,418, or 56.4 percent of City households. This figure is as close an indication of the number of persons who are eligible for housing programs that the 2000 Census can provide.

The types of households which occupy housing in Fredericksburg also reveal trends that affect the housing market. Despite the influx of families to Fredericksburg since the 1980s, the percentage of family households in 2000 stood at 48.4 percent, a 7.1 percent decline since the 1990 Census. Single parent families, on the other hand, increased to include 18.9 percent of City households, with single mothers outnumbering single fathers by a ratio of 2:1. Single person households comprised nearly 33 percent of City households, but this figure included approximately 2,185 students living in the dormitories, at the University of Mary Washington and 365 students living in apartments just off the campus.

Population age is also useful demographic information related to housing. Like many communities nationwide, Fredericksburg has a growing number of older persons. The City's median age increased to 30.3 in 2000, up from 28.9 years in 1990. The 2000 Census showed that 26 percent of the population (5,041 persons) were 19 years or younger. The 20-44 year age group consisted of 42 percent of the population (8,223 persons). There were 3,962 enrolled students at University of Mary Washington, most of whom fell within these first two categories. The 45-64 year age group included 18 percent of the population (3,545 persons) while those persons over 65 years comprised 13 percent of the population (2,470 persons).

Age distribution in the future will likely show the following trends:

1. The number of children, which began to increase in the 1980's, will continue to grow, as the region and the City receive an influx of families seeking jobs and housing.

2. The 45-64 age group will increase in numbers as this generation ages as well as from the in-migration of persons seeking to retire in the Fredericksburg area.

3. The 20-44 age group, which experienced major increases in the 1970's and 80's, will continue to grow slowly as a result of the trend specified in the second point, above.

4. Residents over 65 years will continue to increase in numbers, although there was a slight drop in this category during the 1990s.

Finally, the tenure of various households is important from a community development standpoint. Long term residents provide a continuity that is important to the strength and appeal of City neighborhoods. While homeowners and renters alike contribute to the community, the following data shows that the turnover among renters is higher. As a consequence, homeowners provide most of the stability that is so necessary to maintain viable neighborhoods.

Housing Tenure

Dwellings	**Moved into unit between 1970 and 2000**	**Moved into unit 1969 or earlier**
Owner/Occupied 2,882	80.6%	19.4%
Renter Occupied 5,220	98.7%	1.3%

MAP 1 - AREAS OF MINORITY CONCENTRATION

Map 1 indicates areas of minority concentration within the City. For the purposes of this Plan, minority concentration is defined as those census tract blocks where at least 51 percent of the residents are classified as minority citizens

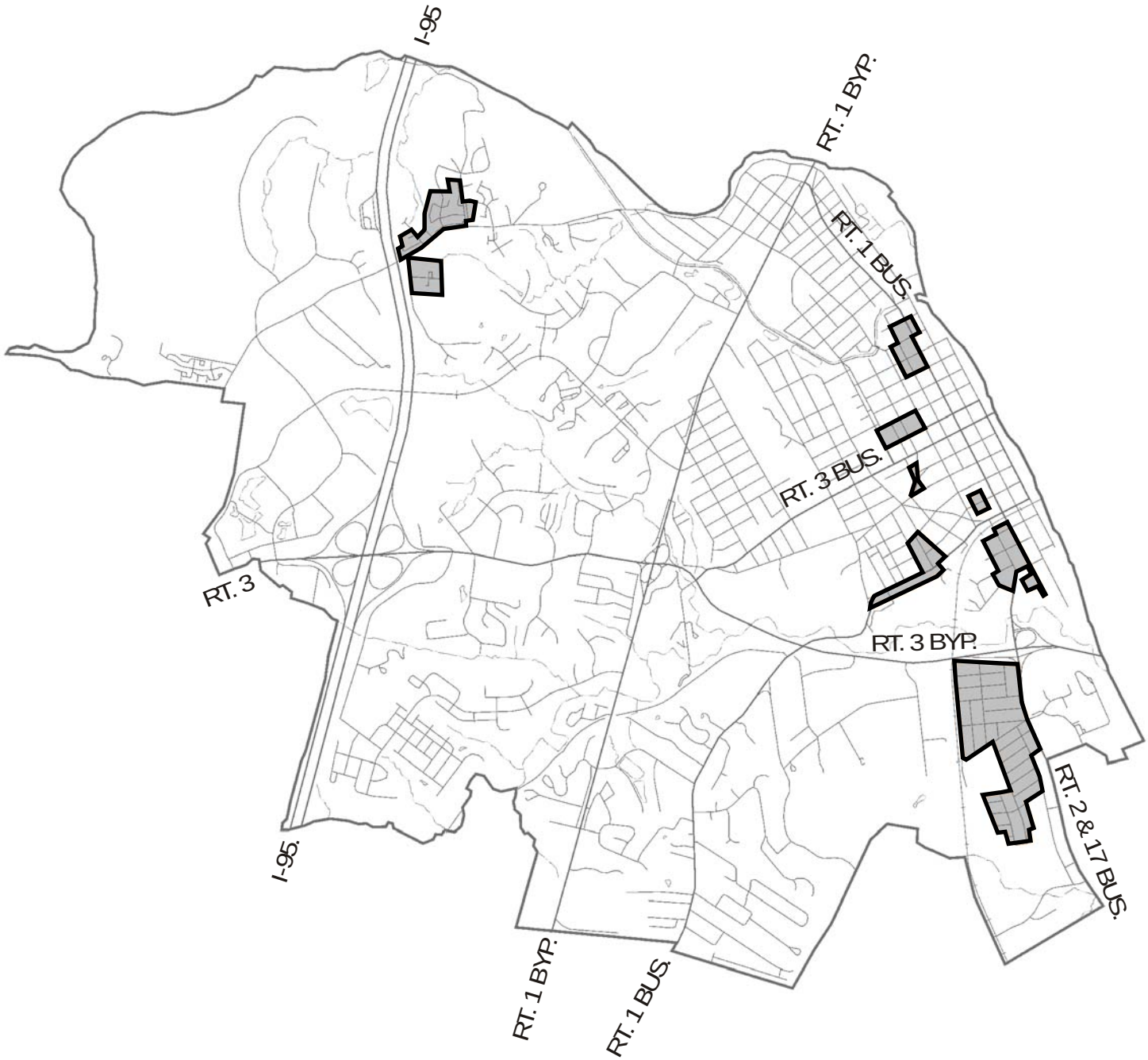
As this map shows, the areas of minority concentration are in the Bragg Hill development and Heritage Park complex off Fall Hill Avenue, the upper Charles Street neighborhood in the vicinity of the Community Center, the Amelia Street/Liberty Town area, the lower Charles Street/Hazel Hill area, and in the Mayfield/Airport Subdivision/Canterbury Subdivision area. There are also smaller concentrations of minority residents in the Spottswood Street/Lafayette Boulevard area and the Wolfe Street neighborhood.

MAP 2- AREAS OF LOW AND MODERATE INCOME CONCENTRATION

Map 2 shows areas of low and moderate income concentration. For the purposes of this Plan, low and moderate income concentration is defined as those census tract blocks

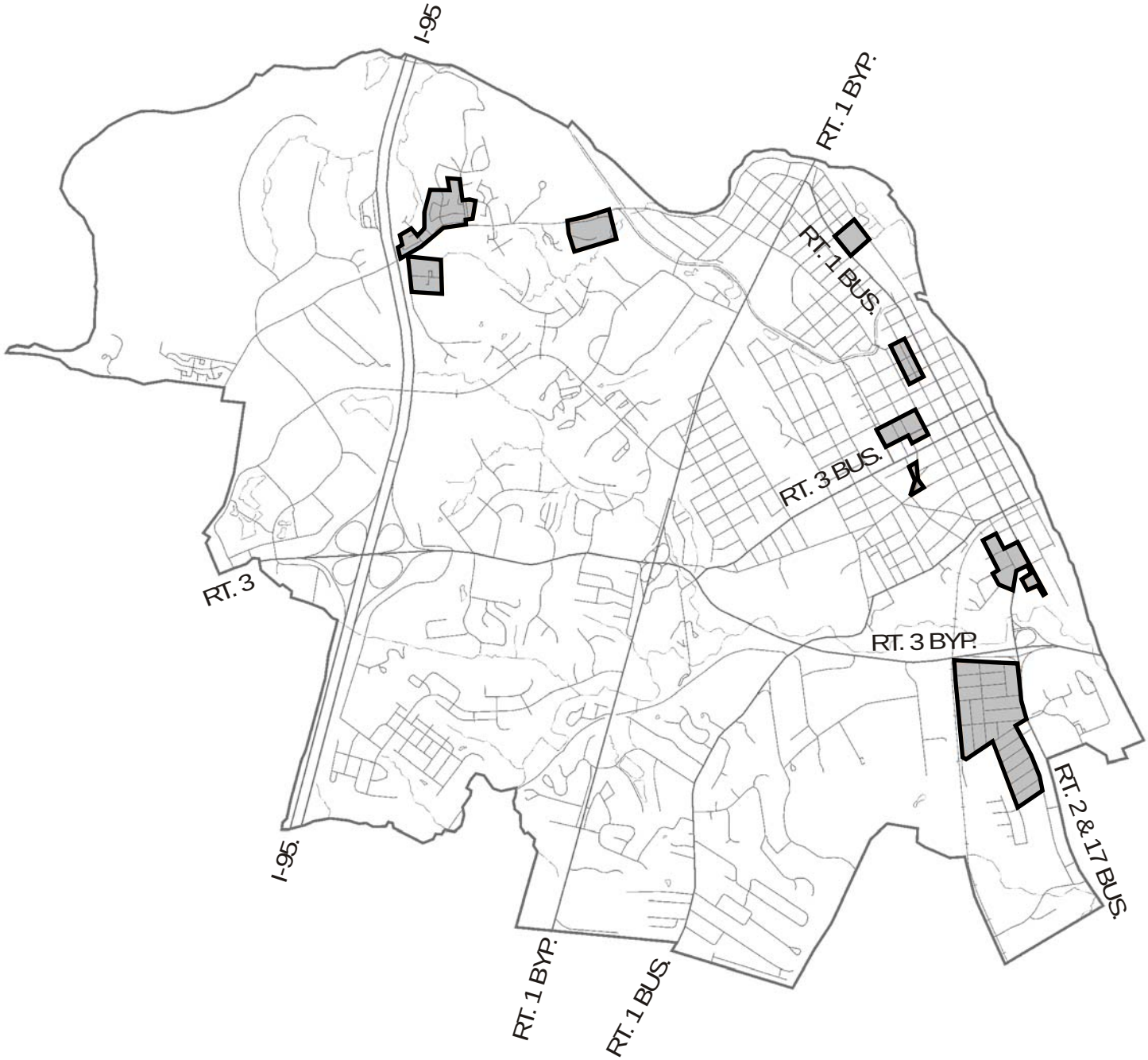
where at least 51 percent of the residents qualify as low and moderate income persons, as defined by HUD.

The areas of low and moderate income concentration shown in this map are closely related to the areas of minority concentration shown in Map 1, but not entirely. Bragg Hill and Heritage Park are certainly low and moderate income areas that have a corresponding concentration of minority residents, but Forest Village also appears as an area of low and moderate income concentration. Mill Park Terrace is shown as an area of low and moderate income concentration but also without a minority concentration in excess of 51 percent. The other areas shown on this map - upper Charles Street, Amelia Street/Liberty Town, and lower Charles Street/Hazel Hill - are also shown on Map 1.



Map 1.

Areas of Minority Concentration



Map 2.

Areas of Low and Moderate Income Concentration

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ASSISTED HOUSING

The City of Fredericksburg does not have any public housing. On the other hand, there is a large amount of privately-owned subsidized housing as well as the Housing Choice Voucher Program administered by the Central Virginia Housing Coalition

SUBSIDIZED HOUSING

Much of the area's assisted housing inventory is located in Fredericksburg. Such housing is limited, though, and the waiting lists for available housing are quite long. The Central Virginia Housing Coalition has established the following preferences, in order of priority, for their applicants:

1. Living or working in Fredericksburg, Stafford or Spotsylvania
2. Head of household, co-head of household, spouse, or sole resident with a disability
3. Homeless at the time of admission on the waiting list

The specific inventory of assisted housing follows:

Housing Choice Voucher Program

The Central Virginia Housing Coalition currently administers 202 rental assistance vouchers. All City Housing Choice Voucher Program assistance is tenant-based. The demand for this program is intense, so any vacancy is very quickly filled. The breakdown of these vouchers, by unit size, is as follows:

0 bedroom (efficiency)	2
1 bedroom	28
2 bedroom	107
3 bedroom	76
4 bedroom	6
5 bedroom	1
TOTAL	202

Twenty-five additional vouchers are designated for mentally handicapped/mentally retarded (MH/MR) persons. The breakdown of these certificates/vouchers, by unit size, is as follows:

0 bedroom (efficiency)	1
1 bedroom	11
2 bedroom	12
3 bedroom	1
TOTAL	25

Because of the overwhelming need, there are rarely any unused Housing Choice vouchers.

Stafford and Spotsylvania Counties have also developed Housing Choice Voucher programs to help meet area needs. These jurisdictions provide rental assistance to 231 and 297 households, respectively. These growing programs have helped to avoid concentrating disproportionate numbers of low-income households in the City.

Subsidized Housing Developments

Federal low-interest mortgage programs have been used in Fredericksburg to provide 525 housing units that are affordable to low and moderate income families. Specific multi-family projects are as follows:

Forest Village - Section 236 project. Vacancy rate averages 3 percent. Four handicapped accessible units available.

1 bedroom units	61
2 bedroom units	114
3 bedroom units	16
5 bedroom units	1
TOTAL units	192 (121 are Housing Choice)

Hazel Hill - Section 236 project. Vacancy rate averages less than 1 percent. No handicapped accessible units.

1 bedroom units	24
2 bedroom units	89
3 bedroom units	30
4 bedroom units	4
TOTAL units	147

Heritage Park - Section 236 project. Vacancy rate averages 2 percent. No handicapped accessible units.

2 bedroom units	130
3 bedroom units	72
TOTAL units	202 (128 are Housing Choice)

Mill Park Terrace - Section 202, elderly project. Vacancy rate is 0 percent. Total capacity is 129 one-bedroom units. Twelve units are handicapped accessible.

In addition to actual subsidized units, there are other apartment developments whose funding agreements call for a percentage of their units to be reserved for low and moderate income households. Typically, the percentage of units thus reserved is 20 or 40 percent of the total units. The income limitation for the households which occupy these units is no more than 60 percent of the area median income.

Through these programs, there are over 600 additional units available in Fredericksburg that have what are called affordability restrictions. Because Fredericksburg is part of the Washington D.C. Metropolitan Statistical Area, however, the 60 percent threshold is very

high for local conditions. Consequently, these units are not necessarily occupied by low-income households. A survey of the applicable apartment complexes shows that property managers easily fulfill their 20 or 40 percent obligation for units occupied by households at 60 percent of area median or below. In fact, some complexes have 100 percent of their units occupied by qualifying households. As a consequence, the need for low-income housing remains acute.

POTENTIAL LOSS OF SUBSIDIZED HOUSING

Subsidized housing in Fredericksburg is not in danger of being lost from the available inventory. Instead, Forest Village and Heritage Park have recently been refinanced and substantially renovated. Hazel Hill has also been refinanced and will commence substantial renovation in 2005.

BARRIERS TO AFFORDABLE HOUSING

Like many of its Northern Virginia neighbors, the City of Fredericksburg recognizes that without realistic avenues for increasing the supply of affordable housing units, much of the new and developing service-oriented workforce within the City will find housing opportunities severely limited. The availability of affordable housing is affected by several factors including the system of housing finance, the tax structure, as well as by the income level of City households. These items have been discussed elsewhere in this document. Public policies, however, also influence affordability and are discussed below.

TAX POLICIES

The City's land use planning clearly reserves adequate areas for residential development, but public attention to maintaining existing homes is also warranted. Tax exemption and abatement programs promote the rehabilitation of existing housing stock and advance the provision of affordable housing for low and moderate income families.

Elderly and/or Disabled Tax Exemption Program – The City offers an exemption of real estate taxes on property owned and occupied as a sole dwelling place by residents who qualify on the basis of age and/or disability and income. Persons qualifying must be 65 years old or older or be permanently and totally disabled. In addition, they must have an income of no more than $30,000 per year from all sources.

Tax Relief for Certain Rehabilitation of Residential Structures – The City gives a partial exemption on real estate taxes for qualifying rehabilitated real estate, including single-family or multi-family residential structures. The amount of increase in real estate value caused by rehabilitation will be excused from taxation for six years on a declining scale of 17 percent per year. This exemption is limited to structures located within the historic district which are not less than 40 years old, and where the improvements have increased the assessed value by no less than 40 percent.

LAND USE CONTROLS

Local jurisdictions control land use through zoning and subdivision regulations. These regulatory tools have an enormous influence on local development. The City of Fredericksburg comprises 10.45 square miles (6,700 acres). The following chart summarizes the proposed future land use.

Existing City Land Use Summary

Land Use	Land Area
Residential	2,508 acres (37.4%)
Commercial	1,905 acres (28.4%)
Industrial	929 acres (13.9%)
Institutional/Parkland	835 acres (12.5%)
Preservation	523 acres (7.8%)
TOTAL	6,700 acres (100%)

According to figures released by the Virginia Employment Commission, the City's projected population for 2010 is 23,600 persons. This increase translates into approximately 1,700 additional households. As residential communities are developed, the City will seek to increase the overall percentage of single-family detached housing to create the necessary population base of support for essential urban services and facilities. The following chart shows existing and projected residential development.

Projected Residential Development

Unit Type	2000 (Existing Units)	2010 (Projected Units)
Single-family detached	3,705 (41%)	4,567 (43%)
Single-family attached and multi-family	5,183 (59%)	6,054 (57%)
TOTAL	8,888	10,621

ZONING

The City zoning and subdivision ordinance contains specific provisions to permit housing development in a variety of configurations. The public purpose thus served is to allow new housing to conform with established neighborhood development patterns as well as to minimize construction on steep slopes or on environmentally sensitive land.

Densities – The City's residential zoning districts permit housing development at densities ranging from two to sixteen dwelling units per acre. Adequate land areas are planned and zoned to accommodate a variety of housing types. Lot size requirements are reasonable for an urban setting (a minimum of 50 feet wide for single-family detached units in R-8 zones and a minimum of 18 feet wide for single-family attached units in R-16 zones). These requirements are not considered to add unduly to the cost of housing.

Infill Development – The City zoning ordinance allows for building on previously recorded subdivision lots, even though these might be generally smaller than the lot sizes currently required in other residential zoning districts. Front and side yard setbacks for

new houses to be built in established neighborhoods are based on the average setbacks of houses on adjacent lots, as opposed to meeting conventional front and side yard setback requirements. The emphasis is on compatibility with existing neighborhood patterns, rather than on assembling multiple parcels of land to adhere to the conventional lot size requirements. Smaller lot sizes mean lower housing costs. The requirement for residential off-street parking, which adds an expense to infill construction, can be waived by the Zoning Administrator, to ensure the compatibility of the new construction to its existing neighborhood.

Cluster Residential Subdivisions – This zoning mechanism, found in certain single-family residential zoning districts, is designed to reduce lot size requirements in exchange for common open space within a development. This technique is often employed to preserve more sensitive land areas on a given development site by clustering the actual construction activity on the more readily developed land. The result is reduced development costs associated with water and sewer line construction; with required road, curb, gutter, and sidewalk construction; and with stormwater management facilities.

Residential Uses in Commercial Zones – The City's zoning ordinance encourages the renovation and reuse of apartments above downtown shops. Allowable densities range from
8 to 12 units per acre. Residential units above downtown businesses are seen as beneficial to enhancing the downtown area's overall vitality as well as providing needed housing.

Inclusionary Development – Virginia localities are able to accept voluntary proffers from property owners and developers seeking zoning reclassifications of their land. Proffers can be used as a means to install or help fund community facilities and infrastructure that are necessitated, at least in part, by the proposed development. The City has also encouraged proffers with each rezoning application to assist in implementing affordable housing objectives. Specifically, residential developers agree to provide a percentage of the proposed new housing units as affordable housing, to ensure an appropriate mix of housing opportunities results when vacant land is developed.

BUILDING CODES

The City's subdivision ordinance is intended to promote the health, safety, and general welfare of the public. Its design standards relate to streets, blocks, lots, utility easement requirements, storm drainage systems, water supply, and sewage collection. Most of these standards are consistent with State requirements and cannot be modified at the local level. There are other requirements that the City imposes, however, because of its urban setting. These additional City requirements include pedestrian access, street lights, public utility connections, and enhanced street construction (thicker asphalt as well as curb and gutter). All of these items are considered important to neighborhood development and have long term effects beyond their initial cost. Pedestrian access, for example, in the form of sidewalks and/or trails can provide a critical transportation link, especially when they are tied in with the City's overall pathways plan to connect all parts of the City with safe, non-motorized access. This provision is especially important to persons who do not own or are unable to operate a motor vehicle.

The increased street construction standards have also been incorporated based on previous City experience. The Virginia Department of Transportation will allow a

minimum of 2 inches of asphalt on new roads in residential areas. The City standard of 3.5 inches is initially more expensive, but does not deteriorate as rapidly as 2 inch asphalt, thus helping to maintain a neighborhood's infrastructure in better repair.

Fredericksburg does not have any building code requirements of its own. The City enforces the Virginia Uniform Statewide Building Code, the National Electric Code, International Code Council, and the International Property Maintenance Code.

FEES AND CHARGES

Pricing municipal services associated with residential development includes fees for sewer and water line extensions and hookups as well as construction permits.

Currently in the City, construction of a typical single-family residence (approximately 3,000 square feet) will cost approximately $1,250 in building permit fees and between $7,550 and $9,450 in water and sewer availability and connection fees. These costs are comparable to fees charged in the surrounding jurisdictions. Smaller, more affordable houses will have lower permit fees but the variation in water and sewer availability fees is only related to whether such services are currently available to a building site or whether the building site is located where utilities must be installed.

GROWTH LIMITATIONS

Limitations on development within the City fall into two categories - natural resource protection and cultural resource protection. Natural resource regulations are related to wetlands protection, the Chesapeake Bay Program, and floodplain restrictions. Cultural resource regulations are related to historic preservation within the City's Historic District. In both instances, compliance with applicable statutes has cost benefits which far outweigh any perceived cost burdens.

Wetlands – Wetlands are transitional lands between terrestrial and aquatic ecosystems. The City, in accordance with State law, has a wetlands zoning ordinance which regulates land use and development within wetlands. The Wetlands Act mandates this regulation and cannot be significantly modified at the local level.

Chesapeake Bay Preservation Areas - In accordance with the State of Virginia's Chesapeake Bay Preservation Act, certain areas of the City have been designated as Chesapeake Bay Preservation Areas. The City implements the provisions of the Act through its own local ordinances as well as in coordination with the Chesapeake Bay Local Assistance Department, the State agency authorized to carry out the Chesapeake Bay Act regulations. This Act is also mandated and cannot be significantly modified at the local level.

Floodplain Overlay District – The boundaries of this district are based on the areas that would be inundated by a 100-year base flood, as determined by the U.S. Army Corps of Engineers. Development in this district entails restrictions to maintain community safety during floods; to protect against loss of life, health, and property; and to preserve and protect floodplains. Appropriate construction practices are required by the above referenced building codes to minimize flood damage. The City must also issue a special use permit for all uses within the overlay district. The above restrictions do not necessarily preclude development, but do impose additional costs. The floodplain is

designated by a federal agency and construction requirements are contained in existing building codes. Neither can be altered locally.

Historic Preservation – A forty block section of the City has been designated as a National Register Historic District to recognize the historic, architectural, and cultural significance of this part of the City. A zoning overlay protects its unique resources for the future. Other resources have received local designation. Construction of new buildings and exterior alterations to existing buildings must be reviewed and approved by an architectural review board.

Because housing rehabilitation is consistent with historic preservation (repair of existing buildings), there has been only a minimal added expense to meet applicable regulatory requirements. The benefits, on the other hand, have been maintenance of housing occupied by stable, long-term residents and the preservation of community character. Both elements are part of the City's overall neighborhood conservation strategy.

POLICIES THAT AFFECT RETURN ON RESIDENTIAL INVESTMENT

Affordable Housing Policy – The City's Affordable Housing Policy seeks to ensure development of an adequate mix of housing types. One technique is to accept developer proffers to provide a percentage of their overall housing units as affordable houses. The positive impact is to obtain additional affordable units during land development. The negative impact is to reduce, somewhat, the overall return on the developer's investment. The impact on the cost of the other units in the development, however, is negligible because of the strong market forces. The other specified technique is to provide eligible homebuyers with public assistance for closing costs, partial down payments, and/or mortgage rate buydowns. The positive impact is greater homeownership opportunities. There is no apparent negative impact.

Neighborhood Conservation Policy - When the City joined the Potomac Rappahannock Transportation Commission (PRTC), in order to bring commuter rail service to Fredericksburg, it did so only after committing itself to preserving the various residential communities around its downtown railroad station. The intent was to aggressively avoid displacement of neighborhood residents. This neighborhood conservation policy had its basis in previous and ongoing housing rehabilitation programs, but grew to become a more comprehensive effort that included zoning, parking, capital improvements, law enforcement, continued housing rehabilitation, as well as housing development. The impact on the provision of affordable housing is positive because an emphasis on the entire neighborhood has attracted residents and investors to previously neglected neighborhoods.

LEAD-BASED PAINT HAZARDS

Lead poisoning is dangerous, especially to young children who may ingest small pieces or breathe in dust when lead-based paint chips, flakes, or peels. The result can be eventual mental retardation, blindness, and possibly death. Houses constructed after 1978 are not likely to contain this hazard, but those constructed prior to this date may have surfaces that need abatement. The actual number of houses in this category can be determined from the 2000 Census data which shows that of 8,888 dwelling units in the City, 6,853 are pre-1979 stock. This number can be refined somewhat further, though. The use of lead in household paint was officially banned by the Lead Paint Poisoning

Prevention Act of 1971. Almost all of the houses built before 1960 are likely to have leaded paint. Only about 20 percent of the houses built between 1960 and 1978, however, are likely to have such paint. The chart below shows the potential lead-based paint hazard in City households, the hazard being much more likely in the dwelling units built prior to 1960.

Potential Lead Based Paint Hazard

Total Households with Potential Lead Hazard	Houses Built Pre-1940	Houses Built 1940-1959	Houses Built 1960-1979
6,853	2,037	1,650	3,166

HEALTH DEPARTMENT FINDINGS

The Virginia Department of Health has recommended that the Rappahannock Area Health District (RAHD) test all children in Fredericksburg for lead poisoning. This determination was based on the amount of pre-1950's housing in the City. Consequently, all children who receive services through the RAHD are also tested for lead poisoning.

In 2000, the RAHD confirmed four cases of child lead poisoning in the City of Fredericksburg. Health Department officials have suggested that the housing where a lead-based paint hazard could exist is often occupied by elderly persons, thus reducing the potential for children to become poisoned. Community development staff has accomplished lead-based paint testing, in conjunction with its housing rehabilitation program, to further refine this assessment. While only limited testing has occurred, the results of this activity have shown that there is a wide range in the degree of hazards associated with housing built prior to 1978 and occupied by low to moderate income households. Some houses, for instance, had very little lead-based paint present - such as on a door or two - while others had larger amounts - such as a majority of the painted trim. Affected housing occupied by children is the primary concern.

MAP 3 - POTENTIAL LEAD-BASED PAINT HAZARDS

Map 3 shows the areas of Fredericksburg where the housing pre-dates 1979. While houses in these areas could have lead-based paint hazards, the probability varies because most dwellings are typically well maintained. The areas where an actual hazard is more likely to exist corresponds with the areas of low-income concentration shown on Map 2.

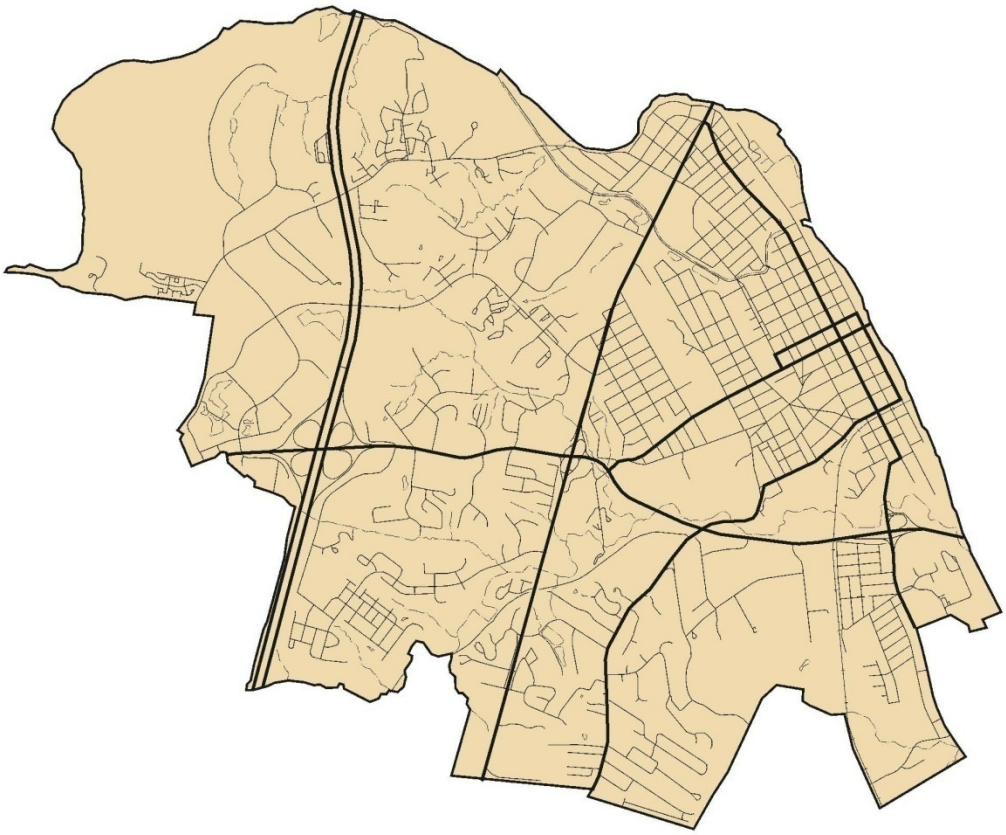
FAIR HOUSING

Fair housing legislation specifies that housing opportunities are to be provided fairly to all persons, regardless of race, color, national origin, religion, sex, familial status, or handicap. In accordance with Federal guidelines, the Fredericksburg Planning staff has analyzed potential impediments to fair housing choice and developed a strategy to overcome them, as appropriate. The City Council adopted the initial Fair Housing Plan in 1996 and incorporated it into all subsequent Consolidated Plans and Action Plans.

The Fair Housing Plan includes background data, the necessary analysis, and a strategy to overcome identified impediments. A section on the historic context, for instance, examines fair housing public policy from 1866 to the modern day, to make clear the intent of the applicable legislation. The impediments, however, are of primary interest. These obstacles are summarized from the 1996 Plan, below, and then brought up to date for this Consolidated Plan.

City of Fredericksburg

Potential Lead Base Paint Hazard
As Determined by Pre – 1979 Housing Stock



---------- Development as of 1978

Map 3 – Potential Lead-Based Paint Hazards

ANALYSIS OF IMPEDIMENTS

Housing discrimination can occur in both the private and the public sector. In the private sector, problems can a rise in real estate practices related to the sale or rental of housing and the provision of financing for the sale, purchase, and rehabilitation of housing. In the public sector, housing choice can be influenced through public policies and provision of services.

Rental Market – According to the 2000 Census, over 60 percent of Fredericksburg households are renters. Rappahannock Legal Services reports that the majority of their cases are related to renters and their landlords. They find, for example, that landlords too often try
to resolve landlord/tenant problems without adhering to the Virginia Residential Landlord and Tenant Act. Other problems are reported by citizens and include non-responsive landlords in maintaining habitable units and new landlords seeking additional security deposits from long term renters, when a rental property changes ownership.

Home Purchasing Market – Home Mortgage Disclosure Act (HMDA) data is available for Fredericksburg beginning with the year 1994. An analysis of this data shows that the strongest commitment to the community has come from the local lenders. The most active mortgage lenders in minority neighborhoods, however, appear to be mortgage companies. This trend was also noted from citizen input. Their underwriting criteria is not different from banks, but they are apparently more willing to work with applicants to overcome the various problems which are an inevitable part of the majority of loan applications. National studies of discrimination in mortgage lending (HUD, 1999 and Fannie Mae, 1999) show that this problem is more than a local issue.

Public Policies – Land use planning and zoning regulations relate to fair housing in the same manner they relate to the issue of affordable housing. Consequently, local provisions for residential development, including flexible zoning regulations, were discussed in the section on **Barriers to Affordable Housing**, above. An area not discussed previously is the local definition of family. The Fredericksburg zoning ordinance defines family as "one (1) person or two (2) or more persons related by blood, adoption, or marriage, living and cooking together as a single housekeeping unit, with no more than two (2) boarders; or a group of not more than three (3) unrelated persons living together as a single housekeeping unit." This definition was adopted for specific health and safety reasons and is also a deliberate neighborhood conservation measure that applies City-wide. This zoning definition is not thought to be discriminatory.

Community Development Programs – Fredericksburg pursues its community development goals City-wide. Program eligibility criteria is typically related to a beneficiary's income rather than a project's physical location. Much of the City's CDBG activity is undertaken in minority and low-income neighborhoods, but this result is related to addressing the needs contained in the received applications rather than deliberately targeting specific areas. On the other hand, available programs have been developed for their impact on neighborhoods. There is a strong emphasis, for instance, on promoting as well as maintaining homeownership. This goal is accomplished through a program to assist low income homebuyers as well as a program to repair houses occupied by low income owners. The City has also removed vacant buildings for owners

who do not have the financial means to do so on their own. Several properties thus cleared have been subsequently redeveloped with new houses.

Provision of Services – The manner in which public services are made available can have fair housing implications. Housing far removed from critical services, for example, can effectively deny those services to residents who are thus unable to reach the service location. Fredericksburg has sought to address this issue by locating public facilities and service agencies in accessible areas and by linking all parts of the community with a responsive, fully accessible bus system. The FREDericksburg Regional Transit began operations in December 1996. Extensive surveys during service planning ensured buses effectively served citizen needs and the total number of persons who rode FRED during the first year of service accounted for more than 93,500 trips. Eight years later, bus routes have been extended, new routes added, and additional buses put into service. Annual ridership exceeded 283,162 trips during 2004.

PRIORITY NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

As part of the consolidated planning process, the U.S. Department of Housing and Urban Development (HUD) requires jurisdictions to include overall community development needs in local Community Development Block Grant plans. In this manner, housing programs can be more effectively coordinated with related efforts to provide a suitable living environment as well as to expand economic opportunities. This emphasis on housing, neighborhoods, and economic activity relates to HUD's mandate to help develop viable urban communities.

TABLE 2B - COMMUNITY DEVELOPMENT NEEDS

The needs listed in the table on pages 82 and 83 are related to non-housing community development. These are both current needs as well as those anticipated over the five-year period of this Consolidated Plan. The contents of this section reflect both citizen participation as well as consultation with both Stafford and Spotsylvania Counties.

Citizen input was derived from a planning evolution called Charting Downtown's Future (final report dated July 1999) as well as from a larger citizen effort called the Concordia Community Planning Project (final report dated October 2003).

DEVELOPING A VIABLE URBAN COMMUNITY

The Fredericksburg community has identified numerous public facilities and services that are needed. Funding limitations, however, preclude every category of need being adequately addressed during the next five years. The following section briefly examines each category specified in Table 2B (Public Facilities, Infrastructure, Public Services, Economic Development, and Planning) and notes whether CDBG funds will be applied to specific needs.

TABLE 2B
COMMUNITY DEVELOPMENT NEEDS

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Goals
PUBLIC FACILITY NEEDS (projects)				
Senior Centers			720,000	
Handicapped Centers			900,000	
Homeless Facilities			1,200,000	
Youth Centers			720,000	
Child Care Centers			1,872,000	
Health Facilities			0	
Neighborhood Facilities			3,500,000	
Parks and/or Recreation Facilities			5,000,000	
Parking Facilities			6,000,000	
Non-Residential Historic Preservation			10,000,000	
Other Public Facility Needs			0	
INFRASTRUCTURE (projects)				
Water/Sewer Improvements				
Street Improvements			75,000,000	
Sidewalks			4,000,000	
Solid Waste Disposal Improvements			0	
Flood Drain Improvements			1,200,000	
Other Infrastructure Needs			0	
PUBLIC SERVICE NEEDS (people)				
Senior Services			7,200,000	
Handicapped Services			7,500,000	
Youth Services			900,000	

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Goals
Child Care Services			11,000,000	
Transportation Services			5,500,000	
Substance Abuse Services			8,800,000	
Employment Training			30,000,000	
Health Services			11,682,000	
Lead Hazard Screening			150,000	
Crime Awareness			7,000,000	
Other Public Service Needs			0	
ECONOMIC DEVELOPMENT				
ED Assistance to For-Profits (businesses)			0	
ED Technical Assistance (businesses)			350,000	
Micro-Enterprise Assistance (businesses)			1,100,000	
Rehab; Publicly- or Privately-Owned Commercial/Industrial (projects)			5,500,000	
C/I* Infrastructure Development (projects)			15,000,000	
Other C/I* Improvements(projects)			0	
PLANNING				
Planning			0	
TOTAL ESTIMATED DOLLARS NEEDED:				

* Commercial or Industrial Improvements by Grantee or Non-profit

Public Facility Needs

Senior Centers - In 1988, the City Parks and Recreation Commission engaged in a comprehensive recreational needs assessment. This study showed that senior citizens would benefit both from renovation of the existing Dorothy Hart Community Center as well as from construction of a new facility in another part of the City. There is no anticipated use of CDBG funds for this purpose.

Handicapped Centers - Centers for handicapped individuals are provided by service agencies, such as the Rappahannock Area Community Services Board and by non-profit organizations, such as the disAbility Resource Center. There is no anticipated use of CDBG funds for this purpose.

Homeless Facilities – Thurman Brisben Center opened a new facility in early 2005, with significant CDBG assistance. Fredericksburg will assist other organizations, as feasible within CDBG budgets, to construct or establish additional facilities, including transitional housing.

Youth Centers - The Rappahannock Area Office on Youth does not have an actual center, but does provide a range of services. The Bragg Hill Family Life Center has an excellent facility and also provides many services. There is no anticipated use of CDBG funds for this purpose.

Child Care Centers - According to the Department of Social Services, more child care centers are needed throughout the Fredericksburg area. Most child care is provided through family care homes or homes where an adult resident takes in up to 5 children (a limitation imposed by residential zoning restrictions). There is a need for additional specialized facilities such as medical day care for sick children. There is currently only one such facility in the entire planning district. There is no anticipated use of CDBG funds for this purpose.

Health Facilities - Mary Washington Hospital serves the Fredericksburg area with a facility that is licensed as a 340 bed acute care hospital. The Lloyd B. Moss Free Health Care Clinic offers primary health care to persons who do not have health insurance or who are not eligible for government assistance, yet who fall within Federal poverty guidelines. During 2004, the Moss Clinic served a total of 1,477 patients, providing these persons health care valued in excess of $2 million. There is no anticipated use of CDBG funds for this purpose.

Neighborhood Facilities - The City Parks and Recreation Department operates the Dorothy Hart Community Center. This facility provides activity rooms, meeting rooms, a kitchen, and departmental offices. This facility will remain in use until a new community center is constructed at the Dixon Street facility. There is no anticipated use of CDBG funds.

Parks and/or Recreation Facilities - Fredericksburg maintains 13 parks as well as a reservoir park in Spotsylvania County. The Fredericksburg-Stafford Park Authority operates three additional parks near the Rappahannock River. The City's Parks and Recreation Commission is developing a new recreational complex on Dixon Street. There is no anticipated use of CDBG funds for this purpose.

Parking Facilities - Parking is needed in various commercial and residential areas. Local regulations ensure adequate parking is provided for new development, but problems occur where different parking needs overlap, as occurs in the Central Business District. In this older part of the City, parking facilities are needed by residents, merchants, visitors, those who work or conduct business downtown, and rail commuters. These needs are currently being met by a combination of public and private facilities, but additional facilities are justified by the dynamics of this active area. As a consequence, a municipal parking deck is under construction and will be completed in late 2005. There is no anticipated need for CDBG funds for this purpose.

Non-Residential Historic Preservation - There are several historic public structures which would benefit from preservation and adaptive reuse. The most prominent is the former Maury school, which consists of 65,000 square feet of space on a 7.3 acre site. This building is large enough to serve several proposed uses, which include an arts center, athletic facilities, and even commercial uses. There is no anticipated use of CDBG funds for this purpose.

Other Public Facility Needs – There are no further identified public facility needs.

Infrastructure

Water/Sewer Improvements - Fredericksburg's water source is the Rappahannock River. A joint water agreement between Fredericksburg and Spotsylvania County has provided a new water treatment plant, at the Mott's Run Reservoir. Treatment capacity is 12 million gallons per day (MGD), with the City able to receive 5 MGD. Fredericksburg also has an expanded and upgraded sewage treatment plant. The permitted capacity is 2.7 MGD, although operating capacity is 4.5 MGD, which could be permitted at some future time. There is no anticipated need for CDBG funds for this purpose.

Street Improvements - With the exception of Interstate-95, Fredericksburg controls the road system within its City limits. All City streets are part of the Virginia Department of Transportation system and the City receives funds from the State to help maintain them. There is no anticipated need for CDBG funds for this purpose.

Sidewalks - The Fredericksburg Public Works Department has an ongoing program for their concrete crew to repair sidewalks throughout the City. A concrete repair needs list is derived from citizen input and field investigation by Public Works staff. These needs are plotted by zones and the concrete crews cycle through the zones, in roughly 4-5 year intervals. This work is accelerated if additional capital improvement funds are made available. New residential development in the City is required to include sidewalks. Most other residential areas of the City have been provided with sidewalks although some neighborhoods deliberately do not have sidewalks, in order to maintain a wooded ambiance. The Airport subdivision was the last area to be retrofitted with curbs, gutters, and sidewalks in 1988. There is no anticipated need for CDBG funds for this purpose.

Solid Waste Disposal Improvements - Fredericksburg provides refuse collection service to its residents with two collections per week. Disposal of this solid waste occurs at the Rappahannock Regional Landfill located in Stafford County. The landfill has approximately 30 years of disposal capacity remaining. Recycling activities to meet state goals are coordinated through the Rappahannock Regional Solid Waste Management Board. There is no anticipated need for CDBG funds for this purpose.

Flood Drain Improvements - Because it is partially situated in the Rappahannock River floodway, Fredericksburg experiences periodic floods. There are specific local, state, and federal regulations in place to ensure areas prone to flooding are developed within certain parameters. Other drainage areas are also of concern, especially Smith Run and Hazel Run. These areas have problems with erosion and flooding due to inadequate stormwater management in developments upstream, both in the City and in Spotsylvania County. An additional problem area is the Kenmore Flume, which is currently being improved to be as effective as possible. There is no anticipated need for CDBG funds for this purpose.

Other Infrastructure Needs - General infrastructure improvements throughout the City would include widening portions of William Street, Fall Hill Avenue, Princess Anne Street and Lafayette Boulevard. New construction would include extending Mahone Drive, and Mary Washington Boulevard. The City's priority is to complete the extension of Cowan Boulevard to Central Park. There is no anticipated use of CDBG funds for infrastructure.

Public Service Needs

Senior Services - The Rappahannock Area Agency on Aging (RAAA) provides services to senior citizens throughout the planning district, including meals, transportation, homemaking, as well as emergency services. This agency also operates an effective housing rehabilitation program. The City provides CDBG funds to the Rappahannock Area Food Bank to assist senior citizens.

Handicapped Services - The disAbility Resource Center maintains a center for independent living to serve handicapped individuals. This group concentrates on meeting the needs of persons with physical and sensory disabilities so as not to duplicate the efforts of the Rappahannock Area Community Services Board. They provide such services as homemaking skills (cooking, cleaning, etc.), budgeting, peer support (for someone newly handicapped), referrals, as well as technical assistance related to existing legislation and standards for handicapped accessibility. The City provides CDBG funds to the disAbility Resource Center to allow them to remove architectural barriers in their clients' homes.

Youth Services - The Rappahannock Area Office on Youth seeks to address problems associated with at-risk youth, such as substance abuse, domestic violence, educational drop-outs, adolescent pregnancy, and youth employment opportunities. The Bragg Hill Family Life Center provides after school tutoring, adult education classes, health education, and summer programs. There is no anticipated use of CDBG funds for this purpose.

Child Care Services - The Department of Social Services funds child care services for their clients. Additional child care centers are needed, however. Provision of child care services to help homeless families make the transition to self-sufficiency has been identified under homeless needs and Hope House provides day care for their clients. There is no anticipated use of CDBG funds for this purpose.

Transportation Services - One of the greatest obstacles service providers and social service facilities encounter in meeting their client needs is transportation. A network of individual vans has attempted to meet this need, but a public transportation system has

relieved the burden on these vehicles, allowing them to range farther out into the planning district on a more frequent basis. In addition to helping persons keep appointments, transportation services help low-income and elderly persons accomplish their shopping as well as give them the opportunity for social activity. There is no anticipated use of CDBG funds for this purpose.

Substance Abuse Services - Persons in Fredericksburg with substance abuse problems can seek assistance from Serenity Home and the Rappahannock Area Community Services Board as well as the Salvation Army. A new program to provide day treatment of persons with chemical dependency problems is also available through Mary Washington Hospital. There is no anticipated use of CDBG funds for this purpose.

Employment Training - Successful long-term employment is heavily dependent upon appropriate education and occupational training. Such training is available from the Vocational Center, Germanna Community College, Mary Washington College, and local private skills training providers such as Employment Resources Incorporated (ERI) and Rappahannock Goodwill Industries (RGI). These latter two organizations provide highly individualized training and assistance. The ERI addresses remedial education and RGI provides employment services to mentally and/or physically handicapped persons. Of particular concern are persons who are trying to reenter the workplace after having been homeless (as the result of the loss of a job) as well as ensuring that educational opportunities are reasonably accessible. Germanna Community College, for example, has opened a new campus in Spotsylvania County. There is no anticipated use of CDBG funds for this purpose.

Health Services - The Health Department provides both medical and environmental services to area residents, including economically disadvantaged persons. There is no anticipated use of CDBG funds for this purpose.

Lead Hazard Screening - The City's Planning staff has identified areas of low-income concentration as well as the number of buildings in these areas where lead based paint abatement would likely be needed. The Health Department has the responsibility to test persons for elevated lead levels. The City supports this agency's effort to reduce lead hazards in the community through the CDBG-funded Emergency Home Repair Program.

Crime Awareness - The Fredericksburg Police Department has engaged in a very aggressive program of crime awareness and crime prevention. They engage in community policing, help sponsor neighborhood watch programs, and keep the community apprised of specific circumstances or patterns through a crime watch column in the local paper as well as on the public access television channel. Further, the Department provides a single point-of-contact for every organized neighborhood civic association. This contact person attends their regularly scheduled meetings, keeps the neighborhood informed of crime activity in their community, and responds to questions and concerns. There is no anticipated need for CDBG funds for this purpose.

Other Public Service Needs – There are no further identified public service needs.

<u>Economic Development</u>

Economic Development Assistance to For-Profits (Businesses) - There is no anticipated use of CDBG funds to assist for-profit organizations

Economic Development Technical Assistance (Businesses) - Programmatic support to economic development activities can be useful when recruiting new businesses. Such support could include technological infrastructure, but is more properly provided through the Economic Development Authority. There is no anticipated use of CDBG funds for this purpose.

Micro Enterprise Assistance (Businesses) - There are several retail businesses in the Central Business District that act as small business incubators. Developing such incubators elsewhere for non-retail activity would entail developing an appropriate facility with necessary supports. There is no anticipated use of CDBG funds to pursue this activity.

Rehabilitation of Publicly or Privately Owned Commercial/Industrial (Projects) – There are several areas of commercial downtown area where existing structures could be renovated for adaptive reuse and remain competitive on the commercial market. These areas include the Jackson-Kenmore Avenue-Lafayette Boulevard Area, portions of Sophia Street, and Princess Anne Street as it enters the commercial downtown. There are also commercial buildings that would benefit from rehabilitation and reuse in several underused shopping centers along Route 3 as well as along portions of the Route 1 Bypass. The City has a tax abatement program in place to encourage renovation and reuse of qualifying commercial structures. There is no anticipated use of CDBG funds for this purpose.

Commercial/Industrial Infrastructure Development (Projects) – The City of Fredericksburg has made improvements to the industrial park infrastructure without the use of CDBG funds.

Other Commercial/Industrial Improvements (Projects) – There are no further identified C/I improvements.

Planning

Planning for, and administration of, community development programs is accomplished by City forces, within existing budgets. A portion of the Planning staff is funded with CDBG funds.

STRATEGY TO ADDRESS HOUSING NEEDS

PRIORITY HOUSING OBJECTIVES

The City of Fredericksburg's Consolidated Plan has been developed to be consistent with the community's vision for its future. The City's land use Comprehensive Plan, for instance, calls for an adequate range of available housing, to provide for a healthy local economy and to address social needs. The City has also emphasized neighborhood conservation, in its Comprehensive Plan, to promote community stability. As a consequence, provisions to develop homeownership opportunities, to aggressively maintain existing housing stock, and to engage in other community development activities are fully compatible with Fredericksburg's adopted goals and objectives.

The following general strategies are based on an analysis of both the existing housing inventory and needs assessment:

- Maintain the supply of affordable housing through rehabilitation of existing owner-occupied housing.

- Minimize the declining percentage of City homeowners by continuing to provide homeownership opportunities.

- Ensure residential rental properties are properly maintained in a condition that is safe and sanitary.

- Provide for increased accessibility to housing by persons with physical disabilities.

- Address the unmet supportive housing needs of persons with special needs.

- Develop a coordinated network of services and housing to meet the needs of homeless individuals and homeless families with children, and to prevent low-income individuals and families with children from becoming homeless.

- Reduce lead-based paint hazards.

- Address the institutional structure through which housing and services are provided, to ensure maximum efficiency and service to citizens.

IMPLEMENTATION STRATEGIES

TABLE 2C – SUMMARY OF SPECIFIC HOUSING/COMMUNITY DEVELOPMENT OBJECTIVES

This Consolidated Plan will be implemented in one year increments through what are called Annual Action Plans. The following table shows the annual objectives for Fredericksburg's housing programs as well as the cumulative Five-year objectives.

Table 2C
Summary of Specific Housing/Community Development Objectives
(Table 2A/2B Continuation Sheet)

Obj #	Specific Objectives	Performance Measure	Expected Units	Actual Units
	Rental Housing Objectives			
1	Direct Homeownership Assistance	3 households per year	15 households/ five years	
	Owner Housing Objectives			
1	Emergency Home Repair Program	10 households per year	50 households/ five years	
	Community Development Objectives			
	Infrastructure Objectives			
	Public Facilities Objectives			
	Information contained in Table 1C			
	Public Services Objectives			
	Economic Development Objectives			
	Other Objectives			

GEOGRAPHIC DISTRIBUTION

The strategies contained in this Consolidated Plan will be pursued throughout the City, wherever qualifying persons are located.

MEETING HOUSING NEEDS

ANALYSIS

The declining level of homeownership in Fredericksburg has been a significant housing trend for several decades. According to the 2000 Census only 35.6 percent of Fredericksburg's households own their own home. Homeownership levels during preceding decades were 37.3 percent in 1970, 40.9 percent in 1980, and 50.9 percent in 1990. A detailed analysis of homeownership trends reveals that African-American residents have only a 31.8 percent incidence of homeownership, so there is no real disparity between white and black residents. On the other hand, only 6.3 percent of the City's Hispanic residents are homeowners.

Between 1980 and 1990, local housing values increased 115 percent, from an average of $48,700 to $104,900. The 2000 Census shows that the average price of a house in Fredericksburg now exceeds $135,800. Income levels have not always increased at the same rate, however, with the result that many families find it exceedingly difficult to be able to afford a home in their own community.

Housing development during the past 30 years has responded to this market demand. Most new housing in Fredericksburg has been multi-family. By 1990, 58 percent of the City's housing units were multi-family units. A more diverse mix of housing development, however, has arrested this trend and multi-family units had only increased to 59 percent of the overall housing stock by the 2000 Census. Housing units available to low-income households is still limited, though. According to the 2000 Census, the majority of vacant housing units for sale or rent are beyond the means of low-income households.

The age and condition of the local housing stock has provided CDBG program development. Approximately one-fourth of Fredericksburg's housing units were built prior to 1940. While many of these units are historic dwellings that contribute significantly to the overall charm and attractiveness of the City, the maintenance requirements of older homes can be substantial. In instances where the occupants are unable to perform the appropriate maintenance, housing conditions can deteriorate to substandard levels very quickly and threaten the health and safety of the occupants. In addition, substandard housing units that must be abandoned represent losses from the local affordable housing stock.

The low-income status of many residents precludes housing improvements without public assistance. For example, 55.9 percent of extremely low-income owner-occupied households have a housing cost burden in excess of 30 percent of income. 41.9 percent of extremely low income homeowners have a cost burden in excess of 50 percent of income. Low-income owner-occupied households with a cost burden in excess of 30 percent of income is also high at 48.6 percent. The elderly population stands out as a group in the extremely low-income owner category with a 53.6 percent incidence of housing cost burden in excess of 30 percent of income.

Because most of the houses in need of repairs are occupied by extremely low-income households, there is very little likelihood of owner-occupants being able to repay much of a rehabilitation loan. As a result, almost the entire rehabilitation cost must be borne by public
funds. The obvious consequence is that a large amount of funding will be necessary to carry out a strategy to upgrade substandard housing.

Owner-occupied houses are not the only ones in need of repairs, though. According to the 2000 Census, there are 5,138 rental units in Fredericksburg. Although many of these units are in well-maintained apartment complexes, this number still represents 64.5 percent of all housing in the City. Furthermore, 1,568 of the rental households (30.4 percent of all renters) are considered extremely low-income (30 percent of area median or below).

Of these households, 74.2 percent have housing problems (overcrowded, physically inadequate, and/or too expensive for the household income). Within this category of renters, nearly every Hispanic household experiences housing problems, with the potential of a language barrier when trying to address such problems.

In addition to the high number of extremely low income renter households (30.4 percent of all City renters), there are 1,204 renter households that are considered low income (between 30 and 50 percent of area median). This number represents 23.4 percent of all City renters. The cumulative total of extremely low income and low income renter households exceeds 50 percent of all city renters. Clearly, there is a need to address the condition of rental properties, not only to ensure decent living conditions for their occupants, but to also compliment the ongoing neighborhood conservation and home ownership programs. The City's CDBG funds, however, are limited. Frequently, although the rental units are occupied by low income renters, the properties are income-producing for their owners. As a consequence, the City of Fredericksburg can develop a program to effectively address their condition without having to use limited CDBG resources.

STRATEGY

An aggressive affordable housing strategy will help maintain the ratio of owner-occupied units, while helping to provide housing that is affordable to low to moderate income families. The City will promote homeownership through direct assistance. This subsidy will be in the form of downpayment assistance or payment of specific closing costs. A mortgage lender will still be needed to provide conventional mortgage financing. This program will enhance existing neighborhoods by filling in vacant lots when new houses are constructed, stabilize the community with long-term residents, and increase the affordable housing stock. Furthermore, this activity will relieve some pressure on the rental market. The targeted categories of renters, in Table 2A, are those households which can reasonably be expected to qualify for a mortgage, with CDBG assistance.

Fredericksburg has a comprehensive policy of neighborhood conservation that recognizes the interrelationship of both human and physical resources in developing strong, livable communities. Established neighborhoods benefit from a strong base of homeowners and existing housing needs to be maintained, to ensure continued safety and habitability.

The City will provide an ongoing Emergency Home Repair Program to rehabilitate low-income, owner-occupied units. The bulk of this activity will occur in predominantly low-income minority neighborhoods, because that is where the identified need is greatest, but qualifying households city-wide will be eligible to participate. The City will also assist the disAbility Resource Center to modify houses to meet handicapped occupant needs as well as adapt houses to ensure continued independent living for elderly and frail elderly persons.

The strategy analysis indicates that a large number of elderly households have a housing cost burden in excess of 30 percent of income. The City's Emergency Home Repair Program will help to meet the needs of this segment of the population. The City will also coordinate with other agencies to maximize the impact of any other housing rehabilitation opportunities. The targeted categories of owners, in Table 2A, are those households most in need of CDBG assistance.

The City will also provide a Rental Property Inspection Program, consistent with the Code of Virginia, to ensure that the affordable housing that is not owner-occupied will still be maintained in a safe and sanitary condition.

IMPLEMENTATION

The funding reasonably expected to be available to address affordable housing is a combination of public and private funding. The public contribution will include CDBG funds in the amount of approximately $150,000 per year, for an approximate total of $750,000, over a five year period. This figure is contingent, however, on Federal appropriations and CDBG formula allocations.

This level of funding will provide for homeownership assistance and emergency home repairs. Homeownership assistance, in the form of downpayment and/or closing cost assistance, can be provided to approximately 3 families per year for a five year total of approximately 15 families. Emergency home repair assistance can be provided to approximately 10 households per year for a five year total of 50 families assisted.

These activities will address the following statutory requirements that are part of HUD's mandate to develop viable urban communities:

Provide decent housing -
- Retain affordable housing stock
- Income availability of permanent housing

Provide a suitable living environment -
- Improve safety and livability of neighborhoods
- Reduce isolation of income groups through neighborhood revitalization

Expand economic opportunities
- Mortgage Financing
- Enhance empowerment and self sufficiency

Even as the above activity occurs, several obstacles will need to be overcome. Homeownership assistance, for example, is more difficult to provide for lower income

persons than for moderate income buyers because the bulk of this effort occurs with conventional financing from a local lending institution. During the 2003 Program Year for instance, the City provided approximately $19,340 in direct assistance, which leveraged an impressive $218,300 in conventional mortgage financing. Lower income persons have more difficulty in qualifying for home loans, however, and targeting such persons is problematic. The Central Virginia Housing Coalition has developed a partnership with the Rappahannock Area Bankers Association to provide viable homeownership opportunities to this segment of the population. The Fredericksburg Planning staff works closely with this organization and others, such as Habitat for Humanity, to maximize opportunities for lower income households. During the 2003 Program Year, for instance, an additional $56,000 was made available through the Central Virginia Housing Coalition to assist a family to purchase a home constructed by Habitat for Humanity.

The Emergency Home Repair Program is designed to meet extremely specific and immediate needs related to the physical condition of an applicant's home. Qualifying applicants are assisted on a first come, first served basis and an active waiting list ensures a timely response whenever funds become available. This program is extremely popular, so any funds left over from other programs are usually made available for additional emergency repair projects. Finally, the City of Fredericksburg will initiate a Rental Property Inspection Program to ensure that affordable rental units are not allowed to deteriorate and be lost to the affordable housing inventory.

The City will generally support applications for related programs and resources from eligible non-profit organizations and other groups. When the City is also an eligible applicant, it will coordinate application with other organizations so any program benefits will be delivered to citizens as effectively as possible.

PUBLIC HOUSING

Because there is no public housing in the City of Fredericksburg, the City cannot address this issue. The City can, however, develop homeownership opportunities elsewhere for residents of this type of housing. Specific programs are addressed above in the strategy labeled Meeting Housing Needs.

REMOVING BARRIERS TO AFFORDABLE HOUSING

ANALYSIS

It may be possible to reduce housing costs somewhat by adjusting regulations and requirements relating to street width, drainage improvements, sidewalks, curb and gutter, and street lighting, and by promoting more cost-effective development techniques such as cluster residential development in new subdivisions. Such cost cutting measures, however, do not automatically result in housing that is suitable to low-income persons. Removing the requirement for pedestrian access, for example, saves in the initial cost of development, but adversely affects residents who need such infrastructure to access jobs and community destinations. Similarly, cluster development can save on development costs but may not provide affordable housing because such developments have the added amenity of dedicated open space and can often be marketed at a higher price as a consequence. Removal of barriers to affordable housing requires clear consideration of potential ramifications.

STRATEGIES

The City's current policies have been formulated to maximize affordable housing opportunities. They include provisions for tax abatement, density flexibility, clustering options, and infill development. The City also waived certain water availability fees, as appropriate, on a case by case basis in specified areas of the City.

Staff will continue to evaluate parking and setbacks required during housing development and provide alternatives for Planning Commission and City Council consideration.

REDUCING LEAD-BASED PAINT HAZARDS

ANALYSIS

Children are more susceptible to harm from toxins such as lead than are adults. This vulnerability is due to their smaller size as well as their propensity to play on floors and on the ground outside. The primary sources of lead are old paint, dust, some water, some canned goods, some ceramic tableware, and effluent from factories that smelt or recycle lead. The Clean Air Act of 1970 and subsequent EPA regulations have reduced lead in the atmosphere by 90 percent. The single most important action in this regard was the removal of lead from gasoline. The Lead Paint Poisoning Prevention Act of 1971 banned the use of lead in household paint, but many houses still have lead in interior paint. Almost all of the houses built before 1960, for example, have leaded paint, as do approximately 20 percent of the houses built between 1960 and 1978. Paint, therefore, stands out as the main source of potential lead exposure for children.

The City has previously evaluated lead-based paint hazards by visual as well as electronic inspection and abated that hazard during its housing rehabilitation projects. When in doubt as to whether a surface contained lead-based paint, the City proceeded with abatement. The City currently contracts with a lead testing firm when it is necessary to survey and evaluate lead based paint hazards in residential units.

The extent of potential lead based paint hazard has been determined from 2000 Census data based on the age of the City's housing stock. The criteria for this potential is houses constructed before 1979, after which lead based paint was no longer likely to be available. Of the 8,888 dwelling units in Fredericksburg, 6,262 have been found to be pre-1979 stock. Roughly 37 percent of this number, or 2,493 units, are occupied by low-income or extremely low-income households. Approximately half of these 2,493 dwelling units are pre-1960 stock and very likely to contain lead paint. Only a portion of the remaining low-income households who occupy pre-1979 housing stock are likely to be exposed to a lead hazard.

STRATEGIES

The City does not have the resources necessary to implement a lead poisoning prevention program. Instead, the City will work closely with the Health Department to provide as effective a program as possible. To this end, the following steps will be taken over the next five-year period to improve local efforts to evaluate and reduce lead-based paint hazards:

1. Continue to inspect for lead based paint during implementation of the Emergency Home Repair Program and address any hazards according to specified protocols.

2. Continue to engage in a comprehensive analysis to determine the extent of lead hazards in the community.

3. Support efforts by the Rappahannock Area Health Department to reduce lead hazards in the community.

FAIR HOUSING

Fredericksburg's Fair Housing strategy has been developed to be consistent with its other housing policies. The City seeks to provide for a healthy local economy as well as address social needs by ensuring an adequate range of available housing. In addition, the City continues to emphasize neighborhood conservation as a means to promote community stability.

An analysis of impediments to fair housing in the Fredericksburg area has been accomplished by focusing on four specific aspects of the housing market. There areas of analysis include

1. The rental housing market,
2. the home purchasing,
3. public housing related to housing, and
4. coordination of public services.

RENTAL HOUSING

The majority of housing in Fredericksburg is rental. Available Census data shows that 64.4 percent of City households are renters, which is a numerical total of 5,218 renter households. The 2000 Census indicated an 8.2 percent vacancy rate for the City of Fredericksburg. A baseline vacancy rate of 6 percent is used by the U.S. Department of Housing and Urban Development (HUD) to help determine when additional housing is needed. Clearly, rental properties are reasonably available.

Planning projections show that the majority of the City's housing will remain rental, even as homeownership opportunities are enhanced. As a consequence, the City's fair housing efforts, as they relate to rental housing availability, will focus on working with local organizations to ensure a "Guide to Area Apartments" is kept updated and made available to anyone who needs one.

Landlord/tenant interaction is a more problematic issue. Because the Fredericksburg Fair Housing Commission has been dissolved, all formal fair housing complaints are referred to the Virginia Real Estate Board. On the local level, Rappahannock Legal Services reports that the majority of their housing caseload is related to landlords and their renters. There exists a Virginia Residential Landlord and Tenant Act, but this statute is apparently not well understood by most people (both landlords and tenants) who experience difficulty. Rappahannock legal Services provides counseling in this regard and the City supports them through its CDBG program. The City staff will continue to work with Rappahannock Legal Services to determine where additional fair housing efforts may be necessary.

HOME PURCHASING

On a national scale, hard evidence of overt discrimination is elusive, even as the accumulation of numbers available through the Home Mortgage Disclosure Act become difficult to refute. Bankers interviewed for various studies have stated that approximately 20 percent of all mortgage applicants have impeccable credit and receive loans regardless of race. The problem apparently occurs with the remaining 80 percent of the applicants who have some flaw in their financial record. Some lenders have been shown to be more helpful to marginal applicants who are white than they are to similar applicants who are African-American. The result, as shown in the Federal Reserve Bank of Boston study, is that the potential for being denied a mortgage loan can be 60 percent higher if the applicant is other than a white applicant.

An examination of 2000 Census data corroborates this trend. According to national Census figures, homeownership rates average out to be 71.1 percent among white citizens, but 47.2 percent among African-American households. Research also showed that prospective bank clients who are marginal as well as minority are often encouraged not to apply for credit, which avoids a subsequent record of denial.

The City of Fredericksburg has long been concerned with its declining levels of homeownership. Available Census data shows 2,882 owner-occupied dwellings in Fredericksburg which is a homeownership rate of 35.6 percent. The local homeownership rate was 27.0 percent among African-American households and 19.8 percent among Hispanic households. In comparison, Spotsylvania and Stafford Counties homeownership rates exceed both 80 percent. Because housing is such a basic means for citizens to achieve social and economic mobility, the mortgage market receives considerable attention in City planning documents.

While there is a greater level of mortgage lending opportunities in the surrounding suburban counties, the City should experience comparable lending activity that is proportional to its own development activity. To this end, City will continue to promote homeownership opportunities and maintenance of homeownership levels through its CDBG programs.

HOUSING PUBLIC POLICY

Fredericksburg's Affordable Housing Policy (adopted in 1989) is the basis for its housing related activities. Fair housing issues, in this context, have been examined through zoning regulations, water and sewer fees, and in the administration of Community Development Block Grant (CDBG) programs.

The City's Zoning Ordinance provides the framework for a mix of residential units as a means to overcome the inherently discriminatory low-density housing development (with its attendant high costs). There are also provisions for infill development in existing neighborhoods, the reuse of upper floor apartments in the downtown commercial district, and the clustering of residential units to reduce development and infrastructure maintenance costs while providing for the preservation of open space. These activities will continue to be implemented, as applicable.

Water and sewer fees related to housing development can be a substantial cost. The cost of a dwelling constructed in areas of the City where such infrastructure is not available can be as high as $9,540. Similar fees for infill construction would be around $7,550 because the necessary infrastructure is already in place. Some builders have suggested that some of these fees might be waived to help promote both housing construction and homeownership. The City's Financing Agreement with the Virginia Water Facilities Revolving Fund does not allow the City to waive fees related to sewer hook-ups. Water fees, on the other hand, can be considered for modification on a case by case basis, to promote infill construction that helps meet community development goals.

Administration of the City's CDBG programs has focused on Fredericksburg's overriding need to promote homeownership. The very successful Emergency Home Repair Program, for instance, addresses owner-occupied units. In addition, the City has enhanced homeownership opportunities through mortgage closing cost assistance. Finally, Fredericksburg has focused on promoting the reuse or removal of vacant properties as these have a negative effect on neighborhood conditions, causing property appraisals to remain low and hinder community development.

COORDINATION OF PUBLIC SERVICES

Fredericksburg has concentrated on providing a comprehensive public transit system as a public service related to fair housing. Transportation planning is an integral part of community planning, and an effective transit system can make the entire community accessible to all its citizens. The 2000 Census, for example, showed that Fredericksburg had 1,070 households without an automobile, 3,086 elderly persons, and 1,362 persons who were physically disabled. There was a certain amount of overlap in these figures, but they did show areas of specific need. In developing the FREDericksburg Area Transit System, the City ensured that the entire community was made accessible to all Fredericksburg residents. This close coordination will continue.

ANTI-POVERTY STRATEGY

PROGRAMS AND POLICIES

The City of Fredericksburg's anti-poverty efforts will reduce concentrations of low-income persons by providing assistance to households near or below the poverty line through its housing programs and through other applicable services provided with CDBG funds. The specific goals, programs, and policies that the City will pursue are noted below, including coordination of programs and services:

- The City will assist low income households in improving their living conditions through the Emergency Home Repair Program.

- Since homeownership is an important vehicle for accumulating wealth, the City will provide homeownership opportunities to low income households through the Homeownership Assistance Program.

- The City will continue to provide tax relief to elderly and disabled residents through the City's Tax Exemption Program for the Elderly and/or Disabled.

- The City will provide support to the housing activities of the Rappahannock Area Agency on Aging and the Rappahannock Area Community Services Board to address the supportive housing needs of the elderly and the disabled.

- To assist families threatened with eviction or foreclosure, the City will continue to support the Central Virginia Housing Coalition's Lend-a-Hand Program and its financial counseling program.

- To ensure that former shelter residents are permanently able to maintain independence, the City will support efforts to provide comprehensive follow-up services and facilities for persons transitioning to independent living.

- The City will provide funding to Rappahannock Legal Services to increase their capacity to provide legal services to low income households. A significant percentage of Rappahannock Legal Services clients require legal assistance to keep or obtain decent, affordable housing as well as government subsistence benefits which are often needed by low income households to pay monthly mortgages, rents and utilities.

- The City will support efforts to address affordable housing needs on a regional basis.

The actual numbers of families at the poverty level who will be assisted by these programs and policies are specified under the strategies for specific programs.

NON-HOUSING COMMUNITY DEVELOPMENT

COMMUNITY DEVELOPMENT OBJECTIVES

The City of Fredericksburg has focused on neighborhood conservation to guide the community as it experiences development pressures and new transportation initiatives (such as commuter rail service). The City also participates in numerous regional organizations and efforts to more effectively serve this area. The use of CDBG funds for any of these activities, however, is extremely unlikely except in the provision of specific public services. Available CDBG funding is too limited to be useful in developing facilities and infrastructure, or addressing accessibility and economic development.

The City intends to continue to address public services as part of its non-housing CDBG program through monetary assistance to specific area organizations as well as through continued coordination of City programs and area services, as follows:

PUBLIC FACILITY NEEDS

Homeless Facilities – The City of Fredericksburg will assist the Salvation Army to develop a transitional Facility for single men who have completed a substance abuse detoxification program or who have been released from prison. This activity has already been called out on Table 1C.

INFRASTRUCTURE

None

PUBLIC SERVICE NEEDS

Senior Services – The City of Fredericksburg will provide funding to the Fredericksburg Area Food Bank to provide critically needed food for 50 individuals. This activity has been called out on Table 1C.

Handicapped Services – The City of Fredericksburg will assist the disability Resource Center to adopt homes for persons with disabilities.

Lead Hazard Screening – The City of Fredericksburg accomplishes lead hazard screening during implementation of its Emergency Home Repair Program.

ECONOMIC DEVELOPMENT

None

PLANNING

Administration of community development programs is accomplished by City forces within existing budgets. A portion of the Planning staff is funded with CDBG funds.

The City of Fredericksburg's strategy for addressing non-housing community development needs is to concentrate on specific public services. These activities will address the following statutory requirements that are part of HUD's mandate to develop viable urban communities:

Provide decent housing -

- Assist persons at risk of becoming homeless
- Retain affordable housing stock
- Increase supply of supportive housing

Provide a suitable living environment -

- Improve safety and livability of neighborhoods
- Increase access to public and private facilities and services
- Reduce isolation of income groups through neighborhood revitalization
- Restore and preserve properties of special value

Expand economic opportunities

- Enhance empowerment and self-sufficiency

The City will generally support applications for related programs and resources from eligible non-profit organizations and other groups. When the City is also an eligible applicant, it will seek to coordinate any application with other relevant organizations so any program benefits will be delivered to citizens as effectively as possible.

INSTITUTIONAL STRUCTURE/COORDINATION

Assessment of Strengths and Gaps

The institutional structure for delivering community development programs and services includes a diverse group of agencies and organizations. Close coordination occurs on a regional level through such groups as the Fredericksburg Regional Continuum of Care Task Force and regional committees for social services and affordable housing hosted by the Rappahannock Area Development Commission. The Central Virginia Housing Coalition also administers the Housing Choice Voucher Program for the entire planning district.

An assessment of this institutional structure is contained in the following table:

ORGANIZATIONS/AGENCY	STRENGTHS	GAPS
City of Fredericksburg	Overall coordination of CDBG programs; lead agency for regional continuum of care planning; leverages conventional mortgage financing;	Insufficient capacity to effectively creation of a regional housing authority.
Department of Social Services	Provides broad range of services; participates in regional social service director's meetings.	
Building and Development Services	Provides residential inspection services	Current program is complaint-based, which reduces its overall impact and effectiveness
Health Department	Capability to test for excessive lead levels	Understaffed
Central Virginia Housing Coalition	Provides homeless prevention program; has consolidated Housing Choice Voucher Program into a regional office	
Fredericksburg Regional Continuum of Care	Broad participation by shelters, social service agencies	Better communication needed between providers as well as the ability to share client data
Rappahannock Legal Services	Provides homeless prevention programs;	Additional funding needed to address the identified (and growing) needs

ORGANIZATIONS/AGENCY	STRENGTHS	GAPS
Salvation Army	Strong organization committed to addressing gaps in the regional COC	
Fredericksburg Area Food Bank	Provides food to needy elderly households	Additional funding needed to address identified need

To develop increased levels of coordination, the Planning staff will enhance its liaison with assisted housing providers, and the various agencies and organizations in the area that seek to address housing needs.

Planning staff will also continue its neighborhood liaison schedule to ensure community concerns are addressed in a timely manner.
On a regional basis, coordinated transportation planning is critical to Fredericksburg's ability to function as a central city. Federal transportation legislation recognizes that transportation decisions must reflect a close analysis of social, economic, and environmental impacts. Fredericksburg, for example, contains most of the area's assisted and subsidized housing, even as Stafford and Spotsylvania Counties enjoy homeownership rates in excess of 80 percent. The resulting disparity in social service needs is of great concern and factors that may affect the City's ability to address such needs must be evaluated. The City has already carefully examined its transportation planning through a policy of neighborhood conservation - especially in implementing commuter rail service. The Fredericksburg Area Metropolitan Planning Organization provides the mechanism for this critical coordination to continue on a regional level.

MONITORING

The Fredericksburg Planning Office administers all aspects of the City’s CDBG program. Staff ensures that each contractual agreement for the use of CDBG funds relates to the housing strategies identified in the adopted Consolidated Plan and Annual Action Plan. Subrecipients formally agree to adhere to all applicable statutory and regulatory requirements. Subrecipients also submit quarterly performance reports and a final annual report.

BENCHMARKS FOR SUCCESS

FIVE-YEAR GOALS

This Consolidated Plan provides the basis for developing the Annual Action Plans, through which community development programs are implemented. The following benchmarks are provided to show the overall impact of Fredericksburg's CDBG investment over the five year period of this Plan. This cumulative information will allow citizens as well as City officials to track the City's progress in implementing its community development goals.

Emergency Home Repair	
Annual Goal	Five Year Goal
10 households	50 households

Home Ownership Assistance	
Annual Goal	Five Year Goal
3 households	15 households

Public Services		
Subrecipient	Annual Goal	Five-Year Goal
Central Virginia Housing Coalition	20 families	100 families
Rappahannock Legal Services	200 families	1,000 families
FAHASS	10 persons	50 persons
Rappahannock Area Food Bank	50 persons	50 persons

Removal of Architectural Barriers	
Annual Goal	Five-Year Goal
3 persons assisted	15 persons assisted

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, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

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, and implementing regulations at 49 CFR 24; and it 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.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –

    (a) The dangers of drug abuse in the workplace;
    (b) The grantee's policy of maintaining a drug-free workplace;
    (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
    (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;

3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;

4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –

    (a) Abide by the terms of the statement; and
    (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –

    (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

(b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

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 CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Phillip L. Rodenberg (signature) 11 May 2005
Signature/Authorized Official Date

City Manager
Title

Specific CDBG 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 housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) 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 certifies that 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 activities which the grantee certifies are designed to meet other community development needs having a 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);

2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) , (a period specified by the grantee consisting 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;

3. Special Assessments. 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.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, 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 USC 2000d), the Fair Housing Act (42 USC 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.

Phillip L. Rodenberg (signature) 11 May 2005
Signature/Authorized Official Date

City Manager
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. 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.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)
City Hall
715 Princess Anne Street
Room 209
Fredericksburg, Virginia 22401

Check if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 21.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

APPENDIX

GLOSSARY OF TERMS

Accessible Housing: A dwelling unit is deemed accessible if it can be occupied by a physically disabled person. Such housing has doors, bathrooms, and kitchens that meet all current building code requirements for accessibility by persons with disabilities.

Affordable Housing: Housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

AIDS and Related Diseases: The disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

Alcohol/Other Drug Addiction: A serious and persistent alcohol or other drug addiction that significantly limits a person's ability to live independently.

Area of Low-Income Concentration: Those census tract blocks of the City where at least 51 percent of the residents qualify as low-income persons, as defined by HUD.

Area of Minority Concentration: Those census tract blocks of the City where at least 51 percent of the residents are classified as minority citizens.

Assisted Household or Person: For the purpose of identifying goals, an assisted household or person is one which during the period covered by the annual Action Plan will receive benefits through the Federal funds, either alone or in conjunction with the investment of other public or private funds. The program funds providing the benefit(s) may be from any funding year or combined funding years. A renter is benefited if the person takes occupancy of affordable housing that is newly acquired, newly rehabilitated, or newly constructed, and/or receives rental assistance through new budget authority. An existing homeowner is benefited during the year if the home's rehabilitation is completed. A first-time homebuyer is benefited if a home is purchased during the year. A homeless person is benefited during the year if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as being benefited, however, only if the provision of supportive services is linked to the acquisition, rehabilitation, or new construction of a housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program activity shall be counted only once.

Certification: A written assertion, based on supporting evidence that must be kept available for inspection by HUD, by the Inspector General of HUD, and by the public. The assertion shall be deemed to be accurate unless HUD determines otherwise, after inspecting the evidence and providing due notice and opportunity for comment.

Chronic Homelessness: A persons is considered chronically homeless if they are an unaccompanied individual with a disabling condition who has either been continuously homeless for a year or more or who has had at least four episodes of homelessness in the past three years. To be considered chronically homeless, a person must have been sleeping in a place not meant for human habitation and/or in an emergency shelter during that time.

Consistent with the Plan: A determination made by the jurisdiction that a program application meets the following criterion: The Action Plan for that fiscal year's funding indicates the jurisdiction planned to apply for the program or was willing to support an application by another entity for the program; the location of activities is consistent with the geographic areas specified in the Plan; and the activities benefit a category of residents for which the jurisdiction's five-year strategy shows a priority.

Consolidated Plan (the Plan): The document submitted to HUD that serves as the jurisdiction's planning document for community development. The Plan is also an application for funding under the Community Development Block Grant program.

Continuum of Care: A collaborative planning and funding process to provide a full range of emergency, transitional, and permanent housing and services to address the various needs of homeless persons.

Cost Burden: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data available from the U.S. Census Bureau.

Elderly Household: A one or two person household in which the head of the household or spouse is at least 62 years of age.

Elderly Person: A person who is at least 62 years of age.

Emergency Shelter: Any facility with overnight sleeping accommodations whose primary purpose is to provide temporary shelter for the homeless in general or for specific populations of the homeless.

Entitlement Community: A community that receives Community Development Block Grant funds directly from HUD on an annual basis - the amount determined by formula.

Existing Homeowner: An owner-occupant of residential property who holds legal title to the property and who uses the property as his/her principal residence.

Extremely Low-Income Family: A family whose income is between 0 and 30 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 30 percent of the median for the area if HUD finds that such variations are necessary due to prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Family: The definition of family required to be used in the Plan differs from the Census definition. The Census Bureau defines a family as a householder (head of household) and one or more other persons living in the same household who are related by birth, marriage, or adoption. In the Plan, however, the term "household" is used in combination with the term "related", when compatibility with the Census definition of family is dictated. (See also "Homeless Family.")

Federal Preference for Admission: The preference given to otherwise eligible applicants under HUD's rental assistance programs who, at the time they seek housing

assistance, are involuntarily displaced, living in substandard housing, or paying more than 50 percent of family income for rent.

First-Time Homebuyer: An individual or family who has not owned a home during the three-year period preceding a HUD-assisted purchase of a home that is used as the principal residence of the homebuyer, except that any individual who is a displaced homemaker (as defined in 24 CRF 92) or a single parent (also defined in 24 CFR 92) may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

For Rent: Year round housing units which are vacant and available for rent. (U.S. Census definition)

For Sale: Year round housing units which are vacant and available for sale only. (U.S. Census definition)

Frail Elderly: An elderly person who is unable to perform at least 3 of the following activities of daily living: eating, dressing, bathing, grooming, and household management activities (See 24 CFR 889.105).

Group Quarters: Facilities providing living quarters that are not classified as housing units. (U.S. Census definition). Examples include prisons, nursing homes, dormitories, military barracks, and shelters.

Homeless Family: A family composed of the following types of homeless persons: at least one parent or guardian and one child under the age of 18; a pregnant woman; or a person in the process of securing legal custody of a person under the age of 18.

Homeless Management Information System (HMIS): A computerized data system to collect client information on characteristics and service needs for use by appropriate agencies and service providers within the community's system of homeless services. The system protects client confidentiality while also providing an unduplicated count of clients served.

Homeless Subpopulations: Homeless persons who are in, but not limited to, the following categories: Chronically homeless, seriously mentally ill, chronic substance abuse, veterans, persons with HIV/AIDS, victims of domestic violence, and youth.

Household: One or more persons occupying a housing unit (U.S. Census definition). See also "Family."

Housing Choice Voucher Program: A program that provides direct rental assistance payments to private owners who lease their units to assisted families (families with incomes less than or equal to 50 percent of the area median income).

Housing Problems: Households with housing problems include those which (1) occupy units meeting the definition of Physical Defects; (2) meet the definition of Overcrowded; and (3) meet the definition of Cost Burden.

Housing Unit: An occupied or vacant house, apartment, or a single room (SRO housing) that is intended as separate living quarters. (U.S. Census definition).

Housing Quality Standards: The criteria defined by HUD for a dwelling unit to be considered safe and sanitary. Abbreviated as HQS.

HUD: The United States Department of Housing and Urban Development.

Institutions/Institutional: Group quarters for persons under care or custody. (U.S. Census definition)

Jurisdiction: A State or unit of general local government.

Large Family: A family of five or more persons.

Lead-Based Paint Hazard: Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency. (Residential Lead-Based Paint Hazard Reduction Act of 1992 definition)

Low-Income Family: A family whose income is between 30 and 50 percent of the median family income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Middle-Income Family: A family whose income is between 80 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Moderate-Income Family: A family whose income is between 50 and 80 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Neighborhood Conservation: A comprehensive City of Fredericksburg policy to maintain the habitability of existing residential areas for their existing residents. Activities such as street improvements, housing rehabilitation, and homeownership opportunities are undertaken with the full recognition that a community's physical and human resources are interrelated.

Non-Elderly Household: A household which does not meet the definition of Elderly Household, as defined above.

Non-Homeless Persons with Special Needs: Includes frail elderly persons, persons with AIDS, disabled persons, and families participating in organized programs to achieve

economic self-sufficiency.
Non-Institutional: Group quarters for persons not under care or custody. (U.S. Census definition)

Occupied Housing Unit: A housing unit that is the place of residence of the occupant(s).

Other Household: A household of one or more persons that does not meet the definition of a Small, Related household; Large, Related household; or Elderly household.

Other Homeless: A person who is not chronically homeless (as defined by HUD) yet who lacks a fixed, regular, and adequate residence.

Other Vacant: Vacant year round housing units that are not For Rent or For Sale. This category would include Awaiting Occupancy or Held.

Overburdened Housing Cost: The extent to which housing costs, including utility costs, exceed 28 percent of a household's disposable income, exclusive of taxes.

Overcrowded: A housing unit containing more than one person per room. (U.S. Census definition)

Owner: A household that owns the housing unit it occupies. (U.S. Census Definition)

Person with a Disability: A person who is determined to have one or more of the following conditions:

1. A physical, mental, or emotional impairment, that:

   (i) Is expected to be of long-continued and indefinite duration;
   (ii) Substantially impedes his or her ability to live independently; and
   (iii) Is of such a nature that the ability could be improved by more suitable housing conditions.

2. A developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6007); or

3. Is the surviving member of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

Physical Defects: A housing unit lacking complete kitchen or bathroom (U.S. Census definition). Jurisdictions may expand upon the Census definition.

Poverty Level Family: A family with an income below the national poverty line, as defined by the Office of Management and Budget and revised annually.

Project-Based (Rental) Assistance: Rental Assistance provided for a project rather than

for a tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the project.

Rent Burden >30% (Cost Burden): The extent to which gross rents, including utility costs, exceed 30 percent of gross income (based on data published by the U.S. Census Bureau).

Rent Burden >50% (Severe Cost Burden): The extent to which gross rents, including utility costs, exceed 50 percent of gross income (based on data published by the U.S. Census Bureau).

Rental Assistance: Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance.

Renter: A household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment of rent. (U.S. Census definition)

Renter Occupied Unit: Any occupied housing unit that is renter occupied, including units rented for cash and those occupied without payment of cash rent.

Service Needs: The particular services identified for special needs populations, which typically include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services which prevent premature institutionalization by assisting individuals to continue living independently.

Severe Cost Burden: The extent to which housing costs, including utility costs, exceed 50 percent of a household's disposable income exclusive of taxes.

Severe Mental Illness: A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

Sheltered: Families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter, including emergency shelters, transitional housing for the homeless, domestic violence shelters, residential shelters for runaway and homeless youth, and any hotel/motel/apartment voucher arrangement paid because the person is homeless. This term does not include persons living doubled up or in overcrowded or substandard conventional housing. Any facility offering permanent housing is not a shelter, nor are its residents homeless.

Small, Related: A household of 2 to 4 persons which includes at least one person related to the householder by birth, marriage, or adoption.

State: Any state of the United States and the Commonwealth of Puerto Rico.

Standard Condition: A dwelling unit in which the roofing, plumbing, and electrical service meet HUD Housing Quality Standards.

Substandard Condition, Not Suitable for Rehabilitation: Dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation. By local definition, a unit in such a state of physical deterioration that its roofing, plumbing, and electrical service cannot be brought up to HUD HQS without the cost

exceeding the assessed value of the property after rehabilitation - less the assessed value prior to rehabilitation.

Substandard Condition, Suitable for Rehabilitation: Dwelling units that do not meet standard conditions but which are both financially and structurally feasible for rehabilitation. This definition does not include units that require only cosmetic work, correction or minor livability problems or maintenance work. By local definition, a unit where its roofing, plumbing, and electrical service can be brought up to HUD HQS at a cost that does not exceed the assessed value of the property after rehabilitation - less its assessed value prior to rehabilitation.

Substantial Amendment: A major change in an approved housing strategy. It involves a change to the five-year strategy, which may be occasioned by a decision to undertake activities or programs inconsistent with that strategy.

Supportive Housing: Housing, including Housing Units and Group Quarters, that has a supportive environment and includes a planned service component.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Tenant-Based (Rental) Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Total Vacant Housing Units: Unoccupied year round housing units. (U.S. Census definition)

Transitional Housing: A project that provides housing and appropriate supportive services to homeless persons to facilitate movement to independent living within 24 months, or a longer period if approved by HUD.

Unit of General Local Government: A political subdivision of a State.

Unsheltered: Families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., streets, parks, and alleys).

Vacant Housing Unit: Unoccupied year-round housing units that are available or intended for occupancy at any time during the year.

Worst-Case Needs: Unassisted, very low-income renter households who pay more than half of their income for rent, live in seriously substandard housing (which includes homeless people) or have been involuntarily displaced.

Year Round Housing Units: Occupied and vacant housing units intended for year round use. (U.S. Census definition)