City of Fredericksburg, Virginia

2010-2015 Consolidated Plan

For Community Development Programs

May 2010

Prepared By: Office of Planning and Community Development

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CONSOLIDATED PLAN

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EXECUTIVE SUMMARY
For
2010-2015 Consolidated Plan

The Consolidated Plan specifies how Fredericksburg intends to invest federal funds received through the Community Development Block Grant (CDBG) program. This document examines housing and homeless needs, analyzes the existing housing market, sets out a five-year strategic plan, and establishes community development priorities. Annual Actions Plans will be developed for each year of this five year plan, to implement its goals.

COMMUNITY DEVELOPMENT NEEDS

Federal formula grants, such as CDBG, 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 the U.S. Department of Housing and Urban Development (HUD), is persons and families whose household income is 80 percent or less of the area median income. Updated 2009 Census data indicates that there are 8,560 households in Fredericksburg. Using HUD criteria, the total number of Fredericksburg households that meet income eligibility requirements is **5,540**, or 64.72 percent of the City's households. This figure includes the following income categories:

- Extremely low-income – 30 percent of area median income or below – **2,130** households

- Low-income – between 30 and 50 percent of area median income – **1,755** households

- Moderate-income – between 50 and 80 percent of area median income – **1,655** households

ASSESSMENT OF HOMELESS NEEDS

Nature and Extent of Homelessness

Research reveals two major subgroups of homeless persons. The first is a relatively small group of unaccompanied individuals with a disabling condition, such as 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. 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, but who still experience short-term or intermittent periods of homelessness. They are typically employed, but become homeless primarily because their 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 2010, the Fredericksburg Regional Continuum of Care (COC) conducted a point-in-time count of the region's homeless population. This count enumerated 288 homeless persons within the five jurisdictions that comprise Planning District 16. There were 180 persons counted as homeless in the City of Fredericksburg.

The Fredericksburg area is capable of sheltering 129 homeless men, women, and children in three shelters. The Thurman Brisben Center is a high demand programmatic emergency shelter with an 80-bed capacity. The other two shelters (only one of which is in Fredericksburg) are family shelters.

During 2009, the total number of nightly residents at the Thurman Brisben Center ranged from a high count of 80 persons for eight days in August, to a low of 22 persons in March. The homeless population gravitates to Fredericksburg because it is the region's urban center, where most shelters and services are located. On average, 69 percent of the homeless persons staying at Thurman Brisben are from some place other than Fredericksburg.

The Thurman Brisben Center reports that 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 25 percent of this facility's shelter population. The Thurman Brisben Center is also seeing more people (both men and women) in their 20s, rather than the mid-30s, which used to be the norm.

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. An ecumenical group called MICAH, however, provides a day shelter (with washing machines, a telephone, mail drop, etc.) and has also provided an overnight shelter during the winter months. Both facilities help to reach this unsheltered population, with the potential to connect them with critical services needed to break the cycle of homelessness.

Families with children can usually find accommodations in the various shelters, including the Thurman Brisben Center, the Haven operated by the Rappahannock Council on Domestic Violence (in Stafford), and Hope House. During the point-in-time count in January 2010, there were 20 families in these facilities, representing 59 persons. The children in these families are receiving education services, but there are clearly other social needs to be addressed, such as their need for stable housing. During this point-in-time count, there were two unsheltered families, representing 5 individuals.

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 experience domestic violence. When such persons are also homeless, a range of services must be carefully coordinated to help them transition to a 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 can become chronic and potentially life threatening.

Needs of Persons at Imminent Risk of Homelessness

A homeless continuum of care must include programs that prevent people from becoming homeless. Critical needs can be defined in three broad categories – 1) incomes and services, 2) education, and 3) housing that is within their financial means.

Continuum of Care

The City of Fredericksburg acts as the lead agency for the regional COC that includes all of the jurisdictions in Planning District 16. City staff coordinates monthly meetings of the entire COC and directs the activities of several subcommittees. 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 services, and other relevant agencies, the CoC has researched available technology, coordinated with potential users, and developed a Homeless Management Information System (HMIS). The George Washington Regional Commission (GWRC) has taken the lead for this project.

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 assisted the Thurman Brisben Center with CDBG funds to acquire the lot upon which this shelter has been built. Persons with substance abuse problems, however, cannot go to the Thurman Brisben Center for help, as the Center has found through hard experience that this group does not mix well with families and children.

Transitional Shelter – Transitional housing provides the time and training to help families move from a shelter to permanent housing. Hope House provides a transitional shelter, with accompanying services, for women and children. The Thurman Brisben Center has established its own transitional programs. In 2010, the Rappahannock Council on Domestic Violence (RCDV) began using a new federal grant to provide transitional housing to victims of domestic violence.

Permanent Housing – The CoC has recently supported the expansion of the Micah Ecumenical Ministries efforts to provide permanent housing for chronically homeless persons. In 2009, the CoC submitted an application to HUD to fund a two-year program

to house 12 chronically homeless individuals. The requested funding will initiate pilot what Micah plans as a community-wide effort to create housing funds for those whose incomes, backgrounds and credit histories preclude them from finding housing on their own. This program will demonstrate the necessary steps to transitioning a chronically homeless person from the street into housing. Success in this program will be measured as the client maintaining housing for 12 months or more, transitioning into other housing outside of the program, or increasing income through employment or other resources to the point that Micah's rental subsidy is no longer needed. Regardless of whether or not HUD funds this program, the CoC will continue to support Micah in this effort. The City of Fredericksburg does not propose to use CDBG funds for this item.

Prevention – Prevention of homelessness is accomplished by Rappahannock Legal Services, Central Virginia Housing Coalition, and Fredericksburg HIV/AIDS Support Services. The City will provide CDBG funds to these organizations to assist in this important task. Outside of CDBG funding, Quin Rivers Inc. will continue to administer the Homeless Intervention Program (HIP) for homeless applicants or those in imminent threat of homelessness, verifiable by a five-day pay or quit notice, unlawful detainer notice, letter from a shelter, or 30-day notice from the mortgage company. The Salvation Army administers the Homelessness Prevention and Rapid Rehousing Program (HPRP) and can provide eligible residents with financial support to prevent eviction.

SPECIAL NEEDS POPULATIONS

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

According to updated 2009 Census information, 14.7 percent of the population in Fredericksburg is 62 years or older, which amounts to 2,695 persons. Of this number, 1,315 persons are between 62-74 years and 1,380 persons are 75 years and older. There are 715 persons with self care limitations. A significant amount of support is provided by family and friends, but there is still a need for publicly funded services. As an example, 75 persons with self care limitations are living with aging or ill caregivers.

The Fredericksburg Area HIV/AIDS Support Services (FAHASS) specifically addresses the needs of persons with HIV and AIDS and related diseases and their families. 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 150 active clients, 30 of whom reside in the City.

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 or in crisis, the more resigned they can 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. 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.

ASSESSMENT OF HOUSING NEEDS

Housing needs are determined from updated 2009 Census data. The following chart breaks down homeowners and renters according to household income:

Household Category	Renters	Owners
Extremely low-income (30% of area median income or below)	1,790	335
Low-income (30-50% of area median income)	1,365	395
Moderate-income (50-80% of area median income)	1,000	665
Middle-income (80-95% of area median income)	480	1,830

A comprehensive analysis of updated 2009 Census data reveals the following needs:

- Of the City's 5,345 renter households, 1,205 are overburdened by housing costs in excess of 30 percent of income and 1,610 experience a sever cost burden (in excess of 50 percent of income).
- Among the City's 3,215 owner-occupied households, 360 are overburdened by housing costs in excess of 30 percent of income and 175 experience a severe cost burden (in excess of 50 percent of income).
- The incidence of overcrowding in Fredericksburg is 1.8 percent and occurs entirely in rental housing.
- There are 2,855 low and moderate income renter households (68.7 percent of renter households) that experience some sort of housing problem.
- There are 435 low and moderate income owner-occupied households (31.2 percent of owner households) that experience some sort of housing problem.

Housing Market Analysis

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

- The City is readily accessible by rail and roadway to the Washington D.C. metropolitan area and has experienced tremendous residential and commercial growth as a consequence.
- The University of Mary Washington is developing new student housing, but will still not have adequate housing for its enrolled student population. This gap maintains a demand for rental units, which puts a strain on adjacent City neighborhoods.
- 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.

STRATEGY TO ADDRESS HOUSING NEEDS

Meeting Housing Needs

Homeownership levels have been of concern to the City for several decades. In 2000, only 35.6 percent of Fredericksburg's households owned their own home. Homeownership levels were 37.3 percent in 1990, 40.9 percent in 1980, and 50.9 percent in 1970. Updated 2009 Census data, however, reveals that homeownership is increasing and is at 43.3 percent. This reversal in trends can be attributed, at least in part, to the City's attention to its housing mix as well as to its many community development programs that encourage homeownership.

Between 1980 and 1990, local housing values increased 115 percent, from an average of $48,700 to $104,900. In 2000, the average price of a house exceeded $135,800. Updated 2009 data shows the average price of a house to have increased to $336,700. Income levels have not increased at the same rate, though, 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 also impacted the market. By 1990, 58 percent of the City's housing units were multi-family units. A more diverse mix of housing development since then arrested this trend and multi-family units had only increased to 59 percent of overall housing stock by 2000. By 2009, a surge in single family home development has dropped the percentage of multi-family housing to 54 percent of the overall mix.

The age and condition of the local housing stock has guided CDBG program development. Approximately 22 percent of Fredericksburg's housing units were built prior to 1940. Where the occupants are unable to perform the necessary maintenance, housing conditions can deteriorate very quickly to substandard levels 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 home improvements without public assistance. For example, 81.6 percent of extremely low-income owner-occupied households have a housing cost burden in excess of 50 percent of income. Within low-income owner-occupied households, 65.2 percent experience a cost burden in excess of 30 percent of income, while 11 percent experience a cost burden in excess of 50 percent. The elderly population stands out as a group in the extremely low-income owner category with a high incidence of housing problems – 100 percent for those 62-74 years of age and 63 percent among those 75 years and older.

Owner-occupied houses are not the only ones in need of repairs, though. According to updated 2009 Census information, there are 5,345 rental units in Fredericksburg. Although many of these units are in well-maintained apartment complexes, this number still represents 62.4 percent of all housing in the City. Furthermore, 2,950 of the rental households (55.2 percent of all renters) have housing problems (overcrowded, physically inadequate, and/or imposes a cost burden).

An aggressive affordable housing strategy has helped to maintain the ratio of owner-occupied units, while also providing housing that is affordable to low and moderate income families. The City will continue to promote homeownership through direct assistance. This subsidy will be in the form of down payment assistance or payment of specific closing costs, so a mortgage lender will still be needed to provide conventional mortgage financing. This program will continue to enhance existing neighborhoods by filling in vacant lots when new houses are constructed, stabilize the community with long-term residents, and maintain the affordable housing stock.

The City will also continue to provide an ongoing Emergency Home Repair Program, to rehabilitate low-income owner-occupied units, to modify houses to meet the needs of occupants with disabilities, and to adapt houses so elderly occupants can continue to live independently as long as possible.

Public Housing

There is no public housing in the City of Fredericksburg.

Removing Barriers to Affordable Housing

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 can also consider waiving certain water availability fees, as appropriate, on a case by case basis in specified areas of the City.

Reducing Lead-Based Paint Hazards

The extent of potential lead-based paint hazards has been determined from Census data and the age of the City's housing stock. The criteria for these potential hazards are houses constructed before 1979, after which lead-based paint was no longer likely to be available. Of the 8,560 dwelling units in Fredericksburg, 6,060 have been found to be pre-1979 stock.

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:

- Continue to inspect for lead based paint during implementation of the Emergency Home Repair Program, Removal of Architectural Barriers Program, and Direct Homeownership Assistance Program and address any hazards according to specified protocols.
- Continue to engage in a comprehensive analysis to determine the extent of lead hazards in the community.
- Continue to promote awareness of potential lead hazards by providing literature to City residents and encourage safe lead practices for contractors by coordinating EPA certified trainings locally.
- 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.

The City analyzed impediments to fair housing choice with the help of BBC Research and Consulting. The recommendations included in a Fair Housing Action Plan, were as follows:

- Raise the visibility of fair housing and the complaint process
- Encourage and increase affordable housing
- Increase landlord and resident awareness of fair housing requirements
- Assist residents with special needs to have full access to housing and services
- Ensure existing credit counseling programs remain available

- Help to ensure the orderly transfer of property assets, to facilitate home improvement loans
- Work to reduce incidences of NIMBY (Not in My Back Yard)

Anti-Poverty Strategy

The City of Fredericksburg's anti-poverty efforts will reduce concentrations of low-income persons by providing assistance to qualifying households through its housing programs and through other applicable services provided with CDBG funds. No CDBG funds will be used for economic development.

Non-Housing Community Development

The City of Fredericksburg has focused on neighborhood conservation when addressing development pressures and new transportation initiatives. 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 unlikely except in the provision of specific public services. Available CDBG funding is too limited to be useful in developing facilities and infrastructure, or in addressing accessibility and economic development.

The City intends to continue to address public services as part of its non-housing CDBG programs, as follows:

Senior Services – Provide funding to the Fredericksburg Area Food Bank, to provide critically needed food for 50 individuals.

Handicapped Services – Continue to adapt homes for persons with disabilities.

Lead Hazard Screening – Accomplish lead hazard screening during implementation of the Emergency Home Repair Program, Removal of Architectural Barriers Program, and Direct Homeownership Assistance Program.

Institutional Structure

The institutional structure for delivering CDBG-funded programs and services includes a diverse group of agencies and organizations. Overall coordination occurs on a regional level through such groups at the Fredericksburg Regional Continuum of Care and through regional committees for social services and affordable housing coordinated by the George Washington Regional Commission. The Central Virginia Housing Coalition also administers the Housing Choice Voucher Program for the entire Planning District.

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.

FIVE-YEAR GOALS

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

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 in the City is greater than in the counties, although the actual number of individuals who fall below the national poverty level is increasing in the counties as well as in Fredericksburg. Comparative population figures and percentage of persons under the national poverty level illustrate these trends (see below).

Comparative Population Increases

	Fredericksburg	Spotsylvania	Stafford
1990	19,027	57,403	61,236
2000	19,279	90,395	92,446
2008	22,403	118,860	120,219

Source: U.S. Census Bureau – Census 1990, Census 2000, 2008 Population Estimates

Comparative Poverty
(by percentage of population/actual number of persons below national poverty level)

	Fredericksburg	Spotsylvania	Stafford
1990	12.3%/2,340	4.9%/2,812	4.1%/2,510
2000	12.8%/2,467	4.7%/4.248	3.5%/3,235
2008	11.9%/2,665	6.9%/8,201	4.3%/5,169

Source: U.S. Census Bureau – Census 1990, Census 2000, 2008 Population Estimates

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 community development programs is not the national 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 was as close an indication of the number of City residents who were eligible for community development programs as the Census data could 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.

Updated 2009 data from the U.S. Census Bureau indicates that there are 8,560 households in Fredericksburg. Of this number, 5,540, or 64.72 percent, are classified as low and moderate-income households and there eligible for the City's community development programs. The number of low and moderate-income households is growing.

Households Eligible for Assistance

Criteria	Households	Portion of All City Households
Low Income (50% of area median or below)	3,885	45.39%
Moderate Income (Between 50%-80% of area median)	1,655	19.33%
Total	**5,540**	**64.72%**

Source: U.S. Census Bureau's 2009 updated based on American Community Survey data.

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 the related actions.

The City of Fredericksburg worked with BBC Research and Consulting to develop an updated Fair Housing plan (Analysis of Impediments to Fair Housing Choice, City of Fredericksburg, July 13, 2007), which is 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 2009.

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 has been updated through the U.S. Census Bureau's American Community Survey (ACS). The ACS collects the same social economic, housing, and demographic data previously collected on the long form during the 2000 Census. In the Fredericksburg area, this survey was conducted during the period 2006-2008 and the data released for use in 2009.

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 George Washington Regional Commission (GWRC), and other local agencies and organizations. Meetings with a coalition of homeless service providers, called the Fredericksburg Regional Continuum of Care, 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:

- Central Virginia Housing Coalition
- Department of Social Services
- disAbility Resource Center
- Fredericksburg Area Food Bank
- Fredericksburg Area HIV/AIDS Support Services
- George Washington Regional Commission
- Greater Fredericksburg Habitat for Humanity
- Hope House
- Housing Opportunities Made Economical
- Lloyd F. Moss Free Clinic
- Mary Washington Health Care
- Micah Ecumenical Ministries
- Project FAITH, Inc.
- Quin Rivers, Inc.
- Rappahannock Area Agency on Aging
- Rappahannock Area Community Services Board
- Rappahannock Council on Domestic Violence
- Rappahannock Area Health Department
- Rappahannock Goodwill Industries
- Rappahannock Legal Services
- Rappahannock United Way
- Rebuilding Together with Christmas in April
- The Salvation Army
- Thurman Brisben Center
- University of Mary Washington

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 March 30, 2010 and several copies of the draft Plan were placed in the Central Rappahannock Regional Library. The public notice on March 30th opened a 30-day public comment period. On April 29, 2010, the public review period ended. Staff incorporated all of the citizen comments into the new Consolidated Plan.

On May 11, 2010, City Council approved Resolution No. 10-41 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 has reviewed and amended this plan in 1999, 2001,

2004, and 2009 to ensure it remains an effective document. 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 27 October 2009. 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.

There were no comments during this first public hearing.

Beginning in November 2009, the Planning staff began to speak to established neighborhood groups and other organizations at their regularly scheduled meetings. Citizen support from neighborhood groups indicated strong support for existing as well as proposed housing programs. Civic associations, for instance, emphasized their interest in maintaining and even improving the rate of homeownership in Fredericksburg and others supported the continuance of emergency grants for housing to prevent eviction. These issues have been addressed, with CDBG funds, through the direct home ownership assistance programs and the Lend-A-Hand program. Additionally, neighborhoods were excited about the emergency home repair program which can provide assistance throughout the City for roofing, plumbing, and electrical repairs in an effort to maintain affordable housing opportunities. These efforts are having a positive and very visible effect which the public would like to see continue. Staff also received a call from a Spotsylvania County resident who encouraged the City to work on economic development.

A public notice on March 30, 2010 opened a 30-day public review and comment period for the draft plans. During this specific time, (on April 28) Fredericksburg Area HIV/AIDS Support Services (FAHASS) noted that there is a need in the City for ongoing housing assistance to serve people with AIDS and HIV. Currently the organization has to make referrals to an agency in Northern Virginia and will be seeking funds through the Department of Housing and Community Development in 2010 to provide the assistance locally. This effort will be in addition to the emergency grants made available by FAHASS through CDBG funding. The needs and proposed implementation were added to the Special Needs section of the Consolidated Plan. The Rappahannock Area Health District located in Fredericksburg provided additional input (on April 29) on the process for identifying children who have been poisoned by lead-based paint hazards and the assistance provided through its agency. The specific information was added to Lead-Based Paint Hazards section of the Consolidated Plan.

The public comment period closed on April 29, 2010 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 of homeless persons 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 among this group is a somewhat rare condition, at any one time, but the cumulative homeless experience affects a surprisingly large portion of the population.

In January of every year, the Fredericksburg Regional Continuum of Care conducts a point in time count of the region's homeless population. The January 2010 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 from 2008 to 2010 enumerate an increase of homeless persons within the five jurisdictions that comprise Planning District 16, as seen in the following chart:

Extent of Homelessness in Planning District 16

Jurisdiction where person was counted	2008	2009	2010
Fredericksburg	170	170	180
Spotsylvania	11	12	54
Stafford	7	10	40
King George	4	1	0
Caroline	2	9	14
Regional Totals	**194**	**202**	**288**

The different figures relate to how the counts were conducted. In 2008, jurisdictions included adults housed in motels and institutions. Such persons do not meet the HUD definition of homeless, however, and were excluded in 2009. All counts also enumerated more homeless children, which appears to be a growing trend. Beginning in 2008,

however, only children who met HUD's definition of homelessness were announced as part of the area's homeless. Children who met only the Department of Education definition of homelessness accounted for an additional 376 persons in 2008, 401 in 2009, and 376 in 2010. These differences in reporting should eventually be reconciled, when HUD formally incorporates the new changes required by the HEARTH Act of 2009, which is the reauthorization of the McKinney-Vento Act. The HEARTH Act will eventually allow the CoC to document as homeless those children who are living in motels and families who are doubled up with other families.

One of the survey questions asked respondents the name and zip code of their prior address before becoming homeless. Only 31 percent of the adults noted a previous address in Fredericksburg. The breakdown below, accomplished by verifying zip codes, shows that the homeless problem is a regional one. Further, the chart indicates that many children identified by the Department of Education (DoE) as homeless are widely present throughout the region.

Distribution of Homelessness During the 2010 Point in Time Count

Homeless Population by Previous Fixed Address	Adults	HUD Defined Homeless Children	Subtotal	DoE Defined Homeless Children	Grand Total
Total	184	104	288	376	664
Caroline	7	5	12	37	49
Fredericksburg	57	12	69	57	126
King George	10	0	10	22	32
Spotsylvania	28	62	90	105	195
Stafford	43	19	62	155	217
Other Virginia	18	1	19	0	19
Outside Virginia	21	5	26	0	26

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. During cold weather, Micah Ecumenical Ministries provides an overnight shelter at a location in southern Stafford County. It provides emergency shelter for an average of 33 chronically homeless individuals per night from November – March, when the evening temperatures drop below 32 degrees.

SHELTERED INDIVIDUALS

The number of sheltered individuals is readily determined from the Thurman Brisben Center's records. During Fiscal Year 2009 (July 2008 through June 2009), the total

number of nightly residents ranged from a high count of 80 persons for 8 days during August 2008 to a low of 22 persons for 3 days in March, 2009. Although the Center was not consistently at capacity, it has an overall 89 percent utilization rate. This figure needs to be carefully qualified though. Often, when the men's and women's dormitories were full, and all eight family rooms were occupied, there may still have been unoccupied beds in the family units due to family composition. These open beds give a false indication of availability.

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 region's urban center, where most of the shelters are physically located. The identified needs, however, are geographically broader. On average, 69 percent of the homeless persons staying at the Thurman Brisben shelter are from some place other than Fredericksburg. During the period from July 2008 through June 2009, 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 at the Thurman Brisben Center
July 2008 – June 2009

Origin	Average Percentage
City of Fredericksburg	31%
Stafford County	25%
Spotsylvania County	28%
Caroline County	10%
King George County	4%
Other Virginia Localities	1%
Out of State	1%

NOTE: These figures are consistent with the point in time surveys that were completed by sheltered and unsheltered homeless individuals on January 28, 2010.

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 addition to homeless women and children, there has been a notable increase of single parent fathers, which has gone from virtually non-existent to a full 2 percent of the homeless population. Children continue to account for an average of 25 percent of this facility's shelter population, but the age of homeless persons has changed. There has been an increase of parents abandoning their high school juniors and seniors out of their homes when they turn 18. This dumping puts a stress on the Center, as it is virtually impossible to assist a full time high school student to become independent and self-sufficient. The second age trend is a high number of elderly and/or critically ill/disabled persons who cannot care for themselves and require services.

During Fiscal Year 2009, 356 individuals and families were denied services specifically because of a lack of space at the Thurman Brisben Center. The 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. In addition to counting those in shelters, the local Departments of Social Services and community volunteers worked with the municipal police to search for unsheltered persons under bridges, around known campsites, and in vacant buildings. Also included in the street count were individuals who found shelter at the Micah Ecumenical Ministries cold weather shelter, since this facility is only open from November 1st through March 10th. This population will be discussed more fully under Unsheltered Individuals below, as 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	2008	2009	2010
Sheltered Individuals	39	36	42
Unsheltered Individuals	65	81	92
Total Number of Homeless Individuals	**104**	**117**	**134**

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 occasionally operates at its full capacity. During Fiscal Year 2009, they were at capacity several times. Additionally, there were times when they were not technically at capacity, but still had no space available. For instance, the men's dorm and the women's dorm were both full, but there were less than 32 persons in the family units due to the makeup of the families.

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.

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. Micah Ecumenical Ministries provides an overnight shelter during the winter months, in conjunction with its a day shelter located in the City,

which provides washing machines, a telephone, a mail drop, case management, 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 individual 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 operating throughout the year is needed for individuals who cannot use the Thurman Brisben Center. The Thurman Brisben Center often has limited capacity and 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), Hope House, and on a limited basis from the Cold Weather Shelter. During the point in time count on January 28, 2010, there were 23 families in the above facilities. These families represented a total of 64 persons, but only 44 of them were in shelters in Fredericksburg. Two other people surveyed in Fredericksburg intended to stay at the cold weather shelter in Stafford County and are reflected below as Unsheltered. The children in these families are receiving education services, but there are clearly other social needs to be addressed, such as precarious housing situations.

Sheltered and Unsheltered Persons in Families in Fredericksburg

Point In Time Count	2008	2009	2010
Sheltered Persons in Families	59	49	46
Unsheltered Persons in Families	7	4	2
Total Number of Homeless Persons in Families	**66**	**53**	**48**

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 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 current 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. During the 2010 point in time count, there was one family that stayed at the Cold Weather Shelter and two families that had not yet determined where they were going to sleep that night.

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. At present, 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.

- There is a need for additional shelter capacity for homeless families as well as longer term transitional housing, with attendant programs, to help break the cycle of homelessness.

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.

Homeless Subpopulations in Planning District 16

Subpopulation	2008	2009	2010
Chronic Homeless	54	52	83
Severely Mentally Ill	24	21	49
Chronic Substance Abuse	20	24	44
Veterans	11	27	19
Persons with HIV/AIDS	0	3	4
Victims of Domestic Violence	9	18	20
Unaccompanied Youth (under 18)	0	3	50

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 becoming more recognized. A review of individuals served by the Rappahannock Area Community Services Board (RACSB) in Fiscal Year 2009 shows 196 homeless individuals with disabilities who received services through at least one program. Earlier reviews showed 20 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 additional services through its Program to Achieve Transition from Homelessness (PATH). This program provides extensive services to address the special needs of homeless individuals with serious mental illness who will not participate in licensed mental health programs. A full-time counselor works onsite at the Micah Hospitality Center—a basic needs and case management site built to assist the chronic homeless. This PATH counselor also floats between various outreach sites, such as the Thurman Brisben Center, community dinners, and street locations. This person assesses client needs and responds as quickly as possible to anyone thought to have mental health, mental retardation, or substance abuse treatment needs.

Micah Ecumenical Ministries was formed by the downtown Fredericksburg churches in 2005, in response to the needs of this chronically homeless population. Micah is currently working to enact a comprehensive service system, including a central basic need and case management site, plus components that focus on health, housing, education and employment. The implementation of these supports is expected to provide the level of involvement necessary to overcome the complexity of needs that some homeless persons experience. High levels of community participation will maximize resources in these efforts.

The RACSB provides PATH funds to Micah to further improve services to homeless and disabled persons. In 2009, Micah coordinated SSI/SSDI Outreach, Access and Recovery (SOAR) training for 60 individuals from hospitals, shelters, social services, Department of Rehabilitative Services, and the staff(s) from Continuum of Care agencies. A SOAR Coordinator has been hired to help clients to apply for SSDI/SSI and to assist individuals in navigating the health care system. Recently, some PATH individuals were hospitalized and received disability coverage because the hospital processed emergency claims during the final days of their lives. The PATH counselor and Micah already work closely with the Medicaid and Social Security caseworker at the hospital. The SOAR Coordinator enables Micah to focus on getting SSI/SSDI for individuals before they reach a crisis situation.

Micah and RACSB's relationship creates a growing set of services that help to effectively place and maintain PATH-supported individuals in permanent housing. Since mid-2008, the Micah-PATH partnership has facilitated placement of several PATH-eligible consumers to permanent housing. All are still housed and, in some cases, supported by a consortium of Micah volunteers who assist with financial management and daily living needs.

The RACSB case manager and SOAR Coordinator also complement each other and further strengthen the RACSB-Micah relationship. The active PATH outreach worker builds many of the initial relationships that get PATH-eligible individuals in the door. Micah staff and volunteers continue to build that trust through administration of basic needs services – showers, meals, clothing, mail service, etc. When the consumer is ready, the PATH outreach worker, in concert with the PATH/SOAR Coordinator, helps

the individual accomplish self-designated goals, including ID acquisition, enrollment in mental health services, and placement in permanent housing.

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. Micah provides minimal financial support and residential support to those working to obtain goals and maintain housing.

In summary, well coordinated partnerships have begun to address the needs of chronically homeless persons. To sustain and build on this effort, there is a need for both additional services intensive enough to overcome existing problems as well as for additional permanent housing with appropriate support.

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 sends clients that are in need of alcohol and drug rehabilitation to two facilities in Northern Virginia and Washington D.C. for a six to nine month treatment program and is working with Mary Washington Health Care Emergency Mental Health staff regarding client detoxification and testing for tuberculosis before clients enter the adult rehabilitation centers. Homeless persons may also request services from RACSB which has a contractual agreement with Serenity Home and other treatment programs. RACSB records indicate that during Fiscal Year 2009, more than 150 homeless persons diagnosed with a disability also suffered from substance abuse problems.

PERSONS WITH HIV/AIDS

During the January 28, 2010 point in time count, four adults (2.2 percent of adults surveyed) indicated that they were currently receiving or in need of HIV/AIDS services. One additional person noted that they needed to be tested. Fredericksburg Area HIV/AIDS Support Services (FAHASS), however, estimates that there are eight homeless persons in the community with HIV/AIDS. When the Thurman Brisben Center identifies persons who may be suffering from Human Immunodeficiency Virus (HIV), they coordinate with the FAHASS for support and medical treatment. 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, New Jersey, and Washington D.C. Unfortunately, this region is also not affordable to low-income persons.

The Housing Opportunities for Persons with AIDS (HOPWA) program provides housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families. Since the program’s inception in 1992, HOPWA has helped thousands of Americans with HIV/AIDS to avoid homelessness and to access medical and other care by addressing their housing needs. Current HOPWA funding in the region is provided through the Virginia Department of Housing and Community Development (DHCD) and provides services to HIV positive clients within the following rural counties: Orange, Rappahannock, Madison, King George, Culpeper and Westmoreland. Clients within this region’s jurisdictions, including the City of Fredericksburg, are provided referrals to partnering agencies within the region.

SERIOUSLY MENTALLY ILL

According to the Substance Abuse and Mental Health Services Administration, 20 to 25 percent of the homeless population in the United States suffers from some form of severe mental illness. In comparison, only 6 percent of Americans are severely mentally ill (National Institute of Mental Health, 2009). A 1992 federal study, Outcasts on Main Street, suggested that approximately one-half of the mentally ill homeless population were dually diagnosed with an alcohol or drug problem.

As specified above, RACSB provides services especially designed for homeless persons who are mentally ill and substance abusers through its Projects for Assistance in Transition from Homelessness (PATH) program. It provides direct outreach and case management at the Micah Hospitality/Day Center. 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 approximately 60 percent of the mentally ill homeless population also suffers from substance abuse problems.

VETERANS

The point in time count conducted in January 2010, encountered 19 persons who claimed to be veterans. Ten of these individuals were sheltered and nine were 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.

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 2009, the Haven sheltered a total of 83 women and 87 children. A total of 1,482 persons were assisted via a 24 hour hotline, 330 men and women were helped with intervention groups and 537 victims were provided court assistance, support groups and in-person advocacy. There were 167 children assisted with support groups and in-person advocacy, and 158 Hispanic victims were helped with appropriate language and cultural services. There were 52 people who requested shelter, but could not be housed because the shelter was full. 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. Healthcare, on-site advocacy intervention to prevent future attacks and injuries, prevention, education for teens on healthy relationships, and financial empowerment activities are needed to curb new and on-going domestic violence in our community.

YOUTH

In Virginia, as of March 1, 2009, over 55 percent of children in Foster Care are 13 years of age and older. For thousands of these children and youth the goal set forth in their foster care plan has not lead to a permanent family. The result is youth leaving foster care with no place to live, no income and no adults to count on for ongoing support. "Youth in foster care are more than twice as likely as non-foster care youth to drop out of high school, and 1 in 5 will become homeless," said Christie Marra, Staff Attorney at the Virginia Poverty Law Center (VPLC). Four years after aging out of the system, 25 percent have been homeless, less than half have graduated from high school, 42 percent

have become parents themselves, and more than 80 percent are unable to support themselves.

The City of Fredericksburg's Department of Social Services (FDSS) currently has 38 children in Foster Care. Twelve are youth who range between the ages of 16 and 21. From 2004-2009, six youths signed themselves out of care, and all six were reported to have experienced homeless situations and/or unstable living arrangements.

The point in time count conducted on January 28, 2010 revealed a high number of homeless children throughout the planning district. In Fredericksburg, a total of 180 persons were counted as homeless. Twenty-nine individuals (16.1 percent) were under 18 years of age. In the region as a whole, 50 children were identified during the point in time count as unaccompanied minors by the individual school systems.

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.

- A transitional housing program is needed to improve outcomes for foster care youth, ages 18-21, by providing them with opportunities to achieve stable housing and decrease the overall chances of these individuals becoming homeless.

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

During the 2010 point in time count, 115 of the 184 adults surveyed (62.5 percent) reported that unemployment and/or underemployment/low pay was a reason that they were homeless. The City of Fredericksburg and the region experienced considerable growth during the previous ten years and the population is suffering from the economic downturn. The local unemployment rate of 10.6 percent, in January 2010, exceeded the Virginia rate of 7.6 percent and matched the National average for the same month.

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. As of February 1, 2010, the number has increased to 1,741 families receiving SNAP (Supplemental Nutrition Assistance Program), formerly Food Stamps. 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 (CVHC) and Quin Rivers, Inc. as well as local churches. The CVHC receives approximately five requests for financial assistance a day. Of those, approximately three to four requests a week are from Fredericksburg residents. The agency screens all applicants for eligibility and provides approximately two to three emergency grants per month to qualifying City residents through the CDBG funded Lend-A-Hand Program. Requests for assistance have steadily risen over the years and the trend is likely to continue.

Quin Rivers Inc. administers a Homeless Intervention Program (HIP) for homeless applicants or those in imminent threat of homelessness, verifiable by a five-day pay or quit notice, unlawful detainer notice, letter from a shelter, or 30-day notice from the mortgage company. The family/individual must have an unavoidable crisis (illness, hospitalization, loss of employment, loss of transportation, etc). The crisis must be temporary, unforeseen and not chronic. The family/individual must have been self-sufficient prior to the crisis and be able to maintain self-sufficiency after receiving the assistance. Self-sufficiency is defined as having a steady employment history, stable rental/mortgage history, etc. A credit report will also be requested prior to approval. All other resources must be exhausted before assistance can be given. Participation in the HIP program is limited to once per lifetime. Clients are required to attend a financial fitness workshop prior to receiving financial assistance. In Fiscal Year 2009, Quin Rivers processed 283 applications for emergency assistance, through HIP, for eligible households at or below 50 percent of area median income. Only 122 of these applications were approved while 161 were denied. Of those denied, 37 (22 percent) were eligible to receive assistance, but could not be served due to a lack of funds. Quin Rivers has seen a significant increase over past years in the number of inquiries for rental assistance.

Several area churches provide similar assistance through a consolidated effort called the Community Assessment and Assistance Program administered by the Salvation Army. CAAP funds are used to provide financial assistance for rent/mortgage, utilities, food, and clothing. The CAAP is an emergency assistance program and therefore requires documentation of the crisis or the drastic change in circumstances such as a loss of job, illness, incarceration, decrease in income of the main providing source, or homelessness.

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 30 percent of the people who come to them for assistance. More funding is clearly needed for this homeless prevention endeavor.

RACSB has identified approximately 289 individuals with mental illness or mental retardation who are in need of supportive housing. Further, of the 2,447 individuals served by RACSB in Fredericksburg for mental health, mental retardation, and substance abuse, estimates indicate that 38 percent, equivalent to 930 individuals, are considered at risk of homelessness, due to their limited income and reliance on public medical assistance. In Fiscal Year 2009, Medicaid recipients represented 30 percent of the persons served in Planning District 16 by RACSB, which is equivalent to 2,459 Medicaid recipients, of the 8,482 individuals served by RACSB during that period.

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 U.S. Census Bureau's American Community Survey shows that 1,413 persons, or nearly 11.1 percent of Fredericksburg's population, aged 25 years and over, did not complete high school. Surveys of homeless residents suggest that a limited education can be a factor in who becomes homeless, but is not the only factor. During the point in time Count conducted on January 28, 2010, 28.8 percent of the adults surveyed had not completed high school or received a General Education Degree (GED). Another 16.7 percent had some college or vocation/trade school education, and 7.6 percent of those surveyed had a bachelors degree or higher. These statistics indicate that a limited education is not the only factor 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, however, is higher than suggested by the Housing Choice Voucher Program waiting list. According to the U.S. Census Bureau's American Community Survey, there are 2,862 renter households (60 percent of all renters) in Fredericksburg who have a housing cost burden in excess of 30 percent of income. There are also 883 owner households (35.5 percent of all owner households) with the same degree of housing cost burden.

Potential homeless persons can also be found in the incidence of overcrowding. These families and individuals are often called the hidden homeless. The American Community Survey shows the incidence of overcrowding among all households City-wide is 1.8 percent, although there is no apparent overcrowding in owner-occupied households.

Overcrowded low to moderate-income renter-households are the most likely to include hidden homeless, or persons without permanent housing of their own. According to the American Community Survey, 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, 31 percent of the homeless persons in the Thurman Brisben Center 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 and ethnic composition of the Fredericksburg area varies from jurisdiction to jurisdiction. The following statistics are from the U.S. Census Bureau's American Community Survey data:

Racial Composition by Percentage

Jurisdiction	White Population	Black Population	American Indian, Asian, and Pacific-Islander Population or Other, Non-Hispanic	All Races, Hispanic or Latino
Stafford	68.8	17.8	4.8	8.7
Spotsylvania	74.0	14.6	4.9	6.4
Fredericksburg	68.5	20.4	3.7	7.4

Hope House reports a 51/49 mix of African-American and White clients during 2009, with 18 classifying themselves as "Other." Counselors have determined this group to be bi-racial or of Hispanic ethnicity. The following mixes were noted: White/Hispanic, Black/White, and Black/Hispanic. Overwhelmingly, the bi-racial residents were children. Thurman Brisben Center records also indicate a fluctuation in racial composition, but overall they have found the shelter population to be about 55 percent White, 43 percent African-American, and 2 percent Hispanic. Micah Ecumenical Ministries stated that during its emergency cold weather shelter operations, it had 60 percent White, 32 percent Black, 3 percent American Indian, 0.1 percent Asian, 2 percent Hispanic, 1 percent Pacific-Islander, 1.9 percent Other 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 28/29 January 2010. 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), this facility's residents are 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, but 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

CPMP Version 1.3

Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered: Emergency	Sheltered: Transitional	Un-sheltered	Total
1. Homeless Individuals	101	0	123	224
2. Homeless Families with Children	11	9	2	22
2a. Persons in Homeless with Children Families	32	27	5	64
Total (lines 1 + 2a)	133	27	128	288

Jurisdiction

Data Quality

(N) enumerations

Part 2: Homeless Subpopulations	Sheltered	Un-sheltered	Total
1. Chronically Homeless	37	46	83
2. Severely Mentally Ill	30	19	49
3. Chronic Substance Abuse	28	16	44
4. Veterans	10	9	19
5. Persons with HIV/AIDS	0	4	4
6. Victims of Domestic Violence	4	16	20
7. Youth (Under 18 years of age)	0	50	50

Data Quality

(N) enumerations

Part 3: Homeless Needs Table: Individuals		Needs	Currently Available	Gap	5-Year Quantities: Year 1 Goal	Year 1 Complete	Year 2 Goal	Year 2 Complete	Year 3 Goal	Year 3 Complete	Year 4 Goal	Year 4 Complete	Year 5 Goal	Year 5 Complete	Total: Goal	Total: Actual	Total: % of Goal	Priority H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
Beds	Emergency Shelters	127	50	77	0	0	0	0	0	0	0	0	0	0	0	0	####	M	N	n/a
Beds	Transitional Housing	51	0	51	2	0	0	0	0	0	0	0	0	0	2	0	0%	M	Y	C/O
Beds	Permanent Supportive Housing	108	10	98	15	0	10	0	10	0	10	0	30	0	75	0	0%	H	N	O
Beds	Total	286	60	226	17	0	10	0	10	0	10	0	30	0	77	0	0%			
Chronically Homeless		60	10																	

Part 4: Homeless Needs Table: Families		Needs	Currently Available	Gap	5-Year Quantities: Year 1 Goal	Year 1 Complete	Year 2 Goal	Year 2 Complete	Year 3 Goal	Year 3 Complete	Year 4 Goal	Year 4 Complete	Year 5 Goal	Year 5 Complete	Total: Goal	Total: Actual	Total: % of Goal	Priority H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
Beds	Emergency Shelters	124	55	69	0	0	0	0	0	0	0	0	0	0	0	0	####	M	N	n/a
Beds	Transitional Housing	132	32	100	4	0	0	0	0	0	0	0	0	0	4	0	0%	H	Y	C/O
Beds	Permanent Supportive Housing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####	L	N	n/a
Beds	Total	256	87	169	4	0	0	0	0	0	0	0	0	0	4	0	0%			

Completing Part 1: Homeless Population. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The counts must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Completing Part 2: Homeless Subpopulations. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The numbers must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Sheltered Homeless. Count adults, children and youth residing in shelters for the homeless. "Shelters" include all emergency shelters and transitional shelters for the homeless, including domestic violence shelters, residential programs for runaway/homeless youth, and any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless. Do not count: (1) persons who are living doubled up in conventional housing; (2) formerly homeless persons who are residing in Section 8 SRO, Shelter Plus Care, SHP permanent housing or other permanent housing units; (3) children or youth, who because of their own or a parent's homelessness or abandonment, now reside temporarily and for a short anticipated duration in hospitals, residential treatment facilities, emergency foster care, detention facilities and the like; and (4) adults living in mental health facilities, chemical dependency facilities, or criminal justice facilities.

Unsheltered Homeless. Count adults, children and youth sleeping in places not meant for human habitation. Places not meant for human habitation include streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g. subway tunnels, railroad car), all-night commercial establishments (e.g. movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places.

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

The Haven/Rappahannock Council on Domestic Violence (RCDV)

This emergency shelter, in an undisclosed location, is located outside of the City of Fredericksburg (although within a two mile radius). Since 1988, it has provided 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 part-time 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 and safety planning to anyone who calls, food, clothing, supplies, emergency transportation (if needed to affect a rescue and for critical appointments) and, of course, shelter. The intent of this assistance is safety from threatened and actual violence. Transitional services include legal advocacy, case management, 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 sometimes sought by persons from other localities who want to put distance between themselves and their previous abusive environment. Similar situations arise for persons within PD 16 who wish to leave this area. The problem is that shelters can become full very quickly, leaving local citizens without an opportunity for shelter. As a consequence, the Haven strives to have no more than two adults from outside Planning District 16 reside there at any given time.

RCDV's Haven typically shelters a total of 170 people every year and turns away approximately 50 due to lack of bed space at the time that it is requested.

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 children. Its mission is to provide homeless women and their children residency and the services necessary to transition them into independent living within the community. The shelter capacity is currently 12 moms and 34 children and staffing has grown to include six (6) full-time and six (6) part-time employees.

This staff provides all the services the families need to successfully live independently when they leave Hope House. Hope House operates at capacity approximately 90 percent of the time. As with any shelter there is a high rate of turnover. Still, they must turn away nearly 223 mothers and children annually.

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, although many residents complete the program in less time (average: 18 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./secondary education, and to obtain employment skills training, counseling, parenting classes, support groups, food preparation and management skills. This comprehensive education and assistance is designed to prevent these families from becoming homelessness again. Currently, the Hope House success rate for graduates is 100 percent.

Recognizing a need (this shelter maintains a 35 family waiting list) Hope House is expanding its program to help more families. This organization has purchased 900 Lafayette Boulevard directly adjacent to the main property at 902 Lafayette Boulevard and will add four additional units for homeless mothers and their children. The new units will bring the total capacity to 16 families, which is a 25 percent increase.

The estimated cost of the project is approximately is $200,000. The City of Fredericksburg has provided approximately $21,000 in CDBG-Recovery Act funds toward the renovations. Hope House has received other grants from, the Community Foundation, Kaiser Permanente, and pledges from its Board of Directors. Hope House has also received a challenge grant from a family foundation in the amount of $100,000, which they will match.

The Hope House staff is confident, that before the new school year begins, there will be four new units of transitional housing will become available for homeless moms and their children in the Rappahannock Region.

Micah Ecumenical Ministries

Micah Ecumenical Ministries, Inc. is a 501(c)(3) non-profit organization, governed by ten downtown churches in Fredericksburg, Virginia. The organization is a relationship-based ministry built on the foundation of the Bible's Micah 6:8. Since forming in 2005, it has worked to serve the homeless in the City of Fredericksburg and surrounding counties. Its efforts so far have focused on the needs of the chronic homeless, whose mental challenges, disabilities, background barriers, and substance abuse issues keep them from succeeding in existing systems. Programs include:

- **The Micah Center:** A day center located in a 4,000 square-foot building on Princess Anne Street in downtown Fredericksburg. It offers showers, breakfast, bag lunches, mail service, telephone access and clothing. It is staffed almost entirely by volunteers and includes a team equipped to help guests navigate services, troubleshoot problems and put together individual success plans. A mental health caseworker has an office on site and someone from the Department of Social Services helps guests with benefits one day per week. The program served 1,239 different people (average 70 per day), in 2009.

- **Cold Weather Shelter:** A temperature-based shelter that operates from a permanent location at 750 King's Highway in Stafford County. It provides a place for the homeless to sleep on nights when the temperature drops below 32 degrees. More than 15 groups volunteer each year to be on call with manpower when the shelter needs to open.

- **Respite Ministry:** Two apartments, available to homeless people exiting the hospital, in need of temporary or terminal care. Those staying there are assisted with enrollment at the Lloyd F. Moss Free Clinic, prescriptions and follow-up plans, so that they stay healthy and avoid unnecessary repeat hospitalizations. In 2010, this program is expected to expand into an eight-bed group home, staffed around the clock with mental health professionals. Staff will include a caseworker, who will assist guests to obtain Social Security and Medicaid.

- **Community Meals:** Thirty-five different church groups have joined together to provide a hot, healthy meal every night of the week, all year long, at host churches in downtown Fredericksburg. Mars Hill hosts on Sundays, St. George's hosts on Mondays, Tower of Deliverance hosts on Tuesdays, Christ Lutheran hosts on Wednesdays, Fredericksburg Baptist hosts on Thursdays, Shiloh Baptist New Site hosts on Fridays and Fredericksburg United Methodist and the Presbyterian Church of Fredericksburg alternate hosting on Saturdays. Churches which serve once a month at these sites come from all over Planning District 16 and surrounding jurisdictions, including Westmoreland County.

- **Giving Back Program:** Projects within Micah facilities and throughout the community are completed daily by homeless individuals who receive service in agency programs. Community work has included shoveling snow, improving the appearance of blighted buildings, landscaping and trash pickup. Micah is working to expand this program as a tool for job training and community development.

- **Permanent Supportive Housing (Scattered Site):** Micah staff and volunteers currently support approximately 20 homeless individuals in apartments throughout Fredericksburg and in south Stafford. Supportive services include, move-in assistance, minimal financial and independent living. Skills.

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 Executive Director, a Child Services Coordinator, a full time Adult Case Manager, Food Service staff, Development Director, shift coordinators and many volunteers. Thurman Brisben Center is also a non-profit 501(c) (3) organization.

Center services include basic provisions of food and clothing as well as referrals, non-prescription drugs, personal care items, clothes washing and drying, and extensive case management. Beyond the basic services, the Center provides GED, Job Help, Youth Resiliency Groups, Life Skills, Day Care assistance, transportation assistance, sanctioned AA and NA, and budgeting and parenting classes. The Center also has an aftercare program for continued services for up to two years. Their kitchen serves an average of 126 meals per day. The Center partners with all Departments of Social Services in the Planning District, Rappahannock Area Community Services Board and with more than 25 direct service providers to promote comprehensive services to the homeless.

SERVICES

Central Virginia Housing Coalition

This non-profit 501(c)(3) organization has a variety of programs that 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 or a rental security 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.

Department of Social Services

The City's Department of Social Services is the primary local organization providing services to the most vulnerable citizens in our community. Social Services does not administer a housing program, but does collaborate with community agencies that provide housing, shelter and services to the homeless. Social Services provides supportive services to assist eligible adults with education, training and employment to

support self-sufficiency. These programs provide the customer with the opportunity to improve their job skills to achieve a livable wage and to secure affordable housing.

The DSS was awarded a grant from the Mary Washington Health Care System Foundation, to offer a Community Based Eligibility Program. The case manager works with Micah, Rappahannock Area Health Center, Thurman Brisben Center and other identified community partners to provide on-site assistance to apply for food stamps and Medicaid. This program reaches those that are homeless or are experiencing difficulty and who may not otherwise come to Social Services for assistance. This program has been successful reaching many needy individuals in the community.

DSS adult services program has achieved recognition for the work with the Food for Life program, delivering food to seniors in Fredericksburg. During this process social workers are able to meet with adults to assess other needs such as health and housing.

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.

- Supplement Nutrition Assistance Program (SNAP): This federal program supplements the food budgets of low-income households to ensure needy persons receive a nutritionally adequate diet.

- 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 placement in a nursing home. If placement 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 placements.

- Adult and Child Protective Services: Identification, receipt, and immediate investigation of complaints and reports of alleged adult or child abuse and/or neglect for children under 18 years of age

- Foster Care: Temporary substitute care is arranged for children who cannot remain in their homes. The goal of foster care is a permanent home for each child. Returning to his or her home is the first choice, followed by relative care, adoption or permanent foster care.

- Child Day Care Services: Financial services are provided to eligible families to enable parents or legal guardians to maintain employment or to attend an educational or training program that will lead to 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

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

Fredericksburg Area HIV/AIDS Support Services (FAHASS)

The Fredericksburg Area HIV/AIDS Support Services (FAHASS) was established to address the needs of persons infected with, and affected by, HIV and AIDS. FAHASS estimates that there are eight HIV positive persons 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 who are also responsible for high-cost HIV medications and other medical care. 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. FAHASS endeavors to provide emergency housing grants to clients during treatment to avoid eviction and prevent new cases of homelessness.

Lloyd F. 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. In 2009, the Lloyd F. Moss Free Clinic:

- provided health care services to 1,986 patients at 9,934 patient visits (18 percent and 25 percent increases over 2008, respectively)
- dispensed 54,187 prescriptions valued at $4.25 million
- arranged over 1,400 referrals to medical specialists
- utilized 461 on-site volunteers who provided 18,298 hours of care and services

Quin Rivers, Inc.

Quin Rivers, Inc. is a non-profit corporation serving nine Virginia counties and the City of Fredericksburg. Founded as a Community Action Agency in 1970, it focuses its mission of Strengthening Individuals, Families, and Community Development as the best approach to serving low- to moderate-income clients and the localities in which they reside. The agencies purpose is to administer programs directed towards the reduction and elimination of poverty; and to enable low-income families and individuals of all ages to attain the skills, knowledge, motivation, and opportunities to become self-sufficient.

Programs include: Homelessness Intervention (rent and mortgage assistance); Financial Services (foreclosure prevention, reverse mortgage counseling, individual microloans, homebuyer counseling, budgeting and credit counseling); Community Food (pantries and community gardens); Youth Employment Services (job development, training and placement); Economic Development (small business retention visits, community based strategy development, project finance, small business assistance – bookkeeping, microloans); Community Health Education; Healthy Families; Domestic Violence/Sexual Assault Intervention and Prevention; Senior Congregate Meals; and Energy Share.

Rappahannock Legal Services, Inc. (RLS)

This organization serves Fredericksburg and 16 counties in the Rappahannock River watershed, providing free civil legal services to low-income residents in the areas of consumer, housing, health, public benefits, employment, and family law. Since 1988 RLS has consistently 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. By 2000 the population eligible for RLS services had climbed to 45,284 persons within their program service area, and is estimated to be well above 50,000 in 2010. Because of Federal and State budget cuts, however, RLS could handle only 3,253 cases during Fiscal Year 2009. This caseload is estimated to represent only about 6.5 percent of the qualified population. At the same time, demand for client services has increased 47 percent over the last two years due to the recession. Unfortunately, the recession has also contributed to about a 21 percent decrease in funding between Fiscal Year 2009 and Fiscal Year 2011.

Of the above 3,253 cases, 47 percent were housing cases, and 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, and RLS obtained $691,220 in disability awards. RLS also secured $68,707 in unemployment benefits for clients. In addition, RLS handled 449 child and spousal cases during Fiscal Year 2009 and in most instances the $461,935 in support obtained or retained made housing affordable for the clients involved (usually single parents with children). Altogether, RLS served 1,374 low-income residents of the City of Fredericksburg in Fiscal Year 2009.

Salvation Army

The Salvation Army serves the City of Fredericksburg and the counties of Caroline, Stafford, Spotsylvania, King George, and Westmoreland. The organization has become the one stop center for emergency financial assistance and referral services with the help of funding from private donations, area churches, the United Way, and other organizations. This cooperative program enables the coordination of limited resources to assist more people, while avoiding duplication of services. The programs are also designed to prevent new occurrences of homelessness and to re-house those who have already become homeless.

Active programs include:

- Homelessness Prevention and Rapid Re-Housing Program (HPRP) – The two-year HPRP, funded through the American Recovery and Reinvestment Act of 2009, serves persons who are homeless or may become homeless. HPRP focuses on housing stabilization, provides temporary financial assistance and services to help people gain housing stability in a short period of time. It can also be used to rehouse those individuals and families who have become homeless and seek to find permanent housing.

- The Community Assessment and Assistance Program (CAAP) provides financial assistance for rent/mortgage, utilities, food, and clothing. CAAP is an emergency assistance program and therefore requires documentation of the crisis or the drastic change in circumstances such as a loss of job, illness, incarceration, decrease in income of the main providing source, or homelessness.

- The Salvation Army is currently sending clients that are in need of alcohol and drug rehabilitation to two facilities in Northern Virginia and Washington D.C. Coordination occurs with Mary Washington Emergency Mental Health staff regarding client detoxification and testing for tuberculosis before being transported to the adult rehabilitation centers by volunteer drivers. The program requires a six to nine month commitment.

- The EnergyShare program through Dominion Virginia Power is administered through the Salvation Army. EnergyShare is a fuel assistance program of last resort for anyone who faces financial hardships from unemployment or family crisis. It provides heating assistance in winter (for any heating source -- oil, gas kerosene, wood and electricity) and cooling assistance (for Virginia customers only) in summer.

- Heat Share assists with Columbia Gas customers only. HeatShare is a special heating assistance program administered by the Salvation Army for residents who have exhausted all other available energy assistance programs. Through the program, thousands of families in need of energy assistance receive help through the support of caring customers and company contributions each year.

- FEMA assists with utilities to include water and shelter costs and funding is specific to each county. The emergency must be verifiable and have occurred within the past thirty days.

- The Lawrence Davies Fund assist with emergency needs that do not fit any of the existing programs i.e., emergency car repairs, (which will enable a family to continue employment), a septic or well repair for a family, funeral costs, uniforms or other work related items.

Other programs offered by The Salvation Army include the following:

- Community Care outreach is a volunteer program through which almost 20,000 visits are made to individuals in Nursing Homes or who are confined to their homes. The faithful volunteer base goes out at least once per week with magazines and gifts accompanying their cheerful smiles.

- Character building programs for children aged 6 – 16 are an important part of The Salvation Army's ministry. These programs, somewhat based on the Boy & Girls Scout programs, encourage the children to be good citizens while equipping them with necessary skills and a positive environment.

- The Salvation Army offers children of all backgrounds and ages the opportunity to learn to play a musical instrument. The full time Music Director has a program that offers keyboard, guitar, brass, drama & art electives allowing a number of children to develop a new interest, and perhaps unearth some untapped and raw ability.

- A significant priority for The Salvation Army is to offer at risk teenagers a lifeline. A regular program for teens is a big part of The Salvation Army's life as they try to encourage teenagers to make wise decisions in life during these pivotal years. The program is run by a former LA gang member whose ministry is to divert the lives of these children away from harmful things towards positive and constructive pursuits, particularly faith and education.

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:

- Ensure effective intake and assessment, so homeless individuals and families are directed to the appropriate facilities and services.
- Develop sufficient shelter capacity for chronic homeless persons.
- Develop additional transitional housing for families.
- Establish transitional housing for persons who have completed substance abuse detoxification programs and/or have been released from prison.
- Provide permanent affordable housing, with supportive services, for persons who have worked through transitional programs.
- Continue 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 28/29, 2010, 83 individuals were enumerated who were considered to be chronically homeless in the region. Eighty-one of these individuals were found 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. Of the 205 persons identified as other homeless, during the point in time count, 83 persons were 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, but also being confronted by churches and organizations dedicated to this effort.

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. This group, 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 services, and other relevant agencies, the CoC has researched available technology, coordinated with potential users, and developed a Homeless Management Information System (HMIS). The George Washington Regional Commission (GWRC) has taken the lead for this project. The City of Fredericksburg does not propose to use CDBG funds for this item.

The HMIS is currently being used to support and assess the homeless population in PD16. The HMIS tracks service usage statistics and basic demographic data, as well as supports the Annual Homeless Assessment Report (AHAR) to Congress. The HMIS also houses and tracks the Homelessness Prevention and Rapid Re-Housing Program (HPRP) data to provide analytical advantages in usage planning. Currently all homeless shelter beds (transitional and emergency) are covered by the HMIS. The HMIS is also being used to provide effective and non-duplicative case management for the homeless population of PD16.

Cold Weather Shelter: The Micah Cold Weather Shelter is a temperature-based shelter that operates from a permanent location at 750 King's Highway in Stafford County. It becomes active from November to March each winter season and provides a place for the homeless to sleep on nights when the temperature drops below 32 degrees. More than 15 groups volunteer each year to be on call with manpower, when the shelter needs to open. The CoC endorsed the project as it sought zoning approval in 2009 and will continue to support it through funding and volunteer opportunities. 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 many nights at full capacity, but even with available space persons with substance abuse problems cannot be admitted if they cannot maintain sobriety. The City of Fredericksburg does not propose to use CDBG funds for this item.

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. In addition, 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. Beginning in 2010, the Rappahannock Council on Domestic Violence (RCDV) will use a new federal grant to provide transitional housing to people fleeing domestic violence. RCDV's goal will be to ultimately move clients into permanent housing. Victims in transitional housing will receive case management, victim advocacy, and an employment specialist that will be available to assist them to retain employment or obtain employment. Goodwill Industries is the organization providing the employment service as a contractual partner in the grant. The City of Fredericksburg does not propose to use CDBG funds for this item.

Central Virginia Housing Coalition (CVHC) has been operating the Lend-A-Hand program since 1989 to help prevent homelessness in the region. During the 2010-2015 timeframe, CVHC proposes to partner with the Fredericksburg Department of Social Services Independent Living Program (ILP) to provide transitional housing for youth who are aging out of the foster care system. Through CVHC's Affordable Rental Program, a two bedroom unit will be made available for rent to two participants in the ILP. Renters will enter into a service plan agreement with the ILP outlining policies and responsibilities of the Transitional Housing Program. CVHC proposes provide financial assistance to the youth to enhance affordability with CDBG funds.

Permanent Housing – The CoC has recently supported the expansion of the Micah Ecumenical Ministries efforts to provide permanent housing for chronically homeless persons. In 2009, the CoC submitted an application to HUD to fund a two-year program to house 12 chronically homeless individuals. The requested funding will initiate pilot what Micah plans as a community-wide effort to create housing funds for those whose incomes, backgrounds and credit histories preclude them from finding housing on their own. This program will demonstrate the necessary steps to transitioning a chronically homeless person from the street into housing. Success in this program will be measured as the client maintaining housing for 12 months or more, transitioning into other housing outside of the program, or increasing income through employment or other resources to the point that Micah's rental subsidy is no longer needed. Regardless of whether or not HUD funds this program, the CoC will continue to support Micah in this effort. The City of Fredericksburg does not propose to use CDBG funds for this item.

Prevention - As noted above, prevention of homelessness is accomplished by Rappahannock Legal Services, Central Virginia Housing Coalition, and Fredericksburg HIV/AIDS Support Services. 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.

Outside of CDBG funding, Quin Rivers Inc. will continue to administer the Homeless Intervention Program (HIP) for homeless applicants or those in imminent threat of homelessness, verifiable by a five-day pay or quit notice, unlawful detainer notice, letter from a shelter, or 30-day notice from the mortgage company. The Salvation Army administers the Homelessness Prevention and Rapid Rehousing Program (HPRP) and can provide eligible residents with financial support to prevent eviction.

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 $24,100 per year, for a five-year total of $120,500. 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 60 households. In addition, $17,100 in CDBG funding will be directed to Rappahannock Legal Services. The five-year total will amount to $85,500 and is anticipated to provide homeless prevention assistance to approximately 200 households per year, for a five-year total of approximately 1,000 households.

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 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 McKinney-Vento Act, recently reauthorized as the HEARTH Act, requires that State and local governments have policies and protocols developed to ensure that persons being discharged from a publicly-funded institution or system of care are not discharged immediately into homelessness. To the maximum extent practicable, Continuums of Care (CoC) should similarly have in place or be developing policies and protocols to ensure that discharged persons are not released directly onto the streets or into CoC funded homeless assistance programs.

Several CoC member agencies have informal policies regarding discharge from foster care, health care, mental health institutions, and the regional correction facility. In 2009, the CoC identified the development of a formal discharge protocol with each of these disciplines as one of its three top priorities. In March 2010, a formal Discharge Planning Committee was established and will work to formalize a written policy with the regional Departments of Social Services, Mary Washington Health Care, Rappahannock Area Community Services Board and Snowden Mental Health Clinic, and the Rappahannock Regional Jail.

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

The 2009 data sets from HUD use the terms Elderly (62-74 years) and Extra Elderly (75 years or more). The Consolidated Plan rule, however, uses the terms Elderly (62 years or more) and Frail Elderly (elderly persons with self care limitations). In Fredericksburg, 14.7 percent of the population is 62 years or older. This percentage amounts to 2,695 individuals. Of this number, 1,315 persons are between 62-74 years and 1,380 persons are 75 years or older. According to the 2009 updated Census data, 715 persons, many of them elderly, 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

During Fiscal Year 2009, the RACSB served 2,489 individuals in the Fredericksburg area (Planning District 16) who had a disability related to mental health, intellectual disabilities, and substance abuse. Supportive housing (supervised apartments) was provided to 58 individuals and supported living housing (services) was provided to 72 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. Currently, there is a full-time RACSB employee, based at Micah Ecumenical Ministries, who leads the Project for Assistance in Transition from Homelessness – a grant-funded program designed to reach those individuals who have been reluctant to enter mainstream services. The RACSB and Micah maintain a cooperative agreement to provide outreach and assistance to those identified individuals.

In addition to the above needs, based on RACSB waiting lists and needs assessments for Fiscal Year 2009, there are other individuals living in institutions or with caregivers who will not be able to provide that care indefinitely. Specifically, there are approximately 75 individuals with intellectual disabilities 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 668 active clients. This organization has identified client needs for affordable and accessible housing, transportation, employment, health care, 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.

According to the Virginia Department of Health's, 2008 Annual HIV and AIDS Report, 80 individuals were living with HIV or AIDS in the City of Fredericksburg. This figure is an increase from 76 individuals identified in 2007. In 2009, the number rose to 81 individuals. Approximately two-thirds of the cases were male (52 in 2008 and 56 in 2009). The majority of reported cases were Black individuals, then slightly fewer cases identified as White individuals. Four cases were identified as Hispanic during both years.

The Fredericksburg Area HIV/AIDS Support Services (FAHASS) specifically addresses the needs of persons infected with, and affected by, HIV and AIDS related diseases. 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 access to primary medical care, medical case management, medications assistance, oral health care, mental health counseling and support services such as, prevention education, medical transportation, housing assistance, emotional support and advocacy. They have over 150 active clients, nearly 30 of who reside in the City. Over the past few years, FAHASS has documented an increase in the numbers of persons with HIV, notably among high-risk populations including youth, Hispanic, and African American populations, 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. RACSB provides intensive outpatient therapy, case management, and support/treatment groups. RACSB also provides assistance to link individuals in need of detoxification and residential substance abuse services.

RACSB also operates The Sunshine Lady House for Mental Wellness and Recovery, a crisis stabilization program designed to assist individuals in acute psychiatric crisis. In Fiscal Year 2009, this program assisted 60 individuals. In Fiscal Year 2010 the capacity of the facility grew to 12 beds and it is anticipated that more individuals will be served in this setting, which is an alternative to traditional inpatient hospitalization.

According to RACSB and Serenity Home staff, there is a continuing need for residential substance abuse treatment for women and adolescents, supervised living for chronically chemically dependent 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:

Affordable Accessible Housing - An organization called Housing Opportunities Made Economical, Inc. (H.O.M.E., Inc.) was formed in 1998 as the result of the growing need for affordable accessible housing in Fredericksburg. Their mission is to take the lead in developing and constructing accessible housing for persons with disabilities. H.O.M.E., Inc. now has 44 units under management, 40 of which are in Fredericksburg. The rental units are not subsidized, but are offered at below fair market rates for the Fredericksburg area.

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 of Fredericksburg. 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).

Group Homes - The RACSB operates eight group homes in Planning District 16 for persons with intellectual disabilities. They provide housing for four to six persons each and are staffed on a 24-hour basis. One home is located in the City of Fredericksburg, one in Caroline, one in King George, three are in Spotsylvania County, and two are in Stafford County. In addition, private providers have expended their network throughout Planning District 16, providing more choice of living arrangements for adults with intellectual disabilities.

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 residents. In 2009, RAAA provided weatherization assistance to six City households benefitting nine residents. 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 through the

Removal of Architectural Barriers Program. The Central Virginia Housing Coalition provides an indoor plumping and housing rehabilitation program, but cannot do such work in Fredericksburg because of program limitations.

Housing for Persons Diagnosed with AIDS and Related Diseases - The Fredericksburg Area HIV/AIDS Support Services (FAHASS) specifically addresses the needs of persons infected with, and affected by, HIV and AIDS related diseases. This includes housing assistance programs that seek to rapidly house homeless HIV positive clients and prevent homelessness for others to ensure greater potential for adherence to medical treatment plans. Other programs include tenant-based rental subsidy programs aimed at providing stable housing for clients with severe disability who may be unable to work or achieve enough income to maintain long term housing.

Sponsored Placements – Individuals with intellectual disabilities who need a family level of support may receive sponsored placement services. In this instance, families provide housing, food, transportation and may also assist in teaching independent living skills. Individuals who are found to be best served in a family setting are matched with compatible foster families. At present, RACSB's Sponsored Placement Program has nine consumers in eight placements throughout Planning District 16.

Supervised Apartments - The RACSB owns or leases apartments and rents them directly to persons with mental illness or intellectual disabilities. Supervision includes a daily contact between staff and individuals, and may include overnight supervision. There are currently six sites with supervised apartments located in the City of Fredericksburg and one in Stafford County. Individuals may live by themselves in an apartment or may share the apartment with one or two other individuals receiving services.

Supported Living Program - Participants of this program live in their own housing, with roommates or with their families. They receive individualized services and supports from RACSB staff based on the individual's need. This program serves adults with mental illness and adults with intellectual disabilities. In Fiscal Year 2009, RACSB provided supported living services to 63 individuals in Planning District 16.

Substance Abuse Treatment and Transitional Living - Serenity Home provides a program of substance abuse residential treatment for chemically dependent 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 dependent adults who are also mentally ill or mentally retarded. Since 1987, chemically dependent persons who are HIV positive or who have AIDS have also received substance abuse residential treatment at Serenity Home.

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:

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.

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

disAbility Resource Center (dRC) - The dRC assists persons of any age with all types of disabilities. Services include Peer Counseling, Independent Living Skills Training, Advocacy, Information and Referral, Durable Medical Equipment Recycling, Nursing Home Transition Assistance, Consumer Directed Medicaid Waiver Service Facilitation, DD Waiver Case Management, Loan to Own equipment for Deaf or Hard of Hearing, Work Incentive Coordination, Advocacy Group facilitation for youth and adults, removal of architectural barriers in housing occupied by disabled persons, and workshops on a variety of topics important to people with 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.

Fredericksburg Area Food Bank - The Fredericksburg 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 Fiscal Year 2009, the Food Bank provided over 372,034 pounds of food to 1,139 residents of Planning District 16. Of these beneficiaries, 248 recipients were elderly and/or disabled residents of Fredericksburg.

Fredericksburg Area HIV/AIDS Support Services - FAHASS provides access to primary medical care, medical case management, medications assistance, oral health care, mental health counseling and support services such as, prevention education, medical transportation, support groups, housing assistance, emotional support and advocacy.

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 to regain some of the social, interpersonal, and vocational skills that were lost as a result of mental illness. This program served 129 consumers during Fiscal Year 2009.

Rappahannock Adult Activities, Inc. (RAAI) - Rappahannock Adult Activities, Inc., an agency of RACSB, provides day support and prevocational training to adults with mental retardation. RAAI strives to increase community integration and recreational opportunities for its program participants.

Rappahannock Area Agency on Aging (RAAA) - Established in 1976 under the auspices of the Federal Older Americans Act. As the designated Area Agency on Aging for PD 16, the RAAA offers a wide array of supportive and informational programs for the population 60 years and older, in the City of Fredericksburg and the four surrounding counties. 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, insurance counseling, pet and veterinary assistance, and various emergency services.

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.

Rappahannock Goodwill Industries (RGI) - RGI exists "To provide to people with barriers to employment - particularly those with disabilities - an array of quality vocational and educational services so that they can work most independently." In addition to programs for individuals with significant disabilities such as Supported Employment and Prevocational Services; RGI operates 3 Job Help Centers, employs more than 400 people, and has significant community partnerships. Job Help Centers are free and open to the public. The centers have a wide array of employment resources, including: keyboarding, software tutorials on Microsoft Word and Excel, internet access to job search, resume writing, cover letter writing, application preparation, interview skills, career planning, area job listings, community resources and referrals to outside agencies. Telephone, fax and newspapers are also available for job related searches. An Employment Specialist is also on-site to offer one-on-one support and instruction. The primary goal of the program is to teach job search skills for individuals to independently obtain employment. The secondary goal is to assist participants in enhancing their skills in order to advance in employment. In 2009, RGI served over 2,500 individuals in Planning District 16 who were disabled or had other barriers to employment.

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.

A Woman's Place - A Woman's Place is a substance abuse program, operated by RACSB, which provides an intensive outpatient program, counseling, and case management services to women.

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, including HIV and AIDS, 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.

The Fredericksburg Area Food Bank estimates that there are over 2,036 seniors living in poverty in Planning District 16 who could benefit from their Food for Life Program. Over 537 individuals in this category live in the City of Fredericksburg. The Food Bank has been able to serve 248 of these persons in Fredericksburg, so the unmet need remains substantial. The City will continue to assist 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 105 individuals 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 20 individuals who remain in state institutions.

The City of Fredericksburg 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 increased to substantially more than 300 units. As new apartments are developed, this figure will continue to increase.

The Fredericksburg Area HIV/AIDS Support Services (FAHASS) is currently it is able to meet the needs, but always with considerable effort. Several years ago, Fredericksburg was incorporated into the Washington D.C. eligible metropolitan service area (EMSA) for Housing Opportunities for People with AIDS/HIV (HOPWA) benefits. FAHASS provides referrals to a partner agency in Alexandria, Virginia for area residents who seek assistance. 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 its 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 and this effort has grown significantly in recent years.

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 individuals and also receives rental assistance, through the Housing Choice Voucher Program, for many other clients. Rappahannock Area Community Services Board also works in partnership with the Central Virginia Housing Coalition to maintain 30 Section 8 vouchers to assist individuals in need. The City will continue to support adaptation of homes for their

physically disabled occupants who apply for assistance through the Removal of Architectural Barriers Program administered through the Department of Planning and Community Development. A cost-effective CDBG activity in this regard will direct $12,606 per year to remove architectural barriers in dwelling units. The five year investment for this purpose will be $63,030. This program will remove architectural barriers for 3 persons per year, for a total of 15 persons over a five year period. Fredericksburg will also continue to ensure new multi-family housing construction includes the required number of adaptable 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. A CDBG allocation of $7,500 per year 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. Outside of CDBG funding, FAHASS plans to pursue HOPWA funds from the Virginia Department of Housing and Community Development to provide additional housing services directly to qualifying City residents.

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 49 identifies the priorities assigned to specific special needs populations. The information was compiled by the Fredericksburg Planning staff, from updated 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 and frail/elderly persons include the 715 persons, specified by the 2009 Census update as having some sort of mobility or self-care limitation, less the 50 persons that the Fredericksburg Area Food Bank is able to serve. The distribution between elderly and frail elderly is roughly comparable to the breakdown between elderly and extra elderly provided by the 2009 updated Census information, with more weight given to the more elderly category. 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 updated 2009 Census data. 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 50 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	285	615,885	65
Frail Elderly	H	380	2,200,200	30
Severe Mental Illness	M	10	1,826,000	0
Developmentally Disabled	M	10	1,826,000	0
Physically Disabled	H	668	4,008,000	15
Persons w/ Alcohol/Other Drug Addictions	L	0	0	0
Persons w/HIV/AIDS	H	50	5,775,000	10
Other – Persons with Special Needs Living with Aging Caregivers	M	75	13,695,000	0
Total				120

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	Rappahannock Legal Services – Homeless Prevention	200 Households per year	1,000 households/ 5 years	
2	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	City of Fredericksburg – Persons with Disabilities	3 households per year	15 households/ 5 years	
3	Fredericksburg Area HIV/AIDS Support Services – Persons with HIV/AIDS	10 individuals per year	50 individuals/ 5 years	

ASSESSMENT OF HOUSING NEEDS

The following assessment of housing needs has been developed from updated 2009 data sets from HUD, which were developed by the U.S. Census Bureau's American Community Survey. 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	Between 80% and 95% of area median family income

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

This chapter charts different types of housing needs for various types of households, as revealed in the updated 2009 data sets. There is a section for each income category, further broken down by renters and owners. The chart below, however, shows the incidence of housing problems overall by family size.

Housing Needs by Family Type

Family Size	Renters	Renters with Housing Problems	Owners	Owners with housing problems
Small, related (up to 4 members)	2,205	1,045 (47%)	1,500	330 (22%)
Large, Related (5 members or more)	190	190 (100%)	290	40 (14%)
Others	2,950	1,715 (58%)	1,425	305 (21%)
Total	**5,345**	**2,950 (55%)**	**3,215**	**675 (21%)**

EXTREMELY LOW-INCOME HOUSEHOLDS

RENTERS

According to HUD's 2009 data sets, there are 1,790 renter households in Fredericksburg that are considered extremely low-income. This number comprises 33.5 percent of all City renter households. This number has increased since 2000, when there were 1,568 extremely low-income rental households in Fredericksburg, which comprised 30.4 percent of all City renter households.

Cost Burden – Cost burden is the portion 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 (moderate 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.

Cost Burden – Extremely Low-Income Renter Households

Extremely Low-Income Renter Households	No-Cost Burden	Moderate Cost Burden (between 30% and 50%)	Severe Cost Burden (greater than 50%)
1,790	260	25	1,460

Overcrowding – The incidence of overcrowding among all City renter households is 1.8 percent. There is no apparent overcrowding, however, within rental properties occupied by extremely low-income households.

Other Housing Problems – In order to respond to the housing needs of a community's low and moderate-income residents, housing problems are identified both as they relate to the physical limitations of the housing unit as well as to the circumstances of the occupying household. Housing units are considered substandard if they are without complete kitchen and/or plumbing facilities. Household circumstances include the following: Overcrowded (more than one but less than 1.5 persons per room); Severely Overcrowded (more than 1.5 persons per room); Cost Burdened (housing costs between 30 and 50 percent of gross income); and Severely Cost Burdened (housing costs exceed 50 percent of gross income). In Fredericksburg, there are no very low-income renter households without complete kitchen or plumbing facilities. As noted above, there is also no incidence of overcrowding. Housing problems for very low-income renters are in the category of cost burden/severe cost burden and impact 83 percent of these households. The following charts outline housing problems according to household type as well as racial status.

Housing Problems – Extremely Low Income Renters

Household Category	Number of Households	Households with Housing Problem(s)
Elderly (62-74 years)	305	220 (72%)
Extra-Elderly (75 years and more)	375	325 (87%)
Non-elderly	1,105	953 (86%)

Incidence of Housing Problems by Race –Extremely Low-Income Renters

Race of Household	Households with a Housing Need	Percentage of Racial Category with a Housing Need	Households with a Severe Housing Need
White	1,020	26.3%	990
Black	340	29.4%	340
Asian	30	60.0%	30
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	100	45.5%	100
Other	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 Fredericksburg's extremely low-income renter households.

Incidence of Extremely Low-Income Status among Renters

Minority Status	Incidence of Extremely Low-Income Status
All City Renter Households	33.5%
White Renter Households	32.8%
Black Renter Households	33.8%
Asian Renter Households	60.0%
American Indian Renter Households	0
Pacific Islander Renter Households	0
Hispanic Renter Households	45.5%
Other Renter Households	0

Disproportionate Need

A high percentage of extremely low-income rental households (83 percent) experience housing problem, which in this instance is primarily a cost burden. The incidence of housing problems is disproportionately higher among Asian and Hispanic households.

HOMEOWNERS

According to the 2009 data sets, there are 335 extremely low-income owner-occupied households in Fredericksburg. This number comprises 10.4 percent of all owner-occupied housing units in the City, which is a slight increase since the 2000 Census. In 2000 there were 284 extremely low-income owner households, which comprised 10 percent of all City owner households. This stability attests to the City's concerted efforts and programs to maintain and promote affordable housing.

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.

Cost Burden – Extremely Low-Income Owner Households

Extremely Low-Income Owner Households	Moderate Cost Burden (between 30% and 50%	Severe Cost Burden (greater than 50%)
335	155	80

Overcrowding – There is no apparent overcrowding .among all City owner households.

Other Housing Problems – In order to respond to the housing needs of a community's low and moderate-income residents, housing problems are identified both as they relate to the physical limitations of the housing unit as well as to the circumstances of the occupying household. Housing units are considered substandard if they are without complete kitchen and/or plumbing facilities. Household circumstances include the following: Overcrowded (more than one, but less than 1.5 persons per room); Severely Overcrowded (more than 1.5 persons per room); Cost Burdened (housing costs between 30 and 50 percent of gross income); and Severely Cost Burdened (housing costs exceed 50 percent of gross income). In Fredericksburg, there are no very low-income owner households without complete kitchen and plumbing facilities. As noted above, there is also no incidence of overcrowding. Housing problems for very low-income owners are in the category of cost burden/severe cost burden and impact 23.9 percent of these households. The following charts outline housing problems according to household type as well as racial status.

Housing Problems – Extremely Low Income Owners

Household Category	Number of Households	Households with Housing Problem(s)
Elderly (62-74 years)	60	60 (100%)
Extra-Elderly (75 years and more)	215	135 (63%)
Non-elderly	55	35 (64%)

Incidence of Housing Problems by Race– Extremely Low-Income Owners

Race of Household	Households with a Housing Need	Percentage of Racial Category with a Housing Need	Households with a Severe Housing Need
White	195	7.1%	60
Black	40	12.7%	20
Asian	0	0	0
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0
Other	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.

Incidence of Extremely Low-Income Status Among Homeowners

Minority Status	Incidence of Extremely Low-Income Status
All City Owner-Occupied Households	10.4%
White Owner-Occupied Households	7.6%
Black Owner-Occupied Households	12.7%
Asian Owner-occupied Households	0
American Indian Owner-occupied Households	0
Pacific Islander	0
Hispanic Owner-Occupied Households	0
Other Owner-Occupied Households	0

Disproportionate Need

A high percentage of extremely low-income owners (46 percent) have a cost burden in excess of 30 percent of income. Another 24 percent have a cost burden in excess of 50 percent of income.

There is no apparent disproportionate need among extremely low-income owner-occupied households.

LOW-INCOME HOUSEHOLDS

RENTERS

There are 1,365 renter households in Fredericksburg that are considered low-income (between 30 and 50 percent of the area median family income). This number comprises 25.5 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 (moderate 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

Low-Income Renter Households	Moderate Cost Burden (between 30% and 50%)	Severe Cost Burden (greater than 50%)
1,365	890	150

Overcrowding – There are 15 low-income renter households considered to be overcrowded. This number is 1.0 percent of low-income renter households. There is no apparent incidence of severe overcrowding.

Other Housing Problems – In order to respond to the housing needs of a community's low and moderate-income residents, housing problems are identified both as they relate to the physical limitations of the housing unit as well as to the circumstances of the occupying household. Housing units are considered substandard if they are without complete kitchen and/or plumbing facilities. Household circumstances include the following: Overcrowded (more than one but less than 1.5 persons per room); Severely Overcrowded (more than 1.5 persons per room); Cost Burdened (housing costs between 30 and 50 percent of gross income); and Severely Cost Burdened (housing costs exceed 50 percent of gross income). In Fredericksburg, there are no low-income renter households without complete kitchen and plumbing facilities. As noted above, there is a 1.0 percent incidence of overcrowding. Housing problems for low-income renters are primarily in the category of cost burden/severe cost burden and impact 76.2 percent of these households. The following charts outline housing problems according to household type as well as racial status.

Housing Problems –Low Income Renters

Household Category	Number of Households	Households with Housing Problem(s)
Elderly (62-74 years)	250	180 (72%)
Extra-Elderly (75 years and more)	85	85 (100%)
Non-elderly	1,035	790 (76%)

Incidence of Housing Problems by Race – Low-Income Renters

Race of Household	Households with a Housing Need	Percentage of Racial Category with a Housing Need	Households with a Severe Housing Need
White	780	20.0%	130
Black	185	16.0%	20
Asian	10	20.0%	0
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	75	34.1%	0
Other	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 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.

Incidence of Low-Income Status among Renters

Minority Status	Incidence of Extremely Low-Income Status
All City Renter Households	25.5%
White Renter Households	23.9%
Black Renter Households	27.7%
Asian Renter Households	20.0%
American Indian Renter Households	0
Pacific Islander Renter Households	0
Hispanic Renter Households	34.1%
Other Renter Households	62.5%

Disproportionate Needs

The majority of low-income renter households (65.2 percent) have a cost burden between 30 and 50 percent of area median income. A smaller percentage (11.0 percent) has a cost burden in excess of 50 percent of median income. There appears to be a disproportionate need among Hispanic renter households in this income category.

HOMEOWNERS

In Fredericksburg, there are 395 low-income owner-occupied households (between 30 and 50 percent of the area median family income). This number comprises 12.3 percent of all owner-occupied housing units in the City, which is an increase since the 2000 Census. In 2000, there were 292 low-income owner households, which comprised 10.3 percent of all City owner households. This growth and stability attests to the City's programs to maintain and promote affordable housing.

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.

Cost Burden – Low-Income Owner Households

Low-Income Owner Households	Cost Burden (greater than 30%)	Cost Burden (greater than 50%)
395	50	60

Overcrowding – There is no apparent overcrowding among all City owner households.

Other Housing Problems – In order to respond to the housing needs of a community's low and moderate-income residents, housing problems are identified both as they relate to the physical limitations of the housing unit as well as to the circumstances of the occupying household. Housing units are considered substandard if they are without complete kitchen and/or plumbing facilities. Household circumstances include the following: Overcrowded (more than one but less than 1.5 persons per room); Severely Overcrowded (more than 1.5 persons per room); Cost Burdened (housing costs between 30 and 50 percent of gross income); and Severely Cost Burdened (housing costs exceed 50 percent of gross income). In Fredericksburg, there are no low-income owner households without complete kitchen or plumbing facilities. As noted above, there is also no incidence of overcrowding. Housing problems for low-income owners are in the category of cost burden/severe cost burden and impact 27.8 percent of these households. The following charts outline housing problems according to household type as well as racial status.

Housing Problems – Low Income Owners

Household Category	Number of Households	Households with Housing Problem(s)
Elderly (62-74 years)	25	0
Extra-Elderly (75 years and more)	205	30 (15%)
Non-elderly	160	75 (47%)

Incidence of Housing Problems by Race – Low-Income Owners

Race of Household	Households with a Housing Need	Percentage of Racial Category with a Housing Need	Households with a Severe Housing Need
White	45	1.6%	25
Black	20	6.3%	0
Asian	0	0	0
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	45	56.3%	30
Other	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 Fredericksburg's low-income owner households.

Incidence of Low-Income Status among Homeowners

Minority Status	Incidence of Extremely Low-Income Status
All City Owner-Occupied Households	12.3%
White Owner-Occupied Households	9.3%
Black Owner-Occupied Households	19.0%
Asian Owner-occupied Households	0
American Indian Owner-occupied Households	0
Pacific Islander Owner-occupied Households	100%
Hispanic Owner-Occupied Households	20.5%
Other Owner-Occupied Households	0

Disproportionate Need

There is a 12.6 percent incidence of the low-income owners have a cost burden in excess of 30 percent of income. Low-income owners with a cost burden in excess of 50 percent of income are 15.2 percent.

There exists a disproportionate percentage (56.3 percent) of Hispanic low-income owners with housing problems.

MODERATE-INCOME HOUSEHOLDS

RENTERS

There are 1,000 renter households in Fredericksburg that are considered moderate-income (between 50 and 80 percent of the area median family income). This number comprises 18.7 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

Moderate-Income Renter Households	Moderate Cost Burden (between 30% and 50%)	Severe Cost Burden (greater than 50%)
1,000	290	0

Overcrowding – There are 25 moderate-income renter households considered to be overcrowded. This number is 2.5 percent of moderate-income renters. There is no apparent incidence of severe overcrowding.

Other Housing Problems – In order to respond to the housing needs of a community's low and moderate-income residents, housing problems are identified both as they relate to the physical limitations of the housing unit as well as to the circumstances of the occupying household. Housing units are considered substandard if they are without complete kitchen and/or plumbing facilities. Household circumstances include the following: Overcrowded (more than one but less than 1.5 persons per room); Severely Overcrowded (more than 1.5 persons per room); Cost Burdened (housing costs between 30 and 50 percent of gross income); and Severely Cost Burdened (housing costs exceed 50 percent of gross income). In Fredericksburg, there are no moderate-income renter households without complete kitchen or plumbing facilities. As noted above, there is a 2.5 percent incidence of overcrowding. Housing problems for moderate-income renters are primarily in the category of cost burden/severe cost burden and impact 29.0 percent of these households. The following charts outline housing problems according to household type as well as racial status.

Housing Problems – Moderate Income Renters

Household Category	Number of Households	Households with Housing Problem(s)
Elderly (62-74 years)	145	20 (14%)
Extra-Elderly (75 years and more)	25	25 (100%)
Non-elderly	835	275 (33%)

Incidence of Housing Problems by Race – Moderate-Income Renters

Race of Household	Households with a Housing Need	Percentage of Racial Category with a Housing Need	Households with a Severe Housing Need
White	290	7.5%	0
Black	0	0	0
Asian	0	0	0
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	25	11.4%	0
Other	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 moderate-income renter households.

Incidence of Moderate-Income Status among Renters

Minority Status	Incidence of Moderate-Income Status
All City Renter Households	18.7%
White Renter Households	18.4%
Black Renter Households	21.2%
Asian Renter Households	0
American Indian Renter Households	0
Pacific Islander Renter Households	0
Hispanic Renter Households	15.9%
Other Renter Households	20.4%

Disproportionate Need

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

HOMEOWNERS

In Fredericksburg, there are 655 moderate-income owner-occupied households (between 50 and 80 percent of the area median family income). This number comprises 20.4 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

Moderate-Income Renter Households	Moderate Cost Burden (between 30% and 50%)	Severe Cost Burden (greater than 50%)
665	155	35

Overcrowding – There is no apparent overcrowding among all City owner households.

Other Housing Problems – In order to respond to the housing needs of a community's low and moderate-income residents, housing problems are identified both as they relate to the physical limitations of the housing unit as well as to the circumstances of the occupying household. Housing units are considered substandard if they are without complete kitchen and/or plumbing facilities. Household circumstances include the following: Overcrowded (more than one but less than 1.5 persons per room); Severely Overcrowded (more than 1.5 persons per room); Cost Burdened (housing costs between 30 and 50 percent of gross income); and Severely Cost Burdened (housing costs exceed 50 percent of gross income). In Fredericksburg, there are 55 moderate-income owner households without complete kitchen or plumbing facilities, which is 8.3 percent of these households. As noted above, there is no incidence of overcrowding. Housing problems for moderate-income owners in the category of cost burden/severe cost burden impact 28.6 percent of these households. The following charts outline housing problems according to household type as well as racial status.

Housing Problems – Moderate Income Owners

Household Category	Number of Households	Households with Housing Problem(s)
Elderly (62-74 years)	150	30 (20%)
Extra-elderly (75 years and more)	155	30 (19%)
Non-elderly	350	130 (37%)

Incidence of Substandard Housing– Moderate-Income Owners

Race of Household	Households with a Housing Need	Percentage of Racial Category with a Housing Need	Households with a Severe Housing Need
White	155	5.7%	85
Black	0	0	0
Asian	15	37.5%	0
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	15	18.8%	4
Other	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 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 City Owner-Occupied Households	20.4%
White Owner-Occupied Households	17.2%
Black Owner-Occupied Households	44.4%
Asian Owner-Occupied Households	38.0%
American Indian Owner-Occupied Households	0
Pacific Islander Owner-Occupied Households	0
Hispanic Owner-Occupied Households	6.8%
Other Owner-Occupied Households	0

Disproportionate Need

There appears to be a disproportionate need among Asian and Hispanic moderate-income owners.

MIDDLE-INCOME HOUSEHOLDS

RENTERS

There are 480 renter households in Fredericksburg that are considered middle-income (between 80 and 95 percent of the area median family income). This number comprises 9.0 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 Renter Households

Middle-Income and Above Renter Households	Moderate Cost Burden (greater than 30%)	Severe Cost Burden (greater than 50%)
480	45	0

Overcrowding – There are 55 middle-income renter households considered to be overcrowded. This number is 11.5 percent of the households in this category. There is no apparent incidence of severe overcrowding.

Other Housing Problems – In order to respond to the housing needs of a community's middle-income residents, housing problems are identified both as they relate the physical limitations of the housing unit as well as to the circumstances of the occupying household. Housing units are considered substandard if they are without complete kitchen and/or plumbing facilities. Household circumstances include the following: Overcrowded (more than one but less than 1.5 persons per room); Severely Overcrowded (more than 1.5 persons per room); cost Burdened (housing costs between 30 and 50 percent of gross income); and Severely Cost Burdened (housing costs exceed 50 percent of gross income). In Fredericksburg, there are no middle-income renter households without complete kitchen or plumbing facilities. As noted above, there is an 11.5 percent incidence of overcrowding. Housing problems for middle-income renters in the category of cost burden/severe cost burden impact 9.4 percent of these households. The following charts outline housing problems according to household type as well as racial status.

Housing Problems – Middle-income Renters

Household Category	Number of Households	Households with Housing Problem(s)
Elderly (62-74 years)	0	0
Extra-elderly (75 years and more)	0	0
Non-elderly	480	100 (21%)

Incidence of Housing Problems by Race – Middle-Income Renters

Race of Household	Households with a Housing Need	Percentage of Racial Category with a Housing Need	Households with a Severe Housing Need
White	45	1.2%	0
Black	55	4.8%	0
Asian	0	0	0
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0
Other	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 whole. The following data relates to Fredericksburg's middle-income and above renters.

Incidence of Middle-Income Status among Renters

Minority Status	Incidence of Middle-Income Status
All City Renter Households	9.0%
White Renter Households	9.8%
Black Renter Households	6.5%
Asian Renter Households	20.0%
American Indian Renter Households	0
Pacific Islander Renter Households	0
Hispanic Renter Households	4.5%
Other Renter Households	10.0%

Disproportionate Need

There appears to be a slight disproportionate need among Asian households.

HOMEOWNERS

In Fredericksburg, there are 1,830 owner-occupied households that are considered middle-income (between 80 and 95 percent of the area median family income). This number comprises 56.9 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 Owners

Middle-Income Owner Households	Moderate Cost Burden (between 30% and 50%)	Severe Cost Burden (greater than 50%)
1,830	90	0

Overcrowding – There is no apparent overcrowding among all City owner households.

Other Housing Problems – In order to respond to the housing needs of a community's middle-income residents, housing problems are identified both as they relate to the physical limitations of the housing unit as well as to the circumstances of the occupying household. Housing units are considered substandard if they are without complete kitchen and/or plumbing facilities. Household circumstances include the following: Overcrowded (more than one but less than 1.5 persons per room); Severely Overcrowded (more than 1.5 persons per room); Cost Burdened (housing costs between 30 and 50 percent of gross income); and Severely Cost Burdened (housing costs exceed 50 percent of gross income). In Fredericksburg, there are no middle-income owner households without complete kitchen or plumbing facilities. As noted above, there is also no incidence of overcrowding. Housing problems for middle-income owner are in the category of cost burden and impact 4.9 percent of these households. There is no incidence of severe cost burden. The following charts outline housing problems according to household type as well as racial status.

Housing Problems – Middle-income Owners

Household Category	Number of Households	Households with Housing Problem(s)
Elderly (62-74 years)	100	30 (30%)
Extra-elderly (75 years and more)	65	0
Non-elderly	215	60(28%)

Incidence of Substandard Housing – Middle-Income Owners

Race of Household	Households with a Housing Need	Percentage of Racial Category with a Housing Need	Households with a Severe Housing Need
White	85	3.1%	0
Black	0	0	0
Asian	0	0	0
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	4	5.0%	0
Other	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 whole, the following data relates to Fredericksburg's middle-income and above owners.

Incidence of Middle-Income Status among Homeowners

Minority Status	Incidence of Middle-Income Status
All City Owner-Occupied Households	11.8%
White Owner-Occupied Households	13.0%
Black Owner-Occupied Households	6.3%
Asian Owner-Occupied Households	30.0%
American Indian Owner-Occupied Households	0
Pacific Islander Owner-Occupied Households	0
Hispanic Owner-Occupied Households	5.0%
Other Owner-Occupied Households	0

Disproportionate Need

There is an apparent disproportionate need among middle-income Asian homeowners.

PRIORITY HOUSING NEEDS

RENTER HOUSEHOLDS

Overburdened Housing Cost and Severe Cost Burden – Of the City's 5,345 renter households, 4,155 are occupied by low and moderate-income households. Of these low-moderate renter households, 1,205 are overburdened by housing costs in excess of 30 percent of income and 1,610 experience a severe cost burden (in excess of 50 percent of income). These figures are 29 percent and 39 percent respectively of the City's low-moderate rental households.

Overcrowding – As previously specified, the incidence of overcrowding in Fredericksburg is 1.8 percent. This overcrowding occurs entirely in rental housing rather than in owner-occupied housing.

Housing Problems – There are 2,855 (68.7 percent) low and moderate renter households that experience some type of housing problem, the vast majority of which suffer from an excessive cost burden, as noted above.

OWNER HOUSEHOLDS

Overburdened Housing Cost and Severe Cost Burden – Among the City's 3,215 owner-occupied households 1,395 are occupied by low and moderate-income households. Of these low-moderate owner households, 360 are overburdened by housing costs in excess of 30 percent of income and 175 experience a severe cost burden (in excess of 50 percent of income.).

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

Housing Problems – There are 435 (31.2 percent) low and moderate owner-occupied households that experience some type of housing problem. While the majority of these identified units suffer from an excessive cost burden, there are 55 units identified as substandard.

TABLE 2A – PRIORITY NEEDS SUMMARY

The priorities specified in Table 2A, on page 69, 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 is developing new student housing, but will not have adequate housing for its enrolled student population. This gap has strained adjacent City neighborhoods with a high demand for rental units.
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 continue to 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 several 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 has also included large numbers of single family homes. New road patterns have caused development to be relatively inaccessible except by automobile, but the FREDericksburg Regional Transit System has done an excellent job in linking the various parts of the community. Still, accessibility should not be discounted as a factor in housing affordability, because 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 only recently begun to keep up with its growing student population. In 2009, residential capacity on-campus was 2,185 beds, with another 365 beds in off-campus apartments. An additional 156 student apartments are under construction and will house 624 students. This capacity of 3,174 beds accommodates nearly 80 percent of the students enrolled at the Fredericksburg campus. Most of the remaining 800 students (approximately) find housing in the neighborhoods that surround the University. This demand for rental housing near the campus has strained the nearby neighborhoods with a high demand for available units. The University's continued attention to providing campus housing is anticipated to relieve some of this pressure.

The City of Fredericksburg has worked diligently to ensure an appropriate mix of multi-family and single-family housing. The breakdown of types of units available in Fredericksburg is 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%
2009 update	9,814	46%	54%

NOTE: Multi-family units in this table include everything that is not single-family detached or mobile. The 2009 update is based on the U.S. Census Bureau's American Community Survey.

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 2009 update from the U.S. Census Bureau, there are 5,967 rental units in the city, compared to 3,847 owner-occupied units. There are approximately 939 vacant rental units. Vacancy rates are discussed below, but the Census data shows that slightly more than half of the vacancies are potentially affordable to low-income households, but very few are affordable to extremely 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%
2009 update	43.3%

NOTE: The 2009 update is based on the U.S. Census Bureau's American Community Survey.

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. Census 2000 data showed that median price of a house in Fredericksburg exceeded $135,800. Updated data for 2009 shows the median price to be $336,700. The recent downturn in housing prices has affected the community, but real estate prices remain an economic factor in the City's ability to meet affordable housing needs.

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 percentage as well as the actual number of low-income

families in the surrounding counties is increasing, which reflects the population growth in those jurisdictions. The increasing need will affect social service agencies throughout the region.

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	3.5% / 842	2.4% / 582
2009 update	6.1% / 270	5.3% / 1,682	3.4% / 1,082

NOTE: The 2009 update is based on the U.S. Census Bureau's American Community Survey.

Although the City's homeownership rate is increasing, there is a disparity in homeownership levels when examined along racial/ethnic lines. The City's overall homeownership rate is 43.3 percent according to updated Census data for 2009. Only the White and Asian populations are close to this number (41.3 percent and 44.4 percent respectively). Among African-American households, the homeownership rate is 21.4 percent and is 26.7 percent among Hispanic households. Clearly, many segments of the City's population will continue to benefit from additional opportunities for homeownership.

The rising homeownership rate indicates increasing opportunities for homebuyers. At the time of the 1990 Census, 41.5 percent of the City's owner-occupants had moved into their houses before 1970. In 2000, this figure had dropped to 19.4 percent. According to 2009 updated Census data, the number of units, where the occupants have been in place since 1970 has dropped to 7.5 percent. This trend shows a high degree of housing turnover in recent years, although affordability can still be 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 areas as well as by persons seeking jobs and services within the City. The growing need for housing will be partially met through the continued development of currently vacant land. Additional vacant land, however, can also be found on undeveloped 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 U.S. Census Bureau's American Community Survey.

Overcrowding – Housing units with more than one person per room are considered to be overcrowded. According to updated U.S. Census information, 1.8 percent of the

occupied rental units in the City were found to be overcrowded. All of these households were moderately overcrowded (between 1 and 1.5 persons per room). No renter households were considered severely overcrowded (more than 1.5 persons per room). None of the owner-occupied housing was found to be overcrowded.

Household Size – The number of persons who occupy a dwelling unit is the household size. Fredericksburg has followed the national trend and declined to just over two persons per household. 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 and the 2000 Census showed the average household size in Fredericksburg to be 2.09 persons. The U.S. Census Bureau's American Community Survey notes an average household size of 2.25 for owner-occupied houses in Fredericksburg and 2.31 persons for rental units.

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. This proportion had reached 34 percent by 1980, 35 percent by 1990, and 39 percent by 2000. According to the U.S. Census Bureau's American Community Survey, 43.8 percent of the City's population, or 3,890 persons, live alone.

Vacancy Rate – Vacancy rates indicate the amount of choice a community's residents have in selecting a dwelling. HUD has used a 6.0 percent baseline vacancy rate as a partial guide to determine if a community needs housing assistance programs to supply more housing. According to the U.S. Census Bureau's American Community Survey, Fredericksburg's vacancy rate was found to be 0.0 percent for owner-occupied units and 9.0 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 22 percent of the City's houses were built prior to 1940 and these buildings are part of Fredericksburg'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 ensures 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 housing units in need of repair. Conditions requiring attention 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 real estate market has often resulted in the renovation of many substandard units, but there are still pockets of substandard dwellings throughout Fredericksburg.

The cost of housing must also be considered when assessing the local housing market. According to the U.S. Census Bureau's American Community Survey, the median price for a house in Fredericksburg is $336,700. This updated Census data also indicates that median rent has risen to $1,007 per month. The units affordable to low and moderate-income households are shown below, as taken from the updated Census data.

Affordability of Renter-Occupied Units

	Households making 30% of area median family income	Households making 50% of area median family income	Households making 80% of area median income
0 to 1 bedrooms Occupied/Vacant	340 /0	790/0	540/0
2 bedrooms Occupied/Vacant	310/0	1760/446	625/0
3 or more bedrooms Occupied/Vacant	210/35	565/0	234/0
Total	**860/35**	**3,115/445**	**1,399/0**

Owner-Occupied Units (with mortgage)

	Households making 30% of area median family income	Households making 50% of area median family income	Households making 80% of area median income
0 to 1 bedrooms Occupied/Vacant	0	0	0
2 bedrooms Occupied/Vacant	0	75	125
3 or more bedrooms Occupied/Vacant	0	165	255
Total	**0**	**240**	**380**

Affordability of Owner-Occupied Units (without a mortgage)

	Households making 30% of area median family income	Households making 50% of area median family income	Households making 80% of area median income
0 to 1 bedrooms Occupied/Vacant	0	0	130
2 bedrooms Occupied/Vacant	0	110	165
3 or more bedrooms Occupied/Vacant	0	325	185
Total	**0**	**435**	**480**

Housing Needs of Persons with Disabilities

Household income as a percent of area median income	Renters with disability	Renters with disability and housing problems	Owners with disability	Owners with disability and housing problems
30% or less	235	205	50	50
between 30%and 50%	135	65	50	30
between 50% and 80%	35	0	15	15
80% and greater	20	0	175	0
Total	**425**	**270**	**290**	**95**

HOUSING TO SERVE PERSONS WITH DISABILITIES

According to the 2009 updated Census data, 715 persons in Fredericksburg are considered to have a disability that limits their ability to care for themselves. Whereas some of this population is living in institutions or in supported living homes, the largest number of individuals is 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. The availability of such units has traditionally been limited, but more adaptable units have become available through 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. As a result of this statutory requirement, there are in excess of 300 adaptable units in Fredericksburg.

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 150 persons - 30 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.

ENVIRONMENTAL QUALITY – WATER AND SEWER SERVICES

The City provides water and sewer services to the majority of its citizens, and trash and recycling services to all City residents. The public water and sewer system reaches over 99.5 percent of the City's households. Those few households without public water and sewer are located in secluded subdivisions where such services have not yet been extended

Areas of the City to be monitored for sewer connection problems are Mayfield and Normandy Village. Years ago, the plumbing in many of the houses in these neighborhoods were connected to the City sewer system by inadequate pipes. When the City ran its sewer system into these parts of town, many connections were made with a very light pipe, essentially tubes of a tar paper material, which eventually fails. Houses that suffer from frequently clogged or slow draining plumbing, and that have not had new wastewater pipes installed, may have failed plumbing connections. In parts of downtown and elsewhere, sewer connections were also made with clay pipe.

While wastewater removal is important to ensuring citizen health, the water supply must also be considered. In 1992, the City evaluated the incidence of lead plumbing in its older houses. All City households received notice that the City would inspect, upon request, their interior plumbing materials, and service lines for the presence of lead pipes. During the ensuing inspections, no lead water pipes were found. The pipes that residents thought were lead turned out to be either galvanized iron water pipes or lead waste drain lines. City service lines were also found to be free from lead.

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)
2009 update	22,403 (16.2% increase)	118,860 (31.5% increase)	120,219 (30.0% 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 (1.3% increase)	$22,536 (48.3% increase)	$24,762 (55.6% increase)
2009 update	$30,576 (42.0% increase)	$31,820 (41.2% increase)	$34,512 (39.4% increase)

According to the 2009 Census update, minority citizens comprised 29.2 percent of Fredericksburg's population. African-American residents comprised the largest minority group in the City, at 20.8 percent of the population (4,657 persons). Other minority groups include those of Hispanic origin - 7.4 percent of the population (1,657 persons) and Asian - 2.5 percent of the population (557 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 (2009 Census Update)

Income Group	Household Total	Households at 30% of median-income or below	Households between 30%-50% of median income	Households between 50% and 80% of median income	Total low and moderate-income households
White,	6,640	1,570	1,205	1,185	3,960
Black	1,450	430	360	385	1,175
Asian	84	30	10	19	59
American Indian	0	0	0	0	0

Income Group	Household Total	Households at 30% of median-income or below	Households between 30%-50% of median income	Households between 50% and 80% of median income	Total low and moderate-income households
Pacific Islander	40	0	40	0	40
Hispanic	299	100	120	50	270
Other	47	0	20	16	36
Total Households	**8,560**	**2,130**	**1,755**	**1,655**	**5,540**

As shown above, the total number of households in Fredericksburg that could be classified as low and moderate-income, in 2009, came to 5,540, or 64.7 percent of City households. This figure is as close an indication of the number of persons who are eligible for housing programs that the 2009 Census update 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. Updated 2009 Census data, however, shows family households, climbing back to 49.9 percent of all City households. Single parent families, on the other hand, had increased to include 18.9 percent of City households in 2000, with single mothers outnumbering single fathers by a ratio of 2:1. The updated 2009 Census data shows a slight decline in single parent households, to 17.89 percent of City households. Single person households comprised nearly 33 percent of City households in 2000, 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. The updated 2009 Census data shows a startling increase to 50.14 percent of single person households within all City households.

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 and has held steady at 30.2 years according to the 2009 Census update. The 2009 updated data does not breakdown the population age in categories used in the 2000 Census, but age distribution in the future will likely show the following trends:

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

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

- 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.

- Residents over 65 years will continue to increase in numbers, although the overall percentage of elderly residents will remain relatively constant.

Finally, the tenure of various households can be important from a community development standpoint. Long term residents provide a continuity that is important to the strength and appeal of City neighborhoods. Interestingly, the tenure of long term resident has dropped significantly. According to the 2000 Census, 20.7 percent of City residents had lived in their homes since 1969 or earlier. The 2009 Census update, however, shows that only 7.5 percent of residents have similar longevity in their residence.

MAP 1 - AREAS OF MINORITY CONCENTRATION

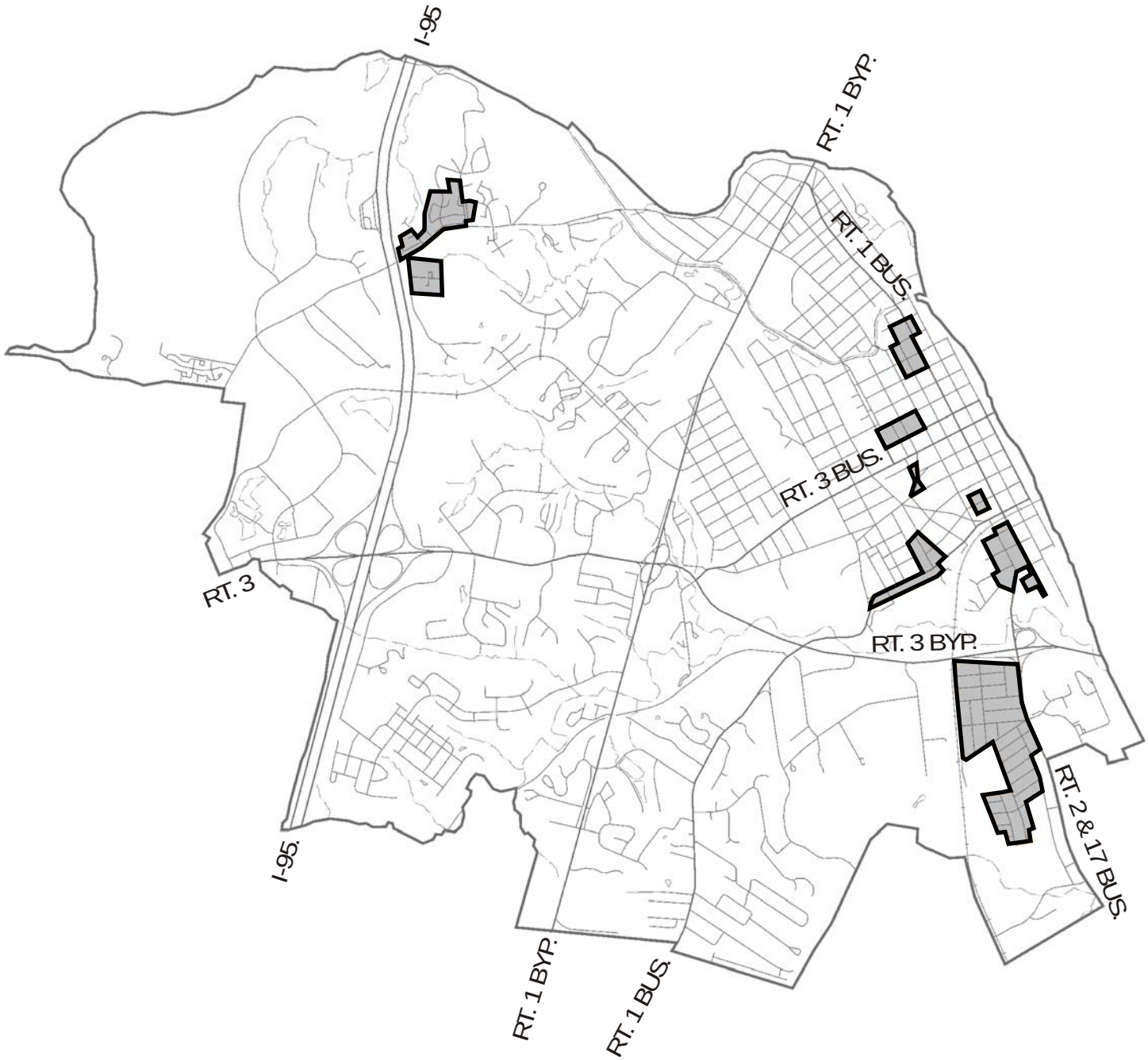
Map 1 indicates areas of minority concentration within the City. For the purposes of this Plan, minority concentration is defined as those census tract blocks where at least 51 percent of the residents are classified as minority citizens

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

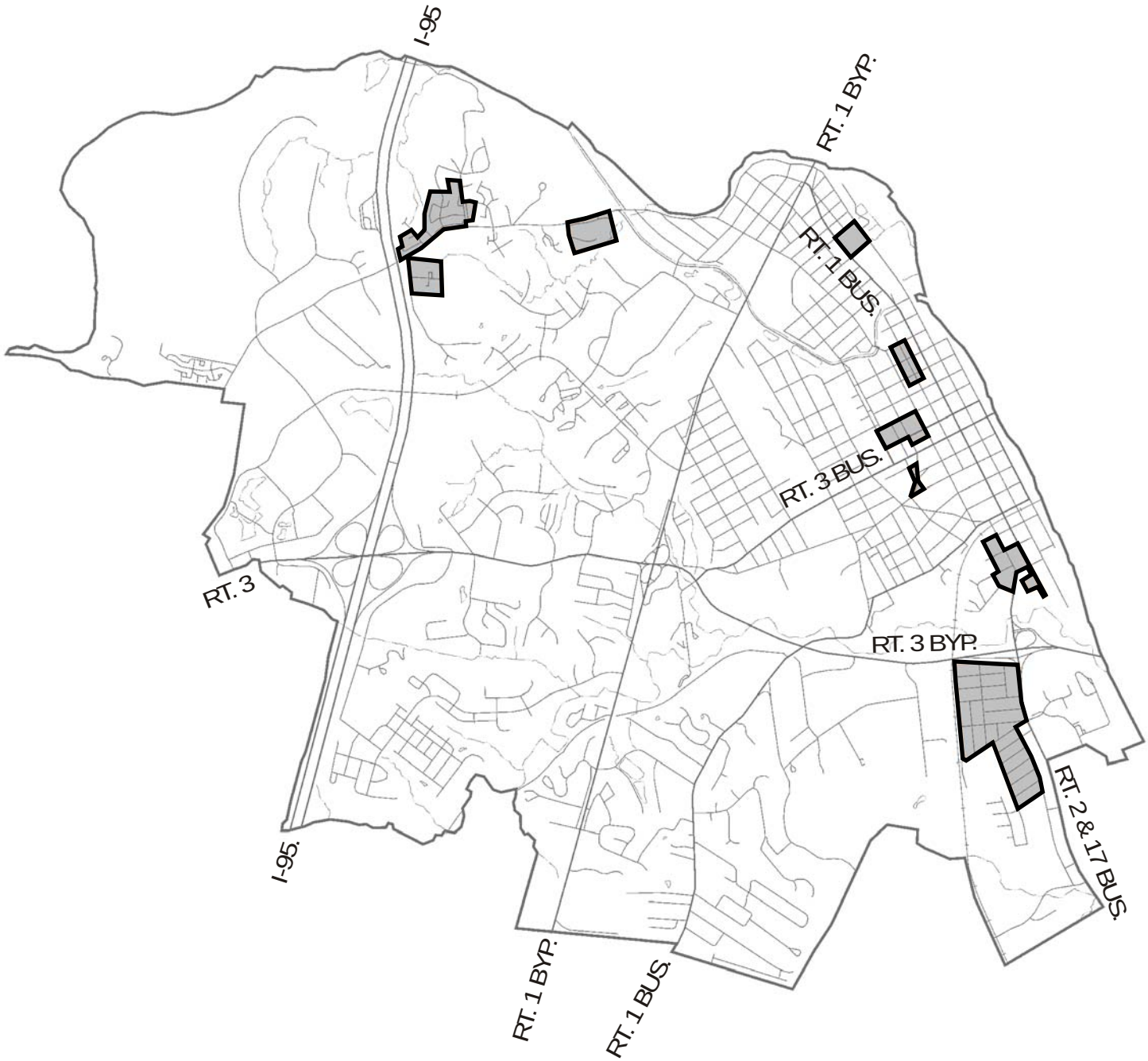
Map 2 shows areas of low and moderate-income concentration. For the purposes of this Plan, low and moderate-income concentration is defined as those census tract blocks where at least 51 percent of the residents qualify as low and moderate-income persons, as defined by HUD.

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

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 (CVHC) currently administers 1,047 rental assistance vouchers through a regional program that includes the City of Fredericksburg and the counties of Spotsylvania, Stafford, and Fauquier. Of these vouchers, 207 are in use in the City of Fredericksburg. There are also 26 vouchers in use by the Rappahannock Area Community Services Board, to assist with the housing needs of their clients with disabilities.

The need for Housing Choice vouchers is tremendous, so there are no unused ones. In addition, the CVHC has a waiting list with 310 people on it. The waiting list is closed, though, as there are no additional vouchers to be had from the administering state agency.

Twenty-six additional vouchers are designated for mentally handicapped/mentally retarded (MH/MR) persons.

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

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

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, Hazel Hill, and Heritage Park have been refinanced and substantially renovated.

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 seven years on a declining scale. 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 developed by the George Washington Regional Commission, the City will grow to include 9,925 households by 2025. The increase is less than 800 additional households from 2009 levels. The following chart shows existing and projected residential development, which will be relatively modest.

Projected Residential Development

2009 (Existing Units)	2025 (Projected Units)	2035 (Projected Units)
9,814	**10,593**	**11,786**

Note: GWRC base year estimates for developing the 2035 Long Range Transportation Plan

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.

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.

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.

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.

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.

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.

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 outweigh related cost burdens.

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 applicable 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 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 Fredericksburg is a designated National Register Historic District, which recognizes the historic, architectural, and cultural significance of this part of the City. A zoning overlay protects its unique resources. 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.

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.

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 that it potentially reduces the overall return on the developer's investment. The impact on the cost of the other units in the development, however, is usually negligible. The other specified technique is to provide eligible homebuyers with public assistance for closing costs, partial down payments, and/or mortgage rate buy downs. The positive impact is greater homeownership opportunities. There is no apparent negative impact.

Neighborhood Conservation Policy – In 1992, 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 Census data which shows that of 6,060 dwelling units in the City are 1979 stock or earlier. The use of lead in household paint, however, was officially banned by the Lead Paint Poisoning Prevention Act of 1971. As a consequence, while 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 1979, are likely to have that problem. In addition, the lead hazard is of greater concern when young children are present (6 years of age or young). 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 and of more concern when young children are present.

Potential Lead Based Paint Hazard

	Owner-occupied Units	Owner-occupied with young children	Rental units	Rentals with young children	Total
Units built 1939 or earlier	815	185	535	75	1,350 units 260 with young children
Units built 1940-1959	835	90	920	145	1,755units 235 with young children
Units built 1960-1979	930	65	2,025	345	2955 units 410 with young children

HEALTH DEPARTMENT FINDINGS

Testing for lead poisoning in children residing in the City of Fredericksburg is done by the child's pediatrician, as well as repeat testing for children found to have elevated lead levels. The Rappahannock Area Health District (RAHD) takes an active role in following up on any lead reports that it receives and will provide lead testing to a limited number of clients through its school physicals program. A public health nurse contacts the family and provides education regarding lead hazards, recommended management based on lead level, referrals, and household assessment as needed. When indicated, the Virginia Department of Health (VDH) assists the local health department in doing household testing. The public health nurse also contacts the individual's physician to discuss the management plan and VDH recommendations.

In 2009, the RAHD confirmed three cases of child lead poisoning in the City of Fredericksburg. 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.

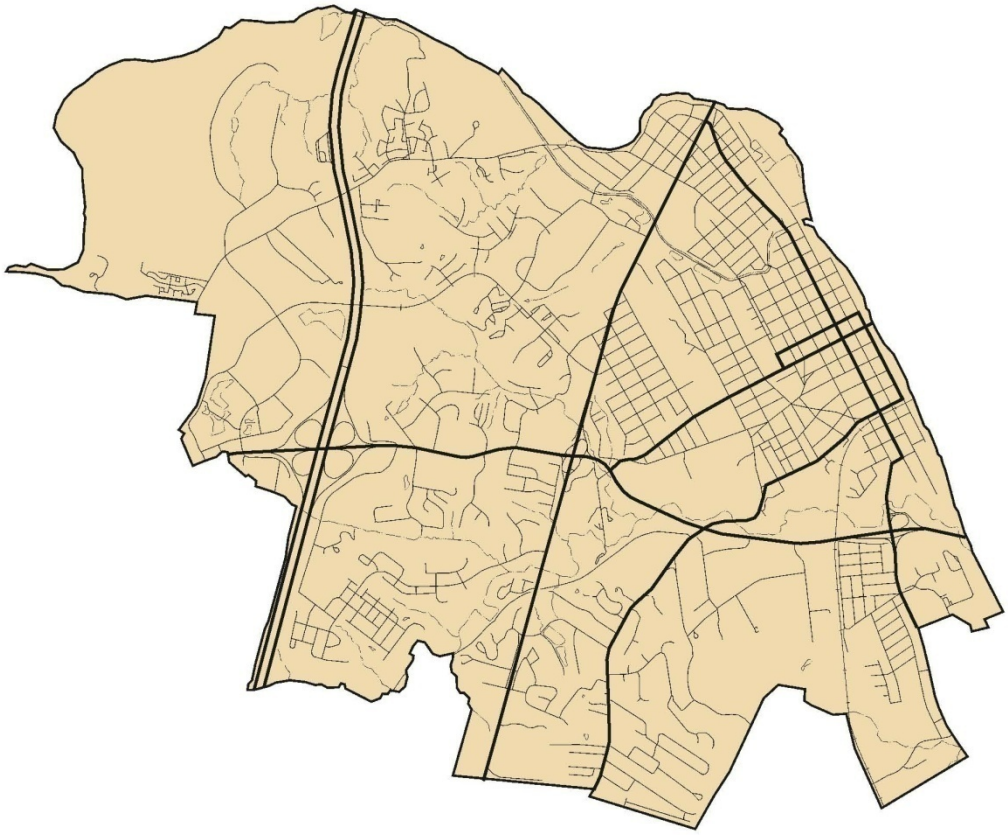
FAIR HOUSING

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, Fredericksburg assessed Fair Housing issues with the help of BBC Research & Consulting (Analysis of Impediments to Fair Housing Choice, City of Fredericksburg). Completed in July 2007, this document was the result of considerable public outreach and concerted research. Its recommendations resulted in a Fair Housing Action Plan, which includes the following activities:

1. Raise the visibility of fair housing and the complaint process.
2. Consider incentives and alternative funding sources to encourage and increase affordable housing.
3. Increase landlord and resident awareness and knowledge of fair housing.
4. Assist residents with special needs to have full access to housing and services.
5. Ensure that existing credit counseling programs remain available, with appropriate outreach.
6. Help to ensure orderly transfer of property assets, to facilitate home improvement loans.
7. Work to reduce incidences of NIMBY (Not in My Back Yard)

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

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 90 and 91 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 the public participation associated with development of Fredericksburg's Comprehensive Plan, which was adopted in September 2007.

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	
Child Care Services			11,000,000	
Transportation Services			5,500,000	
Substance Abuse Services			8,800,000	
Employment Training			30,000,000	

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Goals
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 - The City Parks and Recreation Commission determined from a comprehensive recreational needs assessment that senior citizens would benefit from renovation of the existing Dorothy Hart Community Center. This work has recently been completed, but a new facility in another part of the City is also needed. 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. The City also assisted Hope House to expand, through Federal Stimulus Funds. 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 F. 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 2009, the Moss Clinic provided health care services to 1,986 patients at 9,934 patient visits (18 percent and 25 percent increases over 2008, respectively) and dispensed 54,187 prescriptions valued at $4.25 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 has been substantially renovated and will remain in use. There is no anticipated use of CDBG funds.

Parks and/or Recreation Facilities - Fredericksburg maintains 15 parks as well as a reservoir park in Spotsylvania County. The City's Parks and Recreation Commission has developed a new recreational complex called Dixon Park and has also absorbed a riverfront facility call Old Mill Park, which was previously administered by a regional park authority. 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. To help address these varying needs, the City constructed a 300 space parking deck in 2005. There is no anticipated use of CDBG funds for developing additional parking.

Non-Residential Historic Preservation - There are many historic buildings and structures that would benefit from preservation and adaptive reuse. There is no anticipated use of CDBG funds for this purpose, however.

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

<u>Infrastructure</u>

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 has also upgraded its sewage treatment plant recently, to provide a more environmentally

safe operation. The permitted capacity is still 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 usually receives funds from the State to help maintain them. In recent years, however, this source of funding has been curtailed. There is an enormous need for road maintenance and construction funding, but there is no anticipated use of 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 25 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 has been 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 attention to portions of William Street and Princess Anne Street, and widening of Fall Hill Avenue and Lafayette Boulevard. New construction would include extending Mahone Drive, and Mary Washington Boulevard. 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 uses CDBG funds to remove architectural barriers for persons with disabilities.

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 monitor cases of 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.

Economic Development

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

A 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 owned home then. Homeownership levels during preceding decades were 37.3 percent in 1970, 40.9 percent in 1980, and 50.9 percent in 1990. Recent data from the U.S. Census Bureau's American Community Survey, though, shows an increase in the City's homeownership rate to 43.3 percent, as of 2009. This trend is a welcome change, but additional analysis of homeownership reveals disparities between racial groups. African-American and Hispanic residents, for instance, have approximately half of the home-ownership rates as other groups.

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 exceeded $135,800 and the 2009 Census update shows the median price of a house has reached $336,700. Income levels have not 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.

The mix of housing types had become heavily multi-family by the 2000 Census (59 percent). A strong emphasis on a more diverse mix of housing, however, has arrested this trend, with the result that single-family housing is increasing. According to the 2009 Census update, single-family detached houses are now 46 percent of the housing mix in Fredericksburg, a level not seen since the 1980s.

The age and condition of the local housing stock has also been a factor in developing CDBG programs. Approximately one-fifth 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, 46.3 percent of extremely low-income owner-occupied households have a housing cost burden in excess of 30 percent of income. Another 23.9 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 and 50 percent of income are also high, at 12.7 percent and 15.2 percent respectively. The elderly population stands out as an especially large group in need of assistance.

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 2009 Census update there are 5,967 rental units in Fredericksburg. Although many of these units are in well-maintained apartment complexes, this number still represents 60.8 percent of all housing in the City. Furthermore, 1,790 of the rental households (33.5 percent of all renters) are considered extremely low-income (30 percent of area median or below).

Of these households, 83 percent have housing problems (overcrowded, physically inadequate, and/or too expensive for the household income). Within this category of renters, a high incidence of Asian and Hispanic households 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, there are 1,365 renter households that are considered low-income (between 30 and 50 percent of area median). This number represents 25.5 percent of all City renters. The cumulative total of extremely low-income and low-income renter households is nearly 60 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 has developed a program to effectively address their condition without having to use limited CDBG resources.

STRATEGY

An aggressive affordable housing strategy has helped to address the ratio of owner-occupied units, while helping to provide housing that is affordable to low to moderate-income families. The City will continue to promote homeownership through direct assistance. This subsidy will be in the form of down payment 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 also continue to 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 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 continue to enforce the Building Maintenance Code, consistent with the Code of Virginia, to help ensure that affordable rental housing will still be maintained in a safe and sanitary condition, as much as possible.

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 down payment 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 2008 Program Year for instance, the City provided $8,306 in direct assistance, which leveraged $118,818 in conventional mortgage financing. This ratio of CDBG funds to conventional financing is fairly typical, but lower income persons have more difficulty in qualifying for home loans 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.

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. The City of Fredericksburg will also continue to enforce the Building Maintenance Code to help ensure that affordable housing is not lost to neglect.

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 has 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 Environmental Protection Agency 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 surveying and evaluating lead based paint hazards in residential units.

The extent of potential lead based paint hazard has been determined from 2009 updated 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 9,814 dwelling units in Fredericksburg, 6,060 are pre-1979 stock. As noted above, only about 20 percent of the housing units built between 1960 and 1978 are likely to contain lead, which reduces the potential hazard to 3,696 units, or 37.7 percent of City housing. There are 905 units with a potential lead hazard occupied by young children though, so this matter remains of ongoing concern.

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, Removal of Architectural Barriers Program, and Direct Homeownership Assistance 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. Continue to promote awareness of potential lead hazards by providing literature to City residents and encourage safe lead practices for contractors by coordinating EPA certified trainings locally.

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

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, Fredericksburg assessed Fair Housing issues with the help of BBC Research & Consulting (Analysis of Impediments to Fair

Housing Choice, City of Fredericksburg). Completed in July 2007, this document was the result of considerable public outreach and concerted research. Its recommendations resulted in a Fair Housing Action Plan, which includes the following activities:

1. Raise the visibility of fair housing and the complaint process.
2. Consider incentives and alternative funding sources to encourage and increase affordable housing.
3. Increase landlord and resident awareness and knowledge of fair housing.
4. Assist residents with special needs to have full access to housing and services.
5. Ensure that existing credit counseling programs remain available, with appropriate outreach.
6. Help to ensure orderly transfer of property assets, to facilitate home improvement loans.
7. Work to reduce incidences of NIMBY (Not in My Back Yard).

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/moderate-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 help former shelter residents to permanently 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 continue to support the efforts of the Fredericksburg Regional Continuum of Care.

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 adapt homes for persons with disabilities.

Lead Hazard Screening – The City of Fredericksburg accomplishes lead hazard screening during implementation of its Emergency Home Repair, Removal of Architectural Barriers, and Direct Homeownership Assistance Programs.

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 and regional committees for social services and affordable housing hosted by the George Washington Regional 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:

Organization/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.	Insufficient funds to provide housing benefits to children aging out of foster care program.

Organization/Agency	Strengths	Gaps
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	Additional funding needed to address the identified (and growing) needs
Fredericksburg Regional Continuum of Care	Broad participation by shelters, social service agencies, and others	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
Salvation Army	Strong organization committed to addressing gaps in the regional CoC; administers HPRP	Additional funding needed to address the identified (and growing) needs
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	10 families	50 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.

Signed May 13, 2010
Signature/Authorized Official Date

Beverly R. Cameron, City Manager
Name / 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.

Signed	May 13, 2010
Signature/Authorized Official	Date

Beverly R. Cameron, City Manager
Name / Title

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 housing cost burden is derived by determining housing costs, including utility costs, as a percentage of gross income, based on data available from the U.S. Census Bureau.

1. **No cost burden** – housing costs are less than or equal to 30 percent of gross income.
2. **Moderate cost burden** – housing costs are greater than 30 percent, but less than or equal to 50 percent of gross income.
3. **Severe cost burden** – housing costs are greater than 50 percent of gross income.

Disability: A person with a mobility or self-care limitation is considered to have a disability, in the context of community development programs.

Elderly Household: A one or more person household in which the person(s) are between 62-74 years of age and no person is 75 years or older.

Elderly Person: A person who is between 62-74 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.

Extra Elderly Household: A household with one or more persons aged 75 years or older.

Extra Elderly Person: A person 75 years of age or more.

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 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 Consolidated Plan, 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.")

1. **Small family household –** up to four (4) family members.
2. **Large family household –** Five (5) family members or more.

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 providing an unduplicated count of clients served.

Homeless Person: A person sleeping in a place not meant for human habitation or in an emergency shelter. Also, a person in transitional housing for homeless persons who come from the street or an emergency shelter. See also "Chronic Homelessness."

Homeless Risk: Certain household characteristics increase the risk of homelessness for individuals, as follows:

1. **Multiple families** – two or more families living in a single family unit.
2. **Non-family households** – several unrelated individuals living in a single family unit.

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.

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

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 one or more of four housing problems as follows:

1. Unit lacks complete kitchen.
2. Unit lacks complete plumbing.
3. Persons per room is greater than 1, but less than or equal to 1.5.
4. Housing cost burden over 30 percent but less than 50 percent of gross income.

Housing Unit: An occupied or vacant house, apartment, or single room occupancy (SRO) unit 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)

Lead-Based Paint Hazard – Presence of Children: Children are more at risk for lead poisoning than adults. Housing units with the greatest potential for being a health hazard are units built prior to 1980 where children 6 years or younger reside.

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 Homeless: A person who is not chronically homeless, yet who lacks a fixed, regular and adequate residence.

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.

Overcrowded: A housing condition based on number of persons per room (U.S. Census definition), as follows:

1. **Not overcrowded –** Persons per room is less than or equal to 1.
2. **Moderately overcrowded –** persons per room is greater than 1 and less than or equal to 1.5.
3. **Severely overcrowded –** persons per room is greater than 1.5.

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 Housing Problems: Households with one or more of four housing problems, as follows:

1. Unit lacks complete kitchen.
2. Unit lacks complete plumbing.
3. More than 1.5 persons per room.
4. Housing cost burden over 50 percent of gross income.

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: A housing unit lacking complete kitchen or plumbing facilities.

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)

AMENDMENTS TO THE PLAN