

CITY OF FREDERICKSBURG, VIRGINIA



COMMUNITY DEVELOPMENT BLOCK GRANT  
ANNUAL ACTION PLAN

PROGRAM YEAR 2019-2020  
(JULY 1, 2019 TO JUNE 30, 2020)

Prepared by: COMMUNITY PLANNING AND BUILDING

## **Executive Summary**

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

#### **1. Introduction**

The 2019-2020 Annual Action Plan specifies how Fredericksburg intends to invest federal funds received through the Community Development Block Grant (CDBG) program. This document is the fifth and final installment of the 5 year strategic plan identifying implementation of the 2015 Consolidated Plan's community development housing and homeless priorities.

#### **2. Summarize the objectives and outcomes identified in the Plan**

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

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.

#### **Housing Goals**

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. 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 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 public contribution will include CDBG funds of over \$125,000, or two thirds the expected 2019-2020 entitlement allocation.

### Public Service Goals

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:

#### I Provide decent housing

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

#### II Provide a suitable living environment

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

#### III Expand economic opportunities

- o 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.

Senior Services – The City of Fredericksburg will provide funding to the Fredericksburg Area Food Bank to provide critically needed food for elderly individuals.

### **3. Evaluation of past performance**

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

Since the City of Fredericksburg starting receiving entitlement funds over 20 years ago, the City has efficiently utilized its CDBG funding to complete necessary repairs on at least 200 homes, removed barriers to accessibility on roughly 60 homes, and helped facilitate the purchase on another 60. The public services portion of the funding has assisted countless LMI households in receiving legal, housing, and food services throughout the City. The City has been successful in carrying out these programs with

the most positive effect on preserving the affordable housing stock thereby improving the lives of LMI residents allowing them to remain part of Fredericksburg's existing neighborhood character. The goals of 2019-2020 will carry on this successful work.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

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.

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

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

In accordance with the City's adopted Citizen Participation Plan, a public hearing was held on February 26, 2019, to obtain citizen comment during Plan development and there were no speakers. Staff advertised this hearing in the Free Lance-Star newspaper (February 12 and 19) and notified neighborhood organizations and churches directly (letters sent on February 4, 2019), to give these organizations sufficient time to make announcements at their regularly scheduled meetings. The notice included the amount of CDBG funds expected to be available, locations where the Plan could be reviewed, and a note that the Plan could be made available in another form, if necessary, to make it accessible to persons with disabilities.

A public notice, including a summary of the Plan, was published in the Free Lance-Star newspaper on March 26, 2019. The notice opened a 30-day public review and comment period for Plan. The Fredericksburg Regional Continuum of Care (CoC) received notice at its meeting on April 10, 2019. City staff extended offers to each of these groups to present the draft plan at a community and/or church meeting.

During the public comment period, the full plan was available for review at the Central Rappahannock Regional Library Headquarters, City Hall, and on the City's website. No public comments were received during the 30-day public comment period. The public comment period closed on April 26, 2019, and staff finalized the document for consideration by the City Council.

These notices included language that addressed the proposed action plan as a draft status based on estimated funding acknowledging that exact allocation amounts might change once the grant amount had been received.

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

Staff took measures to include all interested agencies in the development of the 2019-2020 Action plan. No agencies were denied an opportunity to provide their input into the housing and community development needs of the City.

## **7. Summary**

The City of Fredericksburg's 2019-2020 Annual Action Plan is the proposed implementation of the second annual phase of the City's Consolidated Plan for Community Development Programs (2015). The Annual Action Plan outlines projects that will specifically address housing and homeless needs for qualified individuals. According to the HUD Comprehensive Housing Affordability Strategy Data Query Tool, 6,305 households, or 64.46 percent of the households in the City of Fredericksburg meet HUD's definition of Low or moderate income (LMI) households.

Highlights of the Plan include issuing funds to various non-profit organizations lending services to eligible applicants. Their services include legal aid, health counseling, financial counseling, food, and providing emergency utility and rental payments to eligible City residents. Services under direct management of the Planning Department include the Direct Homeownership Assistance Program, which provides closing costs, down payments and/or equity payments to eligible applicants, the Emergency Repair Program, which provides needed plumbing, electric, and roofing repairs for eligible homeowners in the City, and the Removal of Architectural Barriers Program which provides modifications to residences to increase the ability of people with disabilities to live and function more independently.

The Community Development Block Grant will fund the services outlined in the Action Plan as a draft status based on estimated funding acknowledging that exact allocation amounts might change once the grant amount had been received.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	FREDERICKSBURG	Community Planning and Building Department

**Table 1 – Responsible Agencies**

**Narrative (optional)**

**Consolidated Plan Public Contact Information**

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

### **1. Introduction**

The City of Fredericksburg consulted civic associations, religious assemblies, municipal officials, non-profit agencies, governmental agencies, and the Fredericksburg Regional Continuum of Care (FRCoC) when developing the 2019-2020 Action Plan. City staff held a public hearing, and individual input sessions upon request.

### **Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))**

The network of supportive services in the City of Fredericksburg is diverse and comprehensive. Community members in need can access various types of support through local agencies and programs. The variety of support options can present a challenge however for people experiencing or at risk for homelessness. In many cases, individuals/families struggle with determining what support is appropriate and which agency or program can provide it. Additionally, many agencies providing supportive services lack information about the unique needs of the homeless/at-risk population, the specific ways their programs could provide assistance, and what other resources are available to the client. This can result in missed opportunities to provide support that may prevent homelessness.

In 2014, the City of Fredericksburg led the FRCoC in a strategic planning initiative to guide the continuum’s efforts in the coming decade. This effort included numerous brainstorming sessions with five working groups, one of which strategized around the creation of a robust network of supportive services for homeless and at-risk households. The central goal coming out was the creation of a holistic, readily accessible network of supportive services agencies that connects those in need to assistance based on their unique needs, helping households to achieve and sustain permanent housing and self-sufficiency. Initiatives to achieve this goal over the coming years included,

- Implementing a client-centered, family-engagement style services model that collaborates among the multiple service providers to address client needs;
- Improving homeless and at-risk households’ access to mainstream benefits and resources;
- Co-locating representatives of the participating mental health and service agencies at the most common points of entry for homeless and at-risk households, and then eventually at the centralized homelessness intake location.

This is one of the many initiatives underway to increase collaboration between City Staff and service agencies. The City will remain active in achieving these initiatives through its partnership with the

member agencies of the supportive services working group, as well as its participation on the CoC strategic planning steering committee and the greater efforts of the FRCoC.

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

The Fredericksburg Regional Continuum of Care, now under the leadership of the George Washington Regional Commission (GWRC), provided ongoing support to City staff in the development of the 2015 Consolidated Plan. In 2014, the City worked closely with the regional planning commission leadership to establish a full-time, CoC Coordinator position to take on the lead agency responsibilities of the FRCoC. In response to the FRCoC's rapid growth both in membership and influence over the region's homeless services landscape, the City of Fredericksburg and the FRCoC agreed to allocate grant monies to fund a full-time position at the regional planning commission. The CoC Coordinator was hired with the task of shepherding the FRCoC as it transitions away from a collective of homeless services agencies into a housing crisis response system designed to make stints of homelessness rare, brief, and non-recurring.

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

The City of Fredericksburg remains a major proponent of the FRCoC's Funding and Performance Committee, which determines the allocation of federal and state resources for the community's homeless services system. The Virginia Department of Housing and Community Development (DHCD) administers the Virginia Homeless Solutions Program (VHSP), which is funded by the State General Fund and the federal Emergency Solutions Grant (ESG) and supports the Fredericksburg region's homeless services system. The VHSP application and renewal process is a collaborative effort among currently funded agencies (Loisann's Hope House, Micah Ecumenical Ministries, Thurman Brisben Center, Empowerhouse (formerly Rappahannock Council on Domestic Violence, FAHASS, and the George Washington Regional Commission), a partnership known as the "Pursuit of Housing" (POH) Campaign.

The distribution of VHSP funding among service providers will ultimately depend on performance standards with outcomes regularly evaluated by the Funding and Performance Committee. Preliminarily, these standards include Length of Stay, Permanent Housing (PH) exits, PH exits that return to homelessness, and cost per client. The Funding and Performance Committee will monitor these outcomes for each funded agency; failure to produce acceptable outcomes will affect future funding.

Now the FRCoC lead agency, GWRC also retained its long time role as the community's HMIS Lead Agency, and provides administration and support for users from participating FRCoC member agencies. The FRCoC currently uses ServicePoint, a web-based software system that was developed by Well Sky

(formerly Mediware). HMIS provides information on all clients served by participating agencies, and can produce holistic data on the regional homeless services system. The FRCoC is part of the Homeward Community Information system, the largest HMIS implementation in Virginia. This is overseen by Homeward, the Richmond CoC lead agency. Therefore, instead of having its own committee, CoC staff participates in the Homeward HMIS admin committee in Richmond in which all providers currently in the Homeward Community Information System discuss policies and HMIS service needs. CoC staff also provides annual training to HMIS users and assists with monthly data quality monitoring.

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

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

1	<b>Agency/Group/Organization</b>	George Washington Regional Commission
	<b>Agency/Group/Organization Type</b>	Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The draft action plan was submitted to the CoC coordinator housed at the Regional Commission who was given the opportunity to provide comment on potential coordination between CDBG and CoC objectives. The summary plan was presented at the quarterly Continuum of Care meeting informing all participating agencies of the annual action plan. This allows for greater coordination between local service organizations ensuring that the goals of the CDBG program align with their agencies and educating direct service providers of available resources.

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

Every attempt was made to consult and involve all City agencies through public notice and meeting, specific mailings, and presentation at CoC meetings.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	George Washington Regional Commission	The CoC's ten year strategic plan was consulted to compare ensure the goals align to best serve the City population. The CoC strategic plan makes several references to affordable housing and diversion. The CDBG annual action plan shares the goals of improved affordable housing through the home repair program and direct home ownership assistance program. Additionally, the CDBG subrecipient of CVHC contributes to the CoC's prevention efforts through the "lend a hand" grant providing one time emergency rent assistance.

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

**Narrative (optional)**

## **AP-12 Participation – 91.105, 91.200(c)**

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

In accordance with the City's adopted Citizen Participation Plan, a public hearing was held on February 26, 2019, to obtain citizen comment during Plan development and there were no speakers. Staff advertised this hearing in the Free Lance-Star newspaper (February 12 and 19) and notified neighborhood organizations and churches directly (letters sent on February 4, 2019), to give these organizations sufficient time to make announcements at their regularly scheduled meetings. The notice included the amount of CDBG funds expected to be available, locations where the Plan could be reviewed, and a note that the Plan could be made available in another form, if necessary, to make it accessible to persons with disabilities.

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During the public comment period, the full plan was available for review at the Central Rappahannock Regional Library Headquarters, City Hall, and on the City's website. The public comment period will close on April 26, 2019 when staff will finalize the document for consideration by the City Council.

**Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (if applicable)</b>
1	Mailings to Civic and Religious Associations	Non-targeted/broad community	No responses received	No comments received	All comments considered.	
2	Newspaper Ad	Non-targeted/broad community	A member of Virginia Organizing and the League of Women Voters visited the planning office to read the draft annual action plan.	They did not have any comments on the plan as proposed.	All comments accepted.	
4	Public Meeting	Service Providers	Quarterly meeting of the Fredericksburg Regional Continuum of Care	No comments received.	No comments received.	

**Table 4 – Citizen Participation Outreach**



## Expected Resources

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

#### Introduction

This is the City of Fredericksburg’s fifth and final Annual Action Plan from the 2015 Consolidated Plan (5-year strategic plan). It identifies activities that the City will undertake in the 2019-2020 program year to address priority needs in the community. The Plan describes the resources available, the programs and projects to be funded and the proposed accomplishments for the 2019-2020 program year.

A total of \$96,130 is estimated to be available for programming to carry out the Action Plan activities for the next program year. This amount represents a five percent increase from the 2018-2019 program year allocation.

Current objectives include owner occupied emergency housing repair for 7 units, removal of architectural barriers for 3 units, emergency grant assistance to prevent eviction and intense financial counseling for 20 LMI individuals, legal assistance and awareness for 150 LMI people, HIV/AIDS support services for 10 LMI people, providing food for 75 elderly or disabled LMI individuals, closing costs and/or down payment assistance for 2 LMI families purchasing a home in the City, furthering fair housing initiatives, and general program administration. The Action Plan outlines other housing and community development actions to be taken in accordance with the Consolidated Plan including the prevention of homelessness, the reduction of lead-based paint hazards, removal of barriers to affordable housing development, and addressing underserved needs.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	192,416	0	0	192,416	192,416	The expected annual allocation is based on a continued funding for the 2019-2020 program year.

Table 5 - Expected Resources – Priority Table

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

The City’s CDBG allocation not only provides funding for direct housing repair, modification, and public services, but also the funding to support the City’s Community Development Planner position. This position allows the City to leverage the CDBG funding to support community development and homeless services needs occurring within the community. Components of this include the City’s involvement in the Fredericksburg Regional Continuum of Care discussed at length in the Housing Needs Assessment portion of this plan. The City also leverages local, non-profit resources in its partnerships with CVHC through their Lend-A-Hand, Intensive financial counseling, and homebuyer programming. City staff also keeps close liaison with Habitat for Humanity and Rebuilding Together (Formerly Christmas in April).

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

n/a

**Discussion**

n/a

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2015	2019	Affordable Housing	Citywide	Housing Rehabilitation	CDBG: \$94,146	Homeowner Housing Rehabilitated: 7 Household Housing Unit
2	Remove Architectural Barriers to Housing	2016	2019	Affordable Housing	Citywide	Lack of Affordable, Accessible Housing	CDBG: \$23,100	Homeowner Housing Rehabilitated: 3 Household Housing Unit
3	Increase Homeownership	2016	2019	Affordable Housing	Citywide	LMI Homeownership Opportunity	CDBG: \$9,400	Direct Financial Assistance to Homebuyers: 2 Households Assisted
4	Prevent Foreclosure/Eviction	2016	2019	Affordable Housing	Citywide	Homelessness Prevention	CDBG: \$11,700	Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted
5	Provide Food for Elderly/Disabled	2016	2019	Affordable Housing	Citywide	Non-Housing Support Services	CDBG: \$2,000	Public service activities other than Low/Moderate Income Housing Benefit: 379 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Housing and Support Services - HIV/AIDS	2016	2019	Affordable Housing	Citywide	Lack of Affordable, Accessible Housing Non-Housing Support Services	CDBG: \$5,500	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 11 Households Assisted
7	Legal Services and Fair Housing Advocacy	2015	2019	Affordable Housing	Citywide	Lack of Affordable, Accessible Housing Homelessness Prevention	CDBG: \$8,400	Public service activities for Low/Moderate Income Housing Benefit: 150 Households Assisted

**Table 6 – Goals Summary**

### Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	
2	Goal Name	Remove Architectural Barriers to Housing
	Goal Description	
3	Goal Name	Increase Homeownership
	Goal Description	
4	Goal Name	Prevent Foreclosure/Eviction
	Goal Description	

5	<b>Goal Name</b>	Provide Food for Elderly/Disabled
	<b>Goal Description</b>	
6	<b>Goal Name</b>	Housing and Support Services - HIV/AIDS
	<b>Goal Description</b>	
7	<b>Goal Name</b>	Legal Services and Fair Housing Advocacy
	<b>Goal Description</b>	

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

During the CDBG program year, the City of Fredericksburg will implement three housing programs. The first is the Emergency Home Repair Program which assists homeowners whose household income is at or below 50% of area median income depending on household size to make plumbing, roofing, and electrical repairs. The second program is the Removal of Architectural Barriers Program which provides limited architectural modifications to the homes of qualifying persons with disabilities whose household income is at or below 80% of area median income depending on household size, to maximize their independence and self-sufficiency. The third program is the Direct Homeownership Assistance Program, which provides down payment and closing cost assistance to qualifying homebuyers whose household income is at or below 80% of area median income depending on household size and are purchasing a home in the City or refinancing out of sub-prime and high risk mortgages into fixed rate mortgages on homes in the City. Lead-based paint hazard reduction is an integral component of each of these housing programs.

In addition to housing activities, CDBG funds will be used to assist in the provision of specific public services and programs. Such services are designed to reduce homelessness through prevention activities, to assist persons to locate and obtain decent housing, to assist persons with HIV/AIDS to obtain supportive services to avoid individual crises, and to provide food to qualifying elderly/disabled persons. These programs are provided to qualifying persons who household income is at or below 80% of area median income, depending on household size.

Other CDBG funds will be used for overall program administration and public information. In addition, funds will be directed toward addressing impediments to fair housing.

All CDBG program eligibility is based upon HUD's annual Section 8 income limits.

#### Projects

#	Project Name
1	Housing Rehabilitation Assistance
2	Removal of Architectural Barriers
3	Public Service - Central Virginia Housing Coalition
4	Public Service - Legal Aid Works LAW
5	Public Service - Fredericksburg Area HIV/AIDS Support Services

#	Project Name
6	Program Administration
7	Fair Housing
8	Public Information
9	Direct Homeownership Assistance
10	Public Service - Fredericksburg Area Food Bank

**Table 7 - Project Information**

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

In partnership with the agencies listed above, the City of Fredericksburg has been delivering high value, high impact CDBG-funded programming for two decades. Staff takes careful measure to ensure that the limited funding addresses as many of the City’s high priority housing and non-housing community development needs as possible.

Outside of the funding limitations, other 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.

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Housing Rehabilitation Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Rehabilitation Lack of Affordable, Accessible Housing
	<b>Funding</b>	CDBG: \$94,146
	<b>Description</b>	The City will facilitate emergency repair of roofs, plumbing, and electrical hazards for qualifying LMI households in an effort to maintain existing affordable housing stock.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 7 low to moderate income households will benefit from these proposed activities.
	<b>Location Description</b>	This activity will occur Citywide with exact locations to be determined at a later date.
	<b>Planned Activities</b>	The City will facilitate emergency repair of roofs, plumbing, and electrical hazards for qualifying LMI households in an effort to maintain existing affordable housing stock.
<b>2</b>	<b>Project Name</b>	Removal of Architectural Barriers
	<b>Target Area</b>	
	<b>Goals Supported</b>	Remove Architectural Barriers to Housing
	<b>Needs Addressed</b>	Housing Rehabilitation Lack of Affordable, Accessible Housing
	<b>Funding</b>	CDBG: \$23,100
	<b>Description</b>	The City will provide limited architectural modifications to the homes of LMI persons with disabilities to maximize their independence and self-sufficiency.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 2 low to moderate income families will benefit from these proposed activities.

	<b>Location Description</b>	These activities will take place Citywide with exact locations to be determined during the program year.
	<b>Planned Activities</b>	The City will provide limited architectural modifications to the homes of LMI persons with disabilities to maximize their independence and self-sufficiency.
<b>3</b>	<b>Project Name</b>	Public Service - Central Virginia Housing Coalition
	<b>Target Area</b>	
	<b>Goals Supported</b>	Prevent Foreclosure/Eviction
	<b>Needs Addressed</b>	Homelessness Prevention
	<b>Funding</b>	CDBG: \$11,700
	<b>Description</b>	Provide funding to assist the Central Virginia Housing Coalition (CVHC) to operate its Lend-A-Hand and the Intense Financial Counseling programs. Lend-A-Hand provides emergency grants to households threatened with eviction or foreclosure. Intensive Financial Counseling helps maintain financial independence of LMI households.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 20 households will benefit from these proposed activities.
	<b>Location Description</b>	These activities will occur Citywide with exact locations to be determined during the program year.
<b>Planned Activities</b>	Provide funding to assist the Central Virginia Housing Coalition (CVHC) to operate its Lend-A-Hand and the Intense Financial Counseling programs. Lend-A-Hand provides emergency grants to households threatened with eviction or foreclosure. Intensive Financial Counseling helps maintain financial independence of LMI households.	
<b>4</b>	<b>Project Name</b>	Public Service - Legal Aid Works LAW
	<b>Target Area</b>	
	<b>Goals Supported</b>	Prevent Foreclosure/Eviction Legal Services and Fair Housing Advocacy
	<b>Needs Addressed</b>	Homelessness Prevention Non-Housing Support Services
	<b>Funding</b>	CDBG: \$8,400

	<b>Description</b>	Provide funding to Legal Aid Works (LAW) to increase their capacity to provide assistance to LMI individuals and their families threatened with eviction, foreclosure, and utility shut-offs. LAW also assists clients to locate and obtain decent affordable housing.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 150 households will benefit from these proposed activities.
	<b>Location Description</b>	These activities will take place Citywide.
	<b>Planned Activities</b>	Provide funding to Legal Aid Works (LAW) to increase their capacity to provide assistance to LMI individuals and their families threatened with eviction, foreclosure, and utility shut-offs. LAW also assists clients to locate and obtain decent affordable housing.
5	<b>Project Name</b>	Public Service - Fredericksburg Area HIV/AIDS Support Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing and Support Services - HIV/AIDS
	<b>Needs Addressed</b>	Homelessness Prevention Rental Assistance for LMI Households Non-Housing Support Services
	<b>Funding</b>	CDBG: \$5,500
	<b>Description</b>	Provide funding to assist Fredericksburg HIV/AIDS Support Services (FAHASS) to serve low and moderate income residents living with HIV/AIDS. This project will also provide education assistance and testing to at-risk persons in the City.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 120 households will benefit from HIV/AIDS testing and 10 households will receive additional support services including counseling and housing assistance.
	<b>Location Description</b>	These activities will take place Citywide
	<b>Planned Activities</b>	Provide funding to assist Fredericksburg HIV/AIDS Support Services (FAHASS) to serve low and moderate income residents living with HIV/AIDS. This project will also provide education assistance and testing to at-risk persons in the City.

6	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing Rehabilitation Increase Homeownership Remove Architectural Barriers to Housing Prevent Foreclosure/Eviction Provide Food for Elderly/Disabled Housing and Support Services - HIV/AIDS Legal Services and Fair Housing Advocacy
	<b>Needs Addressed</b>	Housing Rehabilitation Lack of Affordable, Accessible Housing Homelessness Prevention LMI Homeownership Opportunity Rental Assistance for LMI Households Non-Housing Support Services
	<b>Funding</b>	CDBG: \$37,000
	<b>Description</b>	Provide oversight, management, monitoring, and coordination of the CDBG program.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
7	<b>Project Name</b>	Fair Housing
	<b>Target Area</b>	
	<b>Goals Supported</b>	Legal Services and Fair Housing Advocacy
	<b>Needs Addressed</b>	Lack of Affordable, Accessible Housing Non-Housing Support Services
	<b>Funding</b>	CDBG: \$200
	<b>Description</b>	Engage in specific fair housing activities.
	<b>Target Date</b>	6/30/2020

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
8	<b>Project Name</b>	Public Information
	<b>Target Area</b>	
	<b>Goals Supported</b>	Legal Services and Fair Housing Advocacy
	<b>Needs Addressed</b>	Non-Housing Support Services
	<b>Funding</b>	CDBG: \$970
	<b>Description</b>	Provide public information regarding the CDBG program.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
9	<b>Project Name</b>	Direct Homeownership Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Increase Homeownership
	<b>Needs Addressed</b>	LMI Homeownership Opportunity
	<b>Funding</b>	CDBG: \$9,400
	<b>Description</b>	The City will assist low and moderate income homebuyers with specific down payment and closing costs to help promote homeownership.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 2 families will benefit from these proposed activities.
	<b>Location Description</b>	These activities will occur Citywide with exact locations to be determined during the program year.

	<b>Planned Activities</b>	The City will assist low and moderate income homebuyers with specific down payment and closing costs to help promote homeownership.
<b>10</b>	<b>Project Name</b>	Public Service - Fredericksburg Area Food Bank
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Food for Elderly/Disabled
	<b>Needs Addressed</b>	Non-Housing Support Services
	<b>Funding</b>	CDBG: \$2,000
	<b>Description</b>	Provide food to qualifying elderly persons through the Food for Life Brown Bag Program.
	<b>Target Date</b>	6/30/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 94 households will benefit from the proposed activities.
	<b>Location Description</b>	These activities will occur Citywide.
	<b>Planned Activities</b>	Provide food to qualifying elderly persons through the Food for Life Brown Bag Program.

## **AP-50 Geographic Distribution – 91.220(f)**

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

The strategies contained in the Annual Action Plan and their associated programs will be pursued throughout the City, wherever qualifying persons are located.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Citywide	100

**Table 8 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

n/a

### **Discussion**

The Emergency Home Repair Program, Direct Homeownership Assistance Program, and Removal of Architectural Barriers Program are administered on a first come, first served basis. Emergency home repairs and needs to remove architectural barriers are addressed as quickly as possible, so waiting lists work exceptionally well. Homeownership assistance favors applicants who are strongly committed and have qualified for a mortgage loan. In each instance, distribution of these programs Citywide is appropriate because benefits are always targeted to eligible households.

Previous Consolidated Annual Performance and Evaluation Reports demonstrate that most CDBG related activity will occur where there are higher concentrations of low- to moderate-income persons; however, low- to moderate-income needs exist and are scattered throughout the City. By making CDBG investment available Citywide, eligible persons in need will be served more equitably than if such activity were geographically restricted.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

Affordable housing is a basic component for overcoming homelessness and for maintaining a vibrant and diverse community of neighborhoods. The City of Fredericksburg already has the majority of the region's subsidized and assisted housing, as well as the majority of the area's available rental housing. The City seeks to maintain this existing level of housing while concurrently working to conserve its other residential neighborhoods. There is a strong need, for instance, to enhance the community's demographic stability by concentrating on homeownership opportunities.

The Emergency Home Repair Program is available only to low income homeowners, which contributes directly to Fredericksburg's affordable housing and neighborhood conservation policies. In addition, the Direct Homeownership Assistance Program provides closing cost and/or down payment assistance to qualifying homebuyers. In 2008, the Direct Homeownership Assistance Program was expanded to allow qualifying homeowners to refinance out of sub-prime and high risk mortgages into fixed rate mortgages. This effort continues to reduce foreclosure rates and stabilize neighborhoods in the City.

Aside from emphasizing homeownership, Fredericksburg has a variety of housing types, including detached homes, townhouses, and several types of apartments. Recent construction of new homes as well as apartment complexes shows that this range of housing choice will continue to be available.

To help maintain Fredericksburg's affordable rental properties, the City implemented a Rental Property Inspection Program; however due to budgetary constraints the formally scheduled inspection program was discontinued during the 2010-2011 program year. . Inspections are still available to City residents on a complaint basis. This effort does not require the use of CDBG funds, but even with limited availability furthers the City's community development and fair housing goals to maintain the existing housing stock in a safe and sanitary condition.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	225
Special-Needs	379
Total	604

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	39
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	2
Total	51

**Table 10 - One Year Goals for Affordable Housing by Support Type**

## **Discussion**

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

There is no public housing in the City of Fredericksburg.

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

n/a

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

n/a

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

n/a

### **Discussion**

n/a

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

### **Introduction**

A comprehensive system to effectively address homeless needs includes several components. First, there must be an alternative to being without shelter. Second, there must be a means to quickly transition from shelter to permanent housing. Third, there must be permanent housing available that is affordable. Fourth, there should be a means to effectively prevent homelessness in the first place and thus avoid the above cycle. These interrelated components constitute the guiding principles for the Fredericksburg Regional Continuum of Care (FRCoC).

In 2014, the City worked closely with the area homeless services providers and the George Washington Regional Commission to establish a full-time, CoC Coordinator position to take on the lead agency responsibilities of the FRCoC. In response to the FRCoC's rapid growth both in membership and influence over the region's homeless services landscape, the City of Fredericksburg and the FRCoC agreed to allocate grant monies to fund a full-time position at the regional planning commission. The CoC Coordinator was hired with the task of shepherding the FRCoC as it transitions away from a collective of homeless services agencies into a housing crisis response system designed to make stints of homelessness rare, brief, and non-recurring. This CoC includes representatives from Social Services departments from Planning District 16 as well as numerous other public and private organizations and agencies, volunteers, and homeless/formerly homeless individuals that meet to examine homeless issues in a broader, regional context. The CoC is actively pursuing a broader membership as part of its long-range strategic planning efforts. The following activities will also be undertaken during the next program year.

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

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

The FRCoC employs various outreach techniques to identify and assess the needs of those experiencing homelessness, and especially the chronically homeless. The FRCoC is committed to addressing these issues through the following strategies:

- Identify homeless frequent users and develop permanent supportive housing solutions that reduce the community's cost of recidivism;
- Increase investment in proven models to combat the symptoms leading to frequent usage and homelessness recidivism;
- Increase awareness of available resources to address the underlying causes of frequent usage;

- Establish programs that divert the chronically homeless from incarceration;
- Strengthen discharge plans from area hospitals, jails, and other institutions.

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

The FRCoC is exploring ways to limit the amount of time that the area emergency shelter and transitional housing agency are operating at full capacity. As mentioned, these agencies often have to turn away homeless individuals and families because there is no vacancy in their shelters. The short-term solution is to enhance the frequency with which these agencies assess the needs of those entering the shelter and move them back into permanent housing. Quicker turnover helps to free up precious bed space. The short term solution is to assess the needs of those needing shelter, prioritizing those that are currently on the street or experiencing literal homelessness while enhancing diversion/prevention efforts for those that are not experiencing literal homelessness at this time. For the long term solution, the CoC looks at ways to quickly move people out of shelter by increasing our housing resources and targeting those that need the most assistance while collaborating with community partners for those that need a light touch to get back on their feet.

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

The FRCoC development of a 10-year Plan to End Homelessness resulted in the continuum fully adopt the “Housing First” approach, which focuses on immediately getting people out of shelters and off the street, then providing the supports necessary for stabilization. This contrasts with traditional shelter models, which required compliance with a service plan as the mechanism for clients to earn their way back into housing. Around the country, Housing First has proven to be the most cost effective, efficient method of ending homelessness. The housing retention rate related to Housing First interventions, such as Rapid Re-Housing and Permanent Supportive Housing, has averaged around 85%.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities,**

**foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

People experiencing extended or regular bouts of homelessness often repeatedly interact with multiple public agencies such as the correctional facilities, emergency healthcare providers, and social services departments. In many cases, while homelessness prevention is not the primary role of these agencies, they may be in the de facto position of providing in-kind support. For example, a hospital's primary role is treating medical issues, not locating housing for a patient to access while recovering. Similarly, a jail's primary role is community security, not setting up employment supports for an inmate upon discharge so they can find a job, obtain housing, and avoid re-offending. These agencies are critical to the overall success of the homeless services system as they provide key points of interface between people experiencing or at-risk for homelessness and potential prevention services. Prevention dollars available through VHSP are being put toward those that are at risk of experiencing homelessness, which can serve those exiting institutions. In addition, the CoC has reconvened the discharge planning committee and continues to support the most vulnerable frequent flyers of homelessness through the FUSE PSH programs.

## **Discussion**

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

### **Introduction:**

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

The City of Fredericksburg has previously addressed barriers to affordable housing, by removing the requirement for off-street parking during residential infill development. This step also helps to preserve an existing neighborhood's character by maintaining continuity in setbacks rather than building new houses beyond the established limits and paving their front yards, to accommodate two-car parking pads.

During the next year, the City plans to continue its program to improve neighborhood conditions and promote conventional mortgage lending, by aggressively promoting the rehabilitation of owner-occupied units and the proper maintenance of rental properties.

### **Discussion:**

The Fredericksburg City Council adopted a new vision in the 2016-2017 year. To achieve this vision, the council adopted a number of priorities including a goal to complete a regional affordable housing and homelessness plan. This effort will be led by the community development planner and will hope to identify the key barriers to affordable housing regionally and within the City of Fredericksburg. This regional effort will make suggestions to combat these issues to increase the quantity and quality of affordable housing within the region.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

A community development program must be continuously evaluated to ensure needs are being effectively met. A part of this analysis includes identification of obstacles to meeting underserved needs, as was done during development of the 2015 Consolidated Plan. The City of Fredericksburg will continue to pursue the following activities to remove the identified obstacles as part of the 2019-2020 program year.:

- Continue to ensure individual dwellings are safe and sanitary, through emergency roof, plumbing, and electrical repairs. The popular Emergency Home Repair Program addresses health and safety issues directly and works well on a first come, first served basis, which allows funding to be directed according to the needs indicated by an active waiting list.
- Continue Homeownership Assistance efforts to provide the stabilizing influence of homeownership within the City's neighborhoods.
- Help to identify persons in need of shelter and services. City staff worked with the regional Continuum of Care to conduct a regional point-in-time count of homeless persons in January 2019.

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

Affordable housing is a basic component for overcoming homelessness as well as for maintaining a vibrant and diverse community of neighborhoods. The City of Fredericksburg already has the majority of the region's subsidized and assisted housing, as well as the majority of the area's available rental housing. The City seeks to maintain this existing level of housing while concurrently working to conserve its other residential neighborhoods. There is a strong need, for instance, to enhance the community's demographic stability by concentrating on homeownership opportunities.

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Aside from emphasizing homeownership, Fredericksburg has a variety of housing types, including detached homes, townhouses, and several types of apartments. Recent construction of new homes as well as apartment complexes shows that this range of housing choice will continue to be available.

To help maintain Fredericksburg's affordable rental properties, the City implemented a Rental Property Inspection Program; however due to budgetary constraints the formally scheduled inspection program was discontinued during the 2010-2011 program year. Inspections are still available to City residents on a complaint basis. This effort does not require the use of CDBG funds, but even with limited availability furthers the City's community development and fair housing goals to maintain the existing housing stock in a safe and sanitary condition.

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

Federal regulations require that lead hazard evaluation and reduction be carried out according to specific guidelines and criteria. This directive is integrated into the City of Fredericksburg's Emergency Home Repair Program, the Homeownership Assistance Program, and the Program for the Removal of Architectural Barriers.

The Community Development staff works with appropriately qualified contractors to accomplish the following tasks, as appropriate:

1. Do No Harm – Perform the required work in a way that does not create lead hazards.
2. Identify and Control Lead Hazards – Identify lead-based paint and hazards and use a range of methods to address them.
3. Identify and Abate Lead Hazards – Identify lead-based paint hazards and remove them permanently.

### **Actions planned to reduce the number of poverty-level families**

The City's community development programs are related to reducing the number of poverty level families through the various types of assistance offered. Helping a family to meet specific housing needs, for instance, allows a low income family to address other needs. These programs include an Emergency Home Repair Program, Housing Choice Voucher Program (including an intellectual or developmental disability component), existing local tax relief programs for elderly and/or disabled persons, and homeless prevention programs through the Central Virginia Housing Coalition and Rappahannock Legal Services. All of these programs will continue to be implemented during the coming year. There is no use of CDBG funds to actually increase income. The benefit is indirect, through the provision of programs that handle large, one-time housing costs.

### **Actions planned to develop 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.

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

Coordination between public and private housing and social services agencies is clearly related to developing institutional structure. In Fredericksburg, however, there is no public housing to be coordinated. The Housing Choice Voucher Program is administered by the Central Virginia Housing Coalition.

### **Discussion:**

## Program Specific Requirements

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

#### Introduction:

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%