

CITY OF FREDERICKSBURG, VIRGINIA



COMMUNITY DEVELOPMENT BLOCK GRANT ANNUAL ACTION PLAN

PROGRAM YEAR 2023/2024

(JULY 1, 2023 TO JUNE 30, 2024)

Prepared by: Office of Planning and Community Development

Executive Summary

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

1. Introduction

The 2023-2024 Annual Action Plan specifies how Fredericksburg intends to invest federal funds received through the Community Development Block Grant (CDBG) program. This document is the fourth installment of the 5 year strategic plan identifying implementation of the 2020 Consolidated Plan's community development 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.

The main goals of the action plan are to provide low and moderate income residents of the City of Fredericksburg with access to housing rehabilitation, homeownership, non-housing community development in the form of better mobility through sidewalk connections, and the means to remove architectural barriers to housing. The action plan also lays out support services through partner agencies that will provide housing and support services for those in need of rental or mortgage assistance, with HIV / AIDS, as well as legal services, and fair housing advocacy.

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 almost 30 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 homes. 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 2023-2024 Action Plan will carry on this successful work.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Citizen Participation Process and consultation process was carried out in accordance with the City's Citizen Participation plan adopted in 1995 and last amended in 2020. This remains an effective document that conforms to the CFR 24 Part 91.105. To solicit public input into the development of the plan, a public hearing was held at a regularly scheduled City Council meeting on the 28th of February and the public was encouraged to participate. Faith-based organizations, civic associations, and neighborhood groups were invited to comment by direct mail. These groups were sent the summary of the Action Plan on the 28th of March and a summary of the plan was published within the Free Lance Star. This noticed formally opened a 30 day public comment period that ran until the 30th of April. Copies of the plan and notices were also published on the City's website.

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.

To date, no public comments were received about the Annual Action Plan.

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

To date, no public comments were received about the Annual Action Plan.

7. Summary

n/a

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)

n/a

Consolidated Plan Public Contact Information

Bailey Thompson

Community Development Planner

Planning Services Division

540-372-1179

601 Caroline St.

PO BOX 7447

Fredericksburg VA 22404-7447

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

1. Introduction

The City of Fredericksburg consulted faith-based organizations, civic associations, neighborhood groups, governmental agencies, and the Fredericksburg Regional Continuum of Care (FRCoC) when developing the 2023-2024 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 support through local agencies and programs. When staff work with households through CDBG programs, all applicable referrals are made to match the public with available housing providers, health, mental health, and service agencies.

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.

Staff coordinated with the Fredericksburg Regional Continuum of Care program director about the development of the Action Plan. City staff actively participate in the FRCoC with a representative serving on the board to address the needs of homeless persons and persons at risk of homelessness.

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 does not receive ESG funds. The CoC receives ESG funds through the Virginia Department of Housing and Community Development DHCD via the Virginia Homeless Solutions Program VHSP. These funds support the homeless response system. Decisions about the funding allocations for these funds are made by the CoC's funding and performance committee.

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	Agency/Group/Organization	George Washington Regional Commission
	Agency/Group/Organization Type	Other government - Local Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	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

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Sharing of draft plan and meeting to discuss.
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Identify any Agency Types not consulted and provide rationale for not consulting

n/a

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		The CoC's strategic plan was consulted to compare the goals for housing needs. The CoC strategic plan makes several references to advocating for affordable housing within the community.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

n/a

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 Citizen Participation Plan, a public hearing was held on February 28, 2023 at the City Council meeting, to obtain citizen comment during Plan development and there were no speakers. Staff advertised this hearing in the Free Lance-Star newspaper and notified neighborhood and faith-based organizations directly via mail, to give these organizations sufficient time to make announcements to their organizations. The notice included information on the public hearing and the future elements of the Annual Action Plan.

A public notice, including a summary of the Plan, was published in the Free Lance-Star newspaper on March 28, 2023. The notice opened a 30-day public review and comment period for the Action Plan. City staff again provided direct mail to neighborhood and faith-based groups this time with a summary of the Action Plan and information on how to review the plan and a note that the Plan could be made available in another form, if necessary, to make it accessible to persons with disabilities. 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 on the City's website and in other formats by request. The public comment period closed on April 30, 2023 when staff finalized the document for consideration by the City Council.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Citywide	No comment received.	No comment received.	No comment received.	
2	Newspaper Ad	Citywide	No comment received.	No comment received.	No comment received.	
3	Direct Mailing	Community Groups	No comment received.	No comment received.	No comment received.	
4	Newspaper Ad	Citywide	No comment received.	No comment received.	No comment received.	
5	Direct Mailing	Community Groups	No comment received.	No comment received.	No comment received.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

This is the City's fourth Annual Action Plan for the 2020-2025 Consolidated Plan. It identifies activities that the City will undertake in the 2023-2024 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. CDBG funds in the amount of \$201,420.00 matched by City funds for administration will implement the goals of this plan.

Current objectives for this Action Plan include owner-occupied emergency housing repair for 4 households, removal of architectural barriers for 2 units, HIV/AIDS support services for 170 LMI people, Legal assistance and awareness for 150 LMI people in housing crisis, Prevention of foreclosure/eviction for 14 LMI people, and closing costs and/or down payment assistance for 2 home purchases within the City. The Public Facilities goal is to engineer a sidewalk improvement project to serve an LMI community. This program year also includes goals to advance fair housing, carry out public information and successful administration. The Action Plan outlines the 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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	201,420	0	0	201,420	196,000	The expected annual allocation for the remainder of this consolidated plan cycle is based on the average annual allocation from the preceding three years carrying forward (approximately \$196,000 per 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.

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	2020	2025	Affordable Housing	Citywide	Housing Rehabilitation	CDBG: \$80,000	Homeowner Housing Rehabilitated: 4 Household Housing Unit
2	Remove Architectural Barriers to Housing	2020	2025	Affordable Housing	Citywide	Housing Rehabilitation Lack of Affordable, Accessible Housing	CDBG: \$25,000	Homeowner Housing Rehabilitated: 2 Household Housing Unit
3	Increase Homeownership	2020	2025	Affordable Housing	Citywide	LMI Homeownership Opportunities Lack of Affordable, Accessible Housing	CDBG: \$11,220	Direct Financial Assistance to Homebuyers: 2 Households Assisted
4	Prevent Foreclosure/Eviction	2020	2025	Affordable Housing	Citywide	Homelessness Prevention Non-Housing Support Services	CDBG: \$14,000	Public service activities for Low/Moderate Income Housing Benefit: 14 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Legal Services and Fair Housing Advocacy	2020	2025	Affordable Housing	Citywide	Homelessness Prevention Lack of Affordable, Accessible Housing	CDBG: \$10,000	Public service activities for Low/Moderate Income Housing Benefit: 170 Households Assisted
6	Housing and Support Services - HIV/AIDS	2020	2025	Affordable Housing	Citywide	Lack of Affordable, Accessible Housing Non-Housing Support Services	CDBG: \$6,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted HIV/AIDS Housing Operations: 70 Household Housing Unit
7	Non-Housing Community Development	2020	2025	Non-Housing Community Development	Citywide	Non-Housing Public Infrastructure Improvements	CDBG: \$15,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1342 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	<p>The City will 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'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.</p> <p>In recent years, a change in need has been observed from those participating in the Emergency Home Repair Program. Most participants are requiring larger more extensive repair to address the plumbing, electrical, and roofing needs in their homes.</p>
2	Goal Name	Remove Architectural Barriers to Housing
	Goal Description	This program will provide for increased accessibility to housing by persons with physical disabilities. The City will modify houses to meet handicapped occupant needs as well as adapt houses to ensure continued independent living for elderly and frail elderly persons.
3	Goal Name	Increase Homeownership
	Goal Description	The City will continue to promote homeownership through direct assistance through 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 goal is to increase the rate of low and moderate income homeowners to support financial stability for those households.

4	Goal Name	Prevent Foreclosure/Eviction
	Goal Description	Provide funding to assist the Loisann's Hope House to operate its Fredericksburg Region Rent and Mortgage Assistance program. Loisann's Hope House promotes housing stability to households threatened with eviction or foreclosure through rent or utility assistance, short-term support or support coordination, conflict mediation with family, friends, or landlords, and connection to mainstream services. This program supports low- and moderate-income households that are typically above the income limits for assistance through the CoC but at imminent risk of eviction or foreclosure.
5	Goal Name	Legal Services and Fair Housing Advocacy
	Goal Description	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. Not only will LAW represent households facing eviction in court or fair housing violations, but they will proactively counsel households in landlord/tenant law to prevent negative situations for renters. LAW also assists clients to locate and obtain decent affordable housing.
6	Goal Name	Housing and Support Services - HIV/AIDS
	Goal Description	Provide funding to Fredericksburg Area Health and Support Services to operate its Community Wellness Project, which provides housing and support services for Fredericksburg residents with HIV/AIDS. This may include emergency rental and utility assistance, case management and counseling, and HIV/AIDS education and testing.
7	Goal Name	Non-Housing Community Development
	Goal Description	Identify public facilities improvements serving low income areas through the small area plans to include improvements to connectivity to the transportation network and to enhance living environment of low and moderate income households. Utilize CDBG funding for design and construction of identified facilities.

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 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 legal counseling and representation for individuals facing eviction and to assist persons with HIV/AIDS to obtain supportive services to avoid individual crises. These programs are provided to qualifying persons whose household income is at or below 80% of area median income, depending on household size.

CDBG funds will also be utilized for a Public Facilities project. This project is for the construction of sidewalks, ADA compliant sidewalk ramps, and high visibility crosswalks. The area the project is located in will serve approximately 1,342 residents in a low-moderate income residential neighborhood.

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	Direct Homeownership Assistance
4	Public Service - Loisann's Hope House
5	Public Service - Legal Aid Works
6	Public Service - Fredericksburg Area HIV/AIDS Support Services
7	Fair Housing
8	Public Information
9	Program Administration
10	Public Facilities Improvements

Table 7 - Project Information

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

The City of Fredericksburg has been delivering high value, high impact CDBG-funded programming for nearly three decades supported by partner agencies. 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 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 relationship with partner organizations 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. 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

1	Project Name	Housing Rehabilitation Assistance
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation Lack of Affordable, Accessible Housing
	Funding	CDBG: \$80,000
	Description	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.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit 4 low- and moderate-income families.
	Location Description	This activity will occur to eligible households Citywide with exact location to be determined later during the program year.
	Planned Activities	The City will facilitate emergency repair work of roofs, plumbing, and electrical hazards for qualifying LMI households in an effort to maintain the existing affordable housing stock.
2	Project Name	Removal of Architectural Barriers
	Target Area	Citywide
	Goals Supported	Remove Architectural Barriers to Housing
	Needs Addressed	Housing Rehabilitation Lack of Affordable, Accessible Housing
	Funding	CDBG: \$25,000
	Description	The City will provide architectural modifications to the homes of LMI persons with disabilities to maximize their independence and self-sufficiency.

	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	This activity would benefit 2 low- and moderate-income families.
	Location Description	This activity will take place Citywide with exact locations to be determined later during the program year.
	Planned Activities	The Removal of Architectural Barriers Program which provides architectural modifications to the homes of qualifying persons with disabilities to maximize their independence and self-sufficiency.
3	Project Name	Direct Homeownership Assistance
	Target Area	Citywide
	Goals Supported	Increase Homeownership
	Needs Addressed	Lack of Affordable, Accessible Housing LMI Homeownership Opportunities
	Funding	CDBG: \$11,220
	Description	The City will assist low and moderate income homebuyers with specific down payment and closing costs to help promote homeownership.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit 2 low- and moderate-income families.
	Location Description	These activities will take place Citywide with exact locations to be determined during the program year.
Planned Activities	The City will assist low- and moderate-income homebuyers with specific down payment and closing costs to promote homeownership within the city.	

4	Project Name	Public Service - Loisann's Hope House
	Target Area	Citywide
	Goals Supported	Prevent Foreclosure/Eviction
	Needs Addressed	Homelessness Prevention
	Funding	CDBG: \$14,000
	Description	Provide funding to Loisann's Hope House to conduct Fredericksburg Rent and Mortgage Assistance Program (FRMAP) to promote housing stability. This program addresses the needs of vulnerable households at risk of housing insecurity.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit 14 low- and moderate-income families.
	Location Description	This activity will occur to eligible households Citywide with exact location to be determined later during the program year.
	Planned Activities	Provide funding to Loisann's Hope House to conduct Fredericksburg Rent and Mortgage Assistance Program (FRMAP) to promote housing stability. This program addresses the needs of vulnerable households at risk of housing insecurity.
5	Project Name	Public Service - Legal Aid Works
	Target Area	Citywide
	Goals Supported	Legal Services and Fair Housing Advocacy
	Needs Addressed	Homelessness Prevention Non-Housing Support Services
	Funding	CDBG: \$10,000

	Description	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 and provides education and landlord tenant law and renters legal rights.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit 170 low- and moderate-income families.
	Location Description	This activity will take place Citywide with exact locations to be determined later during the program year.
	Planned Activities	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 and provides education and landlord tenant law and renters legal rights.
6	Project Name	Public Service - Fredericksburg Area HIV/AIDS Support Services
	Target Area	Citywide
	Goals Supported	Housing and Support Services - HIV/AIDS
	Needs Addressed	Homelessness Prevention Non-Housing Support Services
	Funding	CDBG: \$6,000
	Description	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.
	Target Date	6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit 170 low- and moderate-income families.
	Location Description	This activity will take place Citywide with exact locations to be determined later during the program year.
	Planned Activities	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.
7	Project Name	Fair Housing
	Target Area	Citywide
	Goals Supported	Legal Services and Fair Housing Advocacy
	Needs Addressed	Furthering Fair Housing
	Funding	CDBG: \$200
	Description	Engage in specific fair housing activities.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	The location of this activity is citywide.
	Planned Activities	Engage in specific fair housing activities as identified in the City's 2020 Analysis of Impediments of Fair Housing.
8	Project Name	Public Information
	Target Area	Citywide

	Goals Supported	Housing Rehabilitation Increase Homeownership Remove Architectural Barriers to Housing Prevent Foreclosure/Eviction Housing and Support Services - HIV/AIDS Legal Services and Fair Housing Advocacy Non-Housing Community Development
	Needs Addressed	Housing Rehabilitation Lack of Affordable, Accessible Housing LMI Homeownership Opportunities Homelessness Prevention Non-Housing Support Services Furthering Fair Housing Non-Housing Public Infrastructure Improvements
	Funding	CDBG: \$1,000
	Description	Provide public information regarding the CDBG program.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	This activity will be Citywide.
	Planned Activities	Provide public information regarding the CDBG program.
9	Project Name	Program Administration
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation Increase Homeownership Remove Architectural Barriers to Housing Prevent Foreclosure/Eviction Housing and Support Services - HIV/AIDS Legal Services and Fair Housing Advocacy Non-Housing Community Development

	Needs Addressed	Housing Rehabilitation Lack of Affordable, Accessible Housing LMI Homeownership Opportunities Homelessness Prevention Non-Housing Support Services Furthering Fair Housing Non-Housing Public Infrastructure Improvements
	Funding	CDBG: \$39,000
	Description	Provide oversight, management, monitoring, and coordination of the CDBG program.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	This activity will take place Citywide.
	Planned Activities	Provide oversight, management, monitoring, and coordination for the City's CDBG program.
10	Project Name	Public Facilities Improvements
	Target Area	Citywide
	Goals Supported	Non-Housing Community Development
	Needs Addressed	Non-Housing Public Infrastructure Improvements
	Funding	CDBG: \$15,000
	Description	The small area plan process identified needed public facilities improvements in areas that serve low- and moderate-income residents. These include improvements to connectivity to the transportation network and to enhance living environment of low- and moderate-income households. CDBG funding will support the engineering of identified facilities.
	Target Date	6/30/2024

Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit 1,342 residents.
Location Description	This activity will not be location specific, as it is engineering for a future public facilities improvement project.
Planned Activities	The small area plan process identified needed public facilities improvements in areas that serve low- and moderate-income residents. These include improvements to connectivity to the transportation network and to enhance living environment of low- and moderate-income households. CDBG funding will support the engineering of identified facilities.

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 of Fredericksburg, wherever qualifying persons are located.

Geographic Distribution

Target Area	Percentage of Funds
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 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 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 the strength of its residential neighborhoods by incorporating a mix of housing types to address all levels of affordability.

The Emergency Home Repair Program is designed not only to assist low-income homeowners but to also preserve the existing affordable housing stock. The Direct Homeownership Assistance Program provides closing cost and/or down payment assistance to qualifying homebuyers to bring housing within the range of affordability. The Removal of Architectural Barriers Program allows those with disabilities to live within Fredericksburg with accessible affordable homes and enables older persons to age in place without requiring relocation and preventing displacement.

Aside from emphasizing homeownership, Fredericksburg has a variety of housing types, including detached homes, townhouses, missing middle homes, 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. 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.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	282
Special-Needs	0
Total	282

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	14
The Production of New Units	0
Rehab of Existing Units	6
Acquisition of Existing Units	2
Total	22

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

Discussion

n/a

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

The George Washington Regional Commission staffs the CoC Coordinator position and is the lead agency. This CoC includes representatives from throughout 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 CoC updated its strategic plan in 2020 and aims to increase development, support, and promote a homeless response system aimed at effectively moving persons to housing.

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 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 long-term solution is to allocate more funding to Rapid Re-housing efforts and the associated case management.

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's development of a 10-year Plan to End Homelessness resulted in the Continuum of Care fully adopting 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%. By comparison, shelters and transitional housing programs have typically exited 16% to 45% of participants to permanent housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

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.

Discussion

n/a

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

Introduction:

n/a

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. The City also supports a tax credit program aimed at elderly and low-income households to allow residents to age in place and to prevent displacement.

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 to reduce chronic unsheltered homelessness and to implement a Neighborhood Enhancement Program. This effort will include key work from the Community Development Planner and will identify the 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.

Discussion:

n/a

AP-85 Other Actions – 91.220(k)

Introduction:

The role of the Community Development Planner is not only to effectively manage the Community Development Block Grant, but to ensure that all community development needs for residents of the City of Fredericksburg are met. This includes bringing a lens of equity to all planning decisions and serving as a resource to make connections within and between organizations to be able to meet the needs of underserved communities.

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 2020 Consolidated Plan. The City of Fredericksburg will pursue the following activities to remove the identified obstacles:

- 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 by working with the Fredericksburg Regional Continuum of Care to ensure the homeless crisis response system is developed, supported, and promoted and is effective and accessible for all those in need.
- Remain connected with regional partners addressing the needs of the underserved including the United Way, Disability Resource Center, Healthy Generations, Loisann's Hope House, Central Virginia Housing Coalition, Legal Aid Works, Fredericksburg Area HIV/AIDS Support Services, Rappahannock Area Community Services Board, the Rappahannock Area Health District, and many more.
- Through the small area plan process, identify barriers to access and mobility, needed neighborhood improvements, or other public facilities in low and moderate income

areas, develop solutions, and implement those solutions as resources permit.

Actions planned to foster and maintain affordable housing

Affordable housing is a basic component 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 will seek 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.

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 meet their other needs.

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 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 City of Fredericksburg's Community Development Planner also serves on the Fredericksburg Regional Continuum of Care Executive Board.

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.

Discussion:

n/a

Program Specific Requirements

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

Introduction:

n/a

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

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

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

Other CDBG Requirements

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

The years covered that include in this Annual Action Plan is 2023-2024.