

Substantial Amendment submitted to HUD on June 28, 2023 - to move \$138,000 in CDBG funds from the Maggie Walker Community Land Trust (MWCLT) Ettrick Landing to a different MWCLT project, the Bensley Agrihood, where CDBG funds will be used for acquisition costs to support the housing development.

Executive Summary

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

1. Introduction

Chesterfield County's federal program year 2021 to 2022 Annual Action Plan identifies the County's needs for affordable housing and neighborhood development, and covers a one year period from July 1, 2021 through June 30, 2022. The plan guides the expenditure of Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds received by Chesterfield County from the United States Department of Housing and Urban Development (HUD). The Plan was developed through a comprehensive process involving county staff, housing and human service agencies, and Chesterfield County residents. This resulting document will be used by the County in allocating funds under the CDBG/HOME programs and will also be used in conjunction with the County's Comprehensive Plan, the Strategic Plan, the Facilities Plan, the Fair Housing Action Plan from the 2021 Regional Analysis of Impediments, and other underlying plans.

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.

During the federal program years 2021-2022, Chesterfield County expects to achieve the following through the implementation of programs funded through CDBG and HOME:

Goals and Objectives:

1. Create and sustain affordable housing

- Improve existing owner-occupied housing
- Encourage the development of new affordable housing
- Promote affordable homeownership opportunities
- Support special needs housing for elderly and disabled persons

2. Preserve and Improve Existing Communities

- Promote the acquisition of obsolete properties for redevelopment projects or elimination of blight
- Encourage reinvestment in commercial and residential areas that are vulnerable to instability

3. Promote Healthy and Self-Sufficient Families

- Identify gaps and develop strategies to meet critical current and emerging needs in the community
- Support a coordinated public and private network of community services that fosters stability and maximizes financial independence for individuals and families

Outcomes

Below are examples of key outcomes that the County expects from its proposed CDBG and HOME PY2021 budget:

- Project: HOMES, Richmond Metropolitan Habitat for Humanity, and Rebuilding Together Richmond will work to address critical and comprehensive home repair needs for a cumulative of approximately 50 income-eligible homeowners in Chesterfield.
- Better Housing Coalition will construct new multi-family housing for approximately 200 low- to moderate-income households in Chesterfield.
- Housing Opportunities Made Equal will provide down payment and closing cost assistance to approximately eight low-to-moderate income first-time homebuyers.
- Maggie Walker Community Land Trust will use CDBG funds to acquire four homes to rehabilitate and sell to income-eligible homebuyers under the land trust model to ensure permanent affordable housing.
- Maggie Walker Community Land Trust will use CDBG funds for public infrastructure costs at their new single family development, Ettrick Landing, where 10 new homeowners will benefit.
- Habitat for Humanity will use CHDO funds to rehab two to three homes to provide new affordable housing opportunities.
- Funding to LISC's Financial Opportunity Centers will provide approximately 100 income-eligible Chesterfield residents with financial literacy education and career navigation.
- ROAR (Route One Association for Revitalization) will engage residents along the Route 1/Jefferson Davis Corridor, setting the stage for more community involvement in the revitalization efforts along the corridor.

3. Evaluation of past performance

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

During program year 2020, Chesterfield County made the below improvements that influenced funding decisions for PY2021:

- Improved housing conditions of owner-occupied housing units.
- Increased the number of low and moderate-income first-time homebuyers assisted with down payment assistance.
- Increased the supply of new affordable housing through the construction of a 60-unit multi-family development along the Route 1/Jefferson Davis Corridor.
- Provision of public service activities to eligible youth and adults that resulted in youth academic achievement improvement, and financial literacy and career navigation programs that enriched the lives of LMI residents.
- Site improvements were made to a park in an LMI neighborhood.
- Various new programs were created to help address impacts of the COVID-19 pandemic on the low and moderate-income residents in the County, from rental assistance to career navigation and eviction protection programs.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The CDBG/HOME staff continually seek to broaden public participation through personal contacts, meetings with representatives of public and private agencies, discussions and meetings with individuals and groups, and discussions with housing providers. The staff serves as a source of information on housing, economic development, and other community development needs. Chesterfield's CDBG/HOME program provides information and written materials to diverse groups and individuals. Materials are made available online and in the Department of Community Enhancement's administrative office. This process is helpful in obtaining insight into where the greatest needs are to develop strategy for use of funds.

Public meetings were held to gather citizen input during the development of the PY2021 Annual Action Plan. Due to the COVID-19 pandemic, public meetings were held virtually due to public health and safety concerns and to continue to promote social distancing. First, a virtual public meeting was held in December on the CAPER report, where citizens had the opportunity to provide input on how the County utilized the CDBG and HOME funds last year. Next, a virtual public meeting was held on March 2, 2021 to obtain feedback on the housing and community development needs of the County and on the proposed budget for PY2021. Additionally, a public hearing with the Board of Supervisors was held on March 24, 2021. The public meetings and hearings were advertised in the Richmond Times-Dispatch, on the County's website, as well as on the County social media sites in accordance with the Citizen Participation Plan. Copies of the advertisements are provided in the Appendix.

Throughout the year, CDBG and HOME staff meet regularly with local agencies and groups that provide insight into community development needs of the County. These include meetings with agencies that are part of the regional Continuum of Care (CoC) and meetings with the CoC as a whole, as well as the Richmond Community Development Alliance (RCDA). Additionally, CDBG and HOME staff are included in the Planning Department's effort to draft an Affordable Housing Strategy for the County, which includes obtaining input on the housing needs of the County from key stakeholders like housing nonprofits and social service agencies.

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.

At the 3/2 public meeting, there was great support from nonprofit partners in the community for the focus on affordable housing activities in this year's budget. In response to the internet outreach and newspaper ad, Community Enhancement received comments from two residents, one expressed her support for the affordable housing programs that will increase affordable housing opportunities for middle income earners in the County. The other residents expressed her support for the recommended CDBG funding for the organization ROAR (Route One Association for Revitalization). At the Board of Supervisor's public hearing on 3/24, two nonprofit partners expressed their gratitude for the opportunity to receive CDBG funding and explained how their programs will be beneficial to the county. See the Citizen Participation section for more details.

A number of comments were received in response to the substantial amendment that was advertised from 5/20/23 - 6/19/23 to reprogram \$138,000 in CDBG funds from MWCLT Ettrick Landing project to MWCLT's proposed Bensley Agrihood project. Twenty-five (25) email comments came from Chesterfield County residents in support of reprogramming the funds due to benefits that the project will have in the community primarily by increasing affordable housing supply and addressing food insecurity. One (1) email comment was received in opposition to submitting the substantial amendment due to the timing of the substantial amendment being submitted prior to the county approving the rezoning of the project. This comment was responded to with the information that the proposed project meets the eligibility requirements for CDBG funding and is aligned with our consolidated plan goals and objectives, which are the standards for including a project in the Annual Action Plan.

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

All comments were considered in the preparation of this plan and were reviewed by the County to determine common and recurring themes to help establish priorities and projects for the Annual Action Plan.

7. Summary

For the preparation of the PY2021 Annual Action Plan, County staff sought citizen input through print advertisement, notices on county social media sites, public meetings, a public hearing, and by posting information on the County's website.

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	CHESTERFIELD COUNTY	Department of Community Enhancement
HOME Administrator	CHESTERFIELD COUNTY	Department of Community Enhancement

Table 1 – Responsible Agencies

Narrative (optional)

Chesterfield's CDBG and HOME grant programs are administrated in the Department of Community Enhancement. As the Lead Agency in development of this Annual Action Plan, the Department of Community Enhancement assumes responsibility for oversight, administration, and distribution of the CDBG and HOME grant funds.

Consolidated Plan Public Contact Information

Citizens may view the plan or share comments at the Chesterfield County Department of Community Enhancement during normal business hours. For additional information, please contact Chesterfield County, Community Enhancement Department, Attn: Jessica Russo, Real Estate and Housing Coordinator, P.O. Box 40, Chesterfield, VA 23832, or at russoj@chesterfield.gov

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

1. Introduction

Chesterfield County became an entitlement community in 1992 and began accepting the Community Development Block Grant funds upon its designation. Since 1992, Chesterfield has managed CDBG, HOME, and ADDI. Currently, the Chesterfield County Department of Community Enhancement has been identified as the lead agency managing and overseeing the development and implementation of programs and activities funded with CDBG and HOME.

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))

CDBG and HOME program staff meet regularly throughout the year with a variety of organizations involved in the provision or maintenance of housing for low- and moderate-income citizens and agencies providing other public services to low- and moderate-income citizens, from financial literacy education to homelessness services. These discussions are designed to identify community needs and implement strategies for program enhancement.

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.

Chesterfield participates in the regional Continuum of Care with the City of Richmond, Henrico County, Powhatan County, New Kent County, Goochland County, Charles City County, and Hanover County. At least two bi-annual point-in-time surveys are conducted through Homeward, the coordinating entity for the Continuum of Care. Chesterfield has also provided Homeward with a total of \$160,000 in CDBG-CV funds in PY20-PY21 to support their work in coordinating and improving access to homeless services to mitigate impacts of COVID-19 on the homeless population in Chesterfield.

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

Chesterfield does not participate in the ESG grant program.

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	Project Homes
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Project: HOMES is a partner of Chesterfield County for home rehabilitation and affordable housing development for LMI households in Chesterfield. Meetings are held regularly with Project: HOMES staff to provide status updates on project progress throughout the program year. Program adjustments occur as needed based on consultations should any new issues and needs be identified related to housing in the County. Project: HOMES also partners with the County on the lead-based paint program.
2	Agency/Group/Organization	HOUSING OPPORTUNITIES MADE EQUAL
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HOME, Inc. is a 501(c)(3) nonprofit corporation and is a HUD approved housing counseling agency. HOME is a partner with the county for foreclosure prevention services, first-time homebuyer counseling, and down payment assistance for LMI residents. Regular status updates and coordination meetings occurred throughout the program year regarding fair housing. For example, throughout the COVID-19 pandemic, HOME has provided the county with updates on the rising need for down payment assistance, and the county is now recommending an increase of funding to go towards down payment assistance in PY21.
3	Agency/Group/Organization	Better Housing Coalition
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	BHC was consulted throughout the year regarding multiple new multi-family affordable housing developments going in along the Route 1/Jefferson Davis Highway Corridor in Chesterfield aimed to address the county's affordable housing gap for low- moderate-income renters.
4	Agency/Group/Organization	Richmond Metropolitan Habitat for Humanity
	Agency/Group/Organization Type	Housing Services - Housing Regional organization

	What section of the Plan was addressed by Consultation?	Projects
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Richmond Metropolitan Habitat for Humanity is a partner of Chesterfield County for home rehabilitation for LMI households in the county. They were consulted throughout the year regarding needs and opportunities for housing repair programs. Through the consultation process, it was determined that Habitat for Humanity will serve as our new CHDO for PY21.
5	Agency/Group/Organization	COMMUNITIES IN SCHOOLS
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	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?	Communities in Schools is a partner of the County, and was consulted throughout the year regarding the student support services and after-school education of children at schools in low-income census tract. Consultation throughout the year during the COVID-19 pandemic has led to Chesterfield gaining a better understanding of the student's new or increased needs due to the pandemic, and the County has provided CIS with CDBG-CV funds to address those needs.

6	Agency/Group/Organization	Chesterfield County Department of Social Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Employment Services - Victims Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Department of Social Services is a regular partner for identifying LMI households in need of housing rehabilitation assistance. Coordination meetings occurred throughout the program year. Program adjustments occur as needed based on consultations and identification of issues and need for improvement. For example, the Department of Social Services has been invaluable throughout the COVID-19 pandemic as we developed strategy for use of CDBG-CV funds to best serve those in need.
7	Agency/Group/Organization	Chesterfield County Planning Department
	Agency/Group/Organization Type	Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Planning Department was consulted throughout the year for input on the County's housing and infrastructure needs, especially in low- to moderate-income areas of the county. Community Enhancement staff is currently involved in the Planning Department's efforts to develop a County Affordable Housing Strategy.
8	Agency/Group/Organization	Rebuilding Together - Richmond
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Regional organization
	What section of the Plan was addressed by Consultation?	Projects
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a currently funded housing non-profit, regular status updates and coordination meetings occurred throughout the year with key program staff.
9	Agency/Group/Organization	Chesterfield County Department of Parks and Recreation
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Projects
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Chesterfield County Parks and Recreation is currently funded for site improvements at a park located in a low-income area of the county. Regular status updates and coordination meetings occurred throughout the year.
10	Agency/Group/Organization	The Maggie Walker Community Land Trust
	Agency/Group/Organization Type	Housing Services - Housing Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	MWCLT is currently funded to acquire and rehab single-family homes to sell to LMI homebuyers under the community land trust model. To ensure program efficiency and effectiveness, regular status updates and coordination meetings occur throughout the year. MWCLT also provides valuable insights into innovative programs/projects to address housing needs in the county.
11	Agency/Group/Organization	Presbyterian Homes and Family Services, Inc. dba HumanKind
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	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?	HumanKind has been an invaluable partner throughout the year as the pandemic as continued to impact Chesterfield residents. Regular coordination meetings led to HumanKind adjusted its programs to make sure pandemic-related needs of its clients were addressed.

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

Agencies not directly consulted were represented through other community meetings and discussions or were represented on the Boards and Committees that were consulted.

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	Homeward	Both include the goal of addressing homelessness and identifying housing needs.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

CDBG/HOME staff attend Continuum of Care general meetings, held quarterly, to keep updated with ongoing homeless prevention efforts throughout the Richmond region, including Chesterfield. Chesterfield is also a member of the Richmond Community Development Alliance (RCDA), which helps to identify housing needs in the County.

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

A public meeting was held on December 15, 2020 to obtain citizen feedback and to gather input on community development and housing needs upon reviewing the draft CAPER. Additionally, on March 2, 2021, a public meeting was held to obtain the comments and views of citizens, public agencies, community organizations, and other interested parties on Chesterfield County's housing and community development needs and the proposed allocations for PY21 projects. Both of these meetings were held virtually due to the COVID-19 pandemic. Feedback received from these public meetings was considered during the development of the Annual Action Plan. A 30-day public comment period was advertised on March 7, 2021, began on March 8, 2021 and ran through April 6, 2021 to obtain additional feedback on the draft Annual Action Plan. The substantial amendment to reprogram prior year funds to utilize in the PY21 budget was also advertised during this 30-day public comment period. Throughout the 30-day public comment period the draft of the Annual Action Plan was available for view on the County's website. A public hearing was held at the March 24, 2021 Board of Supervisors meeting where citizens had the opportunity to comment on the proposed CDBG and HOME budget before the board adopted the budget at the April 7, 2021 BOS meeting.

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 Meeting	Non-targeted /broad community	There were 9 attendees at the 3/2/21 virtual public meeting held via Microsoft Teams.	Through comments at the public meeting CE staff received support for the emphasis on housing related activities, as affordable housing is a growing concern in the county. Another comment involved requesting to be able to view all of the applications received for CDBG and HOME to compare all of the requests to the recommended programs and projects for PY21. Staff is following up with this citizen to provide additional information.		
2	Internet Outreach	Non-targeted /broad community	One Chesterfield resident contacted Community Enhancement responding to the county social media post regarding the FY22 Annual Action Plan budget.	The Chesterfield expressed her interest in affordable housing opportunities for first time, middle-income buyers in the County, including down payment and closing costs assistance and the construction of reasonably priced homes for middle income earners. In learning that the planned FY22 budget includes a large focus on affordable housing activities like these, she expressed her support for the programs.		https://www.chesterfield.gov/1223/Grants

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)
3	Newspaper Ad	Non-targeted /broad community	One individual contacted Community Enhancement responding to the newspaper ad requesting comments.	The Chesterfield resident expressed her support for the funding of ROAR to improve conditions along the Route 1 Corridor and build up the community.		

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)
4	Public Hearing	Non-targeted /broad community	2 individuals spoke in support of the CDBG and HOME proposed allocations for FY22.	<p>Tiya Williams, the incoming Board Chair for Richmond Metropolitan Habitat for Humanity, said that Habitat is looking forward to continuing to expand work in Chesterfield County with critical home repairs and homeownership opportunities and is grateful for the recommended CDBG and HOME funding. Kim Marble, representing ROAR (Route One Association for Revitalization), thanked the county for recommending the CDBG funding, and explained how as a relatively new nonprofit, ROAR is there to help build the social infrastructure, social capital, and social fabric of the community along the Route One Corridor. She explained how there are a lot of great resources for residents out there, and ROAR is there to help link people to the resources, opportunities and events, and help build relationships. ROAR will help facilitate collaboration across various sectors for the good of the community.</p>		

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)
5	Newspaper Ad	Non-targeted /broad community	This RTD ad was posted for the first substantial amendment to this plan that had a public comment period from 7/30/21 - 8/28/21. 1 county resident responded with a question/comment	The person asked about the decrease in funding the Emergency Home Repair Program, we explained how this is not taking away any funding from the typical critical home repair programs, instead removing funding from a program that we realized is not realistic for the Community Enhancement Department to manage at this time, and putting it towards a project in need of funding that meets a national objective and goal for providing more affordable housing in the community.		

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)
6	Newspaper Ad	Non-targeted /broad community	This RTD ad was posted for the June 2023 substantial amendment to this plan that had a public comment period from 5/20/23-6/19/23.	<p>A number of comments were received in response to the substantial amendment that was advertised from 5/20/23 - 6/19/23 to reprogram \$138,000 in CDBG funds from MWCLT Ettrick Landing project to MWCLT's proposed Bensley Agrihood project. Twenty-five (25) email comments came from Chesterfield County residents in support of reprogramming the funds due to benefits that the project will have in the community primarily by increasing affordable housing supply and addressing food insecurity. One (1) email comment was received in opposition to submitting the substantial amendment due to the timing of the substantial amendment being submitted prior to the county approving the rezoning of the project. This comment was responded to with the information that the proposed project meets the eligibility requirements for CDBG funding and is aligned with our consolidated plan goals and objectives, which are the standards for including a project in the Annual Action Plan.</p> <p>Annual Action Plan 2021</p>	20	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The below table outlines the anticipated resources from the HUD Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) that Chesterfield County estimates having available during the 2021-2022 fiscal year (2021 program year) covered by this Annual Action Plan.

In PY2021 Chesterfield County plans to reprogram leftover CDBG funding from prior years (totaling \$227,348.77 from PY2017, PY2018, PY2019) to two of the PY2021 CBDG projects (Rebuilding Together and Project HOMES Critical Home Repair) to ensure leftover funding gets utilized by the County in a timely manner.

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	1,554,040	0	227,349	1,781,389	4,662,120	CDBG funds will be used to address community development, housing, public service needs, and general grant administration.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	586,058	0	300,000	886,058	1,758,174	HOME funds will be use to provide rehabilitation to existing owner-occupied housing of LMI residents, provide down payment assistance to income-eligible first-time homebuyers, and the provide new affordable homeownership opportunities through the acquisition and rehabilitation of single-family homes.

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

Federal funds will be leveraged in many ways. The approved public services programs that are awarded funding are typically working with a larger organization or funding stream. The CDBG funds are a piece of their funding that enables the organization to maximize program benefits for a larger group of Chesterfield residents. The housing repair/rehab programs that are typically awarded funding rely on donations and volunteers to complete the work on the homes.

The activities listed below will be utilizing program year 2021-2022 federal funds to leverage additional funds necessary for the completion of

the projects. The projects indicated are reliant upon mortgage funds.

Federal Resources

- Community Development Block Grant
- Home Investment Partnerships Funds
- Section 8 Voucher Program: Vouchers in Chesterfield are administered through the Chesterfield County Department of Social Services, the Richmond Redevelopment Housing Authority, and the Virginia Housing Development Authority.
- Program Income

Other Resources and Match

- Low Income Housing Tax Credits (LIHTC): The federal 4% and 9% LIHTC program is a substantial source of funding for the construction and rehabilitation of affordable rental units. They are a dollar-for-dollar credit against federal tax liability.
- Private Mortgage Funds: Match construction to HOME-eligible households is provided through the provision of homebuyer assistance provided by private financial institutions.
- Virginia Housing Development Authority Loans and Grants
- Fee Waivers (Match): Chesterfield County Circuit Court waives land recording fees for the homeowner rehabilitation and down-payment assistance programs.
- Private In-Kind Services (Match): Match contribution to HOME-eligible households is provided in-part through a volunteer assistance program with project: HOMES that utilizes the value of contributed labor and materials.
- General Funds: Chesterfield County funds a variety of non-profit organizations in the non-departmental general fund budget for the purpose of providing public services serving predominately low-and moderate-income persons.

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

Recreation needs and facilities serving low-and moderate-income areas will be met using existing county-owned facilities. Facilities serving populations with special needs are frequently county-owned and used to address many of the needs identified in this plan. County schools, recreation and community centers, libraries, and administrative offices are used for a variety of opportunity to serve citizens with programs meeting needs identified in the plan. These uses include: public hearings, community meetings, educational classes and workshops, and general program outreach.

Discussion

No additional discussion.

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	Create and Sustain Affordable Housing	2020	2024	Affordable Housing	JEFFERSON DAVIS HIGHWAY CORRIDOR Ettrick Eastern Midlothian Turnpike Corridor Eastern Hull Street Corridor	Affordable Housing	CDBG: \$1,395,000 HOME: \$886,058	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Rental units constructed: 200 Household Housing Unit Homeowner Housing Added: 6 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit Direct Financial Assistance to Homebuyers: 8 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Promote Healthy and Self Sufficient Families	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	JEFFERSON DAVIS HIGHWAY CORRIDOR Ettrick Eastern Midlothian Turnpike Corridor Eastern Hull Street Corridor	Economic Self-Sufficiency and Well-Being Sustainable Communities	CDBG: \$169,000	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Create and Sustain Affordable Housing
	Goal Description	<p>Under this goal to create and sustain affordable housing, the County has developed the following objectives:</p> <ul style="list-style-type: none"> • Improve existing owner-occupied housing • Encourage the development of new affordable housing • Promote affordable homeownership opportunities • Support special needs housing for elderly and disabled persons

3	Goal Name	Promote Healthy and Self Sufficient Families
	Goal Description	<p>Under the goal to promote healthy and self-sufficient families, the County has developed the following objectives:</p> <ul style="list-style-type: none"> • Identify gaps and develop strategies to meet critical current and emerging needs in the community • Support a coordinated public and private network of community services that fosters stability and maximizes financial independence for individuals and families

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects comprise the activities that will take place during the 2021-2022 program year to address the priority needs and specific objectives identified in the 2020-2024 Consolidated Plan.

Projects

#	Project Name
1	Better Housing Coalition-Colbrook Motel Apartments
2	Better Housing Coalition - Horner Apartments
3	CDBG Administration
5	LISC's Financial Opportunity Centers
6	Maggie Walker Community Land Trust
7	Project: HOMES Critical Home Repair Program
8	Rebuilding Together Homeowner's Safe and Healthy Housing
9	Habitat for Humanity Critical Home Repair Program
10	ROAR Community Empowerment Project
12	Habitat for Humanity CHDO
13	Housing Opportunities Made Equal Down-Payment Assistance Program
14	Project: HOMES Comprehensive Home Repair Program
15	MWCLT Ettrick Landing
16	HOME-ARP Administration and Planning
17	MWCLT Bensley Agrihood

Table 7 - Project Information

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

Allocation priorities were based on community needs, identified through data analysis, consultation, public hearings, and citizen input. Based on the identified needs, funding allocations for projects is determined through a Request for Proposals (RFP) process. Department of Community Enhancement staff review and rank projects that meet the goals as outlined in the Consolidated Plan.

Recommendations include projects that demonstrate significant leveraging of match funding, projects with a strong sustainability plan or long-term strategy, affordable housing development projects, and projects located within designated target areas.

AP-38 Project Summary
Project Summary Information

1	Project Name	Better Housing Coalition-Colbrook Motel Apartments
	Target Area	JEFFERSON DAVIS HIGHWAY CORRIDOR
	Goals Supported	Create and Sustain Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$300,000 HOME: \$300,000
	Description	new affordable multi-family development along the Route One/Jefferson Davis Corridor - 156 units
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	156 apartments (1, 2, and 3 bedroom units)
	Location Description	13920 Jefferson Davis Highway, Chester, VA 23831
	Planned Activities	Construction of new multi-family affordable housing building with 156 units.
2	Project Name	Better Housing Coalition - Horner Apartments
	Target Area	Eastern Midlothian Turnpike Corridor
	Goals Supported	Create and Sustain Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$150,000
	Description	new construction multi-family affordable housing - 49 apartment units
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	49 apartment units
	Location Description	3901 Stigall Way, Midlothian, VA 23112
	Planned Activities	construction of new multi-family affordable apartment building - 49 units
3	Project Name	CDBG Administration

	Target Area	JEFFERSON DAVIS HIGHWAY CORRIDOR Ettrick Eastern Midlothian Turnpike Corridor Eastern Hull Street Corridor
	Goals Supported	Create and Sustain Affordable Housing Promote Healthy and Self Sufficient Families
	Needs Addressed	Affordable Housing Economic Self-Sufficiency and Well-Being Sustainable Communities
	Funding	CDBG: \$194,821
	Description	CDBG Program Administration and Planning Activities
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	countywide
	Location Description	Chesterfield County Community Enhancement Office - 9800 Government Center Parkway, Chesterfield, VA 23832
	Planned Activities	CDBG Administration and Planning Activities
4	Project Name	LISC's Financial Opportunity Centers
	Target Area	JEFFERSON DAVIS HIGHWAY CORRIDOR Ettrick Eastern Midlothian Turnpike Corridor Eastern Hull Street Corridor
	Goals Supported	Promote Healthy and Self Sufficient Families
	Needs Addressed	Economic Self-Sufficiency and Well-Being
	Funding	CDBG: \$65,000
	Description	Operation of FOCs that will provide financial coaching and job training to LMI residents in the county.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	100 low- to moderate-income residents are anticipated to receive services through the FOCs.

	Location Description	One Monument Avenue 413 Stuart Circle, Suite 300
	Planned Activities	Low- to moderate-income Chesterfield residents will receive financial coaching, job training and income support services at the financial opportunity centers to help build financial resilience.
5	Project Name	Maggie Walker Community Land Trust
	Target Area	JEFFERSON DAVIS HIGHWAY CORRIDOR Ettrick Eastern Midlothian Turnpike Corridor Eastern Hull Street Corridor
	Goals Supported	Create and Sustain Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$92,800
	Description	CDBG will be used for acquisition of single family homes to sell to first-time LMI homebuyers under the community land trust model for permanent affordable housing.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	1 first-time, low to moderate-income homebuyers will benefit from the MWCLT activities.
	Location Description	Countywide Program
	Planned Activities	The MWCLT plans to use CDBG funds to acquire and rehabilitate houses, and resell them to an 80% AMI homebuyer via contract between the CLT and homeowner. The MWCLT's 99-year ground lease ensures perpetual affordability for the home by retaining an option for the CLT to repurchase any structure on its land if the owners choose to sell, or in the unlikely event of a foreclosure. MWCLT also requires homeownership classes and credit counseling as a prerequisite for CLT homeownership.
6	Project Name	Project: HOMES Critical Home Repair Program
	Target Area	JEFFERSON DAVIS HIGHWAY CORRIDOR Ettrick Eastern Midlothian Turnpike Corridor Eastern Hull Street Corridor
	Goals Supported	Create and Sustain Affordable Housing

	Needs Addressed	Affordable Housing
	Funding	CDBG: \$300,000
	Description	Critical Home Repairs to LMI homeowners in the County.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	30 LMI households will receive critical home repairs through the program.
	Location Description	Countywide program
	Planned Activities	Project: HOMES will provide critical home repairs to LMI homeowners to ensure safe and quality living conditions and help sustain existing affordable housing.
7	Project Name	Rebuilding Together Homeowner's Safe and Healthy Housing
	Target Area	JEFFERSON DAVIS HIGHWAY CORRIDOR Ettrick Eastern Midlothian Turnpike Corridor Eastern Hull Street Corridor
	Goals Supported	Create and Sustain Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$75,000
	Description	Critical home repairs to LMI homeowners in the County with a focus on the Ettrick, Matoaca, Bermuda, and Bensley neighborhoods.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	5 LMI households will receive home repair services through this program.
	Location Description	Countywide program with a focus on the Ettrick, Matoaca, Bermuda, and Bensley neighborhoods.
	Planned Activities	Rebuilding Together will provide LMI homeowners with home repairs to ensure safe and healthy housing.
8	Project Name	Habitat for Humanity Critical Home Repair Program

	Target Area	JEFFERSON DAVIS HIGHWAY CORRIDOR Ettrick Eastern Midlothian Turnpike Corridor Eastern Hull Street Corridor
	Goals Supported	Create and Sustain Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$200,000
	Description	Critical home repairs to LMI homeowners in the County.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10-15 LMI homeowners will receive critical home repairs through this program
	Location Description	Countywide program with a focus on Bermuda and Dale districts
	Planned Activities	Critical home repair for income-eligible homeowners with a focus on marketing to elderly and disabled homeowners living in the low- and moderate-income census tracts in Bermuda and Dale districts.
9	Project Name	ROAR Community Empowerment Project
	Target Area	JEFFERSON DAVIS HIGHWAY CORRIDOR
	Goals Supported	Promote Healthy and Self Sufficient Families
	Needs Addressed	Economic Self-Sufficiency and Well-Being Sustainable Communities
	Funding	CDBG: \$104,000
	Description	Outreach and asset-based community development along the Route 1 Corridor
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The work proposed by ROAR will aim to benefit the entire community along the Route 1 Corridor.
	Location Description	Route One/Jefferson Davis Highway Corridor

	Planned Activities	ROAR plans to connect, equip and collaborate with the residents and organizations of the Corridor to promote a healthy and thriving community. They will specifically focus on outreach efforts and planning and hosting community training events like neighborhood watch training for crime prevention, and neighborhood clean-up events.
10	Project Name	Habitat for Humanity CHDO
	Target Area	Ettrick
	Goals Supported	Create and Sustain Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$150,000
	Description	Rehabilitation and/or construction of affordable housing for LMI homebuyers in the County.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2-3 new homeowners will benefit from the new affordable housing
	Location Description	Ettrick
	Planned Activities	Habitat for Humanity will rehabilitate and/or construct 2-3 new affordable housing units for LMI homebuyers in the County.
11	Project Name	Housing Opportunities Made Equal Down-Payment Assistance Program
	Target Area	JEFFERSON DAVIS HIGHWAY CORRIDOR Ettrick Eastern Midlothian Turnpike Corridor Eastern Hull Street Corridor
	Goals Supported	Create and Sustain Affordable Housing
	Needs Addressed	Affordable Housing Economic Self-Sufficiency and Well-Being
	Funding	HOME: \$101,600
	Description	Down-payment and closing cost assistance to first-time LMI homebuyers in the County.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	8 LMI first-time homebuyers will benefit from the down-payment and closing cost assistance.
	Location Description	Countywide program
	Planned Activities	Housing Opportunities Made Equal will provide down-payment and closing cost assistance to 10 first-time LMI homebuyers to help purchase a home anywhere in the County.
12	Project Name	Project: HOMES Comprehensive Home Repair Program
	Target Area	JEFFERSON DAVIS HIGHWAY CORRIDOR Ettrick Eastern Midlothian Turnpike Corridor Eastern Hull Street Corridor
	Goals Supported	Create and Sustain Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$334,458
	Description	Comprehensive rehabilitation and repairs for LMI homeowners in the County
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 8 LMI homeowners will benefit from the comprehensive home repair program.
	Location Description	Countywide program
	Planned Activities	Project: HOMES will identify major repairs needed and provide comprehensive rehabilitation services to approximately 8 homes in the county to help preserve existing communities and sustain affordable housing.
13	Project Name	MWCLT Ettrick Landing
	Target Area	Ettrick
	Goals Supported	Create and Sustain Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$161,768

	Description	Maggie Walker Community Land Trust (MWCLT) will use CDBG funds for the public infrastructure costs for a new development of ten (10) affordable single family homes. The homes will be sold under the community land trust model to income eligible homebuyers.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	10 homebuyers
	Location Description	Ettrick
	Planned Activities	Maggie Walker Community Land Trust (MWCLT) will use CDBG funds for the public infrastructure costs for a new development of ten (10) affordable single family homes. The homes will be sold under the community land trust model to income eligible homebuyers. Public infrastructure includes roads, curb & gutter, water and sewer for the new homes built in the subdivision.
14	Project Name	HOME-ARP Administration and Planning
	Target Area	JEFFERSON DAVIS HIGHWAY CORRIDOR Ettrick Eastern Midlothian Turnpike Corridor Eastern Hull Street Corridor
	Goals Supported	Create and Sustain Affordable Housing
	Needs Addressed	Affordable Housing Economic Self-Sufficiency and Well-Being
	Funding	HOME: \$318,605
	Description	HOME-ARP Administration and Planning
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Chesterfield residents from the qualifying populations will benefit from the future HOME-ARP funded activities
	Location Description	Chesterfield County
	Planned Activities	Funds will be used to support the administration and planning for the use of HOME-ARP funds, including the development of the HOME-ARP Allocation Plan.

15	Project Name	MWCLT Bensley Agrihood
	Target Area	JEFFERSON DAVIS HIGHWAY CORRIDOR
	Goals Supported	Create and Sustain Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$138,000
	Description	CDBG funds will be used for acquisition costs to support Maggie Walker Community Land Trust's Bensley Agrihood housing development.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 14 low-moderate income households will benefit from the project initially, with additional homeowners benefiting over time through the community land trust model.
	Location Description	2600 Swineford Road, North Chesterfield, VA 23237
	Planned Activities	CDBG funds will be used for acquisition costs to support the housing development, which consists of 10 permanently affordable homeownership opportunities through the community land trust model and four microhomes for affordable rental opportunities. A community center and a non-profit operated farm are also planned for a portion of the 7-acre site, which is located along the Route One Corridor.

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 targeted geographic area for PY2021 are the LMI neighborhoods along and surrounding the Northern Jefferson Davis Highway/Route 1 Corridor, the eastern Midlothian Turnpike and eastern Hull Street Road corridors, and the Town of Ettrick. The Route 1 Corridor has been selected specifically to target investment in PY2021 as it has over the last couple of years due to the adoption of the Northern Jefferson Davis Highway Special Area Plan in April 2018 to continue focus on revitalization along the corridor.

The table below reflects the geographic distribution for PY 2021 CDBG and HOME funds. Approximately 31% of the total CDBG and HOME budget will be used in a specifically targeted geographic area. The remaining 69% of the budget are funds that will be used for countywide projects/programs benefiting low- and moderate-income residents.

Geographic Distribution

Target Area	Percentage of Funds
JEFFERSON DAVIS HIGHWAY CORRIDOR	19
Ettrick	6
Eastern Midlothian Turnpike Corridor	0
Eastern Hull Street Corridor	6

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The County took a geographic approach to allocating resources beginning in PY15, with the focus of targeting the surrounding areas of each of the school building renovations outlined in the Capital Improvement Plan (CIP) planning process in order to update infrastructure and other improvements as part of a revitalization effort. The target area for assistance has strategically enabled the County to have a more distinct and sustained impact on neighborhoods and communities that are served in order to assist low- and moderate-income families.

In Program Year 2019, the County began aligning its geographic priorities with the adoption of the Northern Jefferson Davis Highway Special Area Plan in April 2018. This special area plan serves as a guide for the future growth and development along the Route 1 Corridor between the boundary with the City of Richmond and Route 288, traditionally a low- to moderate-income area.

Since the adoption of the Northern Jefferson Davis Highway Special Area Plan, other planning efforts have begun in the area, such as an ordinance that makes multi-family development more accessible and

the addition of a bus line along the corridor. With the accomplishments we are seeing along the Route 1 Corridor since the adoption of the special area plan, CDBG and HOME staff recommends to continue to place a priority on this corridor when it comes to CDBG and HOME funding to continue the revitalization efforts. In PY2021, the County plans to fund 1 new affordable housing development along the Route 1 Corridor, as well as a new community organization called ROAR (Route One Association for Revitalization) to conduct outreach and asset-based community development.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In the 2021-2022 Program Year, CDBG and HOME funds will be used to address affordable housing needs in Chesterfield County in multiple ways. First, approximately 50 LMI households will receive critical home repair/rehabilitation services to maintain their housing. Second, CDBG funds will contribute to the development of new affordable rental units along the Route 1 Corridor and Eastern Hull Street Road Corridor. Lastly, approximately 6 homes will be acquired and rehabilitated to sell to income-eligible homebuyers, creating new affordable homeownership opportunities.

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

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	200
Rehab of Existing Units	50
Acquisition of Existing Units	6
Total	256

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

Chesterfield County has no public housing.

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

Not applicable.

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

Not applicable.

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

Not applicable.

Discussion

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

Introduction

Chesterfield County supports outreach activities to homeless individuals in the jurisdiction.

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 County's Department of Social Services has experience providing outreach, assessments and limited case management to the County's homeless population. The Case Managers identify and assist homeless individuals to transition from homelessness to securing more permanent housing. When deemed appropriate, the Case Managers will assist homeless individuals with the process (i.e. completing housing search, housing applications, rental security deposits, etc.) for obtaining housing. Case Managers, when necessary, will refer homeless individuals to Homeward to gain access to emergency shelter, and/or services required to transition to more permanent housing. Case Managers provide outreach to homeless individuals who are mentally and physically challenged, veterans, substance abusers, HIV/AIDS positive, and victims of domestic violence. Also, Case Managers provide outreach to the homeless population by disseminating information and making referrals to human services related resources. These resources include housing, mental and medical health services, substance abuse treatment, Social Security, and other programs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Chesterfield County partners with non-profit providers such as CARITAS, Home Again the YMCA, and Homeward which provide emergency shelter and support services to homeless individuals and families. During PY20, Chesterfield funded Homeward with CDBG-CV funds to provide safe, non-congregate indoor accommodations with supportive services and case management for people experiencing homelessness to mitigate the risk of exposure and transmission of COVID-19. Further, the County is using Treasury Dept. funds to continue to fund Homeward into PY21 for the non-congregate shelter program to ensure those experiencing homelessness remain safe and healthy during the pandemic.

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

Chesterfield County partners with non-profit providers such as CARITAS, CCHASM, and the YWCA, who provide rapid re-housing assistance and support services to homeless individuals and families. A Place to Start (APTS) is a regional program that serves individuals experiencing chronic homelessness and serious mental illness. APTS immediately houses these individuals. Housing provides the initial stability that then allows the individuals to meaningfully engage in services. Virginia Supportive Housing (VSH) provides the housing services for this program and employs the Intensive Community Treatment (ICT) team that is comprised of an administrative assistant, a licensed clinician, a case manager, a nurse, a peer counselor, and a part-time psychiatrist. Further, the County is using Treasury Dept. funds to fund Homeward into PY21 for non-congregate shelter services in addition to a housing stabilization program, where Homeward will partner with Department of Social Services to provide stable housing for individuals who meet the Department of Education's definition of homelessness, which includes those living in hotel rooms or doubled up with family and friends. This will help to keep those experiencing homelessness safe and housed during the COVID-19 pandemic.

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

The County employs a network of programs that assist individuals and families and financially sponsors many organizations that offer assistance. For example, the County utilizes CDBG funds to fund LISC's Financial Opportunity Centers, where low-income residents may receive financial and income supports coaching to maintain or help achieve financial stability. Additionally, with CDBG-CV, the County is funding Legal Aid to run an Eviction Protection Program, which assists clients facing eviction avoid becoming homeless through providing free legal counsel.

Discussion

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

Introduction:

During PY20, along with other localities in the region, the County worked with a consultant to create a regional Analysis of Impediments to Fair Housing. The decision to have a regional AI completed was made based on the fact that housing markets do not observe rigid city/county boundaries, so the solutions to address housing needs should be coordinated at the regional level. The final report identified impediments to fair housing and barriers to affordable housing in Chesterfield, along with recommendations for addressing these barriers.

Impediments to Furthering Fair and Equitable Housing:

1. Limited local resources, declining federal funds, and lack of a consistent federal and local commitment to addressing housing needs has constrained progress in addressing regional housing needs.
2. Restrictive land use codes and development standards limit affordable multifamily and missing middle housing development. These include limited by-right zoning for multifamily housing - 3 percent of land is zoned for multifamily and missing middle housing; 20-acre minimums for multifamily development; lack of fee waivers for affordable housing (except in revitalization areas and for senior housing); and limits on the number of unrelated residents living together.
3. Where affordable housing can be found in the county, it is far from services or public transportation, in areas with poor walkability, and/or in mobile home parks consisting of substandard units and aging infrastructure.

Impediments to Rental Housing Choices:

1. The county lacks affordable housing, and landlords who accept vouchers, particularly near job-rich areas.
2. Voucher holders have trouble finding landlords who accept vouchers and voucher holders are unaware of the state's new Sources of Income protections.
3. Residents with disabilities face an inadequate supply of accessible, affordable units and commonly live in inaccessible homes in poor condition in neighborhoods lacking public transit.

Impediments to Attaining Homeownership:

1. Lack of affordable ownership products in the county limits homebuyer opportunities.

Impediments to Accessing High Opportunity Environments:

1. Job-rich areas lack affordable housing and transit access limiting employment for low-income and transit-dependent residents and increasing traffic in the county as workers commute to more affordable areas.
2. Chesterfield County's dearth of public transportation limits access to employment for low income, low wage, and transit-dependent workers.
3. Lack of affordable housing compromises the ability of low-income families to access Chesterfield County's quality schools.

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

Specific actions the County will take during PY2021 to remove barriers and promote affordable housing include the following:

- As recommended in the AI, the County plans to help formalize a regional working group to collaborate and coordinate on the implementation of the regional fair housing action plan included in the regional AI.
- Chesterfield Planning Department is currently working on a zoning review, where the current zoning code that limits by-right development of multifamily housing will be examined.
- County staff in Community Enhancement and the Planning Department will continue to work on the development of an Affordable Housing Strategy for the County with assistance and input from a task force made up of individuals in the nonprofit housing, social service, and construction industries. Part of this process will include examining the recommendations in the AI, like the recommendation to create a county housing trust fund.
- The County will continue to participate in the Section 8 Voucher Program, which is administered by Chesterfield-Colonial Heights Department of Social Services.
- The County's Residential Rehab Program grants a partial tax exemption for the rehabilitation, renovation, or replacement of older residential structures.
- Allocation of CDBG funding for rehabilitation and critical home repair programs in support of the maintenance and retention of existing affordable housing.
- Allocation of CDBG funding for construction of affordable rental housing along the Route 1 Corridor and the Eastern Hull Street Road Corridor.
- Allocation of HOME funding for CHDO activities aimed at increasing the supply of affordable housing for low- and moderate-income homeowners.
- Allocation of HOME funding to Housing Opportunities Made Equal to provide down payment assistance for low- and moderate-income, first-time homebuyers to be used in any neighborhood in the County - helping to expand housing choice and accessing high opportunity

areas.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Chesterfield County undertakes a variety of actions to meet underserved needs, foster and maintain affordable housing, reduce lead based paint concerns, reduce the number of poverty level families, develop institutional structures, and enhance coordination between public and private housing and social service agencies. These actions are part of the administrative culture of the County and will continue through the 2021 program year.

Actions planned to address obstacles to meeting underserved needs

While there are several constraints to meeting the needs of low-, very low-, and moderate-income residents, the primary obstacle is the lack of funding to fully address all needs. In response to the level of need, the County continues to provide general funds towards various nonprofits in the community that offer public services to those in the County that have the most underserved needs. An example of one of the services that the County has funded in the past is assisting the special needs of families in need during the holiday season. Additionally, the Chesterfield/Colonial Heights Department of Social Services provides a comprehensive resource directory for residents that outlines social service providers for various needs such as transportation, shelters, and cell phone assistance.

Additionally, with the CDBG-CV funding allocated to the County in PY20, which will continue to be utilized into PY21, the County has more resources to address underserved needs of those impacted by the coronavirus pandemic. The County allocated the CDBG-CV funding to various non-profits to help address financial, employment, housing, and health needs of low- and moderate-income residents during the pandemic.

Actions planned to foster and maintain affordable housing

During PY2021, Chesterfield County will commit a total of \$675,000 for homeowner rehabilitation and repair programs for approximately 65 low- and moderate-income households. Additionally, the County will fund the Maggie Walker Community Land Trust with CDBG to acquire, rehabilitate, and sell approximately 4 housing units using the community land trust model for permanently affordable housing. The County will fund Better Housing Coalition on 2 new affordable multi-family development projects along the Route One/Jefferson Davis Highway Corridor. To meet CHDO requirements, the County is committing \$150,000 in HOME funding for the rehabilitation and sale of 2-3 homes to low income homebuyers. To help make homeownership more accessible, the County is providing \$101,600 in HOME funds to Housing Opportunities Made Equal to provide down-payment assistance to approximately 8 first-time homebuyers.

Actions planned to reduce lead-based paint hazards

Chesterfield County will reduce LBP hazards through its housing activities that involve rehabilitation of existing owner-occupied structures using lead safe work practices, code enforcement, lead paint/healthy homes education to homeowners. The County requires all of its housing providers to follow Federal and County Lead Paint Regulations to ensure that lead hazards are reduced or in many cases eliminated.

The County also received \$1.5 million in federal Lead Hazard Control Grant Funds in PY19 that are currently going towards lead paint hazard reduction activities in 43 LMI units across the County in 36 months, with the program beginning July 1, 2020. The County allocated \$49,600 in CDBG funding in PY20 as match funding for this grant. To qualify for this grant funding, residents must be income-eligible and live in a home that was built prior to 1978 and have a child under the age of six living in the home.

Actions planned to reduce the number of poverty-level families

The County will continue to support appropriate activities that preserve and expand the supply of housing that is affordable to low-income households. This will include support for providing housing opportunities for low-and moderate-income persons, through the CHDO program as well as funding for homeowner repair and rehabilitation programs, and a down-payment assistance program. LISC's Financial Opportunity Centers provide opportunity for low- moderate-income residents to receive financial and employment coaching, and ROAR's community empowerment project will help to address the needs along the Route One/Jefferson Davis Highway Corridor, where many low- moderate-income neighborhoods are located.

Actions planned to develop institutional structure

The County has designated staff to administer the programs and activities funded with CDBG and HOME funds. Staff works with the individual County Departments, such as Public Safety, Social Services, Parks and Recreation, Planning, Public Utilities, and Building Inspections to develop procedures and coordination for administering programs that will be carried out by these division. Staff regularly track the production and effectiveness of all agencies, including subrecipients, tasked with implementing programs with CDBG and HOME funds.

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

The Department of Community Enhancement will continue to participate in meetings with county social service agencies, bi-monthly meetings with non-profit housing providers, and regular interactions with housing agencies and advocacy groups. The County will also remain an active and engaged partner of the Richmond Region's Continuum of Care, the Virginia Housing Alliance, and the Richmond Community Development Alliance.

Discussion:

Program Specific Requirements

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

Introduction:

Chesterfield County receives CDBG and HOME entitlement funds and does not expect to receive any program income in PY2021.

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.	90.00%

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

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

Not applicable

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Chesterfield County plans to ensure continued affordability in its down payment assistance program through HOME recapture provisions as outlined in Section 24 CFR Part 92.254.

Homebuyers are permitted to sell their property to any willing buyer during the affordability period. However, recapture provisions are imposed if the property is voluntarily or involuntarily sold, rented, transferred or the owner no longer occupies the property as his/her primary residence during the affordability period. The amount recaptured is reduced on a pro-rata basis at the end of each full year that the homeowner owned and occupied the house as the principle residence measured against the affordability period. If the property is not sold or transferred during the affordability period, the HOME loan is forgiven at the end of the affordability period.

The affordability period is based on the amount of the direct subsidy provided to the homebuyer as follows:

HOME Investment Affordability Period

- Less than \$15,000 per unit 5 Years
- \$15,000 to \$40,000 per unit 10 Years
- More than \$40,000 per unit 15 Years

The amount subject to recapture is limited to the direct subsidy received by the homebuyer. Direct subsidy includes the amount of HOME assistance (including program income) that enabled the homebuyer to purchase the property. This includes down payment assistance, closing costs or other HOME assistance provided directly to the homebuyer and/or the difference between the fair market value of the property and a reduced sales price attributable to HOME development assistance.

The amount of the direct subsidy can only be recaptured from the net proceeds of the sale. Net proceeds are defined as the sale price minus superior loan repayment (other than HOME) and any closing costs. If there are no net proceeds, the HOME obligation is considered to be satisfied. Recaptured funds will be used for future housing projects. The County's recapture provisions are enforced through a written HOME Agreement and a recorded Deed of Trust.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Chesterfield County plans to ensure continued affordability through recapture provisions as outlined in Section 24 CFR Part 92.254(a)(4). These provisions are enforced through a HOME Agreement and a recorded deed of trust. A deed of trust note may also be executed for down payment assistance.

The HOME Agreement and the deed of trust specify the amount of assistance that must be repaid, the period of affordability, and the terms for repayment. The amount subject to recapture is limited to the direct subsidy received by the homebuyer. Direct subsidy includes the HOME investment that enabled the homebuyer to purchase the property. This includes down payment assistance, closing costs or other HOME assistance provided directly to the homebuyer and/or the difference between the fair market value of the property and a reduced sales price attributable to HOME development assistance.

The HOME investment amount to be recaptured is reduced on a pro-rata basis at the end of each full year that the homeowner has owned and occupied the house as their principle residence, based on the amount of net proceeds that are available to repay the loan. If there are no net proceeds, the HOME requirements are considered satisfied. If the property sold, rented, transferred, or the owner no longer occupies the property as the principal residence during the period of affordability the loan becomes due and payable.

Proceeds from the sale of properties using HOME funds will be recaptured and returned to the county. These funds will used for future housing projects.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).