

City of Norfolk Annual Plan FY2005

**Office of Grants Management
810 Union Street, Suite 502
Norfolk, Virginia 23510
(757) 664-4080**

Community Development Block Grant Program
HOME Investment Partnership Program
Emergency Shelter Grant Program
American Dream Down Payment Initiative

“Meeting the Needs of Our Community”



TABLE OF CONTENTS

Transmittal Letter	i
Executive Summary	ii
Overview of the Process	iv

AVAILABLE RESOURCES

Federal Resources
Other Federal Funds
Other Non-Federal Funds
Geographic Distribution
Activity Description

ORGANIZATIONAL APPROACHES

Citizen Participation Process & Public Comments
Efforts to Broaden Public Participation
Low/Moderate Income Census Tracts

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

Strategic Plan and Other Actions

Summary: Goals of the Consolidated Plan:
Monitoring Standards & Procedures
Performance Measurement Model
Minority Business Outreach
Fair Housing
Institutional Structure
Public Policy
Public Housing Improvements
Public Housing Resident Initiatives
Lead Based Paint Hazard Reduction
Empowerment Zone
Service Delivery & Management
Resale Guidelines
Recapture Provisions
Affordable Housing Strategy
Anti-Poverty Strategy

2005 Annual Plan

Summary

Distribution of Resources

Proposed Consolidated Plan Funding for Neighborhood Improvement Projects
FINANCIAL ASSISTANCE PROGRAMS

APPENDICES

Application for Federal Assistance-SF-424s
Certifications
Project Activity Sheets



City of Norfolk

Office of the City Manager

June 16, 2004

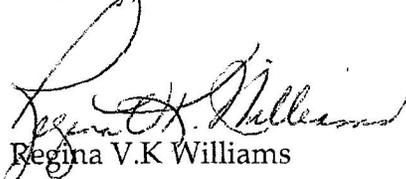
Mr. LeRoy P. Brown, Acting Director of Community Planning & Development
U. S. Department of Housing and Urban Development
Virginia State Office
600 East Broad Street
Richmond, Virginia 23219

Subject: City of Norfolk's 2005 Annual Plan

Dear Mr. Brown:

Enclosed please find the original and three copies of the City of Norfolk's 2004 Annual Plan. Following Norfolk's approved Citizen Participation Plan, this document was approved by Norfolk City Council on June 15, 2004. If you have questions or require additional information concerning our responses, please do not hesitate to contact Janet Williams in the Office of Grants Management at (757) 664-4298. Again, thank you for your continued support.

Sincerely,



Regina V.K. Williams
City Manager

Executive Summary

This is the second year submission under the City of Norfolk's five-year Consolidated Plan. The City of Norfolk continues to utilize the Consolidated Plan in accordance with Title I of the National Affordable Housing as a prerequisite for application for direct funding under four entitlement programs administered by the U.S. Housing Department and Urban Development. Entitlement programs include the Community Development Block Grant Fund (CDBG), Emergency Shelter Grant Program (ESG), American Dream Down Payment Initiative (ADDI), and the Home Investment Partnership Program (HOME). These grant monies are used primarily to benefit the lower income residents of Norfolk in three ways:

- By providing decent housing
- By providing a suitable living environment
- By expanding economic opportunities

This submission consists of an annual action plan, required certifications and a summary of citizen comments and the disposition of those comments.

The Consolidated Plan continues to create the opportunity for strategic planning and citizen participation to take place in a comprehensive context. It allows local governments, community organizations and citizens to address the broader context in which these programs operate, offering the City of Norfolk a better opportunity to shape the various programs into effective coordinated strategies.

Annual Action Plan

The FY05 Annual Plan describes the programs and resource allocations for the Community Development Block Grant Program (CDBG), the HOME Investment Partnership Program (HOME), and the Emergency Shelter Grant Program (ESG). The total proposed funding under the plan for FY05 is \$11,067,017. Local Capital Improvement Program funds have been made available to support neighborhood revitalization activities and social services program. Required match sources for HOME and ESG are also identified. This figure is \$1.573 million more than the FY04 total allocation as a result of the inclusion of approximately \$1.3 million in Revolving Loan Funds and one new program called the American Dream Down Payment Initiative totaling \$238,000.

The Annual Action Plan also includes a summary of resources available to the City to meet the goals and objectives included in its strategic plan. This plan will include the activities the City intends to undertake during the period from July 1, 2004 to June 30, 2005.

Program Summaries

Community Development Block Grant Program

Primary objective is developing viable urban communities by providing decent housing, suitable living environments, and expanding economic opportunity, principally for persons of low and moderate income. Expenditures must meet one of three Broad National Objectives:

- Benefit low and moderate income persons;
- Aid in the prevention or elimination of slums or blight, or
- Address an urgent need that poses an immediate threat to the health or welfare of the community

At least 70 percent of CDBG funds must be spent on low and moderate income persons. Eligible activities include property acquisition, demolition, and rehabilitation, relocation of affected persons and businesses, and public services.

Administrative cap of 20%
Public Services cap of 15%

Emergency Shelter Grant Program

Goals are improving the quality of existing emergency shelters for the homeless, creating additional emergency shelters, assisting with the costs of operating emergency shelters, and of providing essential social services to homeless individuals, and to help prevent homelessness.

Eligible activities include renovation, major rehabilitation, or conversion of buildings for use as emergency shelters for the homeless, provision of essential services to the homeless, payment of facility maintenance and operating costs, and homeless prevention services.

Administrative cap of 5%

HOME Investment Partnership Program

Targeted toward housing activities. Primary purpose is to expand the supply of decent and affordable housing particularly rental housing, for low and very low income Americans. Eligible activities include tenant-based rental assistance, assistance to first-time home buyers and existing homeowners, property acquisition, and new construction.

Administrative cap of 10%
Mandated set aside for Community Housing Development Organizations of 15%

American Dream Down payment Initiative

The American Dream Down payment Act, approved December 16, 2003, established a separate formula under the HOME Program by which HUD allocates funds to states that are participating jurisdictions under the HOME Program.

Participating jurisdictions within those states such as the City of Norfolk will also be allowed to provide down payment assistance to low-income families who are first-time homebuyers for the purchase of single family housing that will serve as the family's principal residence. With respect to allocation of funds, the American Dream Down payment Initiative (ADDI) statute establishes a formula that is based primarily on the need for assistance to homebuyers.

ADDI provides low-income families homeownership assistance to enable them to achieve the personal and financial benefits of homeownership. A participating jurisdiction may invest ADDI funds as interest-bearing loans or advances, non-interest bearing loans or advances, interest subsidies consistent with the purposes of the ADDI, deferred payment loans, grants, or other forms of assistance that HUD determines to be consistent with the ADDI. Each participating jurisdiction has the right to establish the terms of assistance, subject to the requirements of the ADDI regulations. It is expected that the ADDI funds will not result in a diminution of private sector efforts to increase homeownership.

Certifications

Statutes and Housing and Urban Development (HUD) standards require that the City of Norfolk certify certain facts. The required certifications are included in this document under the appendix section.

Summary of Citizen Comments and Disposition

The City of Norfolk is also required to summarize the comments received from the community at different stages of the process and describe how those comments were addressed. This section summarizes the comments and their disposition from the public received at the open forum, during the public comment period, at the City Planning Commission's public hearing, and also during the City Council's public hearing.

Sections

Five parts are included in the final document that provide the:

- Available Resources
- Organizational Approaches
- Strategic Plan and Other Actions
- 2005 Annual Plan
- Distribution of Resources

City of Norfolk
Office of Grants Management
810 Union Street, Suite 508
Norfolk, VA 23510
757-664-4080

OVERVIEW OF THE PROCESS

To facilitate the submission of the FY 2005 Annual Action Plan, the Office of Grants Management coordinated and completed the solicitation of Community Development Block Grant (CDBG), Emergency Shelter (ESG) and HOME funding applications. Information was distributed to civic groups and nonprofit organizations with the anticipation that a favorable response would result. Additionally, advertisements were placed in local publications to increase awareness of the availability of funds.

Prior to the receipt of the applications a Citizens Advisory Group and a Consolidated Plan Workgroup were assembled by the Office of Grants Management to meet with staff to assist in the development of recommendations for consideration by the City Planning Commission based on a comprehensive review of proposals received. The primary purpose of the groups was to analyze with staff the data involved, review and comment on existing and proposed strategies, reach agreement on priorities, and make recommendations to the City Planning Commission on the proposed funding allocations.

Proposals were evaluated according to the following criteria:

- US Department of Housing and Urban Development broad National objectives:
 - Benefit low and moderate income persons;
 - Aid in the prevention or elimination of slums or blight, or
 - Address an urgent need that poses an immediate threat to the health or welfare of the community
- City Council priorities, particularly education and community building.
- Contribution to key Department of Housing and Urban Development priorities of decent housing, suitable living environments, and expanded economic opportunities.
- Need for service as identified in the Consolidated Plan
- Organizational capacity
- Strengthening of community partnerships
- Community support
- Past Performance

Specifically, the Citizen's Advisory Group is composed of representatives from the following communities/organizations: Endependence Center, Norfolk Homeless Consortium, Church Street/Huntersville Task Force/Mayor's Committee, Ocean View Task Force/Mayor's Committee and the Southside Task Force/Mayor's Committee. This group completed the following steps in their review of submitted applications:

- o Each member was provided a copy of each application submitted with supplemental material from the Office of Grants Management (i.e. a workbook complete with timelines and evaluation sheets).
- o In the two meetings held with this group, staff documented how each group member evaluated and ranked the applications. Their scores were tabulated and were forwarded to the Consolidated Plan work group to assist in their review process.

Simultaneously, the Consolidated Plan Workgroup met with staff to review the applications received. This diverse group is composed of representatives from Norfolk Redevelopment and Housing Authority, Community Services Board, Community Planning and Development, the Department of Human Services and the Police Department.

- o This group discussed the applications reviewed and took into account the recommendations of the Citizens Advisory Group. For each application reviewed the Consolidated Plan Workgroup provided an individual score and collectively the scores were averaged, providing each application of a weighted average ranking.
- o Based on the scores received, each application was ranked accordingly; applications scoring 60 or above was recommended for funding, with higher-ranking applications receiving level funding based on FY 2004 allocations.

FY2005 Participating group members are listed below:

Citizen Advisory Group	Organization/Affiliation	Consolidated Work Group	Organization/Affiliation
Lillian P. Wright	Southside Task Force	Leila Gupta	Department of Human Services
Vantoria Clay	Endeppence Center	Eloise Bagby	Department of Human Services
Nathanial Riggins	City of Norfolk Planning Commission (Past Member)	Linda Kitt	Department of Human Services
James Janata	Ocean View Task Force	Marcus Martin	Department of Planning & Community Development
Clara Smith	Norfolk Homeless Consortium	Brenda Wilson	Norfolk Redevelopment & Housing Authority
		Les Weidner	Norfolk Redevelopment & Housing Authority
		Virginia Mack	Norfolk Redevelopment & Housing Authority
		Harry Miles	Community Services Board
		Geraldine Jones-Dailey	Department of Utilities

AVAILABLE RESOURCES



N O R F O L K

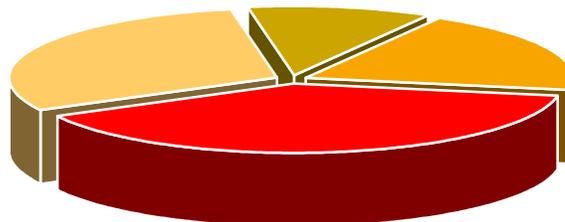
Life. Celebrated Daily.

AVAILABLE RESOURCES

The Annual Action Plan emphasizes the provision of decent housing, a suitable living environment, and the expansion of economic opportunities, particularly for low and very low-income persons. The Annual Action Plan describes the proposed use of 2004/2005 Community Development Block Grant Funds (CDBG), Home Investment Partnership Funds (HOME), Emergency Shelter Grant (ESG), and other leveraged resources in addressing affordable housing and community development needs and strategies for addressing those needs during the period of July 1, 2004 to June 30, 2005.

Community Development Block Grant Program	\$	8,407,500
Entitlement		6,249,000
Program Income		850,500
Fund Balance		TBD
Revolving Loan Fund (Rehab Payments)		1,308,000
Emergency Shelter Grant Program	\$	235,974
HOME Investment Partnership Program	\$	1,985,508
Program Income		200,000
Sub total (HOME)		2,185,508
American Dream Down payment Initiative FY2003		109,189
American Dream Down payment Initiative FY2004		128,846
Sub total (ADDI)		238,035
Total New Resources	\$	11,067,017

FEDERAL RESOURCES:



Community Development Block Grant	HOME
Emergency Shelter Grant	American Dream Down Payment Initiative (New)

Other Federal Funds

The City, through its various departments and the Norfolk Redevelopment and Housing Authority, continues to leverage other federal funds in its efforts to improve communities and providing housing, social and economic opportunities to low to moderate income families. Hope VI funds for revitalization and demolition are anticipated to total \$21,946,371. The City was able to access public housing operating subsidies and capital improvement funds in the amounts of **\$15,767,299** and **\$8,833,806** respectively. As part of its ongoing affordable housing programming, the City receives an annual HUD contribution for Section 8 tenant based assistance in the amount of **\$12,885,588 for FY 2005**.

Other Non-Federal Funds

Many of the activities proposed are part of multi-year, multi-million dollar projects. Federal, State, and local funds are structured to work in tandem to enable quicker realization of community development goals. These funds would be used for property acquisition to create sites that would subsequently be used for the construction of compatible infill affordable housing; the installation of needed public improvements in support of neighborhood revitalization; or commercial/industrial development that would support job creation for low and moderate income persons. When capital funds are used, CDBG funds would be used for the relocation of affected occupants if other federal money has been used in the area. Areas where capital dollars are proposed to be utilized are East Ocean View, West Ocean View, Cottage Line, Bayview, Berkley III, Berkley IV, Lamberts Point, Central Brambleton, South Brambleton, Park Place, and the Marshall Manor site.

The capital funds used in the neighborhoods have been pledged as match for the HOME program since the inception of the match requirement. In addition, each of the CHDO's receiving funds will contribute match. The City incurs a match liability at a rate of 12.5%. The emergency shelter providers to meet their match requirements of the Emergency Shelter Grant will also provide match funding.

FY2005 Geographic Description

The activities are primarily occurring in older areas of the city that are in need of revitalization. These areas are characterized by an older housing stock in need of renovation or replacement, or underutilized or vacant commercial and industrial uses. In most of the census tracts affected, 51% or more of the households have low and moderate incomes. The neighborhoods where most activities are planned are Berkley III, Berkley IV, Ballentine Place, Lamberts Point, Park Place, West Ocean View, an Expansion of West Ocean View to include the Southside of Government to Maple Avenue (an area within census tract 5) Cottage Line, Central Brambleton, South Brambleton, Ballentine, Huntersville II, North Huntersville, Bayview, Campostella Heights, Cottage Line, Campostella Chesterfield Heights, Willoughby, East Ocean View, Oakmont, and Mid Town projects. Support is also provided for the Fairmont Park/Lafayette Blvd area and Broad Creek Renaissance,

which includes (Haynes Tract, Douglas Park,) and the Hope VI project (see Conservation & Rehabilitation Map).

FY 2005 Activities Description

One function of the Annual Action Plan is to allocate the new federal resources that have been made available to the City. **(Table I)** is a summary listing of all recommended projects by funding source, providing an overview of the proposed program. Table II identifies the activities proposed to help the City meet the goals and objectives of the Consolidated Plan. In an effort to meet fair housing responsibilities, the City of Norfolk, through the Hampton Roads Community Housing Resources Board participated in a study entitled, "An Assessment of Impediments to Fair Housing" for the entire Hampton Roads region. Mullin and Longeran Associates, Inc. of Pennsylvania prepared the analysis and provided a draft document to be reviewed by each locality and formally adopted. Staff will continue to review the City's activities to ensure they are consistent with program requirements. The City of Norfolk's analysis is presented in its entirety in the Other Actions section of this report.

HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES

As an entitlement community for the receipt of Stewart B. McKinney Emergency Shelter Grant Program funding, Norfolk provides support to community nonprofit organizations providing services to the homeless. This year's funding is recommended for two shelters serving families, one shelter serving battered women and their children, and a day shelter. Support is also recommended for a homeless prevention program to prevent families and individuals from becoming homeless and another program that helps the homeless move from shelter to housing in the community. Emergency Shelter Grant funding is supported by \$379,719 in local funds that directly assist shelters in providing emergency shelter and services to homeless families.

PROGRAM SPECIFIC REQUIREMENTS

Community Development Block Grant (CDBG)

Community Development Block Grant (CDBG) funds are received from the U.S. Department of Housing and Urban Development (HUD) on an annual basis to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low-and moderate-income persons.

HOME Investment Partnership

The HOME program is authorized under Title II of the National Affordable Housing Act for the purposes of 1) expanding the supply of affordable housing for low and very low-income families with an emphasis on rental housing; 2) building state and local nonprofit capacity to carry out affordable housing programs; and 3) providing

coordinated assistance to participants in the development of affordable low-income housing.

Emergency Shelter Grant ESG funds can be used for the rehabilitation or conversion of buildings into homeless shelters. This program also may fund certain related social services, operating expenses, homeless prevention activities, and administrative costs. HUD allocates ESG funds annually based on the formula used for the Community Development Block Grant (CDBG).

Housing Opportunities for Persons with AIDS (HOPWA) HOPWA is an entitlement program targeted to low-income individuals with AIDS or related diseases and their families. HOPWA funds may be used to support a wide range of services and housing activities. Supportive services must be provided as part of any housing funded by HOPWA.

American Dream down Payment Initiative (ADDI)

The American Dream Down payment Act, approved December 16, 2003, has established a separate formula under the HOME Program by which HUD allocates funds to states that are participating jurisdictions under the HOME Program. Participating jurisdictions within those states such as the City of Norfolk will also be allowed to provide down payment assistance to low-income families who are first-time homebuyers for the purchase of single family housing that will serve as the family's principal residence. With respect to allocation of funds, the American Dream Down payment Initiative (ADDI) statute establishes a formula that is based primarily on the need for assistance to homebuyers. Through the statutory requirement that participating jurisdictions have a plan for conducting targeted outreach to public housing tenants and to families receiving rental assistance from public housing agencies, the ADDI statute envisions that among the low-income families who will move from rental to homeownership, are those who are currently public housing residents or receiving rental assistance. ADDI provides a much-needed resource to participating jurisdictions to assist low income families achieve the dream of homeownership.

ADDI funds may be used for eligible project costs, including: (1) The costs of acquiring single family housing; (2) the eligible development hard costs for rehabilitation projects described in HOME Program regulations; (3) the costs for reduction of lead paint hazards and the remediation of other home health hazards; and (4) specified related "soft costs" (i.e., reasonable and necessary costs incurred by the homebuyer or participating jurisdiction associated with the financing of single family housing). ADDI funds may not be used for any costs related to new construction of housing or rental assistance.

ADDI provides low-income families homeownership assistance to enable them to achieve the personal and financial benefits of homeownership. A participating jurisdiction may invest ADDI funds as interest-bearing loans or advances, non-interest bearing loans or advances, interest subsidies consistent with the purposes of the ADDI, deferred payment loans, grants, or other forms of assistance that HUD determines to be consistent with the ADDI. Each participating jurisdiction has the

right to establish the terms of assistance, subject to the requirements of the ADDI regulations. It is expected that the ADDI funds will not result in a diminution of private sector efforts to increase homeownership.

ADDI Targeted Outreach

Targeted outreach to residents and tenants of public and manufactured housing and to other families assisted by public housing for the purposes of ensuring that ADDI funds are used to provide down payment assistance for such residents as such the City of Norfolk, has included the FY2005 plan a goal as follows:

ADDI funds will be utilized by NRHA to provide down payment assistance to low income families who are first-time homebuyers for the purchase of single family housing. The program will target buyers earning between 50-80% of the area median income (AMI). NHRA goal is to maximize the number of units occupied by previous residents of Bowling Green and Roberts Village.

NRHA will establish an outreach, marketing and counseling program to encourage and support homeownership opportunities for residents and tenants of public and manufactured housing. NRHA has established an occupancy priority group as follows:

1. Bowling Green and Roberts Village residents, displaced by HOPE VI project, who meet eligibility requirements and were temporarily relocated, either to other NRHA public housing units or utilized a Section 8 voucher
2. Current NRHA public housing households who meet threshold requirements and are on a project waiting list,
3. Section 8 residents who meet threshold requirements and on a project waiting list.

Approximately 835 households from the public housing system are eligible to participate in the program.

ADDI Action Plan

A description of the plan which will be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership are is as follow:

NRHA mandates homeownership candidates' participation in the NRHA Homeownership Center program, which calls on a partnership of residents, business and financial communities, for profit and non-profit builders, credit and budget counselors, and several local, state and federal housing agencies.

Members complete the Virginia Housing Development Authority's Homebuyers Training. Furthermore, the Homeownership Center's Homebuyer Club is a voluntary support group of residents interested in homeownership. Before

executing a sales agreement for any public housing replacement units, a prospective buyer must complete the homebuyer training program and be pre-qualified for a mortgage loan from a local mortgage lender.

NRHA'S Homeownership Center will pre-qualify borrowers for mortgages, as well as determine subsidy amounts. All households purchasing homes must meet the following requirements:

- Income at or below 80%AMI
- History of Stable employment
- Compliance with terms of either current public housing, Section 8 or private market lease, if applicable
- Satisfy mortgage market credit underwriting standards.
- Qualify for the maximum mortgage amount based on income from all adult household members
- Complete the homebuyer counseling classes (prior to purchase of home)
- Down payment requirement: the applicant must demonstrate ability to pay applicable closing cost (above those covered by homebuyer subsidy) and a down payment in the amount of 1% of the sale price of the home.

This program is currently managed by the HomeNet component of NRHA.

ORGANIZATIONAL APPROACHES



N O R F O L K

Life. Celebrated Daily.

CITIZEN PARTICIPATION AND PUBLIC COMMENTS

Highlighted below are some of the steps of the Annual Plan preparation process:

Outreach and Application Phase	
November 2003	➤ Updated Application placed on City web-site
December 2003	➤ Applications Mailed to Non-Profit Agencies
January 2004	<ul style="list-style-type: none"> ➤ Notice of Open Forum in Compass and Journal & Guide ➤ Application Workshop held in the City of Norfolk ➤ Applications for funding accepted until January 30, 2004
Citizen Advisory Group Review and Recommendations	
January 2004 February 4, 2004	<ul style="list-style-type: none"> ➤ Letters to Citizen Advisory Group (CAG) Members ➤ Open forum and application distribution to CAG & Consolidated Plan Work Group held
February 9, 2004	➤ Applications reviewed by Consolidated Plan Work Group and Citizen's Advisory Group (CAG) meetings <u>February 10 & 12, 2004</u> , (CPWG) meetings <u>February 9,11,13, 2004</u>
February 20, 2004	➤ Recommendations provided to the Office of Grants Management for review
March 1, 2004- April, 2004	<ul style="list-style-type: none"> ➤ Annual Plan draft preparation ➤ Completion of plan first draft (04/15/04) ➤ Draft plan recommendations to City Manager for review
Planning Commission Review	
May 5, 2004	➤ Publish draft Annual/Action Plan Public Review and Public hearing Notice – listing of possible awardees listed
May 13, 2004	➤ Presentation to the Planning Commission
May 17, 2004	➤ Submit Draft Plan to libraries for 30 day review and comment period
May 17, 2004	➤ Notices of recommendations to non profits with amounts sent to awards
May 27, 2004	➤ Planning Commission Public Hearing on proposed Annual/Action plan
June 10, 2004	➤ Planning Commission Vote/Action
City Council	
June 15, 2004 June 22, 2004	<ul style="list-style-type: none"> ➤ City Council Presentation ➤ City Council Public Hearing of the FY'05 CDBG ➤ Council action and adoption
June 30, 2004	➤ Adopted plan to HUD

Public Comments

City Planning Commission Public Hearing

The City of Norfolk Planning Commission (CPC), appointed by the City Council, represents interests throughout the City of Norfolk. The involvement of the CPC in this effort takes advantage of both the broad representations of the group and its work in providing guidance to City Council on a wide and varied range of elements crucial to Norfolk's development.

The citizen comments from this meeting are as follows:

- Speaker requested reinstatement of the \$8K reduction from her organization's prior year allocation. She wanted to know why the funding was decreased and what was the criterion used this year in evaluating applications. She inquired why did the City not include the rating criteria as part of the RFP and why did the City propose cutting their operating budget. She added that the decrease in clients served is attributed to damage to the facility as a result of Hurricane Isabel. The physical constraints resulting from the hurricane damage currently does not allow the agency to serve the same numbers as in the past. Once the damage is addressed, it is anticipated that there will be an increase in the number of clients served.
- Speaker requested that the Planning Commission reconsider staff's recommendation not to support the full \$79k requested by the agency. The speaker also indicated that their agency consistently exceeds the number of clients served proposed in their application and provides a vital service to the youth of the community.
- Speaker requested a funding match from the City of Norfolk in the amount of \$13,750 to continue participation in the local Homeless Management Information System (HMIS) to provide technical and administrative support.
- Speaker requested an allocation consistent with past funding for the organization's employment programs.
- Speaker requested reconsideration for the Adolescent Parenting Program that was not funded. The program is desperately needed to address the high death rate of children two years and younger in Norfolk. The speaker also indicated that a similar program offered by

St. Mary's has run out of money, effectively creating a void in services to this population.

- Speaker requested funding for an economic empowerment program designed to provide a hand-up, not a handout.
- Two (2) speakers expressed 'thank you' to the City of Norfolk for supporting their programs.
- Speaker requested their organization's application for \$240K is reconsidered, although the speaker did not specifically indicate the scope of activities to be funded. Believes the City should start investing now into the community.

City Council Public Hearing

The City of Norfolk Planning Commission's recommendation is the basis of the public hearing held by City Council. Projects that are considered at the City Council public hearings are limited to those submitted according to the guidelines and outlined within the Citizen Participation plan. As elected representatives of the citizens of Norfolk, City Council adds its knowledge and influence regarding ongoing and planned public programs and activities to the process. This comprehensive view contributes to the development of an Annual Plan that facilitates progress of the acknowledged goals and vision for the city.

The action of the City Council adopts the Annual Plan that finalizes all budgets. Upon completion of the process, the City will forward the adopted Annual Plan to the US Department of Housing and Urban Development. After action on the application by the US Department of Housing and Urban Development, the City will publish a notice in a general circulation newspaper. This notice will advise that the application has been submitted to the Department of Housing and Urban Development and is available to interested parties upon request.

The citizen comments from this meeting are as follows:

- Two (2) speakers from an organization requested that their application be reconsidered for full funding in the amount of \$57,000 or consider level funding from last year. They also expressed concerns regarding the process of rating applications, specifically noting that in previous years the Consolidated Plan Workgroup interviewed applicants. Additionally, these speakers wanted the City Council to review how the ranking process was developed and to inform applicants of any changes to the process prior to submission.

- Speaker expressed thanks to the City for providing funding and submitted a written update of accomplishments to the Council.
- Speaker requested that the application submitted be reconsidered, particularly in light of the fact that this organization had never requested funding and it provides multiple services to the community including computer training, youth mentoring and senior citizen activities.

SUMMARY OF THE CITIZEN PARTICIPATION PROCESS

In the Annual Plan Process described above citizen participation is an integral process. To avoid redundancy, the reader is referred to that description, as well as the following on Efforts to Broaden Public Participation. Norfolk's extensive involvement of citizens on standing Council directed committees, as well as its collaborative planning process in the development of neighborhood revitalization strategies and plans are cornerstones on which the Consolidate Plan citizen participation process rests. Staff is also available on request to make special presentations to citizen groups on Consolidated Plan activities.

EFFORTS TO BROADEN PUBLIC PARTICIPATION

HUD stresses the broad participation of affected citizens in the Annual Plan planning Process. While the Norfolk process described above includes some citizens acting in official capacities, it is essentially a proposal for incorporating the Consolidated Plan/Annual Plan into Norfolk's official policy processes. However, as Norfolk's long history in community and neighborhood development proves, plans that are not responsive to the needs of Norfolk citizens and neighborhoods are doomed to failure. To avoid this problem Norfolk has an extensive partnership in several areas with the citizens of Norfolk. Citizens are regularly consulted concerning neighborhood revitalization, public safety, and the delivery of services, in addition to other stakeholder concerns. The Annual Plan process utilizes these existing mechanisms to build on efforts to revitalize neighborhoods and meet the needs of Norfolk citizens.

In addition, there are several collaborative efforts between public agencies and the private sector that relate to topics key to the success of the Consolidated Plan. It is important that these groups be made aware of the proposed Consolidated Plan and offered a chance to comment. In that way plans and resources can be coordinated to produce the greatest benefit possible.

An Advisory Working Group has been created to work with the staff Consolidated Plan Task Force to produce the initial draft Consolidated Plan. This work group has membership from key citizen and procedural groups. To be an effective working group, the membership represented the following:

Norfolk City Planning Commissioner
Endeppence Center Board Member
Norfolk Homeless Consortium Member
Norfolk Federation of Civic Leagues
Ocean View Task Force/Mayor's Committee
Southside Task Force/Mayor's Committee

The primary purpose of the group is to analyze with staff the data involved, review and comment on existing and proposed strategies and reach agreement on priorities, and make recommendations to the City Planning Commission on the proposed Consolidated Plan application.

As a working team, this group becomes a bridge linking diverse agendas for the greater good of the City as a whole. It fills the gaps between procedural groups with broader responsibilities and focuses on the coordination of limited resources. The broad staff group proposed for the Consolidated Plan application would also allow two-way communication and education about desires, needs, and resources. Simultaneously, the activities of this group do not replace the work with individual neighborhoods.

This diverse group has the potential for informally discussing the pros and cons of different strategies and working out differences in a constructive manner. The caliber of the membership and their willingness to work are critical factors that materially impact the success of the group. The Advisory Group is a working group that will be involved in monitoring and evaluation of performance as well as planning and the development of the application.

Amendments to the Annual Plan

The City of Norfolk will amend its final statement when one or more of the following occur:

- ❑ A change in allocation priorities or a change in the method of distribution of funds:
- ❑ An activity using funds from any program covered by the Consolidated Plan including program income, not previously described in the action plan:
- ❑ A change to the purpose, scope, location, or beneficiaries of an activity:
- ❑ A 25% change in the use of Community Development Block Grant funds from one eligible activity to another.

In the event, of the above referenced amendments a statement of the "need for change" will be drafted and forwarded to the Citizen Advisory Group and the City Planning Commission. A (15) fifteen day comment period will be held on the

proposed amendment to the Annual Plan. At the Citizen Advisory group and Planning Commission's option they may submit a formal comment which shall be forwarded to City Council with the proposed amendment at the end of the comment period.

Upon review, each item will be forwarded for proposed reprogramming to the City Council. A public hearing on the proposed amendment will be held by City Council to solicit citizen views on the proposal. Public notices will be placed in local general circulation newspapers seven (7) days prior to the hearing describing the time, date, place and topic of the hearing.

If the amendment is adopted by City Council, the amendment will be made public. The Department of Housing and Urban Development will be notified of the amendment.

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING



N O R F O L K

Life. Celebrated Daily.

FAIR HOUSING ANALYSIS

HAMPTON ROADS, VIRGINIA

- **CITY OF CHESAPEAKE**
- **CITY OF HAMPTON**
- **CITY OF NEWPORT NEWS**
- **CITY OF NORFOLK**
- **CITY OF PORTSMOUTH**
- **CITY OF SUFFOLK**
- **CITY OF VIRGINIA BEACH**

PREPARED FOR:
HAMPTON ROADS COMMUNITY HOUSING RESOURCE BOARD

PREPARED BY:
MULLIN & LONERGAN ASSOCIATES, INC.
PHILADELPHIA - PITTSBURGH, PA

DECEMBER, 2003

D. City of Norfolk

The City of Norfolk, a Southside Hampton Roads community, is the business, financial, cultural, educational, and medical center of Hampton Roads. The City is undergoing a successful renewal, including new office, retail, entertainment, and hotel construction downtown, new residential development along the rivers and bay front, and revitalization projects in many of its neighborhoods.

1. Demographic Data

Female Headed Households, Elderly Households, and Families

The 2000 Census reported 86,178 households in Norfolk. There were 33,294 female-headed households representing 38.6 percent of all households in the community. Census tract 48 with 89.3 percent, contained the greatest percentage of female-headed households followed by CT 42 where 83 percent of the households were female-headed, CT 52, with 76.1 percent, CT 35.02 with 61.8 percent, and CT 35.01 where 59.7 percent of the households were female-headed. All of the census tracts but 35.02 contain large public housing developments.

The 2000 Census reported that of the total households, 26,198 or 30.4 percent, had a householder age 55 or over. Census tract 14 with 56.8 percent, contained the greatest percentage of elderly households. The next highest were CT 67 (55.6 percent), CT 66.01 (55.3 percent), and CT 36 (50.8 percent).

The 2000 Census identified 56,268 family households representing 60.7 percent of the households in the City of Norfolk. 26,833 of the family households in Norfolk had children under age 18, which was 51.3 percent of the family households. Census tract 9, with 91.2 percent, contained the greatest percentage of family households with children under age 18 followed by CT 41 with 77.2 percent, and CT 42 with 73.6 percent. The following table provides a review of female-headed households, elderly households, and family households with children in the City of Norfolk.

**Table II - D1
Female-Headed Households, Elderly Households, and Families with Children - 2000**

Households					Family Households		
Total	Female Headed Households		Householder 55 and Over		Total	Families With Children	
	Total	Percent of Households	Total	Percent of Households		Total	Percent of Families
86,178	33,294	38.6	26,198	30.4	52,268	26,833	51.3

Source: U.S. Bureau of the Census

Households by Race

The 2000 Census reported that 86,210 households in Norfolk reported information regarding the race of the householder. 40,468 of the households, or 46.9 percent, were non-white. 35,276 of the minority households, or 87.1 percent, were headed by a black householder. Of the 83 census tracts

in Norfolk, 25 have 69.8 percent or more minority households, which is double the regional average of Hampton Roads and represents a concentration based on the HUD standard. Census tracts with a minority concentration include CT 16 (70.9 percent), CT 25 (73.4 percent), CT 27 (96.2 percent), CT 29 (95.5 percent), CT 33 (80.9 percent), CT 34 (99.4 percent), CT 35.01 (100 percent), CT 35.02 (100.0 percent), CT 41 (98.2 percent), CT 42 (100 percent), CT 43 (98.8 percent), CT 44 (100 percent), CT 45 (98.6 percent), CT 46 (99.2 percent), CT 47 (100 percent), CT 48 (100 percent), CT 50 (100 percent), CT 51 (94.1 percent), CT 52 (99.5 percent), CT 53 (99.2 percent), CT 57.01 (75.9 percent), CT 57.02 (89.1 percent), CT 58 (84.7 percent), CT 59.01 (76.5 percent), and CT 64 (75 percent). There is a high correspondence between census tracts with large percentages of female headed households and concentrations of minority households.

There were 2,243 householders of Hispanic origin in Norfolk, which was 2.6 percent of the households. Census tracts with 3.8 percent or more households with a householder of Hispanic origin, which is double the regional average of Hampton Roads and represents a concentration based on the HUD standard, include CT 2.02 (five percent), CT 3 (five percent), CT 5 (5.4 percent), CT 6 (5.6 percent), CT 7 (3.8 percent), CT 8 (8.9 percent), CT 9 (5.3 percent), CT 12 (6.9 percent), CT 13 (6.9 percent), CT 16 (3.9 percent), CT 25 (5.9 percent), CT 36 (5.1 percent), CT 59.02 (3.8 percent), CT 65.02 (4.4 percent), CT 66.06 (5.2 percent), and CT 70.01 (7.1 percent). The following table provides a review of households by race and of Hispanic origin in Norfolk.

**Table II - D2
Race of Households and Hispanic Origin - 2000**

Total Households	White	Minority Households					Percent Minority	Hispanic Origin Any Race Households	
		Black	Am. Ind. Eskimo	Asian	Other	2 or More Races		Total	Percent
86,210	45,742	35,276	385	2,179	980	1,648	46.9	2,243	2.6

Source: U.S. Bureau of the Census

Ancestry

The 2000 Census reported that there were 11,634 foreign born persons residing in the City of Norfolk, which was five percent of the population. 4,987 (2.1 percent) entered the US from 1990 to 2000. Additionally there were 12,695 persons age five and over in Norfolk who “Speak English less than very well”, which was 5.8 percent of the population age five and over. The 2000 Census provides a breakout of the ancestry of the population in the City of Norfolk as follows.

Arab - 836	Polish - 3,639
Czech - 676	Portuguese - 493
Danish - 360	Russian - 1,113
Dutch - 2,136	Scotch-Irish - 3,438
English - 16,152	Scottish - 3,881
French (except Basque) - 4,640	Slovak - 219
French Canadian - 1,501	Subsaharan African - 2,932
German - 20,167	Swedish - 1,246
Greek - 1,028	Swiss - 290
Hungarian - 504	Ukrainian - 338
Irish - 19,034	United States or American - 12,290
Italian - 8,151	Welsh - 1,119
Lithuanian - 391	West Indian (excluding Hispanic origin) - 1,723
Norwegian - 1,231	Other ancestries - 115,968

Disability Status

The 2000 Census reported that there were 43,436 persons age five and over with a disability. The population of persons with a disability was 23.2 percent of the 187,604 noninstitutionalized persons in the City age five and over. Census tract 51 with 47.6 percent had the greatest percentage of disabled persons followed by CT 43 at 39.4 percent, CT 14 at 36.6 percent, CT 29 at 34.6 percent, and CT 34 at 33.7 percent. The following table shows the noninstitutionalized population age five and over in the City of Norfolk with a disability.

**Table II - D3
Noninstitutionalized Persons With a Disability - 2000**

Total Noninstitutionalized Population	Persons with a Disability						% of Noninstitutionalized Population
	5 to 15	16 to 20	21 to 64	65 to 74	75 and over	Total	
187,604	2,757	2,850	26,374	4,821	6,634	43,436	23.2

Source: U.S. Bureau of the Census

2. Income Data

Median Household Income and Poverty

The 2000 Census reported the median household income in the City of Norfolk was \$31,815. By race, white households had the highest median household income at \$39,089. Black households, the largest minority group in the City, had the lowest median household income at \$23,410. The median household income for Hispanic households was \$28,057. By census tract the lowest median household income was \$6,913 in CT 42, followed by \$8,273 in CT 44, \$9,092 in CT 41, \$10,746 in CT 48, \$11,929 in CT 46, and \$12,813 in CT 52. All the census tracts also contain a concentration of minority households.

While there is variation among median household income by race, the income data shows that higher income minority households are residing in the same census tracts as higher income white

households. Among black households, the highest median household income was \$59,531 in CT 19. The median household income for white households in CT 19 was comparable at \$64,716. The income data show that the same locational choices were being made by and were available to households of different races but similar income.

The 2000 Census reported that 15,556 households or 18.1 percent of the 86,178 households for whom poverty was determined, had income below the poverty level. All of the census tracts listed above as having the lowest median household incomes had high percentages of households below the poverty level. The highest household poverty level was 66.4 percent in CT 41, followed by 66.3 percent in CT 44, and 65.1 percent in CT 42.

The following table reports on the median household income in Norfolk along with median household income by the race of the householder. The table also presents households below poverty in the City.

**Table II - D4
Median Household Income and Poverty - 2000**

Households Below Poverty			Median Household Income (\$)							
Total	Below Poverty	%	All Households	White	Black	Am Ind. Alaskan	Asian	Other Race	Two or More Races	Hispanic
86,178	15,556	18.1	31,815	39,089	23,410	28,438	34,986	30,222	26,903	28,057

Source: U.S. Bureau of the Census

Low Income

The following table provides a review of low income persons and households in the City of Norfolk. Based on 2000 Census data, HUD reports that there were 116,535 low income persons in the City. City-wide, 55.2 percent of the population was classified as low income and there were 46,240 low income households.

Census tracts where 51 percent or more of the population was low income included CT 2.01 (57 percent), CT 4 (53.9 percent), CT 5 (55.5 percent), CT 6 (60.1 percent), CT 8 (59.9 percent), CT 9 (70.5 percent), CT 11 (60.4 percent), CT 13 (66.8 percent), CT 14 (72 percent), CT 16 (67.8 percent), CT 17 (54.7 percent), CT 25 (78.8 percent), CT 26 (72.8 percent), CT 27 (74.6 percent), CT 29 (77.3 percent), CT 31 (61.7 percent), CT 32 (61.5 percent), CT 33 (62.8 percent), CT 34 (66.1 percent), CT 35.01 (73.3 percent), CT 35.02 (65.2 percent), CT 41 (96.4 percent), CT 42 (94.3 percent), CT 43 (81.2 percent), CT 44 (85.7 percent), CT 46 (85.7 percent), CT 47 (89.1 percent), CT 48 (94.5 percent), CT 50 (72.2 percent), CT 51 (65.5 percent), CT 52 (86.3 percent), CT 53 (73.5 percent), CT 55 (63 percent), CT 57.01 (65.3 percent), CT 57.02 (55 percent), CT 58 (65.5 percent), CT 59.01 (65.3 percent), CT 59.03 (56.5 percent), CT 61 (59.4 percent), CT 65.01 (70.7 percent), CT 65.02 (71.9 percent), CT 66.04 (58.6 percent), CT 69.01 (53.7 percent), and CT 70.01 (59.6 percent).

Of the 44 census tracts where 51 percent or more of the population was low income, 23 also had minority concentrations including CT 16, CT 25, CT 27, CT 29, CT 33, CT 34, CT 35.01, CT 35.02, CT 41, CT 42, CT 43, CT 44, CT 46, CT 47, CT 48, CT 50, CT 51, CT 52, CT 53, CT 57.01, CT

57.02, CT 58, and CT 59.01. All but two of the census tracts that had minority concentrations also were low income census tracts. Following this narrative is a map showing census tracts with concentrations of low income households in Norfolk. The map also shows census tracts with concentrations of minority households and census tracts with concentrations of both low income households and minority households.

Table II - D5
Low Income Persons and Households - 2000

Low Income Universe	Low Income		
	Persons	% of Universe	Households
210,991	116,535	55.2	46,240

Source: U.S. Department of Housing and Urban Development

3. Employment Data

Civilian Labor Force

The following table describes the labor force characteristics of Norfolk's population offering a comparison to the labor force characteristics State-wide. The 2000 Census reported that unemployment in Norfolk was greater than unemployment State-wide. Unemployment among the City's nonwhite population was more than double the rate of unemployment among the white population. The rate of unemployment among men was a bit lower than among women in Norfolk.

**Table II - D6
Civilian Labor Force Profile - 2000**

Labor Force Characteristics	City of Norfolk		Virginia
	Total	Percent of Total	Percent
Total Civilian Labor	96,122	100.0	100.0
Employed	87,490	91.0	95.8
Unemployed	8,632	9.0	4.2
Male Civilian Labor	47,626	100.0	100.0
Employed	43,662	91.7	95.9
Unemployed	3,964	8.3	4.1
Female Civilian Labor	48,496	100.0	100.0
Employed	43,828	90.4	95.6
Unemployed	4,668	9.6	4.4
White Civilian Labor	48,902	100.0	100.0
Employed	46,342	94.8	96.8
Unemployed	2,560	5.2	3.2
Nonwhite Civilian Labor	47,220	100.0	100.0
Employed	41,148	87.1	92.8
Unemployed	6,072	12.9	7.2
Hispanic Civilian Labor	2,551	100.0	100.0
Employed	2,273	89.1	94.5
Unemployed	278	10.9	5.5

Source: U.S. Bureau of the Census

The 2000 Census reported that by occupation, 29.1 percent of the City's labor force was employed in managerial, professional, and related occupations and 27.7 percent was employed in sales and office occupations. 24 percent of the labor force worked in goods producing occupations including manufacturing and construction.

The Virginia Economic Development Partnership reports the largest manufacturing and non-manufacturing employers in the City of Norfolk as follows.

Manufacturing

- Bernard C. Harris Publishing, Inc. - book publishing.
- Ford Motor Company, Inc. - trucks.
- Landmark Communications, Inc. - newspaper.
- Norfolk Shipbuilding and Drydock Corp. - shipbuilding and repair.

Non-manufacturing

- Bank of America - financial services.
- Bon Secours DePaul Medical Center - health care.
- Children’s Hospital of the King’s Daughter - health services.
- Medical College of Hampton Roads (Eastern Virginia Medical School - education, health care.
- Northfolk Southern Corporation - railroad.
- Norfolk State University - higher education.
- Old Dominion University - higher education.
- Sentara Health Systems - health care.
- United Services Automobile Association - insurance.
- Virginia International Terminals, Inc. - port terminal operator.

4. Housing Profile

Units per Structure

The 2000 Census reported 94,416 housing units in the City of Norfolk. 51,612 or 54.7 percent were single-family units. An additional 41,963 of the housing units, or 44.4 percent were contained in multi-family structures. The remaining units consisted of 802 mobile homes, which was 0.8 percent of the units, and 39 units classified as other, which was less than one percent of the units. In CT 63 and CT 67, all of the units were in multi-family structures, but both census tracts contain small numbers of units. Other census tracts with large percentages of multi-family units included CT 49 with 89.9 percent of its 1,071 units contained in multi-family structures, CT 39 with 87.3 percent of 182 units, CT 37 with 81.4 percent of 1,363 units, CT 14 with 77.3 percent of 1,085 units, and CT 29 with 73.1 percent of 1,822 units. Census tract 66.04 had the largest percentage of mobile homes with 27.2 percent or 299 of its 1,100 units. The following table provides a review of units per structure and mobile homes in Norfolk.

**Table II - D7
Units Per Structure, Mobile Homes, and Other - 2000**

Housing Units	Single-family		Multi-family				Mobile Homes		Other	
	Attached and Detached		Units Per Structure			% of Total	Total	%	Total	%
	Total	%	2 - 4	5 - 9	10 or more					
94,416	51,612	54.7	16,015	10,976	14,972	44.4	802	0.8	39	0.04

Source: U.S. Bureau of the Census

Housing Tenure and Occupancy

Tenure and vacancy status are shown in the following table. The 2000 Census showed that 39,271 or 45.6 percent of Norfolk’s occupied housing units were owner-occupied. 46,939 or 54.4 percent were renter occupied. The City’s home ownership rate was considerably lower than the State-wide rate of 68.1 percent. In CT 67, where there were just 57 occupied units, none of the units were owner-occupied. Other census tracts with very low rates of home ownership included CT 48 where seven of 434 occupied units (1.6 percent) were owner-occupied, CT 70.01 with ten of 579 occupied units (1.7 percent), CT 41 with 25 of 763 occupied units (3.3 percent), and CT 42 with 41 of 638 occupied units (6.4 percent). While several of the census tracts with the lowest rates of home ownership also have minority concentrations, it is noted that of the 25 census tracts with minority concentrations, seven have home ownership rates that are above the City-wide rate.

The 2000 Census recorded 8,206 vacant units in Norfolk representing 8.7 percent of the 94,416 housing units. The vacancy rate was highest in CT 9 with 458 (29.2 percent) of the 1,568 units. The percentage of vacant units was also high in CT 65.01 with 381 (22.2 percent) of 1,715 units, CT 47 with 53 (21.5 percent) of 246 units, and CT 65.02 with 304 (18.9 percent) of 1,609 units.

**Table II - D8
Housing Tenure and Occupancy - 2000**

Housing Units		Owner Occupied		Renter Occupied		Vacant	
Total	Occupied	Total	Percent of Occupied	Total	Percent of Occupied	Total	Percent of Total
94,416	86,210	39,271	45.6	46,939	54.4	8,206	8.7

Source: U.S. Bureau of the Census

The following table shows housing tenure in the City of Norfolk in 2000 by race of the household. The table indicates that City-wide a greater percentage of white households own their housing units. White households in Norfolk own their homes at less than the rate of home ownership State-wide. The home ownership rate among minority households in the City is also considerably less than among minority households State-wide. Table II-D4 shows lower median household incomes among minority households in Norfolk. Table II-D6 shows higher unemployment among minorities. The two factors may contribute to lower rates of home ownership among minority households. The lower rate of home ownership by minority households may also result from the existence of impediments by members of the protected class.

**Table II - D9
Housing Tenure by Race of Household and Hispanic Households - 2000**

	Total Occupied	Owner Occupied		Renter-Occupied		Virginia
		Total	Percent	Total	Percent	% Owner-Occupied
White	45,742	26,515	58.0	19,227	42.0	73.5
Black	35,276	10,906	30.9	24,370	69.1	51.3
Am. Ind., Eskimo	385	128	33.2	257	66.8	57.1
Asian, Pacific Isl.	2,179	999	45.8	1,180	54.2	56.7
Other Race	980	207	21.1	773	78.9	38.4
Two or More Races	1,648	516	31.3	1,132	68.7	47.7
Total	86,210	39,271	45.6	46,939	54.4	68.1
Hispanic Origin Any Race	2,093	663	31.7	1,430	68.3	44.1

Source: U.S. Bureau of the Census

Housing Value, Gross Rent, and Condition by Tenure

The 2000 Census reported that the median value of the owner occupied housing in Norfolk was \$88,300. By census tract, median value in the City ranged from a low of \$49,200 in CT 50 followed by \$57,300 in CT 43 and \$57,500 in CT 59.01 to a high of \$266,300 in CT 40.02.

Using the indicators of deficiency outlined at the beginning of this section, the following provides a review of the conditions of the owner housing in Norfolk. The 2000 Census reported that of the 39,271 owner households in Norfolk, 10,013 (25.5 percent) paid more than 30 percent of their gross income on their housing and were cost burdened. In CT 48 all seven of the owner households were cost burdened. Other census tracts with large percentages of cost burdened owner households included CT 51 (57 percent), CT 46 (52.7 percent), and CT 52 (48.6 percent). The three census tracts each contain minority and low income concentrations.

The 2000 Census reported that 26,486 of the owner occupied housing units, or 67.4 percent of the owner occupied housing units, were constructed prior to 1960. Census tracts with high percentages of owner occupied units constructed prior to 1960 include CT 48 with seven (100 percent), CT 8 with 368 (98.1 percent), CT 17 with 286 (95.3 percent), CT 18 with 277 units (97.9 percent) of 283 units, CT 20 with 430 (96.4 percent) of 446 units, CT 55 with 577 of 593 units, and CT 50 with 138 (95.2 percent) of 145 units.

In 2000 there were 856 owner occupied units that were crowded, which was 2.2 percent of the owner households. Census tract 41 with four of its 16 owner units over crowded had the greatest percentage at 16 percent. High percentages of over crowded units were also recorded in CT 59.03 at 7.8 percent, which was 26 of 333 owner units, and CT 33 at 7.4 percent, which was 44 of 594 owner units.

City-wide, the 2000 Census reported that 202 (0.5 percent) of the owner occupied units lacked complete plumbing. The following table shows the median value of the housing in Norfolk in

addition to the owner-occupied units constructed prior to 1960, those that are over crowded, and owner occupied units that lack complete plumbing.

**Table II - D10
Owner Housing - 2000
Median Value, Units Over Age 40, Lacking Complete Plumbing, More Than One Person Per Room**

Total	Median Value (\$)	Cost Burdened		Units Constructed Before 1960		Over Crowded		Lack Complete Plumbing	
		Total	Percent	Total	Percent	Total	Percent	Total	Percent
39,271	88,300	10,013	25.5	26,486	67.4	856	2.2	202	0.5

Source: U.S. Bureau of the Census

The 2000 Census reported that the median gross rent of the renter occupied housing in Norfolk was \$538 per month. By census tract, median gross rent in the City ranged from a low of \$133 in CT 41 to a high of \$1,338 in CT 22. Other census tracts with low median gross rents include CT 42 at \$174 per month, CT 44 at \$156 per month, and CT 48 at \$172 per month.

The following provides a review of the conditions of the renter occupied housing in Norfolk. The 2000 Census reported that of the 46,939 renter households in Norfolk 18,847 (40.2 percent) were cost burdened. The highest rate of cost burdened renters was in CT 26 where 362 of 612 (59.2 percent) of the renter households were cost burdened. Other census tracts with a high percentage of cost burdened renter households included CT 25 with 439 (58.5 percent) of 750 renter households, CT 31 with 380 (57.6 percent) of 660 renter households, and CT 32 with 172 (55.1 percent) of 312 renter households.

The renter occupied housing stock in the City is younger than the owner occupied housing. 18,986 or 40.4 percent of the renter occupied units were constructed prior to 1960. Census tracts with high percentages of renter occupied units constructed prior to 1960 include CT 20 with 69 (90.8 percent) of 76 renter occupied units, CT 44 with 732 (86.7 percent) of 884 renter occupied units, and CT 38 with 447 (83.2 percent) of 537 renter occupied units.

The 2000 Census reported that there were 4,074 over crowded renter occupied units in Norfolk. The units represented 8.7 percent of the renter occupied housing. Census tracts with the highest percentages of over crowded renter units included CT 25 with 23.5 percent, CT 66.07 with 21.6 percent, and CT 47 with 20.7 percent.

City-wide in 2000, there were 358 renter occupied units that lacked completed plumbing, which was 0.8 percent of the renter occupied units.

The following table shows the median monthly gross rent of the housing in Norfolk. The table also reports the renter occupied units constructed prior to 1960, those that are over crowded, and those units that lack complete plumbing.

**Table II - D11
Renter Housing - 2000**

Median Gross Rent, Units Over Age 40, Lacking Complete Plumbing, More Than One Person Per Room

Total	Median Gross Rent (\$)	Cost Burdened		Units Constructed Before 1960		Over Crowded		Lack Complete Plumbing	
		Total	Percent	Total	Percent	Total	Percent	Total	Percent
46,939	538	18,847	40.2	18,986	40.4	4,074	8.7	358	0.8

Source: U.S. Bureau of the Census

5. Public Housing Programs

The Norfolk Redevelopment and Housing Authority (NRHA) administers the public housing developments and the Section 8 Housing Choice Voucher program in the City. In furtherance of fair housing, NRHA provides tenants in public housing and in the Section 8 program with a briefing packet. The briefing packet is a comprehensive information source about the NRHA's policies and its resources that are available to assist tenants. The briefing packet includes the HUD published booklets *Fair Housing It's Your Right* and *A Good Place to Live*. It also contains HUD form 903.1, which is used to file fair housing complaints.

NRHA reports that it uses all program contracts and forms required by HUD in the administration of its public housing and Section 8 programs. NRHA's offices and facilities are accessible to persons with disabilities. Accessibility for the deaf and hearing impaired is provided by the TTD/TDY telephone number. Each of NRHA's housing and management offices, including interview rooms, contain a fair housing poster and an equal opportunity in employment poster. All outreach material includes the equal opportunity logo. NRHA has staff available to make referrals to tenants who have grievances that may be fair housing related. NRHA's staff attends fair housing training to keep informed regarding fair housing policies and procedures.

Public Housing Unit Program

NRHA owns and manages 3,310 public housing units in the City. NRHA has converted 133 units into accessible apartments in the following communities: Tidewater Gardens, Moton Circle, Diggs Town, Grandy Village, and Calvert Square. There are also 50 visually and hearing impaired housing units. In recent years NRHA has been completing comprehensive modernization of many of its units. As required by HUD's Section 504 regulations, when undertaking modernization NRHA makes at least five percent of the units accessible. As part of its modernization program, NRHA also completes the improvements such that they will support adaptive modifications later on.

NRHA has a public housing ACOP that was adopted in April 2001. Nothing in the ACOP could be interpreted to impede housing choice by members of the protected classes. The ACOP clarifies that NRHA shall not require any specific income or racial quotas for any development or developments.

In support of the fair housing choice for members of the protected classes, the ACOP provides the following.

- When the public housing waiting list is opened, NRHA publishes a notice in *The Virginian-Pilot* and *The New Journal & Guide*, a minority newspaper. NRHA also notifies local service providers including those that serve members of the protected classes such as Endependence Center, which is the local Center for Independent Living, the Association for Retarded Citizens, Norfolk Community Services Board, and Norfolk Division of Social Services.
- Households with members who require a unit with accessible or special features receive preference for such units over households who do not require the special features. No non-mobility impaired households are offered accessible units until all eligible mobility impaired applicants have been considered.
- Permits live-in aides to provide medical care and supportive services to the elderly, disabled, and handicapped. The ACOP excludes the live-in aide's income in the calculation of the household's rent. Additionally, all non-reimbursed amounts paid for attendant care or apparatus expenses for handicapped persons are deductible in determining income eligibility for public housing.
- When requested, NRHA will make home visits to disabled residents and the elderly for conducting annual reexaminations and other business.
- Provides a local preference for involuntarily displaced persons. Involuntarily displaced persons include victims of hate crimes, victims of domestic violence, and displacement by inaccessibility of a housing unit.

NRHA has family-self sufficiency programs in which the tenants may voluntarily participate. Programs include escrow account, ceiling rent, ten percent employment deduction, and training and employment extension. All the self-sufficiency programs are equally available regardless of race, income, sex, or family status. Nothing in the family self-sufficiency programs could be interpreted to impede fair housing choice by members of the protected classes.

The ACOP contains a grievance procedure. Nothing in the grievance procedure could be interpreted to impede fair housing choice by members of the protected classes.

The ACOP includes a Community Service requirement in agreement with the Quality Housing and Work Responsibility Act of 1988. Exemptions from the Community Service requirements are provided to persons age 62 and over and blind and disabled persons. The exemption ensures member of the protected classes do not lose their housing due to their inability to participate.

All of the fixed site public housing units are in census tracts with concentrations of minority households and 98 percent are in census tracts with concentrations of low income households. The ACOP has deconcentration and income mixing goals. It is NRHA's policy to provide for deconcentration of poverty and encourage income mixing by bringing higher income families into lower income developments and lower income families into higher income developments. To achieve this, PRHA will skip families on the waiting list to reach other families with a lower or

higher income. The policy is carried out in a uniform and non-discriminating manner. NRHA's most recent analysis of the average incomes of all its public housing covered developments concluded that a de-concentration plan is not required. NRHA also analyzed its average annual income utilizing HUD's bedroom factors and found that all of its development's incomes still remain within the Established Income Range.

**Table II - D12
Public Housing Developments - 2003**

Development	Census Tract			Units	Bedrooms			
	Number	% Minority	% LMI		1	2	3	4 or more
Name <u>Hunter Square Midrise</u> Address <u>825 Goff Street</u>	35.01	100.0	73.3	91	83	8	0	0
Name <u>Young Terrace</u> Address <u>816 Cumberland St.</u>	41	98.2	96.4	752	150	378	224	0
Name <u>Calvert Square</u> Address <u>900 Bagnall Road</u>	42	100.0	94.3	310	50	164	92	4
Name <u>Moton Circle</u> Address <u>2726 Monrovia Dr.</u>	44	100.0	85.7	138	14	54	42	28
Name <u>Grandy Village</u> Address <u>3151 Kimball Tr.</u>	46	99.2	85.7	395	34	179	140	42
Name <u>Tidewater Gardens</u> Address <u>450 Walker Street</u>	48	100.0	94.5	618	98	282	174	64
Name <u>Diggs Town</u> Address <u>1619 Vernon Drive</u>	52	99.5	86.3	422	44	150	133	95
Name <u>Oakleaf Forest</u> Address <u>1701 Greenleaf Dr.</u>	52	99.5	86.3	257	36	86	92	43
Name <u>Sykes Midrise</u> Address <u>555 E. Liberty St.</u>	53	99.2	73.5	84	77	7	0	0
Name <u>Partrea Midrise</u> Address <u>701 Easy Street</u>	57.01	75.9	65.3	114	102	12	0	0
Name <u>North Wellington</u> Address <u>Pilot Ave, Jefferson Ct.</u>	59.01	76.5	65.3	25	0	0	60	20
Name <u>Bobbitt Midrise</u> Address <u>5920 Poplar Hall Dr.</u>	69.01	59.0	53.7	84	74	10	0	0
Name <u>Scattered Sites</u> Address _____	N/A	N/A	N/A	20	0	0	63	0
Total				3,310	762	1,330	1,020	296

Source: Norfolk Redevelopment and Housing Authority

Bold numbers are census tracts with a concentration of minority or low income households.

There are two public housing developments undergoing redevelopment and are not included in Table II-D12. At the completion of redevelopment, the two developments, Bowling Green and Roberts Village, will contain 394 units in place of 767 units that were demolished.

Section 8 Housing Choice Voucher Program

NRHA has completed a Section 8 Program Administrative Plan. The effective date of the Administrative Plan is April 17, 2000. Nothing in the Administrative Plan could not be interpreted as an impediment to housing choice by members of the protected classes.

In support of the protected classes, the Administrative Plan provides the following.

- When the Section 8 waiting list is opened, NRHA publishes a notice in *The Virginian-Pilot* and *The New Journal & Guide*. NRHA also notifies local service providers including those that serve members of the protected classes such as Endependence Center, the Association for Retarded Citizens, Norfolk Community Services Board, and Norfolk Division of Social Services.
- Live-in aides to provide medical care and supportive services to the elderly, disabled, and handicapped are permitted. The admissions policy specifically excludes the live-in aides income in the calculation of the household's rent.
- Briefing procedures for applicants and tenants that explain how portability works, provides information on federal, State, and local EEO laws, housing discrimination complaint forms, and a listing of accessible units for families with a disabled person. Briefing for persons with disabilities may be conducted at the persons home, if required for reasonable accommodation.
- Provides a local preference for involuntarily displaced persons. Involuntarily displaced persons include victims of hate crimes, victims of domestic violence, and displacement by inaccessibility of a housing unit.
- Allows NRHA to approve an over FMR tenancy, if needed, as a reasonable accommodation so that the program is readily accessible to and usable by persons with disabilities. The policy enlarges the pool of available housing and may enable the household to select a unit that better fits its needs.
- Contains a policy for translation of documents written in English into other languages.
- Approve a utility allowance that is higher than the applicable amount on the utility allowance schedule if it is needed as a reasonable accommodation to make the program accessible by a person with a disability.
- Allows persons with disabilities who are unable to come to NRHA's office to be granted an accommodation by conducting the recertification interview at the person's home.

To expand participation by landlords in the Section 8 program, NRHA's webpage provides information about the Section 8 program. The webpage also allows landlords to register their properties for referrals.

Policies that Could Support the Protected Classes

- Develop a policy for the ACOP that identifies the types of improvements, if any, it will complete to public housing units to accommodate existing tenants who are in need of adaptive modifications or accessibility improvements.
- Encourage owners with units in need of upgrading or repairs to participate in the Emergency Deferred Grant program funded by NRHA in support of completing improvements to accommodate disabled persons.

Waiting Lists

As shown in the following table, NRHA reports that as of March 2003 there were 2,113 households on the waiting list for a public housing unit and 732 households on the waiting list for the Section 8 program. Both waiting lists contain large number of households who are members of the protected classes. Of the households on the public housing waiting list 2,004 (94.8 percent) had black householders and 1,530 households (72.4 percent) had children. The Section 8 waiting list included 695 (94.9 percent) black households and 517 (70.6 percent) households with children.

**Table II - D13
Public Housing Unit and Section 8 Waiting Lists - March 2003**

	Public Housing Unit		Section 8 Program	
	Households	% of Total	Households	% of Total
Waiting List Total	2,113	100.0	732	100.0
Income of Households on Waiting List:				
Extremely low income - (less than 30% of AMI)	1,817	88.5	571	78.0
Very low income (30% to 50% AMI)	222	10.5	142	19.4
Low income (51% to 80% AMI)	20	0.9	19	2.6
Household Type:				
With Children	1,530	72.4	517	70.6
Elderly	30	1.4	3	0.4
With Persons with Disabilities	314	14.9	12	1.6
Household Race and Hispanic Origin:				
White	78	3.7	32	4.4
Black	2,004	94.8	695	94.9
Indian/Alaskan	12	0.6	2	0.3
Asian	2	0.1	0	0.0
Other	15	0.7	3	0.4
By Bedroom Size Requested:				
1-bedroom	583	27.6	200	27.3
2-bedroom	1,172	55.5	351	48.0
3-bedroom	263	12.4	140	19.1
4-bedroom	95	4.5	41	5.6

Source: Norfolk Redevelopment and Housing Authority

Other Assisted Rental Housing

As shown in Appendix II, there are more than 6,585 other assisted rental units in the City of Norfolk contained at 55 sites. Twenty-three of the other assisted rental housing sites containing 2,492 units, which is just 37.8 of the total, are in a census tract with a concentration of minority households. All of the fixed site public housing units are in census tracts with concentrations of minority households. 3,807 of the other assisted rental units, or 57.8 percent, are in census tracts with majority low income households. 98 percent of the fixed site public housing units are in census tracts with concentrations of low income households. The City facilitates the development of the other assisted rental units in Norfolk by establishing policies in its *Consolidated Plan* and through providing certifications of

consistency with the *Consolidated Plan*. Additionally, the City sometimes provides financial assistance for the housing. Norfolk permits the uses in its land development policies. The effect is to advance the deconcentration of low income households, many of whom are members of the protected classes.

6. Public Sector Policies

Entitlement Program

The City's most recent HUD grants included approximately \$6.4 million of CDBG funds and \$2.3 million of HOME funds. Funds are used for a variety of public services, improvements to public facilities and infrastructure, commercial facade improvements, demolition, disposition and property management, code enforcement, relocation assistance, planning, and loans to businesses that support housing and economic development. The community development program funded by the City of Norfolk serves to benefit primarily low income persons in agreement with the statutory requirements.

Annually, Norfolk funds a variety of housing programs. While the objective of the housing programs is to support better living conditions for low income households through improved housing and home ownership, the programs benefit members of the protected classes. Specific direct housing activities that benefit members of the protected classes are as follows.

- Emergency Deferred Grant Program. Up to \$10,000 is provided to address habitability issues. Funds are available to households City-wide.
- Homeowner Loan Program I. Rehabilitation loans for owner-occupants at six percent for 15 years.
- Homeowner Loan Program II. Rehabilitation loans for owner-occupants. Funds are available to households who can not meet the underwriting criteria for Homeowner Loan Program I. Funds are offered at 4.9 percent for 20 years.
- Homeowner Deferred Loan. Funds for a secondary loan that begins after repayment of the principal loan. Available in tandem with Homeowner Loan Programs I and II.
- Equity Secure Program. Rehabilitation assistance to homeowners, a portion of which may be forgiven depending on before and after values of completed project.
- Rental Conversions Program. Deferred loan to assist with conversion of rental property to owner-occupied property.
- Significant Structure and Aesthetic Improvement Grants. Up to \$5,000 to preserve architectural features or to improve the aesthetic quality of a property.

From 1997 to the end of 2002, the City of Norfolk expended about \$9,200,000 of its entitlement funds to assist 382 low income households with rehabilitation. While the objective of the above listed rehabilitation programs is to assist low income households, the programs have assisted members of the protected classes in a greater proportion to their representation in the City's population furthering fair housing in the community. Table II-D2 shows that in 2000, 46.9 percent of the households in Norfolk were minority. From 1997 to 2002, 86.1 percent of the households assisted by the City's housing rehabilitation programs were minority. Table II-D1 indicates that in 2000, 38.6 percent of the households in the City were female headed and 30.4 percent were elderly. 58.4 percent of the households assisted by the City's housing rehabilitation programs from 1997 to 2002 were female headed and 47.9 percent were elderly.

**Table II - D14
Housing Rehabilitation Accomplishments - 1997 to 2002**

	HUD Entitlement Funds Expended (\$)	Households Assisted				Households Assisted			
		White	Other Race	Hispanic	Total Households	Female Headed	With Children	Elderly	Disabled Members
1997	2,042,854	7	57	1	65	37	37	35	5
1998	1,928,980	10	50	1	61	39	33	29	4
1999	1,478,828	7	37	0	44	32	25	16	6
2000	960,087	6	26	0	32	21	14	11	1
2001	1,013,337	6	71	0	77	58	37	36	7
2002	1,815,320	15	88	0	103	36	14	56	7
Total	9,239,406	51	329	2	382	223	160	183	30

Source: Norfolk Redevelopment and Housing Authority

The City of Norfolk also uses HUD entitlement funds to fund home ownership programs as follows.

- Homebuyer Purchase Assistance. Provides down payment and closing cost assistance for purchase of homes in Neighborhood Revitalization Strategy Areas.

First-time buyers purchasing a unit through a City funded program, including those administered by a CHDO, are required to complete a first-time homebuyer seminar. The City funds the seminar and it is conducted by HomeNet. HomeNet is a partnership between NRHA, local lending institutions, housing developers, Realtors, financial counselors, and local, federal and State housing agencies. As a housing resource center, its mission is linking families to the many housing choices in the City of Norfolk and to the specific resources needed to make home ownership a reality.

HomeNet's first-time homebuyer seminar uses certified housing counselors. The counselors are supported by professionals, including lenders, Realtors, lawyers, and other, to educate first-time homebuyers. HomeNet's six hour program assists households with budgeting, learning about mortgage options, how to work with lenders and how to be aware of predatory lenders, how to work with Realtors, and credit counseling. The objective of the program is to create homebuyers who are

informed consumers who are aware of their housing rights including rights protected by the Fair Housing Act. HomeNet’s counselors are available to work with households one-on-one to address specific needs. Participants can consult with HomeNet counselors as they become active in the purchasing process. The housing counseling program is also available to homebuyers who are not using funds from the City. The program is widely advertised in the community including at public housing developments. The City has funded HomeNet since 1997.

From 1997 to 2002, the City’s entitlement funded Homebuyer Purchase Assistance program assisted 156 households with purchasing units. The home ownership program helped members of the protected classes in a greater proportion to their representation in Norfolk’s population furthering fair housing. Of 156 households assisted with becoming home owners in Norfolk from 1997 to 2002, 153 households or 98 percent were minority households, 95 households or 60.9 percent were female headed, and 130 households or 83.3 percent had children.

**Table II - D15
Home Ownership Accomplishments - 1997 to 2002**

	HUD Entitlement Funds Expended (\$)	Households Assisted				Households Assisted		
		White	Other Race	Hispanic	Total Households	Female Headed	With Children	Elderly
1997	142,131	1	16	0	17	12	16	0
1998	331,194	0	15	0	15	10	12	0
1999	712,586	1	30	0	31	22	25	0
2000	681,718	0	30	0	30	15	23	1
2001	438,797	1	30	0	31	16	25	0
2002	523,260	0	32	0	32	20	29	1
Total	2,829,686	3	153	0	156	95	130	2

Source: Norfolk Redevelopment and Housing Authority

In 2000, Norfolk provided funds to Hope Housing Foundation. The funds were used to assist with the rehabilitation and modernization of 18 units of housing for disabled persons. The City has also provided \$130,000 of CDBG funds to Endependence Center. The funds were used to assist 35 households with completion of adaptive modifications and accessibility improvements.

The City has assembled sites for the development of housing. As lots are sold to private developers, NRHA has governed design strategies. The design strategies have required a mix of housing types to support greater income mixes. NRHA joined with Endependence Center to consider design strategies to improve accessibility and adaptive modification. Also, in some instances, builders have been required to provide a percentage of accessible units.

Recognizing that housing choice can be expanded by developing job skills and remaining employed, Norfolk has funded public services that support employment. The City has provided funds for employment training, and to support day care and transportation services by working persons. The

City has also created several Neighborhood Revitalization Strategy Areas (NRSA). The objective of the NRSA in Norfolk is to support mixed income neighborhoods. Recognizing that low incomes are concentrated to a greater degree among minority households in the City, mixed income neighborhoods will reduce concentrations of minority households in support of fair housing choice in Norfolk.

NRHA staff is available to receive fair housing complaints and provide referrals. The contact information about the service is contained in the *Fair Housing Handbook* prepared by HRCHRB and is posted on the City's website. NRHA does not do additional outreach to make residents aware of staff who can direct them to services that may assist them with housing discrimination. NRHA has no record of complaints received in recent years.

As of 2001, the real property tax in Norfolk was \$1.40 per \$100 of assessed value, which was above the median tax rate of \$1.11 per \$100 of assessed value for Cities State-wide. About 46 percent of Norfolk's land is tax exempt because of ownership by the federal or State governments or other non-table ownership. To assist low income households and members of the protected classes with relief from high property taxes that may impact their housing choice, the City of Norfolk provides real estate tax relief for the City's seniors and disabled. The program provides a 100 percent exemption from payment of real estate taxes for households with income at or below \$10,000. For households with income between \$10,001 and \$20,000 the exemption is based on a sliding scale, with the percentage of the exemption decreasing as income increases. Norfolk provides an exemption that is equal to 100 percent of the increase in the assessed value resulting from residential rehabilitation for properties City-wide.

Zoning

- Permitted residential lot sizes.

There are 15 distinct residential districts including nine that are primarily for single-family detached dwellings. Minimum lot size for a single-family detached dwelling varies by zoning district from as large as 25,000 square feet to as small as 4,000 square feet. Two-family dwellings, including duplexes, two-family detached dwellings, and two-family semi-detached dwellings, are permitted in two residential zoning districts. Lot sizes for two-family dwellings are 2,900 square feet or 2,200 square feet. The Zoning Ordinance establishes a zoning district where townhouses are permitted on 2,000 square foot lots. Finally there are three zoning districts for multi-family dwellings. Permitted density in the multi-family districts is 15.02 units per acre, 19.8 units per acre and 24.2 units per acre.

In some of the primarily commercial land use zoning districts, dwellings are permitted above the ground floor of a permitted commercial, retail, office, or institutional use. The mixed use zoning supports the creation of housing among uses with jobs and services.

The largest residential lot size required in Norfolk is slightly above a half acre. Six of the residential zoning districts that are primarily for single-family detached dwellings allow lot sizes of less than

one-quarter acre. The lot sizes required by the City's Zoning Ordinance are varied with opportunities for small lots accommodating a variety of households.

- Permitted residential types.

The Zoning Ordinance permits an assortment of residential types including single-family detached, two-family detached, townhouses and multi-family dwellings. The variety of permitted housing types supports choice by diverse households in the community. The Zoning Ordinance does not distinguish housing type by occupants or income and does not place any restrictions on housing developed with a public subsidy.

The Zoning Ordinance defines a "manufactured home" as a factory-built single-family structure that is manufactured under the authority of the National Manufactured Housing Construction and Safety Standards Act that is transportable in one or more sections, is built on a permanent foundation, and is used as a place of human habitation. The Zoning Ordinance states that manufactured home also includes mobile homes and transportable, factory-built homes constructed prior to the enactment of the Zoning Ordinance in 1976. The definition clarifies that a manufactured home is a type of single-family structure. The Zoning Ordinance does not place any limits on the siting of manufactured homes, allowing them to be placed in the same zones and under the same standards as a site-built dwelling. Through recognition of manufactured homes as a type of single-family detached dwelling, the Zoning Ordinance does not impede housing choice by members of the protected classes through limiting a low cost housing option.

- Definition of "family".

The Zoning Ordinance defines family as follows.

- a) One or more persons related by blood, marriage, adoption, or legal guardianship, including foster children, living together as a single housekeeping unit in a dwelling unit; or
- b) A group of not more than four persons not related by blood, marriage, adoption, or legal guardianship living together as a single housekeeping unit in a dwelling unit; or
- c) Two unrelated persons and their children living together as a single housekeeping unit in a dwelling unit; or
- d) A group home for the handicapped (see below).

The term "family" shall not be construed to mean a club, a lodge or a fraternity/sorority house.

Limiting of a family to not more than four unrelated persons, can potentially impede the creation of homes for occupancy by groups of unrelated individuals, particularly the disabled. Part c of the definition, however, advances non-traditional families and supports the blending of families who may be living together for economic purposes that limit their housing choice. Part d of the definition provides an exception for group homes for the handicapped, which is discussed further below.

- Regulations of group homes for persons with disabilities.

The Zoning Ordinance defines “group home for the handicapped” as a residential facility shared by eight or fewer handicapped individuals and resident staff, who live together as a single housekeeping unit in a long-term, family-like environment in which staff persons provide care, education, and participation in community activities for the residents in order to enable them to live as independently as possible in a residential environment. Group home for the handicapped does not include an alcoholism or drug treatment center, a work release facility for convicts or ex-convicts, or other housing facilities serving as an alternative to incarceration. The definition of a group home for the handicapped clarifies that handicapped is the following.

- a) Having a physical or mental impairment that substantially limits one or more of such person's major life activities so that such person is incapable of living independently;
- b) Having a record of having such an impairment; or
- c) Being regarded as having such an impairment. Handicapped does not include current illegal use of or addiction to a controlled substance, nor shall it include any person whose residency in the home would constitute a direct threat to the health and safety of other individuals.

The Zoning Ordinance permits group homes for the handicapped by-right in all of its residential zoning districts. The Zoning Ordinance does not place any restrictions or additional permit or design requirements on a group home for the handicapped.

The two primary purposes of a group residence are normalization and community integration. By allowing group residences throughout the community in agreement with the same standards that are applicable to all other residential uses occupied by a family, the purposes of the use are not hindered and housing choice for the disabled is not impeded by the Zoning Ordinance in Norfolk.

The Zoning Ordinance is silent regarding group residences occupied by more than eight persons and as such it is understood that the larger group residences are not permitted. Larger group residences are not typical because once occupancy reaches ten it starts to function as an institutional use canceling the primary purposes of a group residence. The City may, however, want to consider addressing larger group residences ensuring that prohibition of the use does not result in an impediment to housing choice by members of the protected classes. In the instances of larger group residences, it may be appropriate to require special consideration for servicing and parking by employees. If additional conditions are imposed, the conditions should be specifically related to potential problems arising from the nature of the use in the zone district. The standards should be easily quantified ensuring they are equally applied to all similar uses avoiding the potential for applying them in a discriminatory manner.

The Zoning Ordinance defines a “group home for the elderly” as a residential facility shared by eight or fewer elderly individuals (age 62 and above) and resident staff operating as a single housekeeping unit and providing for the protection, general (non-medical) supervision, and oversight of the well-being of the elderly residents. The definition does not include care facilities such as nursing

homes, shelter care or intermediate care facilities. Group homes for the elderly are permitted by-right in the multi-family residential districts and as special exception uses in the zoning districts that are primarily for single-family detached dwellings. As defined by the Zoning Ordinance special exception uses are those having some potential impact or uniqueness that requires a careful review of their location, design, configuration and impacts to determine, against fixed standards, the desirability of permitting their establishment on any given site. Special exception uses may or may not be appropriate in a particular location depending on a weighing, in each case, of the public need and benefit against the local impacts, giving consideration to the proposals of the applicant for ameliorating any adverse impacts through special site planning and development techniques.

Applications for special exception uses must be approved by the City Council after it has conducted a public hearing. Prior to the City Council public hearing, special exception uses must be reviewed by the Planning Commission. The Zoning Ordinance requires that no application for a special exception for a group home for the elderly be approved unless the City Council determines that the application is in compliance with the following standards.

- Compliance with ordinance and district purposes.
- The use will not substantially diminish or impair the value of the property within the neighborhood in which it is located.
- The use will not have an adverse effect on the character of the area or the public health, safety and general welfare.
- The use will be constructed, arranged and operated so as not to interfere with the use and development of neighboring property in accordance with the applicable district regulations.
- The use will be served adequately by essential public facilities and services such as streets, public utilities, drainage structures, police and fire protection, refuse disposal, parks, libraries, and schools.
- The use will not cause undue traffic congestion nor draw significant amounts of traffic through residential streets.
- The use will not result in the destruction, loss or damage of natural, scenic or historic features of significant importance.
- The use will not cause substantial air, water, soil or noise pollution or other types of pollution which cannot be mitigated.
- The use will not cause a negative cumulative effect, when its effect is considered in conjunction with the cumulative effect of various special exception uses of all types

on the immediate neighborhood and the effect of the proposed type of special exception use on the City as a whole.

- The use complies with all additional standards imposed on it by the particular provisions of the Zoning Ordinance.

The above listed conditions apply to all special uses in the City. The conditions are broad planning objectives, which should apply to any use in the community. The conditions are not drawn to address or mitigate specific issues related to a specific use. The broad nature of the conditions, which cannot be quantified, may be subjectively enforced. Review and approval by the City Council does not apply to uses by-right, including group homes for the handicapped. By limiting some of the group homes for the elderly to special exception uses in many of the residential zoning districts, the Zoning Ordinance may be unnecessarily limiting a housing choice of the elderly, who are a protected class under Virginia's Fair Housing Law. Requiring review and approval by the City Council, slows the creation and draws unwarranted attention to the use.

The group home for the elderly as defined by the Zoning Ordinance is a residential use that functions the same as any other residential use. Accordingly efforts should be made to ensure that group homes for the elderly can be easily accommodated throughout the City under the same standards as any other residential use. The restrictions, unless executed against all residential uses in the zoning district, are an impediment to the siting of group homes for the elderly.

The Virginia Department of Mental Health, Mental Retardation, and Substance Abuse Services reports that as of June 2003 there were two licensed group homes in Norfolk. The Virginia Department of Social Services reports that as of June 2003 there were 14 licensed assisted facilities in Norfolk.

- Restrictions on the number of unrelated persons in dwellings based on size of unit or number of bedrooms.

The Zoning Ordinance does not restrict occupancy based on size or number of units supporting expanded housing opportunities by all households in the City.

Fair Housing Planning

The City of Norfolk's most recent *Fair Housing Analysis* was completed in 1996. The document was not available for review.

7. Summary of Information

- Twenty-five of the 83 census tracts in the City contain double the regional average of minority households representing a concentration. Twenty-three of the census tracts with minority concentrations, also have concentrations of low income households. There is a high correspondence in Norfolk between census tracts with concentrations of low income

households and minority households with census tracts containing large percentages of female headed households, and families with children. Elderly households, disabled persons, and two parent family households or male headed family households are more dispersed and do not coincide to the same extent as with low income concentrations.

- The 3,310 public housing units in the City, is the largest inventory of public housing units in Hampton Roads. Over 97 percent of the public housing, much of which was first developed in the 1930s, is in census tracts with concentrations of minority households. About 96 percent of the public housing is in census tracts where over half the households are low income. It is seen that households on the waiting lists for a public housing unit and a Section 8 voucher are overwhelmingly minority, and female headed with children. Because of limited income, low income renter households, many of whom are members of the protected classes as evidenced by the waiting lists, generally have the least amount of housing choice. Limited choice in combination with continued increases in housing costs makes the households vulnerable to discrimination.
- As a major housing provider for the City's extremely low income households, many of whom are members of the protected classes, NRHA's policies and programs, developed in agreement with HUD's regulations, promote awareness of housing choice and fair housing laws. NRHA provides tenants with briefing packets that include educational material about fair housing and contacts for filing complaints.
- As NRHA has continued to modernize its inventory. As part of the modernization, it has continued to provide adaptive modifications and accessibility improvements. To encourage participation by landlords throughout a variety of areas in the City in the Section 8 program, NRHA's webpage provides information. Landlords can register their properties on the webpage. When the public housing and Section 8 waiting lists are opened, NRHA publishes notification in a minority newspaper and notifies local services providers, many of whom serve the protected classes. The review of the public housing programs indicates that NRHA's administration of the programs does not impede housing choice for members of the protected classes.
- In support of improving its public housing policies to support the members of the protected classes, NRHA could amend its ACOP to clearly identify the types of improvements, if any, it will complete to public housing units to accommodate existing tenants who are in need of adaptive modifications or accessibility improvements. Also, to expand Section 8 housing opportunities for the disabled, NRHA should encourage owners with units in need of upgrading or repairs to participate in its Emergency Deferred Grant program. The program provides funds for habitability issues.
- Housing choice for low income renters in Norfolk, many of whom are minority, female headed with children, has been expanded through the development of units assisted with HUD's Section 202 program or Section 811 program, units that receive HUD project based Section 8 assistance, or developed with LIHTC. Just 37.8 percent of the other assisted rental

units are in census tracts with minority concentrations and 57.8 percent are in census tracts where more than half the households are low income.

- About one-quarter of the census tracts in Norfolk have between 30 percent and 50 percent minority households representing highly integrated areas in the City.
- Data regarding median household income by race shows that higher income minority households live in census tracts where white households of comparable income also reside. The income data suggests that households with the same income are able to make the same housing choices. In the census tract with the highest median housing value in the City, about 20 percent of the households are minority.
- The rate of home ownership in the City increased during the 1990s. The rate of home ownership among households by race is highest among white households. The rate among minority households in Norfolk is also lower than among minority households State-wide. The lower rate of home ownership by minority households may be an indicator that there are impediments to housing choice. Unemployment, however, among minority households in the City is double the rate of unemployment for whites. Minority households have lower incomes than white households. Higher unemployment and lower income are factors in the lower rate of home ownership among minority households in Norfolk.
- There is some overlap of census tracts with concentrations of minority households and housing units that have a higher rate of indicators of housing deficiency, particularly paying more than 30 percent for housing and overcrowding among renters. White households are also the majority in census tracts with higher rates of indicators of housing deficiency.
- The City's housing programs that are funded with HUD entitlement funds serve to eliminate housing problems. The programs have benefitted members of the protected classes in a greater proportion to their representation in Norfolk's population furthering fair housing choice in the community. The comprehensive housing programs include funding that benefits the disabled through funding of adaptive modifications and accessibility improvements. There were, however, no resources made available to assist with adaptive modifications and accessibility improvements for renter households. First time homebuyers receiving entitlement funds are provided with home buyer education that includes information about fair housing rights.
- City staff is available to receive fair housing complaints and provide referrals. The availability of the service, however, is not widely distributed. The staff does not conduct outreach. The City does not maintain a record of complaints received allowing for tracking of the types of complaints received over time.
- The City's land development regulations as implemented through the Zoning Ordinance provide for a variety of housing choices by permitting a variety of types of housing on varied lot sizes. Manufactured homes are treated the same as any other single-family dwelling

supporting the opportunity for easy siting of a lower cost housing option. The Zoning Ordinance permits group homes for the handicapped throughout the City under the same regulations as any other residential use. Group homes for the elderly, however, require a special exception permit in some areas of the City. The special exception standards for a group home for the elderly are broad subjective standards that are not drawn to address or mitigate specific issues related to the use. The vague standards and permit process may slow the creation of the use and draw unwarranted attention to the use.

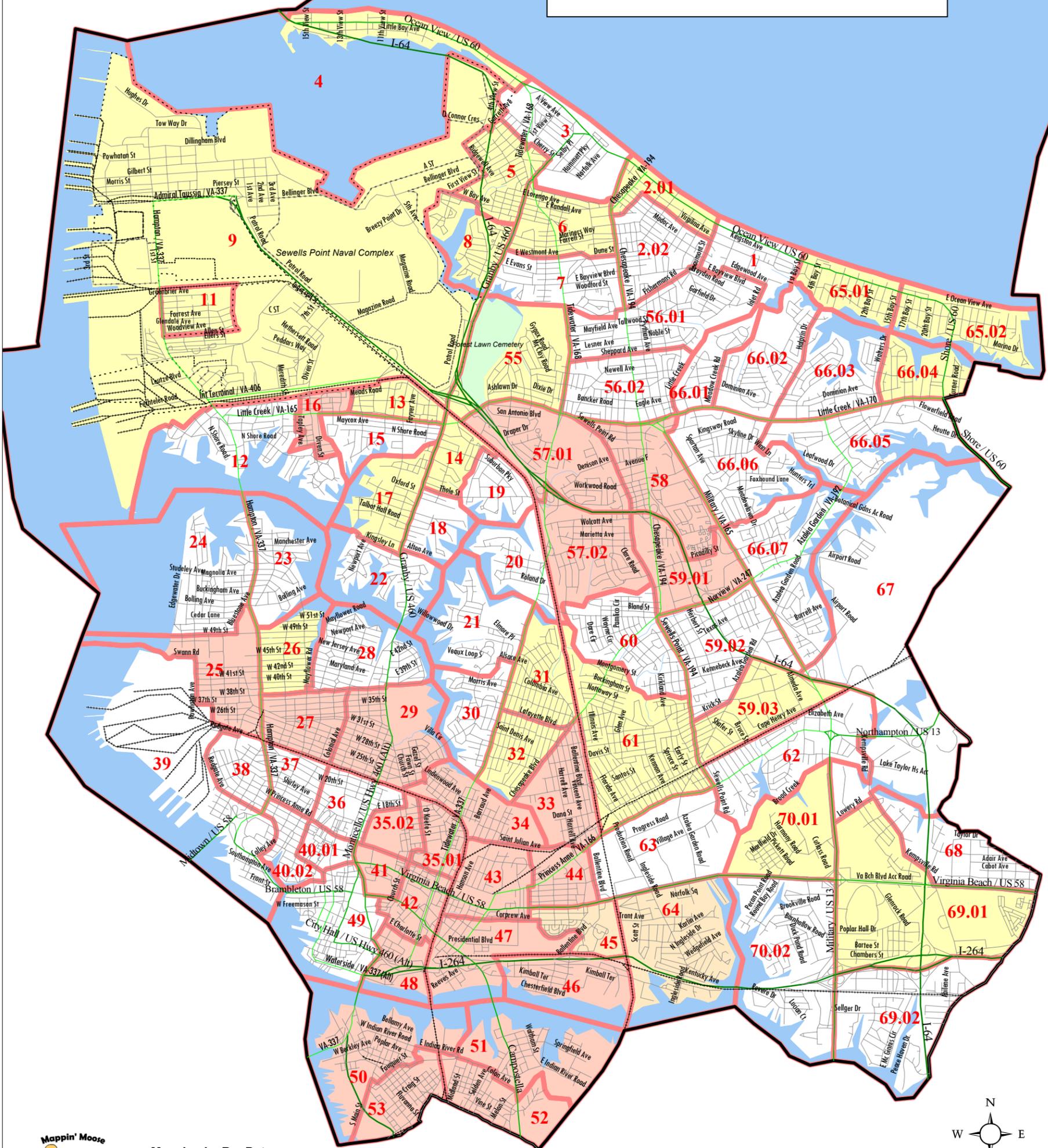
Hampton Roads Community Housing Board Fair Housing Analysis

City of Norfolk

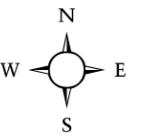
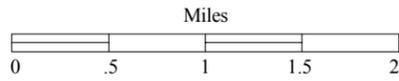
Legend

- Water
- Census Tract
- Interstate
- US Highway
- State Highway
- City Street/Road
- Railroad

- Low Income Census Tracts
- Minority Census Tracts
- Low Income and Minority Tracts



Mapping by BonData
245 West High Street
Hummelstown, PA 17036
(717) 566-5550
(c) Copyright 2003



STRATEGIC PLAN AND OTHER ACTIONS



N O R F O L K

Life. Celebrated Daily.

STRATEGIC PLAN AND OTHER ACTIONS

GOALS OF THE CONSOLIDATED PLAN

The overriding goals for the *Plan* require that its strategies benefit low and very low-income persons. These goals are expressed in the following mission statements:

- *Provide decent housing:* Included within this broad goal are the following: assist homeless persons obtain affordable housing; retain the affordable housing stock; increase the availability of permanent housing that is affordable to low-income families and individuals without discrimination; and increase supportive housing that includes structural features and services to enable persons with special needs to live in dignity.
- *Provide a suitable living environment:* This goal includes improving the safety and livability of neighborhoods; increasing access to quality facilities and services; reducing the isolation of income groups by expanding housing opportunities and revitalizing deteriorating neighborhoods; restoring and preserving natural and physical features of special value for historic, architectural, or aesthetic reasons; and conserving energy resources.
- *Expand economic opportunities:* This goal includes creating jobs accessible to low and very low-income persons; providing access to credit for community development that promotes long-term economic and social viability; and empowering low and very low-income persons in federally assisted and public housing to achieve self-sufficiency.

MISSION

The City of Norfolk has always been noted for the quality of its neighborhoods and the diversity of its population. Both of these characteristics will continue to be strengthened as the City of Norfolk moves forward in realizing our mission by creating:

- *A personable and caring community*
- *An exciting, lively and memorable community*
- *A product characteristic of American History and values*
- *A place of opportunity for all citizens*

MONITORING STANDARDS AND PROCEDURES

This section describes how the City of Norfolk intends to conduct monitoring reviews to determine whether its programs are being carried out in accordance with this Consolidated Plan in a timely manner.

The City of Norfolk has developed comprehensive guidelines for sub-recipient monitoring under HUD assisted programs. While these guidelines provide detailed documentation of the scope, objectives, timing and other considerations for monitoring housing and other programs, the City recognizes the need to relate monitoring back to the strategies set forth in the Consolidated Plan.

Objectives

The objectives of monitoring and reporting are to determine if sub-recipients:

- a. Are carrying out their CDBG Programs as stipulated in their contract with the City of Norfolk and have obtained and organized documentation to support all actions and national objective compliance;
- b. Are carrying out the project in a timely manner in accordance with the time frames required by the contract;
- c. Are charging costs to the program or project that are eligible under applicable regulations;
- d. Are complying with other applicable laws, regulations and terms of the contract;
- e. Are conducting the program in a manner which minimizes the opportunity for fraud, waste and mismanagement; and
- f. Have a continuing capacity to carry out the approved program or project.

The Office of Grants Management and Department of Finance staff will monitor all sub-recipients at least once during the course of the project. The final monitoring visit, in most cases will be made prior to drawing down the last 5% of CDBG funds from the City. The monitoring system adopted by the City is designed not as a means of levying sanctions on grant recipients. It is used to identify concerns and problems and to then assist the grantee to solve the problem and complete the project in accordance with all program requirements. If the problem cannot be resolved and there are disallowed costs, funds will need to be repaid to the federal government.

Programmatic

Programmatic monitoring activities will focus primarily on two aspects on the CDBG program: program progress and program benefits:

- National objective compliance and record keeping;
- General organization of files;
- Financial and general grant management;
- Environmental compliance;
- Public participation and complaint procedures;
- Labor standards compliance documentation;
- Civil-rights, benefits to minority persons;
- Construction contracts; and
- Property acquisition/relocation or displacement.

Financial

Financial monitoring will focus on the following areas:

- Does the Grantee have an accounting system with the capacity to maintain all records and documentation as required under the CDBG program?
- Has the Grantee established a system of internal controls to eliminate potential fraud and abuse?
- Does the Grantee have adequate sources of documentation?

It is the Office of Grants Management that has responsibility for the coordination and development of the Consolidated Plan. When the programmatic monitoring indicates a need to examine program impact as it relates to the objectives and the time frames embodied in it, this department will determine the significance of this impact and will either coordinate annual updates to accommodate these programmatic impacts or will recommend programmatic changes in order to conform to the Consolidated Plan. This process is expected to be undertaken with the same interdisciplinary committee approach through which the five-year Consolidated Plan has been developed.

The four entitlement programs covered by this submission include the Community Development Block Grant (CDBG) program, Emergency Shelter Grant (ESG) program, HOME Investment Partnership (HOME) program. Information has been provided regarding Housing Opportunities for Persons with AIDS (HOPWA) program because the City of Norfolk is a part of the

regional EMSA that receives HOPWA funds, due to the growing HIV/AIDS population in the region.

Performance Measurement Model

The City of Norfolk is committed to the implementation of the CPD Performance Measurement System. This type of measurement system will be an invaluable tool for the Grants Management Program, but also to its grantees.

Annual performance goals and measures will be program specific and will be developed in partnership with each grantee between acceptance of the entitlement funding, and the execution of the contract. It will also allow the Office of Grants Management the opportunity to outline reporting requirements in each contract. Depending on the type of service, performance reports, including both productivity and program impact measures, will be due in the Office of Grants Management either monthly or quarterly. The goal is to analyze the data and provide feedback to each grantee within thirty days of their report submittal. Feedback will be designed to provide grantees information on how resources and their efforts should be allocated to ensure effectiveness. Grantee performance reports will include:

Productivity Measures (reflecting the level of efficiency)

- ❖ Measurement of Inputs (resources that were used, often measured in dollars)
- ❖ Measurement of Outputs (often measured as number of activities performed or number served)
- ❖ Measurement of the Quality and the Pace in which service is provided

Program Impact Measures (reflecting the level of effectiveness)

- ❖ Measurement of the desired outcomes in the Community or persons assisted
- ❖ Indicators that relate to local goals established in the Consolidated Plan and the Strategic Goals of the U.S. Department of Housing and Urban Development.

At the end of the program year, the City of Norfolk will be able to provide outcome (program impact) based results as they relate to both the strategic goals of the consolidated plan the three National Broad Objectives. Historical data regarding which grantees were both efficient and effective, will also be available.

MINORITY BUSINESS OUTREACH

The City of Norfolk and the Norfolk Redevelopment and Housing Authority have developed and are currently administering strategies involving special outreach activities to attract participation by minorities and women. The City, the Authority and other sub-recipients will continue to:

- Make a good faith, comprehensive, and continuing effort to include minority and woman-owned businesses in all contracting activities.
- Support this endeavor with a statement of public policy and commitment to be included in all competitive sealed bids and requests for proposals.
- Use all available and appropriate public and private sector local resources in support of this effort.
- Develop solicitation and procurement procedures that facilitate opportunities for MBEs and WBEs to participate as vendors and supplies of goods and services.
- Maintain centralized records with statistical data on the use and participation of MBEs and WBEs as contractors/subcontractors in all HUD-assisted program-contracting activities.

Specifically, the Authority and the City will:

Identify and maintain an inventory of minority and women's business enterprises (MBEs and WBEs), their capabilities, services, supplies, and/or products. The Authority and the City will enlist the assistance of the following organizations in promoting opportunities for MBEs and WBEs:

U.S. Small Business Administration (Richmond Office)
Hampton University Business Assistance Center
Virginia Minority Supplier Development Council
Virginia Department of Business Assistance
Empowerment 2010 Small Business Resource Center
Virginia Community Development Loan Fund
Hampton Roads Small Business Development Center
Virginia Department of Minority Business Enterprise
Center for Community Development, Inc.
NSU Center for Entrepreneurship

Use the Internet to market and promote contract and business opportunities for MBEs and WBEs.

Informational and documentary materials on contract/subcontract opportunities for MBEs and WBEs will be distributed to businesses identified as certified MBEs and WBEs and to the above listed organizations.

Sponsor business opportunity-related meetings and trainings and participate in trade fairs, conferences and seminars that promote the utilization of MBEs and WBEs.

Provide periodic reports to the City on the use and participation of MBEs and WBEs as contractors/subcontractors in all HUD-assisted program-contracting activities.

Provide access to capital for MBEs and WBEs by working with local banks and alternative financial institutions and through the City of Norfolk's Small, Minority, and Woman-Owned Business Assistance Program (only if the program is funded through the CDBG program and waiting to hear the status of the application)

OTHER ACTIONS

FAIR HOUSING

The City of Norfolk, a participating member with the Hampton Roads Community Housing Resource Board, has completed the collaborative process for the Analysis of Impediments to the Fair Housing Study for the entire Hampton Roads Region.

The purpose of the Fair Housing Analysis for the Hampton Roads Community Housing Resource Board (HRCHRB) is **one**- to evaluate the housing characteristics in the 7 HUD entitlement communities in the Hampton Roads region, and **two** - to identify blatant or defacto impediments to fair housing choice. The Fair Housing Analysis also provides a strategy for expansion of fair housing opportunities. As expected from HUD, the City of Norfolk affirmatively furthers Fair Housing.

The study revealed three (3) impediments for the City of Norfolk. These impediments are/have been addressed and corrective actions are underway for improvement. Additional budgeting for advertising, expansion of awareness and education about Fair Housing has been incorporated as well. This Fair Housing program will include outreach to public housing residents throughout the city.

INSTITUTIONAL STRUCTURE

The City of Norfolk's comprehensive internal review of the HOME program will continue and include program modifications to ensure objectives are met. The administrative review of development activities at Norfolk Redevelopment and Housing Authority will continue as well, and any needed changes identified during either review will be implemented in accordance with the Norfolk Citizen Participation Plan. The City intends to build on the strengths of its service delivery network. Similar to the continuing review of public policies, the City will consistently refine its institutional structure to improve the coordination and cooperation between city government, the private sector, the non-profit community, and the citizens of Norfolk to provide sound, attractive affordable housing choices to Norfolk residents.

PUBLIC POLICIES

The City of Norfolk as a participating member with the Hampton Roads Community Housing Resource Board (HRCHRB) has received and reviewed an Analysis of Impediments to Fair Housing Study for the City of Norfolk and the entire Hampton Roads Region. It is anticipated that the study will be adopted before the end of the 2004 fiscal year. The City will continue to review and monitor its public policies to identify any situations that may be perceived as impediments to Fair Housing in the City of Norfolk.

PUBLIC HOUSING IMPROVEMENTS

Norfolk participates in the Capital Grant Program for Public Housing Authorities (PHA) through the Norfolk Redevelopment and Housing Authority. Attached is the current HUD approved Annual Statement and Five-Year Action Plan of the Comprehensive Plan to PHA, which details the steps to be taken during federal fiscal year 2005 to improve the management and operation of public housing, and to improve the living environment of public housing residents. One activity to be highlighted is the modernization of Grandy Village, a 395-unit project. In this \$21.5 million dollar project, 361 units will be expanded and modernized, and 18 new units will be built. There will be a net loss to the project of 34 units to accommodate the enlargement of the renovated units.

PUBLIC HOUSING RESIDENT INITIATIVES

Norfolk participates in the Comprehensive Grant Program for Public Housing Authorities through the Norfolk Redevelopment and Housing Authority. Attached is the current HUD approved Annual Statement and Five-Year Action Plan of the Comprehensive Plan for PHA, which details the steps to be taken during federal fiscal year 2005 to encourage public housing residents' involvement in management and to encourage them to become home owners.

LEAD-BASED PAINT HAZARD REDUCTION

City and Norfolk Redevelopment and Housing Authority staff jointly have undertaken a comprehensive review of their lead hazard reduction practices relative to private and public housing to insure that these practices comply with federal requirements. A lead hazard reduction plan has been prepared that describes activities to be undertaken. Lead hazards in housing will be addressed as a part of rehabilitation efforts under the CDBG and HOME programs according to the established protocols. It is estimated that lead

safe efforts may vary in cost ranging from \$5,000 to \$12,000 per unit, depending upon the level of intervention required.

EMPOWERMENT ZONE

Empowerment 2010, Inc. continues to build the economic and social systems necessary to strengthen Norfolk's neighborhoods and families. Empowerment 2010, Inc. has four areas of focus: business development, workforce development, neighborhood development, and Empowerment Centers. The mission of Empowerment 2010, Inc. is to create an environment that enhances the quality of life for individuals, families, and communities within the Norfolk/Portsmouth Empowerment Zone through comprehensive educational, social, and economic opportunities.

Empowerment 2010, Inc. sponsors training, technical assistance, and developmental opportunities in each of its areas of focus. Specific outcomes have included residents completing employment training and obtaining employment; business owners receiving technical assistance in all areas of business development resulting in increased sales, job creation, cost savings, business reorganization, loan approvals, etc; direct financial support for community and city projects involving demolition, construction, youth development, and infrastructure improvements; and continuous learning and collaboration as a result of community partnerships and Empowerment Center activities.

SERVICE DELIVERY AND MANAGEMENT

The primary deliverers of these programs are the City of Norfolk, the Norfolk Redevelopment and Housing Authority, and the Norfolk Community Services Board. As identified above in individual program descriptions, additional service providers also may play a role. Policies and activities will be coordinated through the vehicles identified under the Institutional Structure discussion in the 5 year Comprehensive Plan.

HOME INVESTMENT PARTNERSHIPS (HOME) PROGRAM

RESALE GUIDELINES

Homebuyers receiving any amount of HOME funds to assist in the purchase of properties will be subjected to certain programmatic resale restrictions and recapture provisions if the property is sold during the affordability period. The period of affordability for a HOME assisted project is 5 years

when the amount of HOME funds per unit provided is less than \$15,000; 10 years where the per unit amount of HOME funds is between \$15,000 to \$40,000; and 15 years when the amount of per unit subsidy exceeds \$40,000. If the original homebuyer retains ownership of the property for the full period of affordability, no resale restrictions will apply. These resale restrictions will regulate the subsidy repayments and the amount of fair return to homeowners.

In an effort to provide the greatest flexibility to homeowners at resale, homebuyers may choose (as permitted by the Housing and Community Act of 1992), to sell during the affordability period either directly to another Low-income family or a non Low-income family. If the sale is to another Low-income family, the Authority will verify that the buyer's household income is within the 80% Area Median Income limit. Any unforgiven amount of the Original Promissory Note will be assumed by the new buyer and continue to be forgiven based on the original Affordability Period. If the sale is to a non Low-income family, the total amount of the original Promissory Note will be recaptured from the seller and returned to the Authority. The recaptured HOME funds will be used by the Authority to assist in creating another affordable home ownership opportunity in the City for another first-time, Low-income homebuyer.

RESTRICTIONS:

Deeds will contain language setting forth the conditions and requirements of resale as specified in this plan.

If property is sold during the affordability period, the Norfolk Housing and Redevelopment Authority and/or eligible CHDO shall have the right of first refusal to purchase the property from the homeowner. If either the Authority or an eligible CHDO does purchase the property, it will resell the unit to an eligible, Low-income family in a reasonable period of time following the purchase.

When the Authority or an eligible CHDO receives funds in repayment of its HOME mortgage subsidy note, funds will be deposited in the HOME Investment Partnership Account and applied to the Homebuyer Assistance Program for use by future Low-income homebuyers.

During the Affordability Period, a first-time homebuyer or subsequent owner may not refinance the property without the prior approval of the Authority. The Authority will subordinate a refinance transaction for a lower interest rate. The Authority will not subordinate a refinance transaction where equity is used to remove cash from the transaction or to pay off other debt – unless

the homeowner wishes to pay-off the unforgiven balance of the original Promissory Note. However, the resale restrictions will continue to apply throughout the original Affordability Period.

In the event of foreclosure by a lender, the affordability period (requirements) shall be suspended. However, if at any time following a foreclosure, but still during the affordability period, the owner of record prior to the foreclosure or any newly formed entity that includes the former owner or those with whom the former owner has, or had, family or business ties, obtains an ownership interest in the project or property, the affordability period shall be revived according to its original terms.

RECAPTURE PROVISIONS:

The amount of repayment of the HOME assistance at the sale of the property will be determined by the amount of Net Proceeds derived from the sale of the property at fair market value. Net Proceeds represent the Sales Price minus mortgage loan balance and closing costs (paid by the homebuyer.)

If the Net Proceeds are sufficient to repay both the HOME assistance and the homeowner's investment, the full HOME assistance will be recaptured.

If the Net Proceeds are sufficient to repay the HOME assistance, but not sufficient to repay the full home owner investment, then the full amount of the HOME assistance will be recaptured and the Net Proceeds in excess of the HOME assistance will be retained by the home owner.

If the Net Proceeds are less than the outstanding principal amount of the HOME assistance, then only the Net Proceeds will be subject to recapture.

A new affordability period will commence with each sale and reuse of the Net Proceeds.

The Authority will permit assumption of any outstanding amount of HOME assistance at resale to a qualified low-income borrower, who uses the property as a principal residence, - subject to the verification of the new buyer's household income. In this event, the affordability period, applicable to the new owner, will be for the remaining term of the original affordability period.

Affordable Housing Strategy

The City will continue to work with both non-profit and for-profit affordable housing providers to expand the supply of affordable housing throughout the city. The City will continue to fund a number of programs to provide home-ownership opportunities and expand the supply of quality rental housing for low income seniors, working families and special needs populations.

Through the continued implementation of an affordable infill-housing program, new opportunities will be provided with the use of down payment and closing cost assistance. The HomeNet Program continues to be an innovative strategy to work with first-time homebuyers and offers services in credit repair, debt management, homebuyer training and counseling, and matching buyers with mortgage financing products. This program has been very successful in getting low-income buyers ready for homeownership and will continue. The City will continue to partner with Community Housing Development Organizations (CHODs), which provides a needed resource in adding to the supply of affordable new housing units. This year with the addition of the American Dream Down Payment Assistance Funds, the City intends to increase the opportunities for home-ownership for its citizens.

The HOPE VI Project, which involves the redevelopment of approximately 100 acres in the city, is envisioned to be a mixed-use and mixed-income community comprised of new public housing units, market rate rental, subsidized homeownership and market rate homeownership. While providing affordable housing, this initiative will also de-concentrate poverty and create a more fruitful environment for families to prosper.

The City continues to meet the rental needs of the low income elderly and families is being real aggressive in its pursuit of tax credits for low income housing and in supporting private sector applications for retrofitting older apartment complexes in the city. Code enforcement activity is very important to the city. In particular, is the need to remove unsafe structures to eliminate crime and blight in primarily low-income communities.

The City will continue to work with non-profit and for-profit sponsors of affordable housing. Consolidated Plan grant funds will be used to continue efforts to eliminate barriers to the production of adequate affordable housing, and to help create an environment for reinvestment (in conservation and redevelopment areas) and participation by the private sector.

The City and local housing authority will continue to work very closely to eliminate as many barriers as possible through tax incentives, the use of

“soft seconds” for down payment and closing cost assistance, home ownership counseling and training, emergency housing repair grant programs, special property rehabilitation financing programs, work force and economic development through the Empowerment Zone Program, promoting the Section 8 Program, family self-sufficiency programs, HOPE VI redevelopment and housing opportunities, and through a variety of other specially designed community and economic development initiatives.

Anti-Poverty Strategy

All of Norfolk’s CDBG housing activities and programs have been designed to assist low and very low-income households. Norfolk Redevelopment and Housing Authority and the City of Norfolk Department of Health and Human Services collaborate with the Department of Planning and Community Development in planning for the Consolidated/Annual Plan. The Departments of Health and Human Services provides referrals for financial assistance for emergency housing for those threatened with homelessness. Norfolk’s strategy is to promote housing rehabilitation, infrastructure improvement, services, and activities, which support and enhance the quality of life in the community.

The other organizations and agencies which assist in the City’s anti-poverty strategy are the Court services unit, Healthy Families, The Salvation Army, The Red Cross, The Community Services Board, Agency on Aging, Norfolk Redevelopment & Housing Authority, Hospitals, the United Way, the Churches, the school system, and many other individuals and organizations.

In order to reduce the number of families at or below the poverty level, the City will continue to provide support for a number of programs and initiatives. These programs and initiatives are designed to ease the burden of poverty and to provide families and individuals with essential services, which afford them an opportunity for improving their lives. This includes programming to assist with the development and expansion of small businesses, community –based education and training programs, and programs to economically empower public housing residents and other low-income persons in living in the City of Norfolk. In addition to targeting special populations such as, the developmental disabled, other specific services include the design and implementation of family self-sufficiency programs, job training and education enhancement opportunities, through its Empowerment Zone Initiatives, tax incentives and job creation incentives provided by the Enterprise Zone Initiatives and a variety of public services activities.

2005 ANNUAL PLAN



N O R F O L K

Life. Celebrated Daily.

FY2005 ANNUAL PLAN



NORFOLK

FY 2005 Annual Plan		
CDBG Public Service		Amount
1.	Food Bank	22,000.00
2.	Salvation Army	40,000.00
3.	St. Columba	25,000.00
4.	HOMENET	75,000.00
5.	Oakmont CDC	100,000.00
6.	Planning Council	40,000.00
7.	Dispute Settlement Center	4,500.00
8.	St. Columba Ecumenical Ministries	12,000.00
9.	STOP (Homeless Prevention)	83,500.00
10.	Young Life	25,000.00
11.	Park Place Schools	60,000.00
12.	YMCA of SHR	58,000.00
13.	IBWC Health Services	25,000.00
14.	William A. Hunton YMCA	27,000.00
15.	TACT	38,000.00
16.	IBWC-Adolescent Parenting Program	25,000.00
17.	Nauticus - Junior Science Club	22,745.00
CDBG Subtotal (1)		\$ 682,745.00
Community Development Block Grant Project Use		
1.	NRHA Administration	850,651.00
2.	Acquisition	863,070.00
3.	Relocation Assistance	118,200.00
4.	Emergency Repair Grant	250,000.00
5.	STOP (Weatherization Program)	110,000.00
6.	NRHA Relocation Services	219,503.00
7.	NRHA Rehabilitation Services	395,953.00
8.	Construction Support Services	252,707.00
9.	Disposition/ Lease /Retention	275,000.00
10.	Disposition Support Services	267,659.00
11.	Demolition	200,000.00
12.	Demolition Support	79,281.00
13.	Park Place East at Broadway	200,000.00
14.	East Church Improvements	119,856.00
15.	NRHA Real Estate Services	125,197.00
16.	Lambert's Point South Basin Drainage	820,058.00
17.	Rehabilitation (Revolving Loan Fund)	1,308,000.00

18.	Grant Administration	399,000.00
19.	Neighborhood Redevelopment and Enforcement	120,500.00
20.	Neighborhood Preservation (Code Enforcement Demolition)	175,000.00
21.	Disparity Study-MBWE	250,000.00
22.	Public Works – ADA Ramps	177,620.00
23.	YWCA	22,500.00
24.	Endeppence Center	125,000.00
CDBG Sub Total (2)		7,724,755.00
Total CDBG (1 plus 2)		\$8,407,500.00
Emergency Shelter Grant Activities		
1.	Ecumenical family Shelter	50,405.00
2.	F.O.R. Kids	50,281.00
3.	Salvation Army	25,895.00
4.	St. Columba	28,522.00
5.	Planning Council	37,015.00
6.	YWCA	32,057.00
7.	ESG Administration	11,799.00
Total ESG		235,974.00
HOME Funds		
1.	Plumb Line CHDO	165,426.00
2.	Beacon Light CHDO	122,500.00
3.	Park Place CHDO	129,900.00
4.	Homebuyer Assistance	660,500.00
5.	Home Program Equity Secure	888,632.00
6.	Home Administration	218,550.00
Total HOME funds		2,185,508.00
American Dream Down payment Initiative (ADDI)		
Total (ADDI) (Entitlement FY03 and FY04)		238,035.00
Grand Total		11,067,017.00

**Proposed Consolidated Plan Funding for Neighborhood Improvement Projects
Community Development Block Grant**

Project								Grand Total (CDBG + HOME)
	Property Acquisition	Rehabilitation	Relocation	Demolition	Site Improvements	Disposition	Total	
Ballentine Conservation Project	No Activity	\$92,500 3 properties RLF	No Activity	No Activity	No Activity	\$17,298 1 parcel	\$109,798	\$291,048
Bayview Rehabilitation District	No Activity	\$142,500 5 properties RLF	No Activity	No Activity	No Activity	No Activity	\$142,500	\$299,344
Berkley III Conservation District	No Activity	\$77,500 2 properties RLF	No Activity	No Activity	No Activity	\$34,946 1 parcel	\$112,446	\$234,946
Berkley IV Redevelopment Project	No Activity	No Activity	No Activity	No Activity	No Activity	\$24,290 5 parcels	\$24,290	\$24,290
Broad Creek Renaissance	No Activity	No Activity	No Activity	No Activity	No Activity	No Activity	\$0	\$670,094
Campostella Heights Conservation District	No Activity	\$87,500 3 properties RLF	No Activity	No Activity	No Activity	No Activity	\$87,500	\$263,410
Central Brambleton Conservation District	\$146,800 1 property	\$55,500 2 properties RLF	\$28,200 5 households	\$22,000 1 structure	No Activity	\$37,661 7 parcels	\$290,161	\$389,536
Church Street	No Activity	No Activity	No Activity	No Activity	No Activity	\$9,284 1 parcel	\$9,284	\$9,284
Cottage Line Conservation District	No Activity	\$112,500 3 properties RLF	No Activity	No Activity	No Activity	No Activity	\$112,500	\$161,328

**Proposed Consolidated Plan Funding for Neighborhood Improvement Projects
Community Development Block Grant**

Project								Grand Total (CDBG + HOME)
	Property Acquisition	Rehabilitation	Relocation	Demolition	Site Improvements	Disposition	Total	
East Ocean View Conservation	No Activity	No Activity	No Activity	No Activity	No Activity	No Activity	\$0	\$36,750
Emergency Repair Grant	No Activity	\$250,000	No Activity	No Activity	No Activity	No Activity	\$250,000	\$250,000
Haynes Tract	No Activity	\$100,000 1 property RLF	No Activity	No Activity	No Activity	No Activity	\$100,000	\$100,000
Huntersville II Redevelopment Project	\$99,000 1 property	\$92,500 3 properties RLF	No Activity	No Activity	\$119,856	\$32,757 13 parcels	\$344,113	\$454,113
Lamberts Point Conservation District	No Activity	\$115,000 3 properties RLF	No Activity	No Activity	\$820,058 South Basin Improvement	\$24,532 1 parcel	\$959,590	\$1,003,590
Mid Town Conservation District	No Activity	No Activity	No Activity	No Activity	No Activity	\$14,425 1 parcel	\$14,425	\$14,425
Ocean View Conservation	No Activity	\$87,500 3 properties RLF	No Activity	No Activity	No Activity	No Activity	\$87,500	\$87,500
Park Place Conservation District	\$259,535 1 property	\$195,000 6 properties RLF	\$45,000 1 household	\$20,000 1 structure	\$200,000 PP East @ Broadway	\$42,161 1 parcel	\$761,696	\$1,174,138
South Brambleton Redevelopment Dist.	\$357,735 1 property	No Activity	\$45,000 1 household	\$32,000 1 structure	No Activity	\$24,977 2 parcels	\$459,712	\$459,712
West Ocean View Conservation District	No Activity	\$37,500 1 property RLF	No Activity	No Activity	No Activity	\$12,669 2 parcels	\$ 50,169	\$123,669
Willoughby Conservation District	No Activity	\$112,500 3 properties RLF	No Activity	No Activity	No Activity	No Activity	\$112,500	\$186,000

Consolidated Plan Funding for Neighborhood Improvement Projects

Project	Project Description	HOME Rehabilitation	Homebuyer Assistance	Total
Ballentine Conservation Project	A concentrated initiative to improve a primarily residential area through rehabilitation of housing, removal of the few substandard units infeasible for rehabilitation, construction of new housing on cleared lots, and upgrading neighborhood infrastructure and amenities.	\$159,250 4 structures	\$22,000 2 households	\$181,250
Bayview Rehabilitation District	A residential improvement initiative focused solely on rehabilitation of housing.	\$156,844 4 structures	No Activity	\$156,844
Berkley III Conservation District (NRSA)	A comprehensive effort that includes removal of substandard or nonconforming properties, construction of new housing, rehabilitation of housing, and upgrading public infrastructure.	No Activity	\$122,500 4 households	\$122,500
Berkley IV Redevelopment Project	Project involves almost total clearance of property, with cleared sites to be used for new residential development and commercial development.	No Activity	No Activity	\$0
Broad Creek Renaissance	HOME funds will be used primarily to assist qualified Low-income families achieve homeownership in conjunction with the Hope VI Initiative, as follows: 1) On-Site: the Bowling Green and Roberts Village public housing developments will be replaced with newly constructed homes. Also some limited homeowner Rehab will be done in the adjacent Haynes Tract neighborhood. 2) Off-Site: both newly constructed and existing homes will be used as Hope VI Replacement Units whereby families may choose any neighborhood in the City of Norfolk.	\$35,508 1 structure	\$196,551 8 households \$438,035 20 households	\$670,094
Campostella	Rehabilitation of existing Single family owner occupied housing	No Activity	No Activity	\$0
Campostella Heights Conservation District	A targeted initiative in a neighborhood to deter decline. The focus will be on rehabilitation of housing, increasing open space/recreational opportunities.	\$175,910 5 structures	No Activity	\$175,910
Central Brambleton Conservation District (NRSA)	A comprehensive effort that includes removal of substandard or nonconforming properties, construction of new housing, and rehabilitation of housing. Efforts to increase area open space will continue.	No Activity	\$99,375 3 households	\$99,375
Cottage Line Conservation District	A comprehensive effort that includes removal of substandard or nonconforming properties, new construction and rehab.	\$48,828 1 structure	No Activity	\$48,828

Consolidated Plan Funding for Neighborhood Improvement Projects

Project	Project Description	HOME Rehabilitation	Homebuyer Assistance	Total
East Ocean View	Rehabilitation of existing single family owner occupied housing.	\$36,750 1 structure	No Activity	\$36,750
Fairmount Park	Rehabilitation of existing single family owner occupied housing.	No Activity	No Activity	\$0
Huntersville II Redevelopment Project (NRHA)	The development of Westchurch involves the new construction of 31 single family homes for homeownership, 15 of which by Low-income families. In FY2005 the final 5 homes will be completed – all for low-income households.	No Activity	\$110,000 5 households	\$110,000
Lamberts Point Conservation District (NRSA)	A comprehensive effort that includes removal of substandard or nonconforming properties, construction of new housing, and rehabilitation of housing.	No Activity	\$44,000 2 households	\$44,000
North (Old) Huntersville	The expansion of efforts to upgrade an older residential community. Focus is on the development of a conservation strategy and the rehabilitation of property.	No Activity	No Activity	\$0
Mid Town Conservation District	The upgrading of older industrial area through removal on incompatible land uses and the upgrading of infrastructure. The cleared sites will be used for economic development opportunities.	No Activity	No Activity	\$0
Park Place Conservation District (NRSA)	A comprehensive effort that includes removal of substandard or nonconforming properties, construction of new housing, and rehabilitation of housing. Improvements to 32 nd , 33rd and Broadway streets are underway, as well an open space upgrades.	\$128,542 6 structures	\$283,900 11 households	\$412,442
South Brambleton Redevelopment District	Project involves almost total clearance of property, with cleared sites to be used for commercial and other economic development opportunities.	No Activity	No Activity	\$0
West Ocean View	Rehabilitation of existing single family owner occupied housing.	\$73,500 2 structures	No Activity	\$73,500
Willoughby	A Comprehensive effort that includes removal of sub-sized or non-conforming properties, new construction and rehab	\$73,500 2 structures	No Activity	\$73,500

Financial Assistance Programs

The City of Norfolk offers several programs that assist with the rehabilitation of residential properties. These programs, managed by the Norfolk Redevelopment and Housing Authority, are described below.

Program	Elements	Available 2004 Funding	Projected Number of Households to be served
Homeowner Loan Program I	<ol style="list-style-type: none"> 1) Rehabilitation loan for owner occupants 2) Current rate 6% for up to 15 years 	\$93,750	3
Homeowner Loan Program II	<ol style="list-style-type: none"> 1) Rehabilitation loan for owner occupants 2) Current rate 6% for up to 20 years 3) Considered if can't meet underwriting criteria for Homeowner Loan Program I 	\$40,000	2
Homeowner Deferred Loan	<ol style="list-style-type: none"> 1) Secondary loan that begins repayment after principal loan is repaid 2) ***Available only in tandem with Homeowner Loan Program I and II 	\$26,000	***
Equity Secure Program	<ol style="list-style-type: none"> 1) Rehabilitation assistance to homeowners 2) The amount to be repaid is based on the increase in property value created by the repairs and becomes due upon transfer of the property 3) Income requirements apply. 	\$2,091,882	50
Rental Conversion Homeowner	Deferred loan to assist with conversion of rental property to owner occupied property.	-0-	
Aesthetic Improvement Grant	Up to \$5,000 grant to improve the aesthetic quality of a property	\$15,000	3 (unduplicated estimate)
Significant Structure Grant	Up to \$5,000 grant to preserve architectural features of significant neighborhood structures.	\$5,000	1(unduplicated estimate)
Emergency Repair Grant	<ol style="list-style-type: none"> 1) Grants up to \$10,000 to assist with correcting health and safety problems 2) Serves homeowners who have resided in property at least one year 3) Income requirements apply. 	\$250,000	33

This table provides a brief description of the programs, all of which have additional requirements that must be met. To obtain more information, please contact the Norfolk Redevelopment and Housing Authority, 201 Granby Street, Norfolk, VA23510. (757) 623-1111.

DISTRIBUTION OF RESOURCES



N O R F O L K

Life. Celebrated Daily.

DISTRIBUTION OF RESOURCES



N O R F O L K

Life. Celebrated Daily.

APPLICATION FOR FEDERAL ASSISTANCE

1. TYPE OF SUBMISSION: Application		2. DATE SUBMITTED	Applicant Identifier B00MC510016
<input type="checkbox"/> Construction	Pre-application	3. DATE RECEIVED BY STATE	State Application Identifier
<input checked="" type="checkbox"/> Non-Construction	<input type="checkbox"/> Construction	4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier
<input checked="" type="checkbox"/> Non-Construction			

5. APPLICANT INFORMATION

Legal Name: City of Norfolk, Virginia	Organizational Unit: Department: Office of the City Manager
Organizational DUNS: 074740069	Division:
Address: Street: 810 Union Street, Room 1100	Name and telephone number of person to be contacted on matters involving this application (give area code) Prefix: Dr. First Name: LaVerne
City: Norfolk,	Middle Name Parker
County:	Last Name Diggs
State: VA Zip Code 23510	Suffix:
Country: United States of America	Email: LaVerne.PDiggs@norfolk.gov

6. EMPLOYER IDENTIFICATION NUMBER (EIN):

54-6001455

Phone Number (give area code) (757) 664-4436	Fax Number (give area code) (757) 664-4239
---	---

8. TYPE OF APPLICATION:

New Continuation Revision

If Revision, enter appropriate letter(s) in box(es)
(See back of form for description of letters.)

Other (specify)

7. TYPE OF APPLICANT: (See back of form for Application Types)

Municipal
Other (specify)

9. NAME OF FEDERAL AGENCY:
U. S. Dept. of Housing and Urban Development

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:

14-239

TITLE (Name of Program):
HOME Investment Partnership Program

11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:
City of Norfolk HOME Entitlement Application

12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):
City of Norfolk, Virginia

13. PROPOSED PROJECT

Start Date: 07/01/04	Ending Date: 06/30/05
-------------------------	--------------------------

14. CONGRESSIONAL DISTRICTS OF:

a. Applicant Virginia 2nd and 3rd	b. Project Virginia 2nd and 3rd
--------------------------------------	------------------------------------

15. ESTIMATED FUNDING:

a. Federal	\$	1,985,508 ⁰⁰
b. Applicant	\$	0 ⁰⁰
c. State	\$	0 ⁰⁰
d. Local	\$	0 ⁰⁰
e. Other	\$	238,035 ⁰⁰
f. Program Income	\$	200,000 ⁰⁰
g. TOTAL	\$	2,423,543 ⁰⁰

16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?

a. Yes: THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON

DATE:

b. No: PROGRAM IS NOT COVERED BY E. O. 12372

OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW

17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?

Yes If "Yes" attach an explanation. No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative

Prefix	First Name Regina	Middle Name V. K.
Last Name Williams	Suffix	
b. Title City Manager	c. Telephone Number (give area code) (757) 664-4242	
d. Signature of Authorized Representative: 	e. Date Signed 07/01/04	

APPLICATION FOR FEDERAL ASSISTANCE

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction	Pre-application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction	2. DATE SUBMITTED	Applicant Identifier B00MC510016
		3. DATE RECEIVED BY STATE	State Application Identifier
		4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier

5. APPLICANT INFORMATION

Legal Name: City of Norfolk, Virginia	Organizational Unit: Department: Office of the City Manager
Organizational DUNS: 074740069	Division:
Address: Street: 810 Union Street, Room 1100 City: Norfolk, County:	Name and telephone number of person to be contacted on matters involving this application (give area code) Prefix: Dr. First Name: LaVerne Middle Name Parker Last Name Diggs Suffix:
State: VA Zip Code 23510	Email: LaVerne.PDiggs@norfolk.gov

6. EMPLOYER IDENTIFICATION NUMBER (EIN):

54-6001455

Phone Number (give area code) (757) 664-4436	Fax Number (give area code) (757) 664-4239
---	---

8. TYPE OF APPLICATION:

New Continuation Revision

If Revision, enter appropriate letter(s) in box(es)
 (See back of form for description of letters.)

Other (specify)

7. TYPE OF APPLICANT: (See back of form for Application Types)

Municipal
 Other (specify)

9. NAME OF FEDERAL AGENCY:
 U. S. Dept. of Housing and Urban Development

11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:
 City of Norfolk CDBG Entitlement Application

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:
 14-218

TITLE (Name of Program):
 Community Development Block Grant Program

12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):
 City of Norfolk, Virginia

13. PROPOSED PROJECT

Start Date: 07/01/04	Ending Date: 06/30/05
-------------------------	--------------------------

14. CONGRESSIONAL DISTRICTS OF:

a. Applicant Virginia 2nd and 3rd	b. Project Virginia 2nd and 3rd
--------------------------------------	------------------------------------

15. ESTIMATED FUNDING:

a. Federal	\$	6,249,000 ⁰⁰
b. Applicant	\$	0 ⁰⁰
c. State	\$	0 ⁰⁰
d. Local	\$	0 ⁰⁰
e. Other	\$	1,308,000 ⁰⁰
f. Program Income	\$	850,850 ⁰⁰
g. TOTAL	\$	8,407,500 ⁰⁰

16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?

a. Yes. THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON

DATE:

b. No. PROGRAM IS NOT COVERED BY E. O. 12372

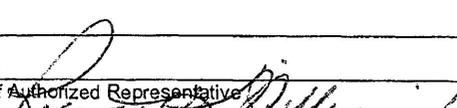
OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW

17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?

Yes If "Yes" attach an explanation. No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative

Prefix Last Name Williams	First Name Regina	Middle Name V. K. Suffix
b. Title City Manager		c. Telephone Number (give area code) (757) 664-4242
d. Signature of Authorized Representative 		e. Date Signed 07/01/04

**APPLICATION FOR
FEDERAL ASSISTANCE**

Version 7/03

1. TYPE OF SUBMISSION: Application		2. DATE SUBMITTED	Applicant Identifier B00MC510016
<input type="checkbox"/> Construction	Pre-application	3. DATE RECEIVED BY STATE	State Application Identifier
<input checked="" type="checkbox"/> Non-Construction	<input checked="" type="checkbox"/> Non-Construction	4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier

5. APPLICANT INFORMATION

Legal Name: City of Norfolk, Virginia	Organizational Unit: Department: Office of the City Manager
Organizational DUNS: 074740069	Division:
Address: Street: 810 Union Street, Room 1100	Name and telephone number of person to be contacted on matters involving this application (give area code) Prefix: Dr.
City: Norfolk	First Name: LaVerne
County:	Middle Name Parker
State: VA	Last Name Diggs
Zip Code 23510	Suffix:
Country: United States of America	Email: LaVerne.PDiggs@norfolk.gov

6. EMPLOYER IDENTIFICATION NUMBER (EIN):
54-6001455

Phone Number (give area code) (757) 664-4436	Fax Number (give area code) (757) 664-4239
---	---

8. TYPE OF APPLICATION:
 New Continuation Revision
 If Revision, enter appropriate letter(s) in box(es)
 (See back of form for description of letters.)
 Other (specify)

7. TYPE OF APPLICANT: (See back of form for Application Types)
 Municipal
 Other (specify)

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:
14-231

11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:
City of Norfolk ESG Entitlement Application

12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):
City of Norfolk, Virginia

13. PROPOSED PROJECT
 Start Date: 07/01/04 Ending Date: 06/30/05

14. CONGRESSIONAL DISTRICTS OF:
 a. Applicant Virginia 2nd and 3rd b. Project Virginia 2nd and 3rd

15. ESTIMATED FUNDING:

a. Federal	\$	235,974 ⁰⁰
b. Applicant	\$	0 ⁰⁰
c. State	\$	0 ⁰⁰
d. Local	\$	0 ⁰⁰
e. Other	\$	0 ⁰⁰
f. Program Income	\$	0 ⁰⁰
g. TOTAL	\$	235,974 ⁰⁰

16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?
 a. Yes. THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:
 b. No. PROGRAM IS NOT COVERED BY E. O. 12372
 OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW

17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?
 Yes If "Yes" attach an explanation. No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative

Prefix	First Name Regina	Middle Name V. K.
Last Name Williams	Suffix	
b. Title City Manager	c. Telephone Number (give area code) (757) 664-4242	
d. Signature of Authorized Representative <i>Regina Williams</i>	e. Date Signed 07/01/04	

Certifications

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

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

Anti-displacement and Relocation Plan- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

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

1. Publishing a statement notifying employees that the unlawful manufacture, distribution dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about
 - (a) The dangers of drug abuse in the workplace
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) An available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant may be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that,

as a condition of employment under the grant, the employee will-

- (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within 10 calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification, number(s) of each affected grant;
 6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - (b) Requiring such employee to participate satisfactory in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal State, or local health, law enforcement, or other appropriate agency;
 7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5, and 6.

Anti- Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an Federal contract, the making of any federal grant, the making any federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress in connection with the awarding of any federal

Certifications

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation – It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

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

Following a Plan – It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds – It has complied with the following criteria:

1. Maximum Feasibility Priority. With respect to activities expected to be assisted with (CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasibility priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums, or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including Section 108 guaranteed loans during program year(s) 2003-2004 (a period specified by the grantee consisting of one, two, or three specific consecutive program years) shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

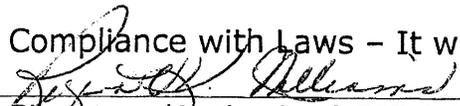
Excessive Force – It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or locations which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws – The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d) the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint – Its notification, inspection, testing and abatement procedures concerning lead-based paint will comply with the requirements of 24 CFR §570.608;

Compliance with Laws – It will comply with applicable laws.



Signature/Authorized Official

01/01/04

Date

Regina V.K. Williams
City Manager
Title

HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance- If the participating jurisdiction intends to provide tenant based rental assistance:

The use of HOME funds for tenant- based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, Affordably, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in 92.214.

Appropriate Financial Assistance- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature/Authorized Official

07/01/04

Date

Regina V.K. Williams
City Manager
Title

ESG Certifications

The Emergency Shelter Grantee certifies that:

Major rehabilitation/conversion- It will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 10 years. If the jurisdiction plans to use funds for purposes less than tenant-based rental assistance, the applicant will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 3 years.

Essential Services- It will provide services or shelter to homeless individuals and families the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served.

Renovation- Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services- It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal State, local, and private assistance.

Matching Funds- It will obtain matching amounts required under 576.71 of this title.

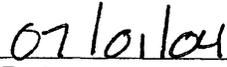
Confidentiality- It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including the protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement- To the maximum extent practicable it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, operating facilities, and providing services assisted through this program.

Consolidated Plan- It is following a current HUD- approved Consolidated Plan or CHAS.



Signature/Authorized Official



Date

Regina V.K. Williams
City Manager
Title

Certifications

Appendix to Certifications

INSTRUCTIONS CONCERNING LOBBYING AND

DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed with this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 or each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violated the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. For grantees other than individuals, Alternate I applies. (This is the information to which jurisdictions certify.)
4. For grantees who are individuals, Alternate 11 applies. (Not applicable jurisdictions.)
5. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
6. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place.

Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).

7. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in questions (see paragraph five).
8. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

City of Norfolk
810 Union Street
Norfolk, VA 23510

Check if there are workplaces on file that are not identified here; the certification with regard to the drug-free workplace required by 24 CFR part 24, Subpart F.

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

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 312) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

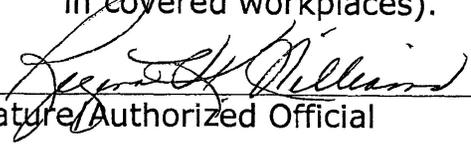
"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

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

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are

directly engaged in the performance of work under the grant and who are on the grantee's payroll.

This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).



Signature/Authorized Official

07/01/04

Date

Regina V.K. Williams
City Manager
Title

APPENDICES



N O R F O L K

Life. Celebrated Daily.