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EXECUTIVE SUMMARY

This is the third 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 application for direct funding under four entitlement programs administered by the U.S. Department of Housing 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; and
- By expanding economic opportunities.

Program Summaries

In the past years HUD programs have assisted in revitalization of Park Place, Berkley, Huntersville, Lambert's Point, and Central Brambleton. In the coming Fiscal Year, the City will continue redevelopment efforts in Lambert's Point, Park Place, and Huntersville using CDBG funds. In addition, rehabilitation and homebuyer assistance will be provided to low-income households using CDBG and HOME funds throughout the City's redevelopment and conservation areas.

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, rehabilitation, relocation of affected persons and businesses, and public services.

Administrative Cap of 20%
Public Services Cap of 15%

HOME Investment Partnership Program

Targeted toward housing activities. Primary purpose is to expand the supply of decent and affordable 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%

EXECUTIVE SUMMARY (CONTINUED)

American Dream Down payment Initiative (ADDI)

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 a 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.

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%

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 certifications 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.

EXECUTIVE SUMMARY (CONTINUED)

Sections

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

Public Participation and Comments
HUD Form Application 424 - 91.220(a)
Available Resources - 91.220(b)
Activities to be Undertaken - 91.220(c)
Geographic Distribution - 91.220(d)
Homeless and other Special Needs Activities – 91.220(e)
Other Actions - 91.220(f)
Program Specific Requirements – 91.220(g)
 CDBG, HOME, ADDI
Monitoring - 91.230
Fair Housing and Minority Outreach
Certifications - 91.225

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

PUBLIC PARTICIPATION AND COMMENTS



PUBLIC PARTICIPATION AND COMMENTS

Efforts to Broaden Public Participation

Prior to the receipt of the applications, a Citizens Advisory Group and an internal workgroup were assembled by the Office of Grants Management to assist in the development of recommendations. These recommendations were forwarded to the City Planning Commission based on a comprehensive review of Public Service projects received.

- **Proposals were evaluated according to the following criteria.**
 - ✓ U.S. Department of Housing and Urban Development broad national objectives.
 - ✓ 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.

The FY '06 Citizen's Advisory Group was composed of the following members:

Citizen Advisory Group	Organization/Affiliation
Keela Boose-Jackson	City of Norfolk Planning Commissioner
Greg Byrd**	Empowerment 2010
Vantoria Clay**	Endeppence Center
Thomas Harris	Lambert's Point
James Janata	Mayor's Ocean View Task Force
Rodney Jordan	NRHA Commissioner
Elouise LeBeau	Ward 3
Terry Nalley	Church Street/ Huntersville Task Force
Nathanial Riggins	City of Norfolk Planning Commissioner
Clara Smith	Norfolk Homeless Consortium
Tim Smith*	Greater Ward's Corner
Lillian P. Wright	Southside Task Force

* Elected as FY '06 Chairperson

** Individuals abstained from voting on their proposals

This group completed the following steps in their review of submitted applications:

- Each member was provided a copy of all applications submitted with supplemental material from the Office of Grants Management (i.e. a workbook complete with timelines and evaluation sheets).
- In the four meetings held with this group, staff documented how each group member evaluated and ranked the applications. Their scores were tabulated and combined with the internal workgroup scores to complete the review process.

PUBLIC PARTICIPATION AND COMMENTS (CONTINUED)

- Also reinstated with this process was the interviewing of all CDBG fund applicants by the Citizen's Advisory Group. After the group reviewed the applications, a questionnaire was developed based on global and agency specific questions to be asked during the interviews. At the conclusion of the interviews, final scores were provided, tabulated and combined with the scores of the Internal Workgroup to determine the weighted average score for each application. Due diligence of the process ensured equitability and overall comprehensiveness of application evaluation.

Simultaneously, the internal workgroup met with staff to review the applications received. This diverse group is composed of representatives from the following departments:

Internal Workgroup	Organization/Affiliation
Clark Earl	Director of Human Services
Marcus Jones	Director of the Office of Budget and Management
Janet Williams	Manager of Office of Grants Management
Acquanetta Ellis	Assistant Director of Planning and Community Development
Brenda Wilson	Budget Director of Norfolk Redevelopment and Housing Authority (NRHA)

- This group discussed the applications reviewed based on HUD criteria. For each application reviewed the Internal Workgroup provided an individual score and collectively the scores were averaged, providing each application a weighted average ranking.

PUBLIC PARTICIPATION AND COMMENTS (CONTINUED)

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's comments from this meeting are as follows:

- Speaker requested that the committee reconsider funding the peer mediation program which provides youth the opportunity to learn positive strategies to avoid violence and make appropriate choices.
- Speaker expressed 'thank you' to the City for the support given to the agency to provide emergency food assistance to 81,000 individuals and families. The speaker also requested the committee reconsider the agency's request for funding the repair of a large pot hole and loading dock area of their food distribution location.
- Two speakers expressed concerns regarding the 3% funding cut to their Emergency Shelter Grant program.
- One speaker expressed concern regarding funding cuts in general.
- Speaker expressed 'thank you' to the City for the support given to the agency to facilitate constructive activities for youth whose parents are incarcerated. The speaker also requested an additional \$5,000 allocation to offset transportation costs for participants to attend enrichment programs.
- Speaker expressed 'thank you' to the City for the support given to the agency to rehabilitate homes of disabled residents of Norfolk so that they may maintain their dignity and independence. To date, 50 families have been assisted and with the proposed allocation for FY 2006, additional individuals may be removed from the waiting list.
- Speaker expressed 'thank you' to the City for keeping the agency in the budget for FY 2006 and requested the committee reconsider providing funding for the educational component including tutors for low-moderate income youth.

PUBLIC PARTICIPATION AND COMMENTS (CONTINUED)

- Speaker expressed 'thank you' to the City Council, Office of Grants Management, the Citizen's Advisory Committee and the Planning Commission for the opportunity to participate in the application process. Also provided several suggestions for improvement to include verbal and written feedback to applicants.
- Speaker expressed that his organization offers three components to include a mobile education center, parenting and an after school program for at risk youth. Their services provided by agency are offered at no cost to participants. Speaker requested funding increase.

City Council Public Hearing

In addition to the comments provided by the citizens during the hearing, the City Council as elected representatives of the citizens of Norfolk, add their 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 goals and strategic objectives of the City of Norfolk.

The action of the City Council adopts the Annual Plan that finalizes all budgets. Upon completion of the process, the Office of Grants Management will forward the adopted Annual Plan to the US Department of Housing and Urban Development.

The citizen's comments from the Public Hearing are as follows:

- Speaker stated that he noticed \$500,000 was recommended to be provided to Virginia Supportive Housing for a housing facility in the Park Place Community
- Speaker indicated that he had participated on the Citizen's Advisory Committee (CAG) and that some of the agencies which are now recommended for funding were not recommended for funding by the CAG
- Recognizing the need for funding by certain agencies, he suggested that the agencies not recommended for funding by the CAG be funded with General Fund dollars

FY 06 ANNUAL PLAN SCHEDULE



Outreach and Application Phase	
September 1, 2004	<ul style="list-style-type: none"> ➤ Annual Plan calendar approval and distribution to the Planning Commission ➤ Application placed on City web-site (Grants Office) ➤ Applications Mailed to Non-Profit Agencies ➤ Notice of Open Forum in <u>Compass</u> and <u>Journal & Guide</u> ➤ Flyers posted in all City Libraries and Recreation Centers ➤ Letters of Invite to the Citizen Advisory Group (CAG) Members, notification to the Internal Work Group (IWG)
October 15, 2004	
November 1, 2004 November 15, 2004 December 10, 2004 December 13, 2004 December 30, 2004	<ul style="list-style-type: none"> ➤ Application Workshop held in the City of Norfolk ➤ 2nd Application Workshop/Required 2004 Contract Workshop ➤ Application Deadline ➤ OGM Eligibility Review of Applications ➤ Application distribution to CAG & IWG
Citizen Advisory Group and Internal Work Group Review Phase	
January 6, 2005	<ul style="list-style-type: none"> ➤ Application Review Training Sessions for the Internal Work Group ➤ Applications reviewed Internal Work Group (IWG) ➤ CAG Orientation, application reviews, and applicant interviews by the Citizen Advisory Group (CAG) ➤ Recommendations provided to the Office of Grants Management for review ➤ Draft plan recommendations to the City Manager for review
February 28, 2005	
Planning Commission Review and Recommendation	
March 10, 2005	<ul style="list-style-type: none"> ➤ Planning Commission meeting
March 24, 2005	<ul style="list-style-type: none"> ➤ Met with Planning Commission to address final questions before the scheduled Public Hearing on April 14, 2005
March 27, 2005	<ul style="list-style-type: none"> ➤ Notification of the Public Hearing appeared in the local print media in accordance with HUD requirements on Sunday, March 27, 2005 (30 Day comment Period)
April 4, 2005	<ul style="list-style-type: none"> ➤ Draft letters of Award/Denial grant notification
April 14, 2005	<ul style="list-style-type: none"> ➤ The Public Hearing/Planning Commission <u>vote action</u> will be held Thursday, April 14, 2005 at 2:30PM
April 18, 2005	<ul style="list-style-type: none"> ➤ The Draft Annual Plan will be available for public comments beginning April 18, 2005 and ending May 18, 2005
City Council	
April 26, 2005	<ul style="list-style-type: none"> ➤ City Council Presentation on Annual Plan Detail
May 4, 2005	<ul style="list-style-type: none"> ➤ City Council Public Hearing of the FY '06 Annual Plan
May 24, 2005	<ul style="list-style-type: none"> ➤ Adoption of the Consolidated Annual Plan

HUD FORM APPLICATION – 91.220(a)



HUD FORM APPLICATION – 91.220(a)

The City of Norfolk submits the following applications for CDBG, HOME (including ADDI), and ESG funding. The primary objective of CDBG program is neighborhood revitalization. The main goal of HOME program is to expand the supply of decent and affordable housing for low and very low income Americans. The major objective of ESG program is improving the quality of existing emergency shelters for the homeless population and low to moderate income residents of the City of Norfolk.

AVAILABLE RESOURCES – 91.220 (b)

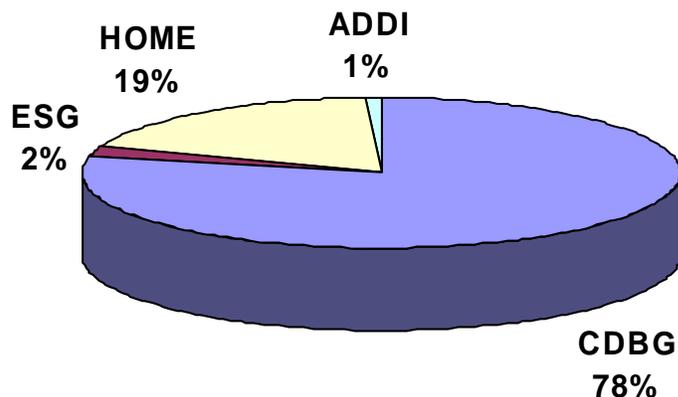


Available Resources 91.220(b)

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 uses of 2005/2006 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, 2005 to June 30, 2006.

Community Development Block Grant Program (CDBG)	\$	7,996,433
Entitlement		5,837,933
Program Income		850,500
Fund Balance / Carry Over		TBD*
Revolving Loan Fund (Rehab Payments)		1,308,000
Emergency Shelter Grant Program (ESG)	\$	228,559
HOME Investment Partnership Program (HOME)	\$	1,892,132
Program Income		350,000
Sub total (HOME)		2,242,132
American Dream Down payment Initiative (ADDI)		73,471
Total New Resources	\$	10,540,595
*Figure expected during FY 06		

Federal Resources:



AVAILABLE RESOURCES (CONTINUED)

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 provide housing, social and economic opportunities to low to moderate income families.

Hope VI funds for revitalization and demolition will total \$35 million. The City was able to access public housing operating subsidies and capital improvement funds of over \$14 million and \$7 million respectively. As part of its ongoing affordable housing programming, the City receives an annual HUD contribution for Section 8 Tenant Based Assistance of over \$12 million for FY '06.

Non-Federal Funds

The City of Norfolk plans to contribute over \$2.6 million of local funds for the revitalization of low/moderate income areas.

Matching Funds

The capital funds used in the neighborhoods have been pledged as match for the HOME Program since the inception of the match requirement (approximately 2 million for PY 2005/2006). In addition, each of the CHDO's receiving funds will contribute match. The City will provide approximately \$240,000 for emergency shelter activities to meet the match requirements of the program.

Revolving Loan and Program Income

The term "Revolving Loan" relates to the rehabilitation program repayments. The City of Norfolk estimates this amount to be \$1,308,000.

"Program Income" is a separate estimation that includes other sources of income such as expected interest earned, property sales, forfeitures of Good Faith Deposits and initial payments, and Home Buyer assistance payoffs, etc. The City of Norfolk estimates this amount to be \$850,500.

ACTIVITIES TO BE UNDERTAKEN – 91.220(c)



FY 06 ANNUAL PLAN



Public Service		
1	Community Mediation Center	5,000.00
2	Empowerment 2010	34,911.00
3	Foodbank of Southeastern Virginia (Utilities)	30,000.00
4	HOMENET	75,000.00
5	IBWC (Parenting Program)	25,000.00
6	IBWC (Neighbor-to-Neighbor)	25,000.00
7	Oakmont Community Development Corp.	50,000.00
8	Park Place School	40,000.00
9	Second Chances	45,000.00
10	St. Columba Ecumenical Ministries, Inc. (Homeless Assistant Program)	15,000.00
11	St. Columba Ecumenical Ministries, Inc. (Next Step Transitional Housing)	25,000.00
12	The Planning Council, Inc. (Homeless Consortium)	45,850.00
13	The Planning Council, Inc. (ShelterLink)	12,633.00
14	The Salvation Army (Child Care Services)	15,000.00
15	The STOP Organization (Homelessness)	89,300.00
16	Tidewater AIDS Community Taskforce	41,377.00
17	Urban League of Hampton Roads, Inc.	30,000.00
18	William A. Hunton YMCA	30,000.00
19	YMCA of South Hampton Roads	48,000.00
20	Homelessness Program	216,632.00
21	Code Enforcement	200,000.00
22	Residential Options	131,400.00
Total Public Service		\$1,230,103.00

Community Development Block Grant Project Use		
1	Public Works-Storm Water	125,000.00
2	Public Works ADA Sidewalk Ramps	200,000.00
3	Public Works-Pretty Lake Education Pier	20,000.00
4	Department of Utilities	40,000.00
5	Neighborhood Preservation - Home Maintenance Resource Center	116,496.00
6	Endeppence Center	102,296.00
7	STOP Organization Emergency Repair	150,000.00
8	Grant Administration	325,000.00

FY 06 ANNUAL PLAN (CONTINUED)



Community Development Block Grant Project Use (Continued)		
11	NRHA Administration	774,092.00
12	Acquisition	630,572.00
13	NRHA Real Estate Services (Acquisition Support Services)	142,630.00
14	Relocation Assistance	39,000.00
15	NRHA Relocation Services	164,610.00
16	Disposition/ Lease /Retention	300,000.00
17	Disposition Support Services	264,872.00
18	Demolition	32,000.00
19	Demolition Support	84,849.00
20	Emergency Repair Grant	250,000.00
21	NRHA Rehabilitation Services	431,612.00
22	Construction Support Services (Site Improvement)	218,739.00
23	Lambert's Point South Basin Drainage	656,062.00
24	Park Place East at Broadway	220,500.00
25	East Church Improvements	170,000.00
26	Revolving Loan	1,308,000.00
Total CDBG Project Use		\$6,766,330.00

Emergency Shelter Grant Activities		
1	Ecumenical Family Shelter (Dwelling Place)	48,897.00
2	F.O.R. Kids, Inc.	48,677.00
3	St. Columba Ecumenical Ministries, Inc.	27,669.00
4	The Planning Council, Inc.	35,707.00
5	The Salvation Army	25,121.00
6	YWCA (Women in Crisis)	31,099.00
7	Administration	11,389.00
Total ESG		\$ 228,559.00

American Dream Down Payment Initiative		
1	(Planning) Norfolk Now- Home Ownership Program	73,471.00
Total ADDI		\$ 73,471.00

FY 06 ANNUAL PLAN (CONTINUED)

Home Program		
1	Plumb Line CHDO	\$ 118,320.00
2	Beacon Light CHDO	\$ 84,000.00
3	Park Place CHDO	\$ 84,000.00
4	Community Housing Partners	\$ 50,000.00
5	HOME Administration	\$ 189,000.00
6	Homebuyer Assistance	\$ 756,900.00
7	Home Program Equity Program	\$ 864,912.00
8	CHDO Operating Fund	\$ 95,000.00
Total HOME		\$ 2,242,132.00
GRAND TOTAL		\$ 10,540,595.00

GEOGRAPHIC DISTRIBUTION – 91.220(d)



FY2005 GEOGRAPHIC DESCRIPTION – 91.220(d)

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: Park Place, Lambert's Point, and Huntersville. The following paragraphs define Redevelopment, Conservation, and Assisted neighborhoods identified in the NRHA Activity Areas map:

REDEVELOPMENT

An area considered for a redevelopment program has been determined by the local government to be blighted, infeasible for conservation and in need of clearance, re-planning, rehabilitation and reconstruction according to a publicly approved redevelopment plan. An area is considered blighted when the current conditions impair economic values and tax revenues, cause an increase in and spread of disease and crime, and constitute a menace to the health, safety, morals and welfare of the residents of the Commonwealth. There are also certain areas where the condition of title, diverse ownership of the land to be assembled, the street or lot layouts, or other conditions prevent a proper development of the land. The goals of a redevelopment plan for a project area are to eliminate the adverse physical, social, and economic deterioration in the area through the acquisition of properties and the correction of environmental and functional obstacles. Additionally, the efficient redevelopment of cleared land should maximize land use efficiency and eliminate incompatible and competing uses.

CONSERVATION

The goal of a conservation plan is to revitalize a community experiencing decline through the rehabilitation of individual properties so as to bring these properties up to the Rehabilitation Standards outlined in the Conservation Plan, and the construction of public improvements necessary to enhance the livability of the area. This is accomplished by rehabilitation of individual properties according to the City's rehabilitation standards, and by acquiring properties where building conditions and land use characteristics are detrimental to the area. Characteristics of a conservation plan include:

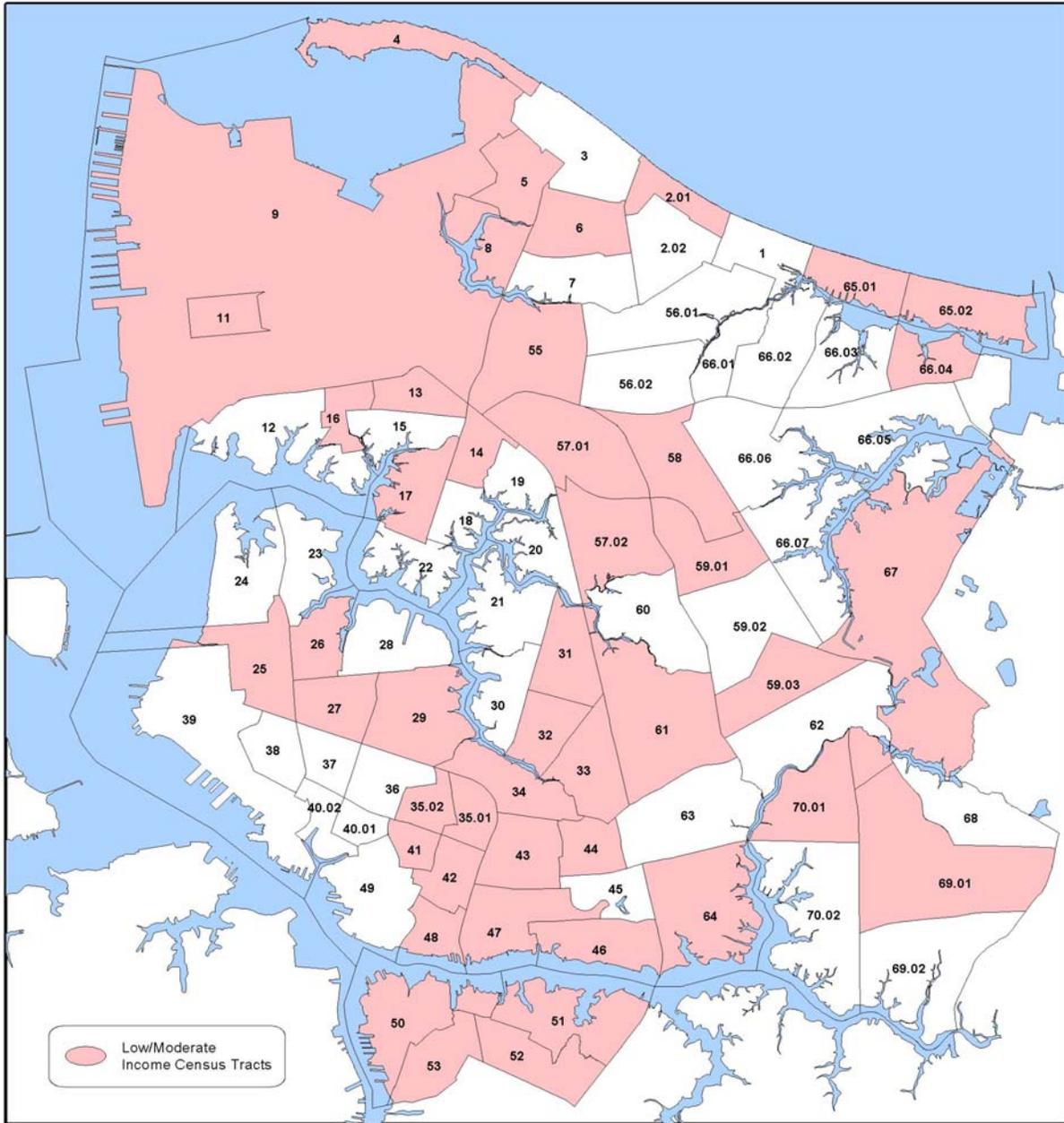
- A total neighborhood approach with a specific plan prepared by the Authority at the request of City Council and neighborhood residents,
- A set of standards that provided for more than the minimum acceptable conditions;
- The improvement or provision of public facilities in the neighborhood such as streets, utilities, playgrounds, public buildings or other site improvements;
- An alternative to the City's police powers and court action for neighborhood improvements acquisition of non-complying property;
- Financial assistance to property owners, who could not otherwise afford to make necessary, major repairs or improvements.

FY2005 GEOGRAPHIC DESCRIPTION (CONTINUED) – 91.220(d)

ASSISTED HOUSING

The Federal government funds two housing assistance programs which are available to families and individuals with a financial need: Public Housing and Section 8 rental assistance. Public housing provides affordable, safe housing for families and individuals who cannot afford rent on the private market. Eligibility for both public housing and Section 8 is determined by the gross family income minus certain allowed deductions for dependents and specific medical expenses.

FY2005 GEOGRAPHIC DESCRIPTION (CONTINUED) – 91.220(d)



LOW/MODERATE INCOME CENSUS TRACTS



Using 2000 HUD Definition
City of Norfolk



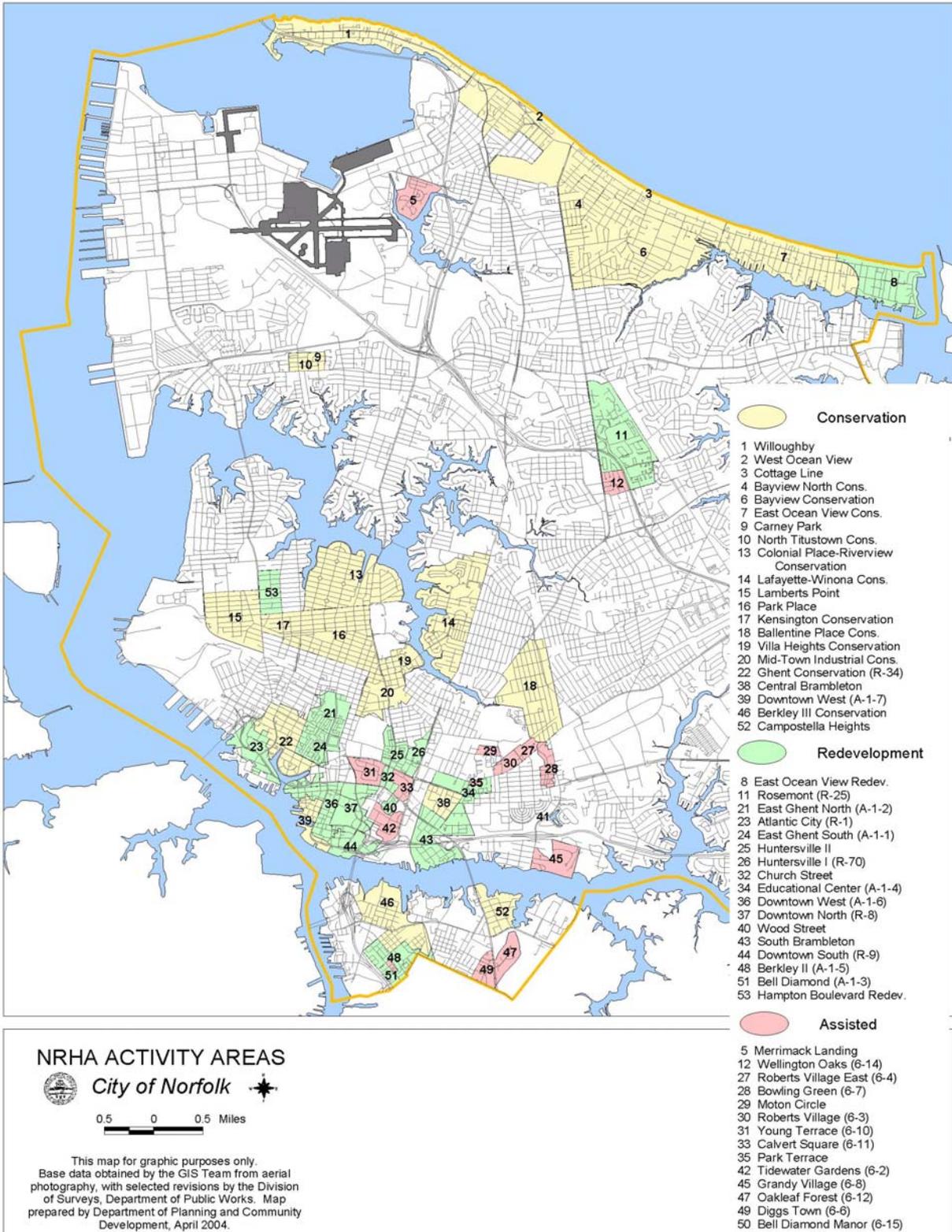
Note: Map is labeled with census tract numbers.

Map is for graphic purposes only.

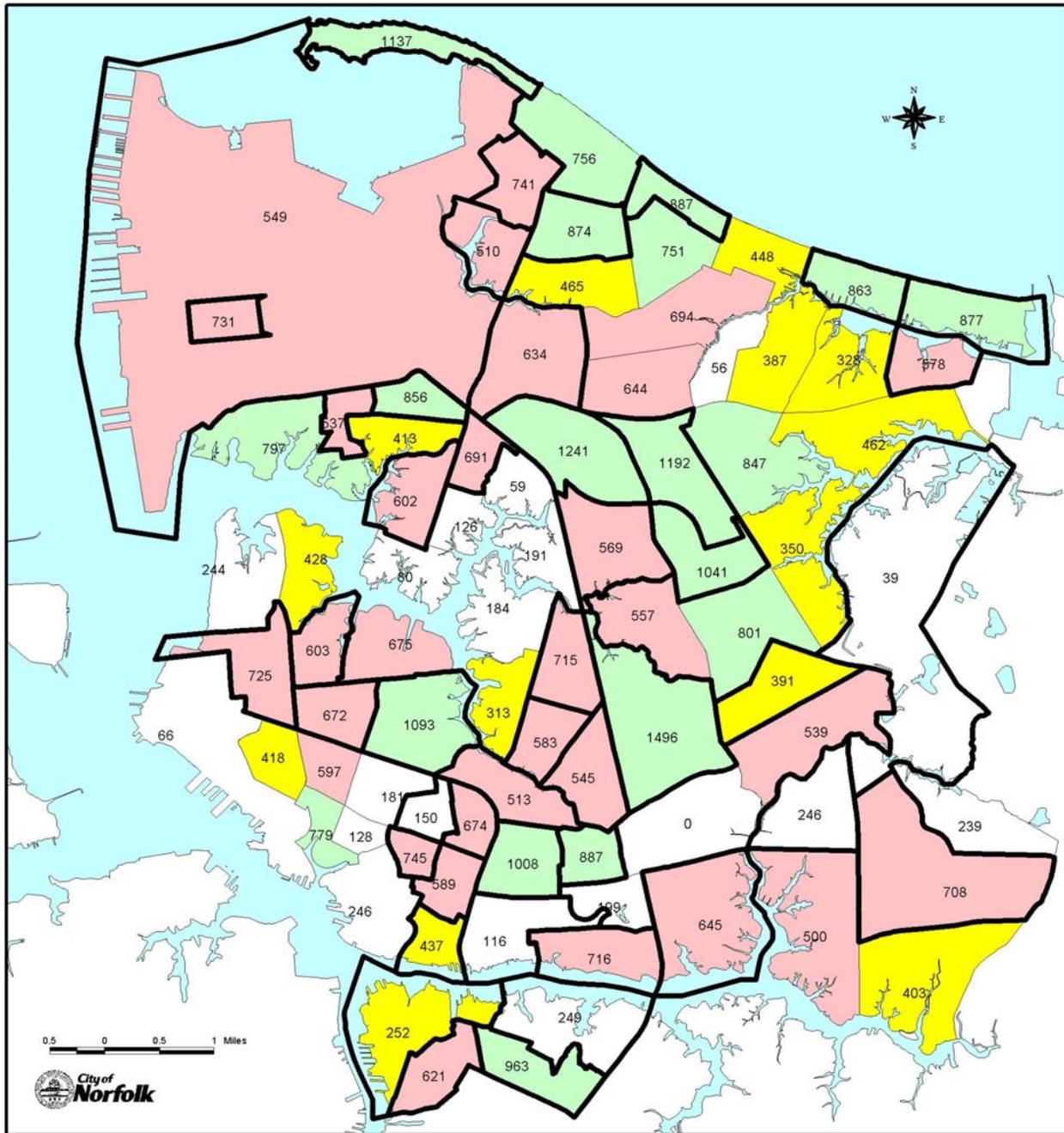
Base data obtained by the GIS Team from aerial photography, with selected revisions by the Division of Surveys, Department of Public Works. Income data obtained from Department of Housing and Urban Development, 2000.

Map prepared by Department of Planning and Community Development, April 2004.

FY2005 GEOGRAPHIC DESCRIPTION (CONTINUED) – 91.220(d)



FY2005 GEOGRAPHIC DESCRIPTION (CONTINUED) – 91.220(d)



HOUSEHOLDS WITH INCOME BELOW 80% OF REGIONAL MEDIAN 2000 Census

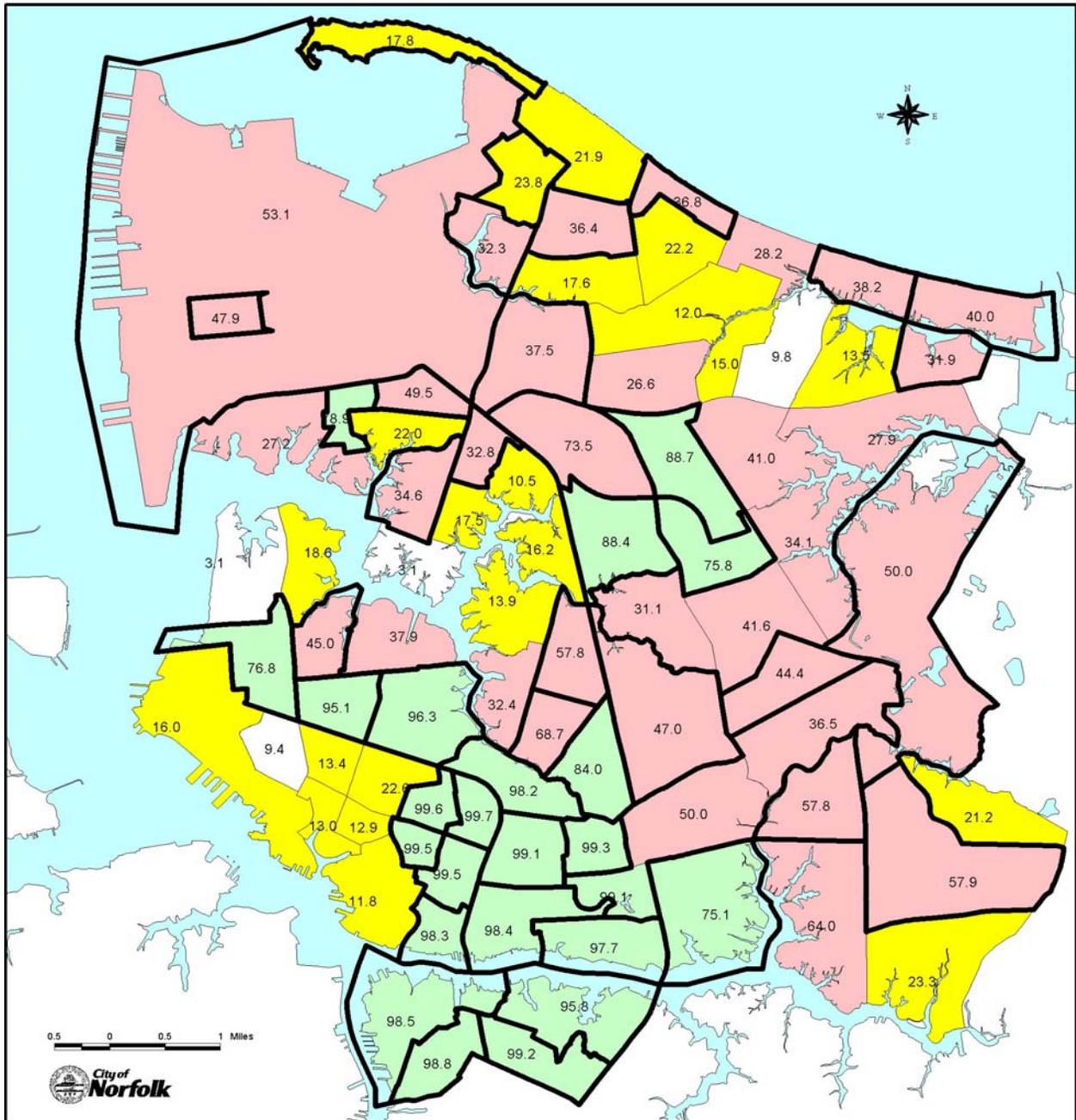
*Regional Median = \$42,448
80% = Income below \$34,999*

Note: Low Mod Qualifying Census Tracts outlined in black.

Households	
	Up to 249
	250 to 499
	500 to 749
	750 and over

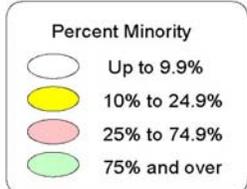
Map for graphic purposes only.
Base data obtained by the GIS Team from aerial photography, with selected revisions by the Division of Surveys, Department of Public Works. Data from 2000 Census.
Map prepared by Department of Planning and Community Development, April 2004.

FY2005 GEOGRAPHIC DESCRIPTION (CONTINUED) – 91.220(d)



**MINORITY HOUSEHOLDS
PERCENT OF HOUSHOLDS IN TRACT
2000 Census**

Note: Low Mod Qualifying Census Tracts
outlined in black.



Map for graphic purposes only.
Base data obtained by the GIS Team from aerial
photography, with selected revisions by the Division
of Surveys, Department of Public Works. Data
from 2000 Census.

Map prepared by Department of Planning and
Community Development, April 2004.

HOMELESS AND SPECIAL NEEDS – 91.220(e)



Homeless and Special Needs – 91.220(e)

HOPWA

Housing Opportunities for Persons with AIDS (HOPWA), a program of the U.S. Department of Housing and Urban Development (HUD), provides funding for housing and housing-related services for people living with HIV/AIDS and their families. An eligible metropolitan statistical area (EMSA) or state receives a direct allocation of HOPWA funding when 1,500 cumulative cases of AIDS are diagnosed in a region. Virginia has four distinct areas receiving formula allocations: Norfolk-Virginia Beach-Newport News, Richmond-Petersburg, Washington DC-MD-VA, and the "Balance of State". HIV/AIDS cases diagnosed as of December 31, 2000 in the Norfolk-Virginia Beach-Newport News EMSA represented:

- 32% (6,755) of Virginia's cumulative HIV and AIDS cases
- 31% (1,836) of people living with AIDS in Virginia
- 36% (2,863) of people living with HIV in Virginia

Of people living with AIDS in the Norfolk-Virginia Beach-Newport News EMSA, 65 percent were African American/Black, 78 percent were male, and 45 percent were 30 to 39 years old. The demographic profile of the 2,863 people living with HIV who have not been diagnosed with AIDS is very similar, with slightly higher proportions of African Americans/Blacks and women. People ages 20-29 are the largest group of people living with HIV, at 41 percent of the total.

In the Norfolk-Virginia Beach-Newport News EMSA, HOPWA funds are used to provide short-term rent, mortgage, and utility assistance and tenant-based rental assistance. The following chart outlines the clients served in Norfolk for PY 2003/2004 and PY 2004/2005.

Location – Norfolk, Virginia	CANDII Norfolk	TACT Norfolk	TACT Satellite, Formerly GPCF Hampton & Newport News	URBAN LEAGUE Norfolk	FULL CIRCLE Norfolk	TOTAL
Norfolk – FY 2003-2004	12	249	11	115	36	423
Norfolk – FY 2004-2005	42	157	0	29	44	272
Total Clients Served	54	406	11	144	80	695

FY 2003 Allocation - \$ 1,152,820

FY 2004 Allocation - \$ 941,889

FY 2005 Allocation - \$ 950,000

Homeless and Special Needs (CONTINUED) – 91.220(e)

FY 2006 Emergency Shelter Grant Activities		
Ecumenical Family Shelter (The Dwelling Place)	\$	48,897.00
The Dwelling Place provides emergency shelter for homeless families while they secure and/or employment. The shelter offers services to resident families through (1) emergency services program (2) children's program and (3) volunteer program.		
F.O.R. Kids, Inc.	\$	48,677.00
Haven House provides emergency shelter for families who are Norfolk residents for approximately 60 days. The emergency shelter provides individual and group counseling to families, and the program provides families with food, clothing, referral and advocacy services.		
Planning Council, Inc.	\$	35,707.00
Provides Homeless Prevention Program to assists lower income residents of Norfolk who are normally self-sufficient, who are facing eviction, foreclosure, or homelessness due to an unavoidable crisis or temporary loss of income. The program provides financial aid, emotional and behavioral support. Financial assistance is provided with a combination of no-interest loans and grants.		
The Salvation Army	\$	25,121.00
Provides comprehensive day services and day shelter for men. Their services include case management, personal hygiene and two hot meals per day for each homeless person using their facility.		
St. Columba Ecumenical Ministries, Inc.	\$	27,669.00
Provides food, financial assistance, transportation and advocacy to the homeless population. Services include but not limited to: Food, showers, clothing/work clothes, tools, transportation, access to telephone, newspaper, washer and dryer.		
YWCA	\$	31,099.00
Provide regional emergency shelter to 400-500 women & children leaving violent homes and substance abuse lifestyles. Provides support & outreach through: 24-hr Hotline, support groups, and aftercare follow up by a counselor. Provides services to the male batterers via an 18 week psycho-educational program. Provides community education towards the elimination of domestic violence.		
Administration	\$	11,389.00
Total Proposed FY 2006 ESG	\$	228,559.00

Homeless and Special Needs (CONTINUED) – 91.220(e)

FY 2006 CDBG Public Service to Benefit Special Needs		
St. Columba Ecumenical Ministries (Homeless Assistant)	\$	15,000.00
Provides staff to assist homeless find employment, housing and supportive services.		
Independence Center, Inc.	\$	102,296.00
The purpose of this project is to provide assistance with home modification for residents with disabilities.		
The Planning Council (Homeless Consortium), Inc.	\$	45,850.00
Provides funds to the homeless prevention program addressing the needs of those at risk of losing their housing or are already homeless. Provides financial assistance and supportive services to prevent eviction and foreclosure or assist families to secure new housing.		
St. Columba (Next Step Transitional Housing)	\$	25,000.00
This is a transitional housing program for homeless clients to regain independence.		
The Planning Council (ShelterLink)	\$	12,633.00
This requests funding for their Homeless Management Information System.		
Tidewater AIDS Community Taskforce	\$	41,377.00
Provides funds for the Ray of Hope Project for the immediate assistance to HIV/AIDS infected individuals exploring their employment and education potential that are vital to quality of life at the Ray of Hope Center.		
Total Proposed CDBG Public Service Special Needs	\$	242,156.00

OTHER ACTIONS 91.220(f)



OTHER ACTIONS – 91.220(F)

Anti-Poverty Strategy

The City of Norfolk is pursuing economic and infrastructure development in Downtown, Ocean View, and several other areas in the City. Norfolk Downtown revitalization efforts have created substantial economic development and jobs for the City. The City plans to continue this type of concentrated revitalization and economic development in other neighborhoods. The City's planning and economic development staff works closely with small and large businesses and entrepreneurs interested in starting a new business in Norfolk or expanding their current operations. The City's close cooperation with the business community has created a substantial number of new jobs in different industries.

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 activities 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 developmentally 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.

Developing Institutional Structure/Enhancing Coordination

The City plans to identify formal points of contacts between the Office of Grants Management, the Department of Human Services, and The Planning Council (the City's Continuum of Care Coordinator) in order to improve delivery of some public service activities and homeless programs.

The City and NRHA will examine reporting procedures including the use of IDIS in order to improve oversight of the programs and cleanup old activities from IDIS. In order to increase coordination between the City and NRHA, both organizations need substantial training in IDIS; however, HUD has been unable to provide this training. The City experienced staff turnover last year and needs IDIS training in order to improve the performance of HUD programs.

OTHER ACTIONS (CONTINUED) – 91.220(F)

Fostering Decent Housing

As part of its strategy to increase housing opportunities throughout the City, the city will continue to work with both non-profit and for-profit affordable housing providers to expand the supply of affordable housing. Programs to provide home-ownership opportunities and expand the supply of quality rental housing for low income seniors, working families and special needs populations will continue. As shown in the attached Streamlined Annual Plan for PHA for Fiscal Year 2006, these populations continue to present a challenge to the City of Norfolk.

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 preparing low-income buyers for homeownership and will continue. The City will also continue to partner with the three existing Community Housing Development Organizations (CHDOs), which provide a needed resource in adding to the supply of affordable new housing units. In addition, two other CHDOS were approved and certified in November 2004, and the City expects to work with them in future funding years. This year, with the addition of the American Dream Down Payment Assistance Funds, the City intends to increase the opportunities for homeownership for its citizens. In keeping with HUD recommendations, the City will specifically work with public housing residents to help them achieve the goal of homeownership.

The HOPE VI Project is currently underway and will be the site of the Tidewater Builders Association's Homerama in 2005. As planned, the project will involve the redevelopment of approximately 100 acres in the city as 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 be 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 as it relates to 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.

OTHER ACTIONS (CONTINUED) – 91.220(F)

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 Streamlined Five-Year Action Plan for the PHA, which details the steps to be taken during federal fiscal years 2006-2010 to improve the management and operation of public housing, and to improve the living environment of public housing residents. This document addresses both public housing and Section 8 initiatives. One activity to be highlighted will be a study of the feasibility of implementing a comprehensive community plan to redevelop Tidewater Gardens, Moton Circle, and Young Terrace into mixed-income, mixed-use communities with substantial on-site, one-for-one replacement of housing units. Possible redevelopment tools and strategies may include, but shall not be limited to, inclusion of adjacent real estate presently owned by local municipal government and private landlords, use of new market tax credits funds and low income housing tax credits, Federal Loan Home Bank and factor funds.

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 2006 to encourage public housing residents' involvement in management and the pursuit of homeownership.

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. The City is waiting for HUD's guidance and a Healthy Homes Monitoring Checklist in order to develop appropriate monitoring Forms for lead-based paint activities.

PROGRAM SPECIFIC REQUIREMENTS – 91.220(g)



PROGRAM SPECIFIC REQUIREMENTS – 91.220(g)

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 unforgiven balance 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 Redevelopment and Housing 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

PROGRAM SPECIFIC REQUIREMENTS (CONTINUED) – 91.220(g)

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 homeowner.

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.

ADDI Targeted Outreach

The American Dream Down Payment Initiative (ADDI) program ensures that residents and tenants of public and manufactured housing, as well as other households assisted by Section 8 vouchers receive priority in the distribution of ADDI funds toward the purchase of a first home. This is the Targeted Outreach population and approximately 830 households are eligible to participate in the program.

ADDI funds will be utilized by NRHA to provide Down Payment and Closing Cost 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). The NHRA goal is to give previous residents of Bowling Green and Roberts Village priority for receiving homebuyer assistance.

NRHA has established an Outreach, Marketing and Counseling Program to encourage and support homeownership opportunities for residents of the targeted population. Occupancy priority groups have been established as follows:

PROGRAM SPECIFIC REQUIREMENTS (CONTINUED) – 91.220(g)

1. Bowling Green and Roberts Village residents displaced by the 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. Other current NRHA public housing households who meet threshold requirements or who are on a project waiting list.
3. Section 8 residents who meet threshold requirements or are on a project waiting list

ADDI Action Plan

A description of the plan used for assisting families receiving ADDI funds to undertake and maintain homeownership is as follows:

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); and
- Homebuyer Contribution requirement: the applicant must demonstrate an ability to pay applicable closing costs (above those covered by the homebuyer subsidy.) A minimum contribution of 1% of the sales price of the home is required.

* It is estimated that three minority families will be assisted with ADDI funds in FY 06.

MONITORING – 91.230



MONITORING – 91.230

Monitoring Standards and Procedures

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

The City of Norfolk has developed new comprehensive guidelines for sub-recipient monitoring using HUD Monitoring Forms as a guide. 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. The City will consider reducing the number of Sub-recipients in order to be able to conduct more comprehensive monitoring and provide better technical assistance to the remaining sub-recipients.

Objectives

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

1. 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;
2. Are carrying out the project in a timely manner in accordance with the time frames required by the contract;
3. Are charging costs to the program or project that are eligible under applicable regulations;
4. Are complying with other applicable laws, regulations and terms of the contract;
5. Are conducting the program in a manner which minimizes the opportunity for fraud, waste and mismanagement; and
6. 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 not designed 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 be repaid to the federal government.

Programmatic

Programmatic monitoring activities will focus primarily on two aspects of the CDBG program; program progress and program benefits. The city will focus on the following:

- National objective compliance and record keeping;
- General organization of files;
- Financial and general grant management;
- Environmental compliance;

MONITORING (CONTINUED) – 91.230

- 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, and 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 has a new Performance Measurement System and currently is refining this system for each sub-recipient. Some of the new outcome measures are as follows:

1- Youth/Education Programs – Reduction in number of conflicts in schools involving students; reduction in the drop-out rate; improvement in graduation rates of schools with CDBG assisted programs.

2- Housing/infrastructure/revitalization – Increased private investment in low-income areas (construction permit and business license); reduction in crime in targeted neighborhoods; increased property values in low/moderate income areas.

3- Homeless projects – Reduction in number of people in emergency homeless shelters and increase in number of homeless individuals living in transitional and permanent housing.

MONITORING (CONTINUED) — 91.230

Annual performance goals and measures are program specific. The performance measurement system will 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 annually. 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); and
- ❖ Measurement of the Quality and the Pace in which service was provided.

Program Impact Measures (reflecting the level of effectiveness)

- ❖ Measurement of the desired outcomes in the Community or persons assisted; and
- ❖ 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 the strategic goals of the Consolidated Plan. Historical data regarding which grantees were both efficient and effective, will also be available.

FAIR HOUSING AND MINORITY BUSINESS OUTREACH



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 purposes of the Fair Housing Analysis for the Hampton Roads Community Housing Resource Board (HRCHRB) are:

1. To evaluate the housing characteristics in the seven (7) HUD entitlement communities in the Hampton Roads region;
2. To identify blatant or defacto impediments to fair housing choice; and
3. To provide 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. The identified impediments are:

1. Lack of affordable housing for protected class individuals;
2. Lack of awareness and education regarding fair housing, particularly among minority and disabled households;
3. Limited housing choice for the elderly due to special exemption zoning regulations

These impediments are/have been addressed and corrective actions are underway for improvement. The following activities are currently underway which will effectively leverage the necessary human and financial resources to further fair housing. These initiatives will also address the aforementioned impediments. Specifically, the City is facilitating the following:

➤ Breaking the cycle of poverty and segregation in housing through:

- The HOPE VI/Broad Creek Development

This initiative will not only provide new, attractive housing units, but will also in the short term provide construction trade related jobs.

- The Park Place Development

- Through refurbishing existing homes and new construction, the objective is to create a mixed income/culturally diverse community.

- Downtown Commercial and Residential Development

To date, the City has initiated numerous projects which combine improved revenue generation via increasing the tax base. These projects have driven a diverse influx of new home and business owners into the community.

- At present, 70% of the census tracts consist of between 10 - 70% minority concentrations.

FAIR HOUSING (CONTINUED)

- Continued use of entitlement funds to support the creation and improvement of housing for low-income households using adaptive modifications.
- Additional budgeting for advertising, expansion of awareness and education regarding Fair Housing has been incorporated. This Fair Housing Program will include outreach to public housing residents throughout the City of Norfolk.
- Establishment of a formal mechanism with the Department of Human Services and Norfolk Redevelopment and Housing Authority for citizens to file fair housing complaints. This would include a comprehensive data maintenance system for reporting purposes.
- The Office of Grants Management's website will be updated to include a Fair Housing Complaint form (downloadable PDF) accessible via www.norfolk.gov/grant
- These activities will provide the framework of the overall approach to fair housing in the city.

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. Additionally, the Department of Economic Development provides assistance to potential small business owners. The City of Norfolk, Norfolk Redevelopment and Housing Authority (NRHA) 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 Minority Business Entrepreneurs (MBEs) and Women Business Entrepreneurs (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.

Assistance provided by Department of Development and Purchasing Agent's Office to Minority and Women-Owned Businesses:

- Virginia Business Opportunity Fair - May 3-5, 2005 - Virginia Minority Supplier Development Council's annual conference and trade show
- Black Enterprise Conference - May 11-15, 2005 - Manned joint marketing booth with representatives from Portsmouth at national conference to inform attendees about all that Norfolk and Portsmouth have to offer
- 4th Annual Norfolk Small Business Resource Day - August 6, 2005 - Over 50 national, state, regional, and local organizations that provide support and assistance to small, women-owned, and minority businesses available to talk one-on-one with business owners and entrepreneurs. More than 500 attendees in prior year.
- Minority Economic Development (MED) Week - September 8-10, 2005 - National Conference sponsored by US Department of Commerce's Minority Economic Development Agency to provide recent research and discussion on issues effecting minority business development and minority economic development.
- National Minority Supplier Development Council Annual Conference - October 17-20, 2005 - national conference focusing on supplier diversity and minority business development
- Trade fairs sponsored by surrounding cities, Virginia Department of Commerce, Virginia Department of Minority Business Enterprise, and other groups to promote the utilization of small, women, and minority-owned businesses.
- Presentation to participants in Fast Trac Program sponsored by Empowerment 2010, March 10, 2005.

MINORITY BUSINESS OUTREACH (CONTINUED)

- Creation of “An Interactive Guide to Starting and Growing a Business in Norfolk, Virginia.” This is a step-by-step guide to assist in the formation and growth of small start-up businesses in Norfolk. The CD is interactive and prompts the user to answer questions about potential business and provides links to the numerous forms and instructions for starting a business (business license, state and federal requirements, etc). The answers are then used to assist the potential business owner in preparing a business plan. The CD walks the entrepreneur through the creation of each part of a business plan and automatically generates a business plan. This is free to the public.
- One-on-one meetings with potential entrepreneurs and small business owners to discuss how to start a business in Norfolk, refer to numerous organizations in area that can assist, and assist in finding location, funding, and business plan development.
- Representation on Virginia Minority Supplier Development Council Board of Directors; strategic planning committee, certification committee, and Vice Chair of the Tidewater region of the council.
- Provided office space for the Tidewater region of the Virginia Minority Supplier Development Council.

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CERTIFICATIONS – 91.225



APPENDICES

