

---

# PY 2020 (FY 2021) Annual Plan

---



## With: September 2020 Substantial Amendment

This amendment includes: the addition of \$289,655.71 in CDBG Local Account Funding; the reprogramming of \$885,344.29 in prior year CDBG funds; the reprogramming of \$675,000 in current year (FY 2021/PY 2020) funds; the reprogramming \$119,960 in prior year HOME funds; and the reprogramming of \$50,000 in current year (FY 2021/PY 2020) HOME funds. The HOME reprogramming was made possible by HOME Waivers allowing for a higher 25% HOME Administration and Planning Cap and up to 10% for CHDO operating assistance to maintain organizational capacity during the COVID-19 pandemic.

# Executive Summary

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

### 1. Introduction

The City of Norfolk is submitting its fifth Annual Action Plan as part of the adopted 2017-2021 Consolidated Plan. An Annual Action Plan is required by the U. S. Department of Housing and Urban Development (HUD) from all jurisdictions receiving Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership (HOME) funds.

The FY 2021 (HUD Program Year 2020) Annual Action Plan was developed in accordance with HUD guidelines 24 Code of Federal Regulations (CFR) Part 91.220. This document represents a cooperative effort between the City of Norfolk, the public, and providers. It outlines the city's needs, goals, and strategies for the 2020 program year (City Fiscal Year 2021) and addresses citizen involvement, including information on potential resources. The priorities developed in this plan target a wide range of issues. These issues range from basic needs, such as the availability of affordable housing to quality of life issues like homelessness and improving public facilities to serve low-to moderate-income residents.

The FY 2021 (PY 2020) Annual Action Plan estimated funding allocation is \$7,786,683. The funding breakdown reflects: CDBG funds of \$5,890,890, HOME funds of \$1,510,504, and ESG funds of \$385,289. The Plan provides information on the proposed activities for the upcoming planning year in AP-38.

These allocations and the related program activities detailed in this document do not reflect the impact of the Coronavirus on the City of Norfolk nor the receipt of funds which may be available under the Coronavirus Aid, Relief, and Economic Security (CARES) Act enacted in March 2020. Many of the residents who are served through CDBG, HOME, and ESG resources are low-to-moderate income. Many of these are the employees in the service industry who have lost employment in March and April 2020. While immediate needs may be met under CARES, it is likely that some jobs will not return and the need for HUD assistance will be greater for the foreseeable future.

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

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

The Consolidated Plan has four objectives:

- Affordable Housing: Maintain and improve current homes through rehabilitation efforts. Expand affordable rental housing opportunities. Assist low-income families/individuals to become first-time homebuyers. Improve public facilities and infrastructure.
- Economic Development: Enhance employment opportunities for low-to-moderate income persons, Stimulate business investment and job development, Fund Section 108 Loan Program eligible activities
- Public Services: Support senior services. Provide health services. Provide prevention programs and emergency assistance
- Efforts to Eliminate Homelessness; Rapid re-housing programs. Provide tenant-based subsidy rental assistance, Prevention and Outreach

For FY 2021 (PY2020) the City of Norfolk has identified the following goals and outcomes:

- Create and preserve affordable housing for homeownership;
- Create jobs for low-to- moderate income individuals;
- Support activities that prevent homelessness;
- Support the ongoing operation of shelter facilities for homeless individuals;
- Support activities that move persons experiencing homelessness to permanent housing;
- Improve and expand public facilities to serve low to moderate income individuals;
- Improve and expand infrastructure to serve low to moderate income individuals; and
- Support public services for adults, children, and homeless and other special needs populations.

The overall goals of the housing and community development and planning programs covered under the Five-Year Consolidated Plan are to strengthen partnerships with other jurisdictions and to extend and strengthen partnerships among all levels of government and the private sector. This includes for-profit and non-profit organizations to enable them to provide decent affordable housing, establish and maintain a suitable living environment, and expand economic opportunities for low-to-moderate income persons.

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

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

The city has successfully implemented housing, community development, homelessness prevention, and economic development activities reaching thousands of low and moderate-income individuals.

The city conducts business on a fiscal cycle from July 1 through June 30 annually.

The following is a summary of the accomplishments for the program year ending June 30, 2019.

The City improved infrastructure for low-to-moderate income neighborhoods with completion of three playgrounds, renovations of the Horace Downing Library and Diggs Town Recreational Center, improvements to public beach access and ADA compliant sidewalk improvements. 220,462 persons were assisted through these projects.

The CHDO Program had an Environmental Review underway for a specific local CHDO project inclusive of the development of three new construction single family homes to be sold to, and provide direct homebuyer assistance to, three eligible low-income homebuyers.

Low-to-moderate income business owners were assisted with technical assistance or grant funding to start or grow their business. These initiatives assisted 38 businesses and created 27 jobs.

The Homebuyer Assistance Program administered by Norfolk Redevelopment and Housing Authority (NRHA) expanded the supply of decent, safe, sanitary and affordable housing. Twenty (20) low-to-moderate income first-time homebuyers were assisted with down payment and closing costs assistance in the form of a forgivable, no interest and no monthly payment “soft second” mortgage loan with a principal residence requirement, affordability period, forgiveness term and recapture/refinance restrictions.

The HomeNet Program managed by Norfolk Redevelopment and Housing Authority (NRHA) provided education and counseling services to 163 low-to-moderate income participants and 12 middle income participants. A total of 26 low income and 3 moderate income HomeNet participants achieved homeownership. Other HomeNet accomplishments included: conducted 11 VHDA Homeownership Education classes with a total of 194 attendees; referred 47 participating households to the HOME Program for down payment and closing costs assistance; provided services to public housing residents through the Homebuyer’s Club of which 25 participants graduated; and provided services to Housing Choice Voucher Recipients of which 1 purchased a home utilizing their voucher.

The public service activities included the Norfolk Works Job Resource Center, Crisis Intervention Team, the Emergency Utility Payment Program, and support to non-profit agencies who served the city’s vulnerable citizens. Through these initiatives, 77,869 persons were assisted.

Through Street Outreach, Rapid Re-Housing and Prevention, homeless residents are supported and assisted in being housed. 107 households were assisted through rental assistance and rapid re-housing. Through acquisition and production of affordable units, 20 households were served. Overnight shelter was provided to 1,617 individuals. Prevention activities assisted 385 people.

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

Summary from citizen participation section of plan.

The City of Norfolk's approved Citizen's Participation plan encourages input from the community and public participation, emphasizing involvement of low-to- moderate income residents of Norfolk, particularly those living in the targeted areas. The plan also encourages comments and participation from all the city's residents including minorities, non-English speaking persons and persons with disabilities. The city uses public comment periods, public hearings, neighborhood groups, website content, and social media as methods to engage citizens.

The city held a public input session on February 6, 2020 at 6:00 p.m. at City Hall for organizations interested in providing input and comments relative to the FY 2021 (FY 2020) Annual Action Plan. This meeting outlined objectives for each HUD program and provided the opportunity for citizen comments.

An ad was placed in the Virginian Pilot on April 2, 2020 for the City's Notice of a public hearing and notice of a 30-day comment period on the FY 2021 Annual Action Plan. A virtual public hearing was held on April 16, 2020 at 6:00 p.m. On May 6 another public hearing was held virtually with City Council. The 30-day comment period was April 2 - May 8, 2020. Copies of the proposed plan were posted on the City's website.

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

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

No residents attended the city's Public Input Session held February 6 due to severe weather conditions at the time of the scheduled Public Session.

For the April 15 virtual public hearing, twenty-six individuals registered and approximately ten participated. One public comment was made to ask the City to consider special populations when it awards funding and to look for alternative ways to support nonprofits in times of economic distress. The next day an email comment was received thanking the city for the support provided to the Salvation Army.

At the May 6 public hearing held virtually with City Council, several comments were made on the General Fund budget, but no comments were made in reference to the HUD Annual Plan.

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

There were no comments that went unconsidered.

## **7. Summary**

The City of Norfolk's proposed FY 2021 (PY 2020) Annual Action Plan priorities include investing in neighborhoods, improving housing quality, and increasing homeownership. A priority for these services

is the St. Paul's area. The city and the Norfolk Redevelopment and Housing Authority (NRHA) are partnering to revitalize the St. Paul's area to improve the resilience of both the social and physical environment of the residents that live in the area. The goal is the physical transformation with a comprehensive approach to address the needs of people in St. Paul's. The relocation of the area residents and demolition of units in the first phase of Tidewater Gardens will begin in FY 2020. (This timeline may be delayed due to COVID-19 impacts)

The CDBG program will continue to invest in public service programs that benefit adults, children, homeless individuals, and individuals with disabilities. We will continue to provide direct assistance to first-time homebuyers and provide funds towards tenant-based rental assistance initiatives.

Lastly, the city will continue investing ESG funds to provide direct assistance to homeless individuals and families living on the streets. This includes support of the area emergency shelters and provide rapid-rehousing and homeless prevention funds to provide decent affordable housing and/or prevent households from becoming homeless.

The overall objective is to target the available HUD resources to address the needs of our most vulnerable citizens and to assist in improving their quality of life. The projects outlined in the plan are essential resources to helping the city achieve this goal.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	NORFOLK	Office of Budget and Strategic Planning
HOME Administrator	NORFOLK	Office of Budget and Strategic Planning
ESG Administrator	NORFOLK	Office of Budget and Strategic Planning

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The City of Norfolk's Office of Budget and Strategic Planning is responsible for the preparation and administration of the Annual Plan. The implementation of programs is done in conjunction with city departments such as the Department of Public Works, Neighborhood Development, and Recreation Parks and Open Spaces. The Department of Finance assists with the accounting of the entitlement programs. Further the city works with Norfolk Redevelopment and Housing Authority (NRHA) and a variety of community-based organizations to assist with the delivery of the programs and services.

**Consolidated Plan Public Contact Information**

Mr. Gregory Patrick is the Director of the Office of Budget and Strategic Planning. The office is located at 810 Union Street, Suite 607 Norfolk, Virginia 23510. The Annual Action Plan information point of contact Megan Erwin, at 757-664-4257 (office phone) or by email at [hudentitlement@norfolk.gov](mailto:hudentitlement@norfolk.gov).

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

### **1. Introduction**

The City of Norfolk recognizes that successful community development requires knowledge spanning several disciplines such as economic development, social services, and housing. Public and private partners are often on the ground, developing relationships with clients, or working in low-income areas. Because of their direct interaction with the homeless, cost-burdened, disabled, elderly, or other vulnerable populations, these partners know which services or activities are most beneficial to their clients. While the City of Norfolk is the lead agency and the receiver of HUD's funding, its community partners are essential to the execution of programs. The city coordinates with partners to determine the most effective projects and activities. Coordination is achieved by establishing mutual goals, information sharing, and supportive action.

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

The City of Norfolk continually works with public and assisted housing providers on the coordination of housing and services to benefit those in the community. Southeastern Virginia Homeless Coalition (SVHC)-Norfolk is a voluntary coalition of local human services agencies providing administrative support and coordination through the Planning Council as the head agency. It is approved by HUD as the VA-501 Norfolk/Chesapeake/Suffolk/Isle of Wight/Southampton Counties Continuum of Care (CoC).

The city provided leadership and support for Norfolk Redevelopment and Housing Authority (NRHA) to enter a Memorandum of Understanding with the SVHC Continuum of Care (VA-501). The purpose of the MOU is to provide Norfolk's homeless families and individuals with expedited access to the Low-Income Public Housing (LIPH) and Housing Choice Voucher (HCV) Programs operated by NRHA. NRHA will designate 80 public housing units and 36 housing choice vouchers annually for households who will graduate from permanent supportive housing programs or who are in rapid re-housing or tenant-based rental assistance programs.

Virginia Supportive Housing provides for the management and development of legacy studio apartment communities for persons exiting homelessness, and for the more recent mixed-income communities with targeted units for persons exiting homelessness. Virginia Supportive Housing, the LGBT Life Center, ForKids, and Norfolk Community Services Board are providers of permanent supportive housing in scattered site programs providing housing stabilization services and using a Housing First Model for households exiting homelessness. All of these programs use a Housing Choice Voucher look-alike model of affordable supportive housing. Persons are provided housing stabilization services and assisted with linkages to medical, behavioral health, and service agencies.

The city continues to promote and provide funding for the *People First* initiative. The *People First* initiative was created through a partnership between the City of Norfolk, Norfolk Redevelopment and Housing Authority (NRHA), residents and other stakeholders to improve the well-being of families directly impacted by the comprehensive multi-year redevelopment of the more than 200-acre neighborhood known as the St. Paul's area of Norfolk. *People First* is the foundation for the overall redevelopment effort. Urban Strategies, Inc. (USI) is the organizational lead for the implementation of the initiative. *People First* empowered by USI will provide effective and high-quality mobility services and human capital investment to approximately 1,700 families from Tidewater Gardens, Young Terrace, and Calvert Square public housing communities in the St. Paul's area.

The Norfolk Community Services Board has case managers dedicated to working with adults with serious mental illness and developmental disabilities living in any subsidized unit in the city whether in a neighborhood or a high-rise/mid-rise.

The VAST Team is a unique and creative strategy to ensure vulnerable adults identified in housing have an opportunity to address their needs. If there is a concern that an adult is not taking care of their personal needs, and is identified by any city connected partner, a referral is sent to VAST. VAST meets at least monthly and includes specialists from the community services board, social services, and neighborhoods. Creative problem-solving is done at the table and typically an identified two-person team reaches out to the individual to see if they are willing to accept assistance.

Hampton Roads Community Health Center (HRCHC) provides multi-site health clinics and mobile van dentistry. This clinic provides primary care, prevention/wellness, and some mental health services.

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

Homeless service programs receiving funding through the city's CDBG, HOME, ESG, and/or general revenue funds are required to participate in the CoC's Coordinated Entry System and meet the performance measures developed by the city in conjunction with the CoC. Elected officials attend open houses, CoC grant review meetings, and sit on non-profit committees or boards. Program staff for The Department of Economic Development sit on a variety of boards which helps gather knowledge on all potential economic development resources. Showing support, especially through direct participation, helps organizations maintain open communication with one another.

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

Consultations between the Norfolk Community Services Board and the Continuum of Care (CoC) assists in setting and revising standards for the outcomes homeless programs are to accomplish during their contract period. Consultations provide for an open discussion to ensure performance measures benefit the broader goals of the CoC. In doing so, the agencies who provide homeless services to homeless or at-risk of becoming homeless are informed of the standards required using CDBG, HOME, and ESG funds, as well as other best practice outcomes. The agencies can incorporate these goals when negotiating contracts with subrecipients.

The city requires the use of the Homeless Management Information System (HMIS) by all local homeless providers receiving funding from ESG, other HUD entitlement programs, or the city's general revenue funds. The city works with the CoC in developing funding approaches, plus policies and procedures for the operation and administration of the CoC's HMIS through their involvement in CoC committees, serving on the CoC governing board, and ongoing discussions with the HMIS lead agency.

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

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

1	<b>Agency/Group/Organization</b>	City of Norfolk
	<b>Agency/Group/Organization Type</b>	Other government - Local Civic Leaders Business and Civic Leaders Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The city communicates with NRHA and the CoC, as well as our internal department directors on a regular basis. All current funding recipients were made aware of public hearing dates and were notified when the FY 2021 application was available.

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

N/A

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	The Planning Council	The Annual Plan continue to be coordinated with the CoC and the city to ensure that housing needs are consistent with the Five-Year Consolidated Plan to provide services to the most vulnerable populations in the area.

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

**Narrative (optional)**

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

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

Norfolk's goal for citizen participation is to ensure broad participation of Norfolk stakeholders in housing and community development planning, program development, implementation, and evaluation.

The city has a Citizen Participation Plan which outlines the process for engaging residents in the planning process. The outreach efforts include:

#### Public Hearings:

- The community needs public input session was held on February 6, 2020. A virtual public hearing was held April 16, 2020 and a second public hearing on May 6, 2020.

#### Newspaper Notices:

- The notice of the public input session was published in the Virginian Pilot on January 17, 2020.
- The 30-day public review and comment period and notice of public hearing was placed in the Virginian Pilot on April 2, 2020.

#### Online Outreach:

- The city placed the notice of the public hearing as well as a full-page document of the plan on its website for public review.
- The city also shared news of the public hearing on the city Facebook page and sent an email to current nonprofit partners inviting them to participate in the virtual public hearing.

The city's open forum creates opportunities for citizens to participate in matters related to its HUD programs as well as provides staff opportunities to review policy issues and obtain public feedback.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Non-targeted/broad community	No response to newspaper ad	No comments received	N/A	
2	Public Meeting	Non-targeted/broad community	Due to severe weather, there were no attendees at the February 6 input meeting.	None	N/A	
3	Newspaper Ad	Non-targeted/broad community	No comments were received directly as a result of the newspaper advertisement	N/A	N/A	
4	Public Meeting	Non-targeted/broad community  Current Subrecipients	26 people signed up to attend the virtual public hearing on April 16th. Approximately 10 attended.	One comment was received asking the city to consider setting aside funding for special populations. Another comment was received in the form of a thank you letter from the Food Bank.	N/A	

**Table 4 – Citizen Participation Outreach**



## Expected Resources

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

#### Introduction

The City of Norfolk has been an entitlement city for more than 40 years. As an entitlement grantee, it receives CDBG, HOME, and ESG funds each year from HUD to carry out community projects. These projects are awarded through three processes:

- (1) A competitive request for application (RFA) where applicants submit a proposal to provide services as outlined in the RFA. These applications are scored by a committee and recommendations are made to the City Manager and City Council for final decisions.
- (2) Renewal of current contracts. Projects may be extended for one additional contract period.
- (3) Reprogrammed funds. Funds no longer needed for an existing project may be redirected to new projects based on need.

The following table illustrates the funds expected to be received in FY 2021 (PY 2020). The HUD entitlement funding for FY 2021 totals \$6,167,177 for CDBG (\$4,510,021), HOME (\$1,271,867), and ESG (\$385,289). There is also available \$1,503,126 in repayments and program income generated from CDBG (\$1,264,489) and HOME (\$238,637). This brings total funds available in FY 2021 (PY2020) to \$ 7,670,303. Prior Year Resources of \$116,380 are also being utilized. HUD has 45-days to review and approve the Annual Action Plan. Projects that will disturb the environment will not begin spending project funds until the Environmental Review Records (ERRs) are complete and HUD has the Release of Funds for both CDBG and HOME projects. **Note: A September 2020 amendment added an additional \$289,655.71 in CDBG Local Account Funding; \$885,344.29 in prior year CDBG funding; and \$119,960 in prior year HOME funding.**

Note: The City received its official HUD Entitlement Award notification dated February 18, 2020.

Expected HOME program income is based on an amount receipted in Integrated Disbursement Information System on or before 12/31/2019. Any HOME program income receipted in IDIS between 1/1/2020 and 06/30/2020 will be allocated to the NRHA Homebuyer Assistance.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	4,510,021	1,554,144.71	1,001,724.29	7,065,890	0	Federal funds prioritized to address capital improvements of public facilities and service providers, fund public services to low- and moderate-income residents, and improve affordable housing. Program Income includes \$1,237,797 expected in Local Account resources for second of three installments of a repayment from an OIG audit

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,271,867	238,637	119,960	1,630,464	0	Federal funds to (1) provide direct home-buyer assistance to eligible first-time homebuyers to purchase a decent, safe, sanitary and affordable home, (2) develop affordable new construction of housing for income eligible first-time homebuyers, and provide subsidies to assist individuals in obtaining rental housing. Will also provide operating assistance to CHDOs

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	385,289	0	0	385,289	0	Federal funds used to support street outreach, emergency shelter, rapidly re-housing and homeless prevention services.

Table 5 - Expected Resources – Priority Table

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

The city applies for competitive federal, state, and foundation grants when it meets the application criteria. The HUD funds are used as leverage with local and other grant funds to create new and expand existing programs and services.

HOME Homebuyer Activity funds will leverage private financing with an affordable interest rate and monthly payment in first lien position and

subordinate financing assistance with “no interest rate and no monthly payment” in third lien position (such as FHLBank Pittsburgh’s First Front Door (FFD) grants and Operation HOPE’s Closing Cost Assistance Program (CCAP) Grants).

Match Requirements:

HOME match requirements are to be satisfied via cash contributions in the form of below-market interest rate loans from private lending institutions and via donated land; and may also be satisfied, if applicable, via 1) other eligible cash contributions, 2) on-site and off-site infrastructure not paid with federal resources that is directly required for a HOME-assisted project, 3) donated site preparation and construction materials/equipment, voluntary labor and professional services provided to a HOME-assisted project or HOME match-eligible housing, and 4) eligible supportive services cost to families residing in HOME-assisted units during applicable period.

Each ESG subrecipient is required to provide 1:1 match for funding provided from the Emergency Solutions Grant Program.

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

The city will consider the use of publicly owned land for the construction of affordable housing for low to moderate income households, as well as provide or sell vacant land to CHDOs for the development of new construction of affordable housing units on a case-by-case basis.

The St. Paul's area of more than 200 acres is home of residents living in a neighborhood with high concentrations of poverty. The area includes a total of 1,674 aging units in three adjacent family public housing communities (Tidewater Gardens, Calvert Square and Young Terrace) that have reached the end of their useful life. The St. Paul's area floods regularly and is further exacerbated by crumbling infrastructure. Lack of connectivity to the rest of the city creates a sense of physical, social and economic isolation in the community. The City of Norfolk, in partnership with neighborhood residents and Norfolk Redevelopment and Housing Authority, has developed a vision for St. Paul's revitalization into one of the most desirable neighborhoods in the city where families and residents from all income levels, races, ages and cultures can live, learn, work, play and thrive. The broad goal is for the physical transformation to be coordinated and implemented in parallel with a comprehensive human capital component called *People First*. The *People First* initiative includes holistic family coaching that enhances life outcomes for residents around housing stability, quality educational opportunities, youth and adult development programs, job training, employment with livable wages, and health and wellness programs. The city's Capital Improvement Plan for FY 2021 includes funding over the next five years for redevelopment of the area into a mixed-use and mixed income development to deconcentrate poverty. These resources will continue the efforts for residents to have housing choices and lifelong success.

The St. Paul's Area Transformation Road Design will create a connected pattern of neighborhood streets and blocks that create the framework for a mixed-use, mixed-income neighborhood that will replace the existing isolated super block structure.

The Ohio Creek Watershed Project will help address flooding and ensure the future sustainability of the Chesterfield Heights and Grandy Village neighborhoods.

In addition, the city continues to be committed to providing quality recreational opportunities and green spaces within neighborhoods. Neighborhood parks are key to quality of life within a city; therefore, public park improvements will include an assessment of the park that reviews historical usage and community involvement. Prior year CDBG funding will continue to support playground and park improvements for the Ballentine Park Playground, Berkley and Campostella Playground, East Ocean View Basketball Courts, North Fox Hall Park Improvements and Oakmont North Park and Playground Improvements.

**Discussion**

Additional creativity, local funding, development incentives, and the creation of more partnerships are

all necessary in order to continue to achieve plan objectives, including the use of Low-Income Housing Tax Credits (LIHTC) to attract private investment funds.

Norfolk Redevelopment and Housing Authority (NRHA) will continue to plan and implement mixed-finance transactions to achieve the transformation of its assistance housing communities. The range of strategies aimed at transforming the physical environment will include but not be limited to: modernization of housing units; enhancements to open space and infrastructure; improvements to accessibility; demolition of selected units and construction of new units; introduction of market rate and for-sale units; acquisition and demolition of new units within or outside NRHA properties; and complete redevelopment. Financial strategies will include: the pursuit of federal, state and local grants; utilization of tax credit equity for low income public housing, historic properties and new markets; public and private debt; and exploration of conversions between traditional public housing funding, project-based Section 8, and the housing choice voucher program.

NRHA will consider issuing tax exempt bonds to finance the acquisition, rehabilitation and improvement of affordable housing.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services	2016	2020	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City Wide	Community Development: Homelessness Special Needs	CDBG: \$657,732	Public service activities other than Low/Moderate Income Housing Benefit: 138805 Persons Assisted
2	Affordable Housing	2016	2020	Affordable Housing	City Wide	Affordable Housing: Homelessness	HOME: \$1,441,370	Homeowner Housing Added: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 16 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 315 Households Assisted
3	Economic Development	2016	2020	Non-Housing Community Development	City Wide	Economic Development	CDBG: \$300,000	Jobs created/retained: 8 Jobs Businesses assisted: 8 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Facilities/ Site Improvements	2016	2020	Non-Housing Community Development Site Improvement to Horace Downing Library	City Wide	Community Development:	CDBG: \$5,983,158	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 16100 Persons Assisted
5	Homelessness	2016	2020	Affordable Housing Homeless	City Wide	Homelessness	ESG: \$356,393	Tenant-based rental assistance / Rapid Rehousing: 41 Households Assisted Homeless Person Overnight Shelter: 1332 Persons Assisted Homelessness Prevention: 35 Persons Assisted Other: 250 Other
6	General Oversight of Planing and Administration	2016	2020	General Planning and Administration Oversight	City Wide	Planning and Administration	CDBG: \$125,000 HOME: \$189,094 ESG: \$28,896	Other: 0 Other

Table 6 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	The city proposes providing funding for 17 public service activities for FY 2021 (PY2020) to achieve needed results to provide services to low- to moderate-income households throughout the City of Norfolk over the program year.
2	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	The city will provide affordable housing opportunities under the CDBG and HOME program with various projects that will aid households who pay more than 30 percent of their income for housing and considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.
3	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	FY 2021 (PY2020) CDBG funding will provide 8 local businesses financial assistance to help promote business expansion, yielding job creation for low-to-moderate income individuals.
4	<b>Goal Name</b>	Public Facilities/ Site Improvements
	<b>Goal Description</b>	Provide public facility and site improvements under the CDBG program during FY 2021 (PY 2020) program year. These activities include: Debt service for 108 loan funding the Southside Library; St. Paul's Area Transformation Road Design at \$975,000; Fire Station 11 Construction at \$1,850,000; and the Ohio Creek Watershed Project at \$1,108,158
5	<b>Goal Name</b>	Homelessness
	<b>Goal Description</b>	Funding from ESG will provide funds towards the Emergency Solutions Grant that will provide services towards those living on the streets and under bridges and those homeless individuals living in Emergency Shelters over the program year, tenant based rental assistance and rapid re-housing services.
6	<b>Goal Name</b>	General Oversight of Planing and Administration
	<b>Goal Description</b>	General management administrative oversight over the FY 2021 (PY2020) CDBG Program totaling \$300,000; the HOME Program totaling \$119,134 and the ESG Program totaling \$28,896.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The FY 2021 (PY2020) Annual Action Plan sets goals to enhance the city's economic stability and prosperity by increasing opportunities for job readiness and investing in economic development programs; strengthen neighborhoods by investing in the city's critical public infrastructure needs; improve housing opportunities by creating and preserving affordable rental and homeowner housing; assist individuals and families to stabilize in permanent housing after experiencing a housing crisis; invest in community services and non-profit facilities that maximize impact for the city's most vulnerable; and meet the needs of persons with HIV/AIDS and their families through the provision of housing, health, and support services.

The City's proposed Annual Plan for FY 2021 (PY2020) will support 29 program activities through an array of public service programs and projects, including 23 CDBG activities, five HOME activities and one ESG activity. Six agencies will provide services across the following categories: Administration, Street Outreach, Emergency Shelter, Rapid Re-Housing, and Homeless Prevention in the ESG program. The CDBG, HOME, and ESG programs and projects are listed in AP-38 Project Summary with outcomes the city expects to achieve over the annual plan period.

#### Projects

#	Project Name
1	LGBT Life Center CHAP Norfolk
2	The Up Center Parents As Teachers Program LMC
3	Norfolk Police Department CIT Assessment Center Staffing Program LMC
4	Department of Economic Development Norfolk Works Program LMC
5	ForKids, Inc. Permanent Supportive Housing Program LMC
6	Norfolk Community Services Board Crisis Intervention Team Project
7	Department of Human Services Emergency Utility Assistance LMC
8	Foodbank of Southeastern Virginia Eliminate Hunger Program LMC
9	(NRHA)_HomeNet Program LMC
10	Park Place Health and Dental Clinic Health and Dental Clinic Program LMC
11	St. Columba Ecumenical Ministries Homeless Advocate/Homeless Assistant Program LMC
12	St. Columba Ecumenical Ministries Next Step Transitional Housing Program LMC
13	The Planning Council Continuum of Care/NHC Program LMC
14	The Planning Council ShelterLink Program LMC
15	The Salvation Army Hope Day Center Program LMC

#	Project Name
16	Virginia Supportive Housing Support Services at Gosnold and Church Street Apartments Program LMC
17	H.O.P. E. Village Transitional Housing LMC
18	PY 2020 (FY 2021) CDBG Administration
19	Dept. of Development Innovation Fund Reimbursable Grant Program LMJ
20	Section 108 Debt Service Payment
21	St. Paul's Area Transformation Road Design (Phase 2)
22	Fire Station 11 Construction
23	Ohio Creek Watershed Project
24	ESG20 - Norfolk
25	Norfolk Redevelopment and Housing Authority (NRHA) Homebuyer Assistance Program
26	Norfolk Redevelopment and Housing Authority (NRHA)_HOME Administration Activity
27	NRHA Community Housing Development Organization (CHDO) Set-Aside Program.
28	Department of Human Services HOME HART Team TBRA Program
29	Norfolk Community Services Board Tenant-Based Rental Assistance
30	Richard A Tucker Memorial Library
31	NRHA Community Housing Development Organization (CHDO) Operating Assistance Program.

**Table 7 - Project Information**

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

Norfolk’s vision is to be the most connected, collaborative, creative, and competitive community. Neighborhoods will be secure and attractive where people unite to form caring, learning, participating, sustainable communities in which people want to live, work, and play.

The Five-Year Consolidated Plan provides the framework for implementing the vision and is designed to guide the city’s affordable housing, homelessness, community, and economic development policies and programs over the city’s FY 2017- FY 2021 period. Projects funded through CDBG, HOME and ESG all work towards meeting the goals of the Consolidated Plan and to further the vision. Accordingly, funding priorities outlined in the Consolidated Plan remain unchanged.

The greatest obstacle to meeting any underserved need is the lack of sufficient funding. This is exacerbated by the high cost of housing, provisions in the area which increase the difficulty of meeting affordable housing needs, lack of maintained housing, environmental hazards, low-income levels, and a struggling economic environment.

There is an underserved need for public services across population groups. This includes elderly and frail seniors, at-risk youth, working parents, persons with HIV/AIDS and their families, the disabled, individuals with drug, alcohol, and chronic illnesses, and persons with other conditions affecting their ability to function independently and productively. There is also a high demand for general services for

low-income residents such as healthcare, food and clothing, educational programs, and case management services.

Due to limited funding the following are considerations the city will use when determining whether to fund activities:

- The project must be an identified Consolidated Plan priority. Each awarded agency will be required to document the activity it will address.
- The project budget is justified and leverages other financial resources, including personnel resources. Subrecipients will be required to document efforts to acquire outside funding.
- The project must have a measurable impact in Norfolk communities targeting low-to-moderate income persons, utilize community partnerships, and provide adequate benefits to costs.
- The subrecipient is required to meet and maintain HUD regulatory compliance and demonstrate a strong administrative and financial capacity to manage a federal grant; and the ability to complete the project within the required time-period.

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

<b>1</b>	<b>Project Name</b>	LGBT Life Center CHAP Norfolk
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Special Needs
	<b>Funding</b>	CDBG: \$33,840
	<b>Description</b>	The CHAP Norfolk Program assists homeless persons to obtain affordable housing and related supportive services to enable persons with special needs (HIV/AIDS) to live with dignity and maintain housing.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	27 formerly homeless households (52 persons) affected by HIV/AIDS
	<b>Location Description</b>	3309 Granby Street, Norfolk, VA 23504
	<b>Planned Activities</b>	The LGBT, through the CHAP Norfolk program, will reach out to landlords, complete property inspections, complete all contracting requirements including rent calculations, and provide ongoing life skills education through one-on-one sessions with clients. The Housing Specialist works directly with landlords to identify properties and to place the clients into housing as well to ensure that needs are addressed to maintain stable housing.
<b>2</b>	<b>Project Name</b>	The Up Center Parents As Teachers Program LMC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Community Development:
	<b>Funding</b>	CDBG: \$22,561
	<b>Description</b>	The Up-Center's Parents as Teachers program targets families identified as a high risk for potential child abuse and neglect. Risk factors include being a first-time single parent or teen parent, at or below the poverty level, and limited to no parenting education.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	278 families
	<b>Location Description</b>	150 Boush Street Norfolk, VA 23510
	<b>Planned Activities</b>	The Up-Center will provide home visits by parent educators as determined by the needs of the family and the number of children, with visits typically scheduled on a bi-weekly or monthly basis. The parent educators will conduct development and hearing and vision screening for children. The agency will complete standardized life skills progression assessments and observe family interactions every six-month period and help with improving parent/child interactions to ultimately enhance age-appropriate child development.
<b>3</b>	<b>Project Name</b>	Norfolk Police Department CIT Assessment Center Staffing Program LMC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	The CIT Program allows police officers trained in dealing with individuals suffering with mental illness to provide a support structure to assist with these situations, provide appropriate services, and decrease the amount of bookings.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	150 people
	<b>Location Description</b>	100 Brook Avenue Norfolk, VA 23510
	<b>Planned Activities</b>	Provide sufficient staff to administer the CIT program by police officers, dispatchers, Norfolk Community Services Board, and the Norfolk Police Department to provide needed services for those individuals who suffer from mental illnesses and direct them to mainstream benefits.
<b>4</b>	<b>Project Name</b>	Department of Economic Development Norfolk Works Program LMC
	<b>Target Area</b>	City Wide

	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$75,238
	<b>Description</b>	Norfolk Works is designed to champion the recruitment of diverse Norfolk talent to support business retention and expansion, align economic and workforce development efforts to acquire new business development and in collaboration with our workforce partners, help Norfolk residents prepare for and connect to meaningful employment opportunities.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 people
	<b>Location Description</b>	100 Bank Street Norfolk, VA 23510
	<b>Planned Activities</b>	Workforce development activities including professional resume writing, job leads, online application assistance, career assessments, access to computers and telephones, job training searches, connections to workforce partners and employment opportunities
5	<b>Project Name</b>	ForKids, Inc. Permanent Supportive Housing Program LMC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Special Needs
	<b>Funding</b>	CDBG: \$17,122
	<b>Description</b>	The Norfolk Permanent Supportive Housing Program is designed to end homelessness for Norfolk families with a disabled family member who would otherwise be unable to obtain safe, affordable housing and appropriate services within the community. Families with minor children are housed in units owned or leased by ForKids and contribute to the rent based on 30% of their adjusted annual income. Families receive case management services to address their needs and prepare for an eventual move to housing without supports.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	45 persons (12 families)
	<b>Location Description</b>	4200 Colley Avenue Suite A Norfolk, VA 23508
	<b>Planned Activities</b>	The agency will provide permanent supportive housing to end homelessness for 12 homeless families with a disabled family member.
<b>6</b>	<b>Project Name</b>	Norfolk Community Services Board Crisis Intervention Team Project
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	CDBG: \$64,208
	<b>Description</b>	Improve mental health service linkages and service coordination for residents in mental health crisis who interface with the Norfolk Police Department (NPD) and with the Norfolk Community Services Board (NCSB). The program works to strengthen collaboration among NPD, NCSB, mental health providers, and social service providers to improve access to care.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	300 People
	<b>Location Description</b>	7460 Tidewater Drive Norfolk, VA 23505
	<b>Planned Activities</b>	The CIT program goal is to improve the outcomes of police interactions with people living with mental illnesses, as well as provide these individuals with appropriate access to community resources. The program partners with both the city's Police Department and the Norfolk Community Services Board (NCSB).
<b>7</b>	<b>Project Name</b>	Department of Human Services Emergency Utility Assistance LMC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Community Development:

	<b>Funding</b>	CDBG: \$57,000
	<b>Description</b>	The agency will provide financial assistance towards utility payments for income-qualified Norfolk households to prevent imminent loss of their utilities in their primary residence. Payments can be up to three consecutive months of arrears.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	151 people
	<b>Location Description</b>	201 East Little Creek Road Norfolk, VA 23505
	<b>Planned Activities</b>	DHS will provide interim financial utility payment assistance for up to three months to help income qualified households to maintain water service and reconnect water service.
<b>8</b>	<b>Project Name</b>	Foodbank of Southeastern Virginia Eliminate Hunger Program LMC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Community Development:
	<b>Funding</b>	CDBG: \$24,827
	<b>Description</b>	Provides 4.1 million meals of emergency food to approximately 135,000 low-income children, families, senior citizens, homeless persons, and individuals with disabilities struggling with hunger throughout Hampton Roads area.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	135,000 Households
	<b>Location Description</b>	800 Tidewater Drive Norfolk, VA 23504

	<b>Planned Activities</b>	The Foodbank provides food assistance/hunger relief to help eliminate hunger in the Norfolk community and distribute food products to multiple locations that include schools, area shelters, afterschool programs, senior centers, meal on wheels, etc. CDBG funds will be utilized towards the agency's electricity/utility costs for the warehouse freezer which maintains the facility's food products.
9	<b>Project Name</b>	(NRHA)_HomeNet Program LMC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Affordable Housing:
	<b>Funding</b>	CDBG: \$56,894
	<b>Description</b>	HomeNet strengthens long-term homeownership success for households aspiring to achieve or maintain homeownership by providing homeownership education classes, comprehensive individualized pre-purchase homeownership counseling (including how to purchase vs. renting with a Housing Choice Voucher for Norfolk HCV participants), and post-purchase counseling. Each client is prescribed a plan of action designed and tailored to remove barriers that prevent them from achieving homeownership. Homenet is a HUD-approved housing counseling agency with HUD certified counselors on staff.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	166 Households (149 low income or under 80% AMI and 17 moderate income from 80% to 120% AMI.)
	<b>Location Description</b>	555 E. Main Street Norfolk, VA 23510

	<b>Planned Activities</b>	Through private and public funding, HomeNet will enroll an estimated 50 new clients. An estimated number of 141 clients will be provided comprehensive one-on-one counseling. Strategies and tools will be provided to create individual action plans tailored to enhance credit scores, decrease debt, pay off derogatory debt, update credit reports, increase client's savings, and develop healthy long-term spending habits that will enable access to conventional mortgage financing. Post-purchase education and counseling will be provided as a vital part of the continuum educational process fostering long-term homeownership success. An estimated 25 clients will be enrolled in credit restoration classes. Target population will be reached by marketing to low- to moderate-census tracts, lenders, city employees, armed forces, and real estate agents. Monthly first-time homebuyer classes will be provided. HomeNet is a HUD-approved housing counseling agency listed on the websites of the Department of Housing and Urban Development (HUD), Consumer Financial Protection Bureau (CFPB), Virginia Housing Counseling, Virginia Housing Development Authority (VHDA), City of Norfolk, and Norfolk Redevelopment and Housing Authority (NRHA.)
<b>10</b>	<b>Project Name</b>	Park Place Health and Dental Clinic Health and Dental Clinic Program LMC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Community Development:
	<b>Funding</b>	CDBG: \$30,080
	<b>Description</b>	The Park Place Dental Clinic will provide 700 dental services to Norfolk residents who are uninsured and low income. Each applicant is screened prior to services to ensure they qualify. Our clinic is aiming to address the dental need in our community that is not currently being met the way we are able to do so. Our clinic provides services that include extractions, fillings, cleanings, dentures and partials with the help our local volunteers and Senior Dental Students and Dental Assistants.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	700 persons
	<b>Location Description</b>	606 West 29th Street Norfolk, VA 23504

	<b>Planned Activities</b>	Services include teeth extractions, fillings, cleanings, and provide dentures and partials with help from local dentist volunteers and senior dental students and dental assistants. CDBG funds will provide partial salary support for a dentist, dental students, dental assistant, and pay towards operational costs for administering a dental program for income-eligible individuals residing in Norfolk.
<b>11</b>	<b>Project Name</b>	St. Columba Ecumenical Ministries Homeless Advocate/Homeless Assistant Program LMC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	CDBG: \$13,743
	<b>Description</b>	Through the program, homeless and low-income individuals will receive screenings for alternative emergency housing options, complete the CoC designated assessment tool, linkages to employment opportunities, mainstream benefits, vocational training, and referrals for medical and mental health services and additional services such as bus passes to assist clients to meet appointments, work clothes, boots, identification cards, and access to do their laundry.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	250 Persons Low Mod Income
	<b>Location Description</b>	2114 Lafayette Blvd. Norfolk, VA 23509
<b>Planned Activities</b>	CDBG funds will provide partial salary support for the homeless advocate and day center assistant program that provides services to clients who need food, showers, laundry, bus passes, identification cards, work clothes and boots, resume assistance, referral to other services, advocacy assistance, medical attention, and prescription assistance.	
<b>12</b>	<b>Project Name</b>	St. Columba Ecumenical Ministries Next Step Transitional Housing Program LMC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Homelessness

	<b>Funding</b>	CDBG: \$18,834
	<b>Description</b>	St. Columba's Next Step program provides transitional housing to single, homeless adults in Norfolk. We own 4 houses in Norfolk that were purchased in 1998 through a HUD grant and each house is home to 4 same gender individuals. Through goals created on their Individual Development Plan, intensive work is done to assist clients in addressing obstacles to housing such as employment, education, substance abuse, interpersonal relationships, physical and mental health, budgeting and life skills. All activities are focused on empowering clients to be independent and self-sufficient upon graduation. Formerly a 2-year program, Next Step has transitioned to a six- to twelve-month program with a focus of rapidly moving clients into permanent housing. This has allowed us to serve more clients more quickly.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	32 Persons
	<b>Location Description</b>	2114 Lafayette Blvd. Norfolk, VA 23509
	<b>Planned Activities</b>	The agency will provide transitional housing services for single homeless adults. They will link the individuals to mainstream benefits to address obstacles to housing, employment, education, substance abuse, interpersonal relationships, physical and mental health, budgeting, and life skills aimed to ultimately achieve self-sufficiency.
13	<b>Project Name</b>	The Planning Council Continuum of Care/NHC Program LMC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Community Development:
	<b>Funding</b>	CDBG: \$32,367
	<b>Description</b>	The Planning Council has a seven-person COC team that provides on-going facilitation, support, and direction to the homeless service providers who receive HUD Continuum of Care funding. Key tasks include data collection, analysis, preparation, and submission of the CoC grant applications annually.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	538 persons
	<b>Location Description</b>	5365 Robin Hood Road Norfolk, VA 23513
	<b>Planned Activities</b>	The agency will coordinate the CoC application process, review, and rank each qualified service providers' competitive applications and submit them to HUD annually for funding approvals. Agency staff provides technical assistance and coordinates the federal and state assistance application with ensuring an inclusive process, including coordinating year-round data to ensure all available funding is secured to support housing and support service programs.
14	<b>Project Name</b>	The Planning Council ShelterLink Program LMC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Community Development:
	<b>Funding</b>	CDBG: \$9,553
	<b>Description</b>	The ShelterLink Program was designed for an HMIS administrator to train all new users on the system, analyzes and announce continuous changes to the database in order to adjust reporting requirements for users, coordinates report development, and analyzes and reports data requested by service providers, funders and local governmental agencies
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	538 people served
	<b>Location Description</b>	5365 Robin Hood Road Norfolk, VA 23513

	<b>Planned Activities</b>	The HMIS Systems Administrator coordinates all trainings, data management and quality, software updates and security, as well as report production. Specific duties include: 1) Provide technical assistance and user support for HMIS software, including agency account set-up, system monitoring and testing, problem diagnosis and resolution, routine software and information maintenance. 2) Provide / coordinate on-going training and technical support for the system. Support the end user in the use of the software, troubleshooting hardware and software problems by phone and onsite. 3) Monitor data quality. Seek out and resolve duplicate records and create datasets of unduplicated clients. 4) Create custom reports as required by users and funder agencies. Resources to conduct these tasks are secured through the funding from the HUD CoC competitive application, from CDBG, Virginia DHCD, as well as by collaborating with homeless service provider agencies working on various sub-committees.
15	<b>Project Name</b>	The Salvation Army Hope Day Center Program LMC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	CDBG: \$81,465
	<b>Description</b>	The agency will provide services for approximately 400 homeless individuals to make their first steps toward stability in their lives. The agency will provide case management services through intake and conducting assessments, assist their clients in obtaining mainstream benefits, provide housing counseling and referral, provide identification cards, provide access to telephone and voicemail services and provide meals, shower, laundry, and transportation services
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	400 People
<b>Location Description</b>	203 W. 19th Street Norfolk, VA 23517	

	<b>Planned Activities</b>	The Salvation Army will provide case management services for their clients as well as intake/assessments; assistance to clients in obtaining mainstream benefits, housing counseling and referrals to secure identification cards; access to telephone and voicemail services; and meals, showers, laundry, and transportation services.
16	<b>Project Name</b>	Virginia Supportive Housing Support Services at Gosnold and Church Street Apartments Program LMC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Community Development:
	<b>Funding</b>	CDBG: \$45,000
	<b>Description</b>	The agency will continue to provide supportive services such as case management, counseling, skills training, and community building skills for approximately 63 single, homeless adults at the Gosnold Apartments and 47 single, homeless adults at Church Street Station Apartments. Program funds will also provide partial salary support cost for a Service Coordinator and Supportive Services Supervisor positions
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	110 homeless people
	<b>Location Description</b>	2425 Gosnold Avenue, Norfolk, VA 23517. Church Street Station 2016 Church Street, Norfolk, VA 23504
<b>Planned Activities</b>	VSH will provide basic supportive services in studio apartments for previously homeless single adults at Gosnold and Church Street Station Apartments.	
17	<b>Project Name</b>	H.O.P. E. Village Transitional Housing LMC
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Community Development:
	<b>Funding</b>	CDBG: \$25,000

	<b>Description</b>	HOPE Village focuses on meeting basic human needs, while encouraging clients to establish independence. Once immediate needs for shelter is achieved, staff assists the client to tend to various aspects of life. The program design helps women regain their independence while educating them on maintaining permanent housing and prevent future homelessness.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	12 Persons
	<b>Location Description</b>	5525 Raby Road Norfolk, VA 23501
	<b>Planned Activities</b>	HOPE Village will focus on meeting basic human needs through case management and support service staffing and operating and maintenance cost.
<b>18</b>	<b>Project Name</b>	PY 2020 (FY 2021) CDBG Administration
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	General Oversight of Planing and Administration
	<b>Needs Addressed</b>	Planning and Administration
	<b>Funding</b>	CDBG: \$125,000
	<b>Description</b>	Office of Budget and Strategic Planning will provide the general oversight and management over the CDBG eligible activities allocated.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	810 Union Street, Suite 607 Norfolk, VA 23510
	<b>Planned Activities</b>	Budget Office will provide administrative and monitoring management oversight of CDBG's Public Services; Affordable Housing; Economic Development; Public Facilities/Site Improvements; Homelessness; General Oversight of Planning and Administration; Affordable Rental Housing
<b>19</b>	<b>Project Name</b>	Dept. of Development Innovation Fund Reimbursable Grant Program LMJ

	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Economic Development
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$300,000
	<b>Description</b>	Provide direct financial assistance in the form of reimbursable grants to for-profit Norfolk businesses.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	8 Jobs Created/Retained
	<b>Location Description</b>	Various business. Grant oversight is 999 Waterside Drive, Suite 2430 Norfolk, VA 23510
	<b>Planned Activities</b>	Provide financial assistance in the form of reimbursable grants to eight for-profit Norfolk businesses. Allowable purchases include, but are not limited to, inventory, materials, equipment, working capital, debt refinancing, and real estate.
<b>20</b>	<b>Project Name</b>	Section 108 Debt Service Payment
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Facilities/ Site Improvements
	<b>Needs Addressed</b>	Community Development:
	<b>Funding</b>	CDBG: \$700,000
	<b>Description</b>	Debt service payments for the Section 108 loan. A Section 108 loan was approved for \$7.1 million for the construction of the Southside Library, to be built at 2350 Berkley Avenue Ext. Norfolk, VA
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A

	<b>Planned Activities</b>	Propose to repay HUD debt service payments from the Section 108 Loan Program utilizing CDBG funds.
<b>21</b>	<b>Project Name</b>	St. Paul's Area Transformation Road Design (Phase 2)
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Facilities/ Site Improvements
	<b>Needs Addressed</b>	Community Development:
	<b>Funding</b>	CDBG: \$975,000
	<b>Description</b>	Design phase 2 of road improvements for Tidewater Garden neighborhood
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3,160 low-mod individuals
	<b>Location Description</b>	Census Tracts 41;42;48
	<b>Planned Activities</b>	Design phase 2 of road improvements for Tidewater Garden neighborhood
<b>22</b>	<b>Project Name</b>	Fire Station 11 Construction
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Facilities/ Site Improvements
	<b>Needs Addressed</b>	Community Development:
	<b>Funding</b>	CDBG: \$1,350,000
	<b>Description</b>	Construction of Fire Station 11
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	11,085 low-mod individuals
	<b>Location Description</b>	Fire-Rescue Service Area includes Census Tracts: 20;21;30;31;32;33;61

	<b>Planned Activities</b>	Construction of Fire Station 11 at the locations currently known as: 2601 Lafayette Boulevard, 2605 Lafayette Boulevard, 2611 Lafayette Boulevard, 3133 Lens Avenue, and 3131 Lens Avenue in Norfolk, Virginia
23	<b>Project Name</b>	Ohio Creek Watershed Project
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Facilities/ Site Improvements
	<b>Needs Addressed</b>	Community Development:
	<b>Funding</b>	CDBG: \$1,958,158
	<b>Description</b>	The purpose of the overall project is to create a resilient coastal community in which economic opportunities are supported, communities are connected, and neighborhoods are strengthened.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,855 low mod persons; 2605 in the community
	<b>Location Description</b>	Census tracts 46;47  The project area includes approximately 255 acres, roughly bounded by the Eastern Branch to the south, I-264 to the north, the eastern edge of the Grandy Village community to the east, and Campostella Road to the west. The project area also includes the sidewalks along Ballentine Boulevard as it passes under I-264 as well as a small area adjacent to the Norfolk State University (NSU) campus. Two residential neighborhoods comprise most of the project area: Chesterfield Heights and Grandy Village.
<b>Planned Activities</b>	The Resilience Park connects the Grandy Village and Chesterfield Heights neighborhoods and includes a flood berm, a restored tidal creek and wetland and other environmental features as well as a multi-use sports field and places for community gatherings, sports and play. Resilience Park strives to be a model for resilient open space that is uniquely Norfolk.	
24	<b>Project Name</b>	ESG20 - Norfolk
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Homelessness

<b>Needs Addressed</b>	Homelessness
<b>Funding</b>	ESG: \$385,289
<b>Description</b>	The additional ESG-CV funds will be used to serve an additional 200 individuals with emergency shelter due to the coronavirus pandemic by the following agencies: \$3,225,222 Norfolk Community Services Board; \$74,000 ForKids; \$74,000 LGBT Life Center; \$74,000 YWCA of South Hampton Roads; and \$74,000 Virginia Supportive Housing. An additional \$100,000 in ESG-CV funds will also be used by Norfolk Community Services board for Rapid Rehousing. The FY 2020 ESG funds will provide street outreach services for 250 homeless persons; emergency shelters will provide services 1,332 homeless persons and families; Homeless Prevention will provide services for 35 households/105 individuals at risk of losing their home; and rapid re-housing activity is targeted towards locating affordable housing units for approximately 41 households/ 82 individuals over the program year. Approximately 1,658 individuals will be served using ESG funds.
<b>Target Date</b>	6/30/2022
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,658 individuals that will receive outreach, prevention, rapid rehousing and shelter services.

	<b>Location Description</b>	<p>ForKids: The Emergency Shelter and Rapid Re-Housing programs are administered at 4200 Colley Avenue, Norfolk, VA 23503. Rapidly Re-Housing services are provided citywide.</p> <p>Community Service Board: The main office is located at 7447 Central Business Park Drive Norfolk, VA 23513 Outreach services are provided citywide.</p> <p>St. Columba Ecumenical Ministries, Inc.: Emergency Shelter is located 2114 Lafayette Boulevard, Norfolk, VA 23509.</p> <p>The Salvation Army: Emergency Shelter is located at 203 West 19th Street, Norfolk, VA 23517. The main office is located at 5525 Raby Road, Norfolk, VA 23502.</p> <p>YWCA of South Hampton Roads: The main office is located at 500 East Plume Street, Suite 700, Norfolk, VA 23510. The Emergency Shelter is located at 1424 McNeal Avenue, Norfolk, VA 23508.</p> <p>The Office of Budget and Strategic Planning is located at 810 Union Street, Suite 607, Norfolk, VA 23510. The department will have the administrative oversight over the ESG program as well as the Homeless Prevention Program.</p>
	<b>Planned Activities</b>	<p>Provide outreach services to ensure homeless individuals living on the streets and abandoned buildings are approached and assisted with emergency shelters, housing or critical services, providing urgent, non-facility-based care, case management, emergency health and mental health services, and transportation. Provide outreach services to ensure homeless individuals living on the streets and abandoned buildings are approached and assisted with emergency shelters, housing or critical services, providing urgent, non-facility-based care, case management, emergency health and mental health services, and transportation.</p> <p>Provide emergency shelter services through area shelter providers who will provide shelter services for the homeless population; and provide rapid re-housing and homeless prevention activities to rapidly re-house homeless persons who are in and out of shelters and move them into permanent housing and/or who will provide homeless prevention assistance to at-risk persons who would otherwise become homeless.</p>
25	<b>Project Name</b>	Norfolk Redevelopment and Housing Authority (NRHA) Homebuyer Assistance Program
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Affordable Housing

	<b>Needs Addressed</b>	Affordable Housing:
	<b>Funding</b>	HOME: \$756,790
	<b>Description</b>	The city will sub-grant HOME funds to Norfolk Redevelopment and Housing Authority (NRHA) in the amount totaling \$ 756,790 to expand the supply of decent affordable housing by providing down payment and closing costs assistance for 16 income-qualified first-time homebuyers with purchasing a newly constructed or existing home in Norfolk.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	16 low-income first-time homebuyers
	<b>Location Description</b>	The eligible properties selected and purchased by the HOME-assisted homebuyers will be within the City of Norfolk.  Oversight Location: 555 E. Main Street Norfolk, VA 23510
	<b>Planned Activities</b>	The Homebuyer Assistance Program will provide down payment and closing costs financial assistance for eligible low-income first-time homebuyers to purchase decent, safe, sanitary and affordable newly constructed or existing homes in the City of Norfolk. The financial assistance will be in the form of a forgivable, no interest and no monthly payment “soft second” mortgage loan with a principal residence requirement, affordability period, forgiveness terms, and recapture provisions.  Prior to the expenditure of HOME funds, homebuyer and property eligibility will be determined and the HOME loans will be underwritten to ensure program guideline compliance and affordability. The principal residence requirement will be monitored post purchase for the term of the HOME loan.
26	<b>Project Name</b>	Norfolk Redevelopment and Housing Authority (NRHA)_HOME Administration Activity
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	General Oversight of Planing and Administration
	<b>Needs Addressed</b>	Planning and Administration
	<b>Funding</b>	HOME: \$189,094

	<b>Description</b>	The HOME Administration will provide NRHA with funding in the amount towards reasonable HOME administrative and planning costs for general management, oversight, coordination, staff and overhead, and other eligible costs defined in 24 CFR 92.207.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	555 E. Main Street, Norfolk, VA 23510
	<b>Planned Activities</b>	NRHA administration of the CHDO Program and the Homebuyer Assistance Program
27	<b>Project Name</b>	NRHA Community Housing Development Organization (CHDO) Set-Aside Program.
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing:
	<b>Funding</b>	HOME: \$140,780
	<b>Description</b>	Fifteen percent of each annual HOME allocation is set-aside for homebuyer or rental housing which is owned, developed, or sponsored by certified CHDOs. Per 24 CFR 92.300, CHDO Set-Aside Funds are allocated to private nonprofit, community-based service organizations that are (1) certified by the City of Norfolk to meet the definition of "Community Housing Development Organization" defined at 24 CFR 92.2; and (2) determined by the City of Norfolk that the organization has the capacity to own, develop, or sponsor housing each time NRHA commits funds to the organization via a written agreement for a specific local project.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 to 2 specific local new construction or rehabilitation homebuyer projects owned and developed by certified CHDOs to benefit 1 to 2 low income households.

	<b>Location Description</b>	The specific local project locations within the City of Norfolk will be known at the time of CHDO project approval.  Oversight: 555 E. Main Street Norfolk, VA 23510
	<b>Planned Activities</b>	Priority will be given to specific local new construction or rehabilitation homebuyer projects owned and developed by certified CHDOs that will be sold to and provide affordable housing to eligible low-income first-time homebuyers. Prior to commitment of funds for a project, NRHA will ensure (1) financing for the project is secured; (2) a budget and schedule is established; (3) underwriting and subsidy layering is completed; (4) a market analysis is performed; and (5) construction/rehabilitation is scheduled to be completed within 12 months.
28	<b>Project Name</b>	Department of Human Services HOME HART Team TBRA Program
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Homelessness
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	HOME: \$100,000
	<b>Description</b>	Provide monthly rental costs for approximately 270 income-qualified individuals with financial assistance towards both emergency rent and security deposits.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	270 low-mod individuals
	<b>Location Description</b>	Oversight: 201 East Little Creek Road, Norfolk, VA 23505
	<b>Planned Activities</b>	The Department of Human Services will provide direct financial assistance using HOME funds towards emergency rent and security deposits for income-qualifying individuals.
29	<b>Project Name</b>	Norfolk Community Services Board Tenant-Based Rental Assistance
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Homelessness
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	HOME: \$343,800

	<b>Description</b>	Provide monthly rental costs for approximately 45 income-qualified individuals with financial assistance towards both emergency rent and security deposits.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	45 low-mod individuals
	<b>Location Description</b>	Oversight: 7447 Central Business Park Drive Norfolk, VA 23513
	<b>Planned Activities</b>	The Norfolk Community Services Board will provide direct financial assistance using HOME funds towards emergency rent and security deposits for income-qualifying individuals.
<b>30</b>	<b>Project Name</b>	Richard A Tucker Memorial Library
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Public Facilities/ Site Improvements
	<b>Needs Addressed</b>	Community Development:
	<b>Funding</b>	CDBG: \$1,000,000
	<b>Description</b>	The City of Norfolk is utilizing the HUD Section 108 borrowing authority for the design and construction of a 12,000 square foot branch library located on the Southside of Norfolk. This library will be named the Richard A Tucker Memorial Library and the address will be 2350 Berkley Avenue in Norfolk, VA 23523. The City is the developer and owner of the library and will operate the library upon its completion. The library will house a standard branch collection, a large community meeting room, a computer lab with 25 stations, a collaborative meeting room, a children's area with an attached outdoor nature classroom and various staff support spaces; The city is also using \$1,000,000 of entitlement funds on this project.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2560 low-mod individuals
	<b>Location Description</b>	2350 Berkley Avenue Ext Norfolk, VA 23523
	<b>Planned Activities</b>	Library Construction

<b>31</b>	<b>Project Name</b>	NRHA Community Housing Development Organization (CHDO) Operating Assistance Program.
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing:
	<b>Funding</b>	HOME: \$100,000
	<b>Description</b>	Operating assistance for CHDO; An April 10, 2020 HUD Notice provided a waiver such that PJs in areas covered by a major disaster declaration may use up to 10% of their FY 2019 and FY 2020 allocations for CHDO operating assistance. A CHDO receiving increased operating assistance must use the assistance to maintain organizational capacity during the COVID-19 pandemic. CHDOs may receive increased operating assistance under these suspensions and waivers through June 30, 2021.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	555 E. Main Street, Norfolk, VA 23510
	<b>Planned Activities</b>	CHDO Operating Assistance

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

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

Low- and moderate-income families and individuals reside in communities throughout the City of Norfolk. Grants and other resources are geographically distributed throughout the city for community development and housing programs. All proposed Annual Plan activities are intended to primarily benefit populations that have special needs and citizens with low- and moderate-incomes. Assistance will be directed to areas of the city in which 51 percent or more of households are low- and moderate-income. The city certifies that 70 percent of all CDBG project funds expended in FY 2021 (PY2020) will be used for activities which benefit low- and moderate-income persons and special needs populations.

Federal funding will be focused in city wide areas that are low- to moderate-income. Most neighborhoods within the City of Norfolk have low-income census tracts within them, and it is difficult to define how much assistance will be classified in the neighborhood revitalization program versus the low- to moderate-income eligible areas due to the overlap. Additionally, some funds, such as those going to assist low-income areas or households, and those part of a larger target neighborhoods are also part of the city's revitalization efforts.

CDBG and HOME funded homebuyer programs administered by Norfolk Redevelopment and Housing Authority (NRHA), which include the HomeNet Homeownership Center, the Homebuyer Assistance Program and the CHDO Program, assist first-time homebuyers in purchasing a home citywide (either inside or outside of the neighborhood revitalization areas or low-to-moderate income census tract areas) provided HOME underwriting guidelines for both the homebuyer and selected property are met. This enables low-to-moderate income homebuyers the opportunity to purchase a property within their affordability in the neighborhood of their choice, which in some cases results in a move from a high-poverty to a low-poverty neighborhood. CHDO projects are located in a service area that is clearly defined in the CHDO's Charter, Articles of Incorporation, Bylaws or Resolution.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City Wide	

**Table 8 - Geographic Distribution**

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

Considering the limited amount of CDBG, HOME, and ESG funds available to the city, not all the city's housing and community development needs can be addressed over the course of a year. These limited resources are directed to the most pressing housing and community development needs. Priority CDBG funding areas in Norfolk include areas where the percentage of low to moderate-income (LMI) persons

are 51 percent or higher and are located within Norfolk's low to moderate income census tracts.

The city proposes to utilize its funding for FY 2021 to finance a variety of capital improvement projects and economic development activities targeting community areas of greatest need and significant potential for positive intervention. Most funding will be used for community infrastructure, rent and homeowner assistance, and economic development activities. In addition, the city will continue to focus on funding community development activities targeting low- to moderate-income households with special needs such as abused children, battered spouses, elderly persons, severely disabled adults, homeless persons, illiterate persons, and assisting people living with HIV/AIDS.

The FY 2021 strategy continues focusing resources on revitalization and other housing and community development needs in Norfolk's communities due to high concentrations of poverty and blight. The city's service delivery strategy focuses mainly in low- to moderate- income census tract areas.

### **Discussion**

All proposed projects listed will be classified by both a general objective (decent housing, suitable living environment, or economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability). These activities' objectives/outcomes will be used to report project accomplishments into IDIS, HUD's reporting system.

## Affordable Housing

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

#### Introduction

Lower-income households continue to pay a higher percentage of their income for housing, compared to other income groups in Norfolk. A large proportion of lower-income renter-households also tend to experience other housing problems such as overcrowding and inadequate housing conditions. In order to help provide decent and affordable housing and improve the social and economic status for extremely low-, very low-, low-, and moderate-income households in the City of Norfolk, the following programs will be available during the next program year: HOME funded new construction and homeownership assistance, plus prior year CDBG funds remain available for rental rehabilitation and homeowner housing rehabilitation. In addition, CDBG and ESG will provide funding for homeless shelters, homeless prevention, and the rapid re-housing program.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	753
Non-Homeless	201
Special-Needs	0
Total	954

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

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	397
The Production of New Units	1
Rehab of Existing Units	18
Acquisition of Existing Units	0
Total	416

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

#### Discussion

The number of Homeless supported represents the goals of 491 families supported through Rapid Re-Housing, TBRA, and Public Service transitional and permanent supportive housing programs. The number of non-homeless supported represents the individuals who participate in the HomeNet program, homeowner rehabilitation, and the construction of new housing through the CHDO.

Utilizing CDBG funds, the HomeNet Program is projected to serve 166 households by providing one-on-

one counseling to 141 households and credit restoration clinic to 25 households. A total of 30 HomeNet participating households are projected to purchase homes in FY 2021.

Utilizing HOME funds, the production of 1 to 2 new housing units to be sold to and provide direct homebuyer assistance to 1 to 2 low income households is the projected goal for the CHDO Program; and the acquisition of 16 existing housing units by 16 low income households receiving direct homebuyer assistance is the projected goal for the Homebuyer Assistance Program.

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

### **Introduction**

The Quality Housing and Work Responsibility Act (QHWRA) of 1998 requires all federally funded public housing authorities (PHAs) to submit a Public Housing Authority Plan to the U.S. Department of Housing and Urban Development (HUD). The plan reflects the policies, programs, operations, and strategies of the Public Housing Agency (PHA) for meeting local housing goals. The plan consists of two separate sub-plans: 1) a Five-Year Plan that is submitted once every fifth PHA fiscal year; and 2) an Annual Plan that is submitted every PHA fiscal year.

Norfolk Redevelopment and Housing Authority (NRHA) is the PHA responsible for the Low-Income Public Housing (LIPH) and Housing Choice Voucher (HCV) programs for residents of Norfolk, Virginia. NRHA's fiscal year begins on July 1 and ends on June 30 of the subsequent year. Fiscal Year 2021 is the first year of the 2020-2024 Five-Year Plan for Fiscal Years 2021 -- 2025 which covers the period July 1, 2020 to June 30, 2025. The PY 2020 Draft Annual Plan for Fiscal Year 2021 covers the period July 1, 2020 to June 30, 2021. Both plans include information on NRHA's LIPH and HCV programs, and describe the goals, objectives, and strategies that enable NRHA to serve the needs of low-income, very low-income, and extremely low-income families within Norfolk. Both plans also include information on property demolition/disposition, policy changes, and HUD requirements and mandates.

NRHA's 2020-2025 Five Year Plan for Fiscal Years 2021-2026 and PY 2020 Draft Annual Plan for Fiscal Year 2021 can be viewed at <http://www.nrha.us/annual-plan>.

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

Norfolk Redevelopment and Housing Authority (NRHA) has identified eight (8) specific goals to serve the needs of Norfolk's low-income, very low-income, and extremely low-income families during FY 2021 for the period of July 1, 2020 to June 30, 2021. Detailed objectives for each goal are outlined on pages 27-31 under NRHA's PY 2020 Draft Annual Plan for Fiscal Year 2021 which can be viewed at <http://www.nrha.us/annual-plan>.

The eight (8) specific goals include: increasing the availability of decent, safe and affordable housing; improving the quality of the Low-Income Public Housing (LIPH) program; improving the overall quality of the Housing Choice Voucher (HCV) Program; increasing assisted housing choices; improving community quality of life and economic vitality; promoting self-sufficiency and asset development of families and individuals; ensuring equal opportunity in housing for all Americans; and improving energy efficiency in public housing.

In FY 2021, NRHA will seek conversion to project-based voucher through the Section 18 disposition process to facilitate significant renovation utilizing Low Income Housing Tax Credits for Robert Partrea Midrise and Sykes Midrise. Such a conversion will provide stronger rental revenues for converted

projects that will support immediate significant renovation and modernization of the existing housing units and will also support current and long-term operational needs. Residents will continue to pay 30% of their adjusted family income towards rent and will maintain the same basic rights they hold in the public housing program.

NRHA's PY 2020 Draft Annual Plan for Fiscal Year 2021 also includes information regarding 1) guiding principles; 2) RAD/Conversion of Public Housing; 3) property demolition and disposition activity 4) proposed changes to the Admission and Continued Occupancy Policy for the Low-Income Public Housing (LIPH) program; 5) proposed changes to the Administrative Plan for Housing Choice Voucher (HCV) Program and the Project-Based Voucher (PBV) Program; 6) Flat Rent Schedule; 7) action plan for the Capital Fund Program; and 8) Section 3 Plan.

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

The Housing Programs Department at Norfolk Redevelopment and Housing Authority (NRHA) provides public housing residents with an array of supportive service programs to include Families First Initiative, Case Management, Workforce Development, Transportation, Family Self-Sufficiency, Youth Services, Economic Opportunities, Health and Wellness, and Financial Counseling. Technical assistance is provided for tenant management councils and advisory councils.

NRHA continues to market resident participation in supportive service programs that encourage residents to attain the goal of homeownership. Under the NRHA Client Services Department, the Family Self-Sufficiency (FSS) program is focused on the development of local strategies to coordinate public and private resources that help housing choice voucher program participants and public housing tenants obtain employment that will enable participating families to achieve economic independence, including homeownership. With the support of direct self-sufficiency counseling, an individualized training and services plan for each participating family member, and an interest-bearing escrow account, the FSS Program has proven to be successful at NRHA.

HomeNet, a component of NRHA, is a full-service homeownership center which partners with local lending institutions, attorneys, housing developers, realtors, and local, federal, and state housing agencies to assist prospective homebuyers achieve the dream of homeownership. The mission of HomeNet is to demystify the home buying process and empower participants to make informed decisions during the often-complex home buying process. HomeNet offers comprehensive credit counseling, classes in homeownership education, and individualized homebuyer counseling.

Public Housing residents prepared for homeownership may participate in Norfolk's First-time HOME Homebuyer Assistance Program administered by NRHA. The program, which is federally funded through HUD's Home Investment Partnership Program (HOME), expands the supply of decent, safe, sanitary and affordable housing to low income households who choose to purchase a home in Norfolk. The program

assists eligible first-time homebuyers with down payment and closing costs assistance in the form of a forgivable, no interest, and no monthly payment “soft second” mortgage loan.

NRHA will continue to work with residents in the planning and implementation of supportive services programs by working closely with the tenant organizations in each public housing community. Tenant organizations are kept abreast of NRHA initiatives, and resident input and feedback is encouraged to keep communication and need assessment fluid.

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

Norfolk Redevelopment and Housing Authority (NRHA) is not a troubled PHA. On March 21, 2019, HUD ranked NRHA as a “Standard Performer” based on the Public Housing Assessment System (PHAS) Score Report for the fiscal year ending June 30, 2017. Scores of 90 points or above result in high performer designation. Scores below 90 but above 60 are designated as a standard performer. NRHA’s PHAS total score of 87 was 3 points from being designated as a high performer.

**Discussion**

The mission of Norfolk Redevelopment and Housing Authority (NRHA) is to provide quality housing opportunities that foster sustainable mixed-income communities. NRHA intends to transform all NRHA public housing properties into sustainable mixed-income communities over the next two decades enhancing neighborhood physical and social environments, and providing a one-for-one replacement of all demolished housing units with either new or refurbished assisted housing units or rental assistance for available private apartment.

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

### **Introduction**

The Norfolk Community Services Board hosts the City of Norfolk's Initiatives to End Homelessness (Formerly the Office to End Homelessness [OTEH]) and provides the city with policy, leadership, and coordination of the homeless and other special needs activities through partnerships with the Department of Human Services, Norfolk Redevelopment and Housing Authority, and the Continuum of Care (CoC), along with a strong array of non-profit service and advocacy providers.

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

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

Outreach to homeless persons is conducted through a range of Continuum of Care (CoC) and faith-based services. Professional year-round street, day center, winter shelter, and emergency shelter outreach activities by the city have been merged at the Norfolk Community Services Board, the Norfolk Street Outreach Team. On this team, outreach for persons with behavioral health disorders are provided through Projects for Assistance in Transition from Homelessness (PATH) and the Homeless Initiatives staff focusing on those most vulnerable persons living outside without the qualifying behavioral health disorders. This provides Norfolk with a coordinated outreach response to persons regardless of their disability or specific needs. Their primary target population for the Norfolk Street Outreach Team is persons who routinely sleep on the street or in other places not meant for human habitation. These staffs canvass the city searching for households attempting to survive in areas not meant for human habitation; assess and address their immediate and critical needs (food, shelter, medical, mental health, etc.); link each household to the Coordinated Entry System (CES); and provide ongoing case management services throughout an unsheltered period.

The relationship with other providers is critical in this work and the Norfolk Street Outreach Team communicates with these providers and in some cases (winter shelter and day centers) provides in-reach services in partnerships with them at their locations. For example, the Norfolk Emergency Shelter Team (NEST) provides the winter shelter program and two faith partners provide both overflow and summer overnight shelter in houses of worship. The Catholic Worker provides a daily outside mobile meal service along with a host of faith partners who provide soup kitchens. There are four sites providing day center and drop-in basic needs services: The Union Mission, the Salvation Army, St. Columba Ministries, and the Church of God in Christ. The Norfolk Police Department, Department of Neighborhood Development codes, Parks and Recreation, Downtown Norfolk Council Ambassadors, and Norfolk Fire-Rescue frequently identify persons experiencing homelessness in need. The Norfolk Street Outreach Team collaborates with these other entities to engage persons identified and to begin service delivery to these persons.

The CoC's Regional Housing Crisis Hotline (HCH) also serves as a conduit to directly connect those experiencing homelessness with immediate services. For disconnected single adult households, the HCH provides a telephonic connection to the street outreach team described above. For households with children, the HCH would provide a similar connection to the Norfolk Department of Human Services' Homeless Assistance Response Team (HART). For FY 2020, these outreach efforts aim to continue their success through the best practice of diversion and re-housing practices which are integrated into the CoC's Coordinated Entry System.

Supporting these day-to-day efforts are provider partners including the Salvation Army, St. Columba Ecumenical Ministries, Inc., the Union Mission, ForKids, Virginia Supportive Housing, Commonwealth Catholic Charities, the Norfolk Emergency Shelter Team (NEST), the LGBT Life Center, and the YWCA of South Hampton Roads. These programs provide meals, clothing, medical services, mental health and substance abuse services, shelter, permanent supportive housing, and counseling services. Finally, the City of Norfolk, in conjunction with the CoC, holds citywide annual outreach efforts through Project Homeless Connect and the annual Point-in-Time Count. These events are conducted by combined efforts from city staff, community volunteers and the city's human service agencies.

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

The activities to address emergency shelter needs within the City of Norfolk are supported with funds available through the Emergency Solutions Grant (ESG) program in collaboration with other federal, state, and local funding sources; CoC resources; non-profit organizations; and faith-based communities. The FY 2021 (PY2020) ESG allocation of \$366,887 less 7.5 percent for administration will be supplemented by matching funds at least equal to that amount (dollar-for-dollar match requirement).

Primary emphasis for the ESG funding continues to be on the payment of certain emergency shelter operations expenses including utilities, maintenance, insurance, and staff salary costs. The purpose of emphasizing payment of operations expenses is to provide some predictability and stability to the operation of the shelters by assuring that their most basic expenses are met. This assures at least the continued operation of the facilities in times of scarce and fluctuating resources, and it compliments specific fundraising efforts for special projects. The FY 2021 (PY2020) ESG funding will be allocating funds towards rapid re-housing and homeless prevention efforts to either re-house homeless families and individuals or to aid families who are at risk of becoming homeless.

Additional non-entitlement funding resources available in the community providing emergency shelter and transitional housing for persons experiencing homelessness include, but are not limited to:

- The Union Mission Ministries' provision of emergency shelter and transitional housing for single men, single women, and families
- The Salvation Army's provision of emergency shelter to single men, transitional housing to single women, and women with children, and residential substance abuse treatment with transitional

housing for men.

- St. Columba Ecumenical Ministries' Next Step Transitional Housing program for single men and single women.
- Norfolk Emergency Shelter Team coordinating the faith-based winter shelter in houses of worship.
- Several faith-based boutique programs providing emergency shelter and transitional housing.

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

An effective strategy to ensure that homeless households make the transition to permanent housing and independent living is prioritizing safe and stable housing and making affordable housing options more accessible to homeless households. As the urban center of CoC #VA501, the City of Norfolk is actively engaged in the policy making activities of the Southeastern Virginia Homeless Coalition (SVHC) which implemented its new Coordinated Entry System to identify, assess, prioritize, and re-house those experiencing homelessness in the shortest period possible. This is accomplished by prioritizing cases based on a vulnerability index and maintaining a by-name housing registry. Utilizing HMIS data and the information from the housing registries, the city can visualize in real-time the length of time individuals, families, veterans, and unaccompanied youth remain homeless. By monitoring programs using the recently adopted performance measures, the city is making informed decisions about future funding targets.

Through the Norfolk Street Outreach Team, government and non-profit agencies identify and assess an estimated 300 unsheltered households annually. These assessments are discussed as part of the SVHC's the Coordinated Entry System (CES) process and households are re-housed in an appropriate setting based on their individual needs. This structure served as the foundation for the city's successful effort to end veteran homelessness and is being utilized as the city works to meet the goal of ending chronic homelessness. The Norfolk Street Outreach Team also recently engaged in a workgroup to specifically address the barriers and strategies for intensive identification and engagement of those most chronic and most vulnerable persons continuing to live outside who have multiple complicating factors including, but not limited to, addiction, mental health symptoms, and frequent criminal justice involvement.

As part of the city's Five-Year (FY 2017 –FY 2021) Consolidated Plan, the city implemented new performance measures for all its funded programs serving those experiencing homelessness. As such, during the fourth year of the plan, the city is anticipating a continuation of the significant increases in the number of single adult households transitioning to permanent housing from the streets, emergency

shelters, and transitional housing.

Accessibility to affordable housing will continue to be addressed through the partnership and Memorandum of Understanding between Norfolk Redevelopment and Housing Authority (NRHA) and the Southeastern Virginia Homeless Coalition (SVHC) - Norfolk. Through this initiative, NRHA agreed to designate 80 public housing units and 36 housing choice vouchers annually contingent on funding availability and fulfillment of organizational requirements for referred members of the homeless population. Virginia Supportive Housing also provides for the management and development of legacy studio apartment communities for persons exiting homelessness and the more recent mixed income communities with targeted units funded for persons exiting homelessness. Virginia Supportive Housing, the LGBT Life Center, ForKids, and Norfolk Community Services Board are providers of Permanent Supportive Housing in scattered site programs providing Housing Stabilization Services and using a Housing First Model for households exiting homelessness. The Disabled American Veterans, Norfolk Redevelopment and Housing Authority, and staff from the Hampton Veterans Administration Campus work to assist homeless veterans with access to benefits and housing, including Veteran Affairs Supportive Housing (VASH) program.

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

The city relies upon its prevention providers to identify risk factors through the analysis of Homeless Management Information System (HMIS) data for households that may become homeless and establishing priorities for assistance. This includes households with a prior history of homelessness.

The city's Department of Human Services (DHS) HART Team continues to divert households from entering shelter using a Diversion Assessment process which connects the Regional Housing Crisis Hotline to community-wide prevention programs. In doing so, HART can avert literal homelessness for up to 85 percent of the presenting families with children, while experiencing a recidivism rate of less than 10 percent over a 12-month period.

Individuals or families who are connected to publicly funded systems of care and institutions are served primarily through DHS' Re-Entry Services and the Norfolk Community Service Board (NCSB) as well as the city's non-profit partners. These agencies ensure that people are connected to benefits and entitlement programs for which they are eligible to lessen the impact of poverty to the greatest degree possible and to reduce the likelihood of homeless episodes. The Norfolk Community Services Board provides two primary programs for persons exiting state mental health facilities in addition to traditional behavioral health treatment and supports. The Discharge Assistance Program provides state funding

through payments to vendors and housing providers to overcome barriers to community integration, including assisting with housing costs and payment for services. The KEYS program identifies persons in state mental health facilities who can live independently, providing a permanent housing voucher and housing stabilization services. The Norfolk City Jail, Hampton Roads Regional Jail, Norfolk Drug Court, and Norfolk Mental health Court and Docket provide pre-release and discharge planning services through state and local funds including intensive community stabilization services to increase community stabilization, reduce recidivism, and prevent returns to homelessness. Persons with chronic addictions who enter substance abuse residential and detox programs have staff assigned to provide discharge plans for housing and services.

The city continues to work with its partners on improving discharge planning from foster care, hospitals, and mental health and correctional facilities. While there are protocols in place for these systems, it is imperative that the city remains vigilant to ensure that those procedures are implemented in an effective manner to avoid people “falling through the cracks”.

### **Discussion**

By providing access to quality, supportive, and affordable housing, the city anticipates being able to prevent returns to homelessness, while offering greater access to the programs and services available through CoC funded programs.

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

### **Introduction:**

Barriers to affordable homeownership housing include:

- Renters working towards buying their first home who pay more than 30% of their income for rent, especially severely rent-burdened renters paying more than 50% of their income in rent, have difficulties saving for a down payment.
- Lack of affordable existing housing stock that meets HOME property standards or new construction housing stock for low to moderate income first-time homebuyers.
- Limited funding available to meet the demand of the affordable housing needs of low to moderate income households.
- Tighter mortgage lending standards have made it more difficult for low-to-moderate income households to realize affordable homeownership, thus the increased need for homeownership education and counseling to provide guidance to potential homebuyers on how to improve savings, derogatory debt, and credit scores.

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

The city along with Norfolk Redevelopment and Housing Authority works with developers to guide them through the regulatory process of HUD and the local jurisdiction procedures. The city continues to work to eliminate barriers that may limit the production of feasible affordable housing construction that are within the capacity of a local government to address. Foremost among these are zoning and land use regulations. The gap between supply and demand for rental housing in Norfolk continues to pose problems for Norfolk residents, particularly low-income households and persons with disabilities. Although the city and its partners administer a variety of affordable housing programs, getting the information to those who need the assistance can be challenging. The result is the potential for actual reduction of diversity in impacted neighborhoods, along with the concentration of poverty and segregation of persons in protected classifications within poorer neighborhoods. To address these issues, as funding permits, the city will consider and implement the following actions:

- Continue to use federal and other city administered funds to support affordable housing and explore opportunities to increase funding for affordable housing creation;
- Support opportunities to reduce barriers to affordable housing; and
- Encourage the production/preservation of larger units for families (e.g., units with at least two bedrooms).

**Discussion:**

Addressing the multiple factors of affordable housing needs and lack of affordable land, lack of sustainable funding, increased building costs and large gaps between low- and moderate-income levels and Fair-Market-Rents require creative solutions through constant collaboration among non-profits, state and federal agencies. Working towards this common goal is not impossible but is certainly challenging in the current affordable housing environment with reduced staff sizes.

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

### **Introduction:**

The greatest obstacle to meeting any underserved need is the lack of sufficient funding, including:

- Limited availability of funding from both federal, state, and other sources;
- High cost of housing and provisions in the area which increases the difficulty of meeting affordable housing needs; and
- Lack of maintained housing, environmental hazards, income levels, and the economic environment.

There is an underserved need for public services across most categories. This includes the needs of elderly and frail seniors, at-risk youth, working parents, persons with HIV/AIDS and their families, the disabled, individuals with drug, alcohol, and chronic illnesses, and persons with other conditions affecting their ability to function independently and productively. There is also a need for general services for low-income residents such as health care, food and clothing, educational programs, and case management.

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

The city will maximize the use of HUD funds to meet underserved needs.

Specifically, it will use the maximum amount of CDBG funding allowed towards public services, which is fifteen percent of its entitlement allocation to help address the needs of homeless and low-income people in general. CDBG funds allocated to project services will support essential needs such as tenant base rental assistance, homebuyer subsidy for first-time homebuyers, rehabilitation for homeowners to maintain their living environment, and improvements to streets and open spaces throughout the city.

The CHDO requirements identified in the 2013 HOME Final Rule, the lack of buildable lots, and the cost of vacant land for specific local projects are obstacles for non-profit organizations to meet the CHDO definition and/or be awarded CHDO set-aside funding for an affordable housing project. In order to address these challenges, the city will refer CHDO applicants to the *CHDO Opportunities in HOME – Introduction* self-paced online training course on the HUD Exchange website. CHDO applicants can receive credit for the course by passing a final quiz that reinforces key regulatory requirements applicable to CHDOs and their projects.

Providing direct financial assistance through the HOME Program eliminates the largest obstacles for low-to-moderate income first-time homebuyers to afford homeownership, which are the lack of funds for down payment and closing costs and an affordable monthly mortgage payment.

In FY 2019 the city began St. Paul's People First Initiative. The St. Paul's area is one of the city's most

challenged communities comprised of three public housing communities. The residents are primarily low-income with many unmet service needs. In FY 2019, with support from various resources, the city began the St. Paul's People First Initiative which provides a range of support services customized to meet the needs of residents. This project's goal is to transform the lives of those who live in the St. Paul's area by providing residents with personal family coaches who can connect residents with job training, educational opportunities, personal finance management, jobs, and other coaching that helps residents achieve self-sufficiency. The end goal is to help individuals and families become completely self-sufficient and make a transition to their new home.

The city will continue to support this initiative in FY 2021 with hopes of expanding services and addressing unmet needs.

Due to limited funding and the prospect of reduced funding in future years, the city will consider the following when determining which activities to fund:

- The project must be an identified Consolidated Plan priority. Each awarded agency will be required to document which priority the activity will address.
- The project budget is justified and leverages other financial resources, including personnel resources. In addition, subrecipients would be required to document efforts to acquire outside funding.
- The project must have a measurable impact in Norfolk communities by targeting low- to moderate-income persons, utilizing community partnerships, and providing adequate benefits to costs.
- The subrecipient will be required to maintain regulatory HUD compliance.
- The subrecipient will demonstrate a strong administrative and financial capacity to implement a federal grant; and complete the project within the required time-period.

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

The high cost of housing in the area significantly increases the difficulty of meeting affordable housing needs. The city has limited resources with which to develop affordable units on its own. The city will continue to support its goals of maintaining and expanding affordable housing by utilizing its CDBG and HOME allocations to create new opportunities for affordable rental and homeownership and rehabilitate existing affordable units. The city expects to utilize current CDBG and HOME funds as well as continue to spend previous unspent funds towards maintaining affordable housing.

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

A visual assessment of exterior and interior painted surfaces will be performed on pre-1978 built homes being purchased with direct financial assistance through the CDBG and HOME programs to identify any paint deterioration. Any paint deterioration identified must be stabilized using safe work practices. If

paint deterioration is measured to exceed specific limits, paint stabilization must be performed by a licensed lead abatement professional and a clearance examination must be performed by a licensed lead abatement risk assessor. Clearance helps ensure that lead-based paint hazards are controlled, and the home is safe for habitation.

The HOME TBRA program requires a visual assessment for lead-based paint hazards as part of the housing inspection if the unit was built before 1978 and a child under the age of six years lives in the unit. If a visual assessment reveals lead-based paint, the rental owner must complete paint stabilization, clean up, and clearance activities before allowing occupancy. Any program participant whose unit was built prior to 1978 will also receive a brochure titled, "Protect Your Family from Lead in your Home." Renters must sign a receipt for the brochure that is kept on file. The providers are required to inform the local health department about children at risk for lead-based paint poisoning.

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

In the FY 2021 (PY2020) program year, the City of Norfolk will focus on building stronger relationships with multiple organizations to address poverty in Norfolk. The city's emphasis is assisting residents to acquire training and receive the skills needed to become gainfully employed. This will be accomplished by building on existing initiatives and improving the effectiveness of funded programs. To address poverty, the city will target economic development in its low- to moderate-income areas with the expectation that this will provide better access to jobs and increased incomes. The People First Initiative is an example of city efforts to accomplish these goals.

### **Actions planned to develop institutional structure**

The most direct action in developing institutional structure is the capacity building efforts. In the last five years, the city and associated homelessness agencies have moved towards developing a better institutional structure for the city and the Continuum of Care (CoC). In FY 2019, the CoC partnered with the Office to End Homelessness and neighboring cities in the CoC, to increase services and better serve the homeless. By developing a stronger structure, the homeless population has reduced, written policies were created, and an organized client intake system has been created and continuously improved.

The city facilitates coordination among its partner agencies resulting in a broadly shared understanding of community needs, collaborative and complementary approaches to addressing needs, and responsiveness to changes in conditions.

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

Regular evaluations of the current system will highlight areas where improvements are necessary. The city will continue to coordinate with agencies to assist them in attaining their goals. Coordination is

achieved by setting mutual goals, information sharing, and supportive action. The city works with private and public organizations to provide open communication to allow for greater information flow regarding housing and social services to be provided to the public. In addition, the city will provide workshops and/or training that will assist in increasing capacity of local agencies.

The Norfolk Redevelopment and Housing Authority's participation in the HUD Rental Assistance Demonstration (RAD) program allows families residing in Project-Based Voucher housing an opportunity to be issued a Housing Choice Voucher to transition to private housing.

The Program Coordinating Committee (PCC) of the Family Self Sufficiency Program (FSS) consists of public and private agencies that provide an array of services to public housing residents to help them become employed or obtain improved employment in order to reach the goal of becoming self-sufficient in providing the needs of their family without assistance. The PCC currently has more than 20 partners, such as Norfolk Department of Human Services, Virginia Employment Commission, and the HomeNet Homeownership Center. The PCC helps FSS participants transition from public housing to private rental housing or homeownership. Visit NRHA's website at <http://www.nrha.us/content/family-self-sufficiency-program-fss> for more information on the FSS Program.

**Discussion:**

## Program Specific Requirements

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

#### Introduction:

**CDBG Requirements:** The total amount of \$5,890,890 of CDBG funds is estimated for the upcoming program year. The city does not anticipate any urgent need activities. All CDBG project funding, or 100 percent, will be used for activities that benefit low- to moderate-income people and areas.

**HOME Requirements:** The city estimates receiving HOME funds totaling \$1,510,504 for the upcoming year. HOME funding will be allocated to eligible CHDO's to construct or rehabilitate housing to be sold to eligible low-income homebuyers; and provide funding for homebuyer and tenant-based rental assistance activities. Homebuyer assistance will provide financial housing assistance to homebuyers purchasing eligible properties of their choice in the City of Norfolk that are within their affordability. Tenant-based rental assistance activities will provide financial housing assistance to homeless individuals to provide these individuals with housing options.

**ESG Requirements:** Over the upcoming year, the city estimates receiving ESG funds totaling \$385,289 to support ESG administration, street outreach, emergency shelters, homeless prevention, and rapid re-housing programs. These programs will ultimately assist individuals who are either at-risk of becoming homeless or are homeless.

### Community Development Block Grant Program (CDBG)

#### Reference 24 CFR 91.220(I)(1)

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

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

## Other CDBG Requirements

1. The amount of urgent need activities 0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 70.00%

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

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

The city will not use other forms of investment beyond those identified in Section 92.205.

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

Recapture provisions are applicable to the direct homebuyer assistance provided through both the CHDO and the Homebuyer Assistance Programs, which are administered by Norfolk Redevelopment and Housing Authority (NRHA) as the city's subrecipient. In the event the property does not continue to be the principal residence of the borrower for the duration of the affordability period due to the borrower transferring the property either voluntarily (selling the property at fair market value) or involuntarily (a foreclosure, transfer in lieu of foreclosure, or assignment of an FHA insured mortgage to HUD), the amount of HOME assistance provided to the borrower as direct subsidy will be recaptured on a prorated basis based on the terms of forgiveness and according to the time the borrower has owned and occupied the property measured against the required affordability period. The direct subsidy HOME loan will be recaptured from available net proceeds and any direct subsidy HOME loan amount in excess of the net proceeds shall be forgiven. Net proceeds are defined as sales price minus (1) the payoff of superior loans and/or other amounts (other than HOME funds); (2) closing costs incurred by borrower to sell the property; and (3) the borrower's investment in the property (borrower's contribution toward down payment at time of purchase and the borrower's costs of capital improvements to the property).

The borrower is required to immediately submit written notification to NRHA if the borrower will be transferring the property voluntarily or involuntarily. To preserve the affordability of the property, NRHA or eligible CHDO will have a purchase option, right of first refusal, or other preemptive right to

purchase the property within 45 days of NRHA receiving any such notice of the property being transferred. In the event NRHA or an eligible CHDO choose not to purchase the property, NRHA will recapture any available net proceeds.

A subsequent homebuyer of the Property (determined income eligible for HOME assistance) may assume the borrower's existing direct subsidy HOME loan (subject to the HOME requirements of the remainder of the affordability period) provided that no additional HOME assistance is provided. In the event a subsequent homebuyer of the property (determined income eligible for HOME assistance) needs a direct subsidy HOME loan amount in excess of the unforgiven balance owed on the borrower's direct subsidy HOME loan, the balance owed cannot be assumed and will be recaptured from the borrower. A separate direct subsidy HOME loan will be provided to the subsequent homebuyer with a new affordability period based on the amount of direct subsidy provided. In the event the subsequent homebuyer needs a direct subsidy HOME loan amount less than the balance owed on the borrower's HOME loan, NRHA will recapture from the borrower at the time of the sale the lesser of (1) the difference between the unforgiven balance owed and the amount the subsequent homebuyer can assume; or (2) the available net proceeds.

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

The HOME loan requires the property to be the borrower's principal residence during the affordability period: five years for a HOME loan less than \$15,000; 10% per year on a ten-year HOME loan of \$15,000 to \$40,000; and 15 years for a HOME loan greater than \$40,000. The property may not be temporarily subleased, with an exception made to military required to temporarily move for deployment purposes only.

The HOME loan will be forgiven each annual anniversary date following the borrower's settlement date: 20 percent per year on a 5-year HOME loan less than \$15,000; 10% per year on a ten-year HOME loan of \$15,000 to \$40,000; and 6.67 percent per year on a 15-year HOME loan of \$40,000. The forgiveness term is not applicable, and repayment is immediately due in the event the borrower fails to comply with the principal residence requirement by either renting (unless an exception is made due to a military deployment) or permanently vacating the property during the affordability period.

The subordination of NRHA's lien interest is allowed only for the sole purpose of the borrower refinancing for a first mortgage interest rate reduction, resulting in a monthly principal and interest payment reduction. It is not allowed for the purpose of removing cash or equity from the property proceeds which would require the unforgiven balance of the HOME loan to be due and payable to NRHA.

In the event of a foreclosure or deed in lieu of foreclosure occurs, the affordability restrictions shall

be revived according to the original terms if the borrower obtains an ownership interest in the housing during the affordability period.

Each borrower is required to sign a HOME Promissory Note and HOME Deed of Trust on the date of settlement. The HOME Deed of Trust is recorded with the Norfolk Circuit Court to cover the HOME Promissory Note during the loan term and affordability period. Each borrower is also required to sign a HOME Agreement with the city and NRHA, which is a separate legal document apart from any loan instrument and conforms to the requirements of 24 CFR 92.254(a).

HOME funds recaptured by NRHA will be remitted to the City of Norfolk for additional HOME-eligible activities.

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

The city does not intend to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds.

### **Emergency Solutions Grant (ESG) Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The City of Norfolk has written performance standards for all providers delivering services through the ESG program. To maintain consistency across all funding programs the city also utilizes these standards, which were developed in concert with the CoC, for homeless service programs supported by CDBG, HOME, and grant opportunities supported by the city's general fund revenues.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The City of Norfolk is part of the Southeastern Virginia Homeless Coalition (SVHC). Working with the other members, this Continuum of Care (VA-501) planning body developed the Coordinated Entry System (CES) in compliance with HUD requirements. The CES is a centralized, community-wide process designed to identify, engage, and assist households experiencing, or at risk of experiencing, homelessness; coordinate the intake, assessment, and referral for services that meet the level of assistance that is most appropriate to resolving a household's housing crisis; and prioritize all households so everyone has equal access to services with the most severe service needs receiving the high priority.

Households in the community access the CES through the Regional Housing Crisis Hotline, emergency shelters, designated homeless service providers, and city outreach personnel canvass streets and other places where homeless congregate. Once the household is screened and found eligible, a standardized assessment tool (VI-SPDAT, VISPDAT-F, and VI-SPDAT-Y) is utilized to identify the household's level of acuity and to help guide decisions around the appropriate type of housing and services needed.

Designated staff at the access points then makes a referral to the By-Name List (BNL) for eligible households. Households on the BNL are case conferenced at regularly held Service Coordination Committee (SCC) meetings and prioritized by level of vulnerability, then referred to housing programs as appropriate.

The CoC participating Domestic Violence (DV) providers in the CoC operate an additional access point known as the Coordinated Crisis Response (CCR). This 24-hour hotline acts as a centralized assessment and referral process that provides comprehensive, wraparound emergency services to victims of domestic violence, sexual assault, stalking, and human trafficking. CCR works to streamline access to 24/7 crisis hotlines, emergency shelters, victim advocacy, and group therapy. Households presenting at centralized assessment for homeless services are immediately linked to local DV providers for services and afforded access to safe housing. To reduce trauma and increase access to housing, the CCR intersects with the Continuum of Care's CES at the service coordination component. All DV providers participate in the CoC's Service Coordination Committee (SCC). Referrals are submitted to SCC using the VI-SPDAT, which is not entered into HMIS for DV, to adhere to confidentiality and safety policies. Each DV provider receives funding from one or more sources including ESG, CoC, DOJ, and the Virginia Department of Social Services.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The city utilizes the request for proposal process to allocate ESG funds. The city will ensure that all programs awarded meet the ESG categorical requirements. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG. In January 2018, a Point-In-Time (PIT) count was conducted where a total of 572 individuals were interviewed.

The City of Norfolk has administered ESG funds since the original program began in 1986. The process for making sub-awards was similar to that used over the last 25 years. The city advertises funding opportunities through local newspapers, posting on the City of Norfolk's webpage, and provides open communication to for-profit and non-profit organizations.

These services include emergency and interim shelters, outreach and engagement, and specialized mental health and substance abuse services. The department utilizes standard selection criteria in

its Request for Applications.

Grants are awarded for a one-year period with an option for extensions. The extension option is contingent upon successful performance of the program and services provided, and upon availability of funds.

To ensure compliance with HUD's obligation period, the city will continue to request City Council's approval to obligate ESG funds by May of every year. The contracts will begin to be developed in July annually and executed within 60 days of HUD's Annual Plan approval.

If religious organizations apply and receive ESG funds, the organization will provide all eligible activities under this program in a manner that is free from religious influence and in accordance with the following principles:

- It will not discriminate against any employee or applicant for employment on the basis of religion and will not limit employment or give preference in employment to persons on the basis of religion;
  - It will not discriminate against any person applying for shelter or any of the eligible activities under this part on the basis of religion and will not limit such housing or other eligible activities or give preference to persons on the basis of religion; and
  - It will provide no religious instruction or counseling, conduct no religious worship or services, engage in no religious proselytizing, and exert no other religious influence in the provision of shelter and other eligible activities under this part. Applicants that are primarily religious organizations are encouraged to contact the city for specifics or refer to 24 CFR 576.23.
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

To ensure that ESG funds are used effectively and address the needs of those experiencing homelessness, the City of Norfolk actively recruits input from current and former consumers of services provided by the agencies utilizing ESG funds. This also satisfies the requirement under 24 CFR 576.405.

5. Describe performance standards for evaluating ESG.

Performance standards for CDBG, HOME, and ESG homeless activities include taking a progressive engagement approach which begins with the identification of all persons residing in shelter or other places not meant for human habitation; the assessment of each household's vulnerability level; and the integration of each household into the CoC's Coordinated Entry System with the goal of acquiring appropriate housing and all eligible mainstream resources in the shortest timeframe possible. As such, the performance standards, as attached in the exhibits section, are designed to

support those efforts which enhance a household's ability to exit homelessness and maintain self-sufficiency that includes client assessment to determine financial need; ensure clients attain housing prior to taking steps to address any other significant issue with which they may be struggling (substance abuse, mental health, gaining or increasing income); and being able to stabilize housing for the most vulnerable.

The standards, which cover all the components of the homeless service delivery system from homeless prevention to street outreach, emergency shelter, and rapid re-housing, focus on providing all households with access to services geared at addressing their immediate needs and connecting them to the CES system to obtain long-term housing and self-sufficiency. The standards were designed to enhance each component's role in the overall success of the system and to bring about the time when all forms of homelessness in Norfolk are rare, brief, and non-recurring.

