

PY 2025 (FY2026) Draft Annual Plan



Acknowledgements

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Executive Summary

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

1. Introduction

The City of Norfolk is submitting its fourth Annual Action Plan as part of the adopted 2021-2025 (FY 2022 – FY 2026) 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 2026 (HUD Program Year 2025) 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 FY 2026 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 2026 Annual Action Plan estimated funding allocation is \$6,707,591. The funding breakdown reflects: CDBG funds of \$4,427,764, CDBG program income of \$383,516 and reprogrammed CDBG funding in the amount of \$172,889; HOME funds of \$1,334,251 with \$135,676 in program income; and ESG funds of \$389,171, The Plan provides information on the proposed activities for the upcoming planning year in AP-38.

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.

Norfolk's Consolidated Plan has six objectives:

Affordable Housing: The funds used to support this priority are designed to increase affordable housing opportunities in the City of Norfolk. These activities include but are not limited to homeowner and rental rehabilitation, Community Housing Development Organization (CHDO) activities, homebuyer assistance, and tenant-based rental assistance.

Economic Development: The funds used to support this priority are designed to encourage economic development and job creation in the City of Norfolk. These activities include but are not limited to financial

assistance to microenterprises and small businesses, technical assistance, and the rehabilitation of commercial and industrial buildings.

Public Services: The funds used to support this priority are designed to provide services to low- and moderate- income individuals and families in the City of Norfolk. Services may include but are not limited to emergency food assistance, health and dental care, housing counseling, workforce development, emergency rent and utility assistance, permanent supportive housing, and supportive services for special needs populations including the homeless, elderly, mentally ill, victims of domestic violence, people affected by HIV, and people with disabilities.

Homelessness: The funds used to support this priority are designed to help end homelessness throughout the City of Norfolk. These activities include but are not limited to homeless street outreach, homelessness prevention services, rapid re-housing, emergency shelters, and other supportive services.

Public Facilities and Infrastructure: The funds used to support this priority are designed to improve the quality of life for low- and moderate- income residents of the City of Norfolk through public facility and infrastructure improvements. This may include but is not limited to the construction or rehabilitation of public facilities (fire stations, libraries, recreation centers and community facilities), public infrastructure (roads and sidewalks, water, wastewater, and stormwater systems), or parks and playgrounds.

Planning and Administration: The funds used to support this priority are designed to promote the efficient and effective use of federal funds. This may include but is not limited to program administration and oversight, capacity building and training, program monitoring, prospective environmental reviews, and the development of housing, community, and functional plans.

For FY 2026 the City of Norfolk has identified the following goals and outcomes:

- Increase affordable housing opportunities
- Prevent and reduce homelessness
- Provide public services for low- and moderate- income individuals
- Enhance community infrastructure to provide a suitable and sustainable living environment
- Engage in economic development activities that promote job creation
- Manage funds effectively and efficiently

The overall goal of the housing and community development and planning programs covered under the Five-Year Consolidated Plan is to strengthen partnerships among all levels of government, the private sector and with other jurisdictions. This includes for-profit and non-profit organizations to enable them to provide quality 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.

Public Facilities/Site Improvements:

The city also continued investment in the St. Paul's Area Transformation - Tidewater Gardens. The St. Paul's area is home to the region's highest concentration of public housing with 1,674 aging units that are beyond their useful life. The first phase of this transformation is of the Tidewater Gardens neighborhood, renamed Kindred. 2024 has been a milestone year, marked by significant advancements in housing, supportive services for families, infrastructure, community engagement, and economic inclusion. After successfully completing Phase I infrastructure work, the team swiftly transitioned into Phase II, overcoming a \$17.83 million budget shortfall due to cost increases with additional city funding. Virginia Carolina Civil, a local contractor, was awarded the Phase II contract. Among the key accomplishments this year is the construction of new major streets, including the Freemason Street extension, which enhances community connectivity. Additionally, the realignment of historic Church Street now integrates with the Dr. Martin Luther King Memorial and the iconic St. Mary's Basilica, preserving historical and cultural significance. Community engagement has remained a central focus, with the CCI Arts Committee continuing its work to highlight the historical significance of the former Tidewater Gardens footprint and exploring how art can help preserve its community legacy. This year's public art initiatives attracted 197 applicants, with 29 finalists undergoing interviews through mid-2025.

Other St. Paul's milestones include the first two buildings, Reunion and Origin, that are now fully leased, welcoming 61 former Tidewater Gardens residents (24 in Reunion and 37 in Origin) back home. Buildings 17 and 18, Unity Place, are currently under construction and are scheduled for completion in October 2025, with Block 17 progressing slightly ahead of Block 18. People First, the City's comprehensive supportive services initiative, successfully maintained a 94% case management enrollment, reinforcing our commitment to support the former Tidewater Gardens families on the path to stability and thriving. In addition, the project team continues the city's commitment to achieving Economic Inclusion goals by targeting 12% minority-owned and 13.3% women-owned contract participants, facilitated by diverse efforts such as sheltering housing and infrastructure projects, holding certification workshops, conducting community surveys, and more.

In response to the needs of Norfolk residents and the Keep Norfolk Beautiful initiative, \$575,000 in CDBG funds were allocated to the Pollard Street Park Improvement project in the Olde Huntersville area. This initiative directly benefited the community, with 61% of local residents qualifying as low to moderate income individuals. The project revitalized the park, including the renovation of the playground, basketball court, and fencing. As a result, the park now offers a more vibrant and accessible space for residents, enhancing both the scenery and the overall quality of life in the area.

Construction of Fire Station 11 is ongoing and with anticipated completion during fiscal year 2025. CDBG funds have been used to design and replace the outdated station, which will feature an upgraded equipment bay to better serve the community.

Increase Affordable Housing:

Since the last update in April 2024, Habitat for Humanity of South Hampton Roads (SHR) has made significant strides in helping Norfolk residents with critical roof repairs. In partnership with the City of Norfolk, \$200,000 in CDBG funds were awarded to Habitat SHR to address the needs of low-income homeowners struggling with aging housing stock. With a focus on roof repairs and replacements, including gutters, fascia, and rake boards, the program averages \$8,000 per project, providing essential home repairs at no cost to eligible homeowners.

Since receiving initial funding in January 2023, Habitat SHR has completed an additional 25 roof repairs and replacements, bringing the total number of projects to 32. This continued success has exceeded expectations, with a goal of completing 16 projects with the original funding. In response to high demand and a growing waitlist, additional funding was awarded in February 2024 to ensure the program can meet the needs of even more residents.

The success of Habitat's Roof Repair Program has been crucial in keeping seniors, disabled, and low-income families safely housed in their homes. Recognizing the ongoing need for home repair services, the City of Norfolk has also partnered with Project Homes, a Richmond-based organization, to expand critical home repair services for residents using FY24 CDBG funds. Together, these initiatives are making a lasting impact on the community, one roof at a time.

NRHA's HOME and HomeNet programs continue to increase access to homeownership through their homebuyer education and down payment assistance programs. During the FY24 program year, HomeNet provided education and counseling to 187 extremely low-to-moderate income participants and 31 non-low/moderate income participants. Thirteen households were provided down payment assistance and became first-time homebuyers. Approximately 162 families received Tenant-Based Rental Assistance to help with security deposits and monthly rent expenses.

Reduce/Prevent Homelessness:

Through the Emergency Solutions Grant (ESG), homeless service partners provided emergency shelter to 817 individuals; rapid rehousing services to 47 households (173 persons); and prevention services to 35 individuals (13 households). In addition, the Norfolk Community Services Board (NCSB) Street Outreach team assisted 88 clients.

Economic Development: Norfolk's Department of Economic Development's Capital Access Program provides small grants to microenterprises, and larger grants to businesses who generate jobs for low-income individuals. In FY24, 3 businesses were assisted and 4 jobs were created utilizing previously awarded CDBG funds.

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 hybrid virtual and in-person public input session on December 5, 2024, at The Slover for organizations interested in providing input and comments relative to the FY26 (PY 2025) Annual Action Plan. This meeting outlined objectives for each HUD program, provided the opportunity for citizen comments and provided the opportunity for those interested in funding opportunities and partnerships to learn about the application process and ask questions.

The city will also hold an in-person public hearing on April 9, 2025, at Granby High School. Public Hearings are open to the general public for those interested in hearing and commenting on the city's budget priorities for the following fiscal year.

5. Summary of public comments

For the December 5, 2024 public input session, 5 individuals attended and participated in person and 2 attended virtually. Comments centered around the following: public services for low to moderate income individuals; enhancing community infrastructure to provide suitable and sustainable living environments; economic development activities that promote job creation; preventing and reducing homelessness; increasing affordable housing opportunities. Overall, citizens are satisfied with the services provided by the department, however they provided a few recommendations such as creation of a permanent homeless taskforce and including information on the City's website about continuum of care organizations.

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 FY26 (PY 2025) Annual Action Plan priorities include investing in neighborhoods, improving housing quality, and increasing homeownership. 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.

The city will also 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	Department of Housing and Community Development
HOME Administrator	NORFOLK	Department of Housing and Community Development
ESG Administrator	NORFOLK	Department of Housing and Community Development

Table 1 – Responsible Agencies

Narrative (optional)

The City of Norfolk's Department of Housing and Community Development 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, Department of Economic Development, and Parks and Recreation. 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

Dr. Susan Perry is the Director of Housing and Community Development. The office is located at 501 Boush Street, Norfolk, Virginia 23510. The Annual Action Plan information point of contact is Jacquelyne Wiggins, at 757-664-4267 (office phone) or by email at hudentitlement@norfolk.gov.

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

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, community partners are essential to the execution of HUD-funded programs.

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(l))

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 set aside up to 20 percent of its turnover in public housing units (about 80 units annually) and up to 20 percent of its available turnover in Housing Choice Vouchers (about 36 units annually) in order to accept referrals from the Southeastern Virginia Homeless Coalition (SVHC).

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 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 provides effective and high-quality mobility services and human capital investment to approximately 1,700 573 families from the Tidewater Gardens, housing community 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.

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. 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 city and the Continuum of Care (CoC) play a role 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, 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

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
Norfolk Redevelopment and Housing	Housing Authority	Section AP-60	Consulted on public housing efforts
The Planning Council	Homeless Consortium	Section AP-65	Consulted on homeless efforts

Table 2 – Agencies, groups, organizations who participated

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 Annual Plan	The Planning Council	The Annual Plan continues 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.
NRHA Annual Plan	NRHA	The Annual Plan continues to show consistency with the NRHA Annual Plan to ensure that housing needs are aligned to address public housing needs.

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:

- A hybrid virtual and in person public input session was conducted on Thursday, December 5, 2024, at 6 pm at Slover Library.
- An in person public hearing will be held on April 9th, 2025, at 6 pm at Granby High School.

Newspaper Notices:

- The notice of the public input session was published in the Virginian Pilot on December 4, 2024.
- The 30-day public review and comment period and notice of annual plan was placed in the Virginian Pilot and New Journal and Guide on March 27.

Online Outreach:

- A social media graphic and printable flyer announcing the public input session were created and spotlighted on the city's website and social media pages November 25 - December 3, 2024.
- The city placed notices of the public input session on its website.
- 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'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 Specific organizations based on inquiries	5 in person and 2 online	See summary of comments in the Executive Summary and Citizen Participation attachment.	N/A	
3	Internet Outreach	Non-targeted/broad community Specific organizations based on inquiries	33 total visits with 61page views. No response to the website or press release.	No comments were received.	N/A	
4	Newspaper Ad	Non-targeted/broad community	No response to newspaper ad.	No comments were received.	N/A	
5	Public Hearing	Non-targeted/broad community	TBD	TBD	TBD	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

As an entitlement grantee, the city 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 FY26 (PY 2025). The HUD entitlement funding for FY26 totals \$6,707,591 CDBG (\$4,427,764), HOME (\$1,334,251), and ESG (\$389,171). Of the total funds, CDBG prior year funds/reprogrammed funds in the amount of \$172,889 and \$383,516 in program income are included. For HOME, \$135,676 in program income and recaptured funds is included. 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.

Expected HOME program income is based on an amount received in Integrated Disbursement Information System on or before 12/31/2024.

- HOME CHDO and Administration activities will be proportionally adjusted to maintain the same percentage of total entitlement funding as is currently provided in the draft plan. Remaining adjustments to the HOME Investment Partnership Program will be made to the

Homebuyer Assistance activity so that total activity allocations match total available HOME funding.

- All ESG activities will be proportionally adjusted to maintain the same percentage of total entitlement funding as is currently provided in the draft plan.
- The CDBG Administration and Planning activity and public service activities will be proportionally adjusted to maintain the same percentage of total entitlement funding as is currently provided in the draft plan. Remaining adjustments to CDBG activities will be made to the Department of Housing and Community Development Renovate Norfolk and/or Department of Parks and Recreation projects so that total activity allocations match total available CDBG funding.

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	4,427,764	383,516	172,889	4,984,169	4,132,727.00	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	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	1,334,251.00	135,676.00	0.00	1,334,251.00	282,245.00	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.

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	389,171.00	0.00	0.00	389,171.00	376,737.00	Federal funds used to support street outreach, emergency shelter, rapid 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 publicly 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 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. This infrastructure work creates the foundation for the new subsidized, affordable and market rate housing that will be constructed. Original residents have a right to return, codified in separate policies by both the Norfolk Redevelopment and Housing Authority (NRHA) and the City of Norfolk.

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.

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 assisted 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	Increase Affordable Housing Opportunities	2021	2025	Affordable Housing	City Wide	Affordable Housing	CDBG: \$908,535 HOME: \$1,214,393	Rental units constructed: 152 Household Housing Unit Homeowner Housing Added: 4 Household Housing Unit Homeowner Housing Rehabilitated: 40 Household Housing Unit Direct Financial Assistance to Homebuyers: 15 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 115 Households Assisted Other: 95 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	End Homelessness	2021	2025	Homeless	City Wide	Homelessness	ESG: \$359,999	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 1,170 Beds Homelessness Prevention: 24 Persons Assisted Other: 125 Other (Outreach)
3	Promote Economic Development	2021	2025	Non-Housing Community Development	City Wide	Economic Development	CDBG: \$244,000	Jobs created/retained: 6 Jobs Businesses assisted: 6 Businesses Assisted
4	Provide Public Services	2021	2025	Homeless Non-Homeless Special Needs	City Wide	Public Services	CDBG: \$690,098	Public service activities other than Low/Moderate Income Housing Benefit: 11,842 Persons Assisted
5	Invest in Public Facilities and Infrastructure	2021	2025	Non-Housing Community Development	City Wide	Public Facilities and Infrastructure	CDBG: \$1,837,889	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12,450 Persons Assisted
6	Manage Funds Effectively and Efficiently	2021	2025	General Planning and Administration	City Wide	Planning and Administration	CDBG: \$920,131 HOME: \$119,858 ESG: \$29,172	Other: 0 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Affordable Housing Opportunities
	Goal Description	The funds used to support this priority are designed to increase affordable housing opportunities in the City of Norfolk. These activities include but are not limited to: homeowner and rental rehabilitation, Community Housing Development Organization (CHDO) activities, homebuyer assistance, and tenant-based rental assistance.
2	Goal Name	End Homelessness
	Goal Description	The funds used to support this priority are designed to assist in the end of homelessness throughout the City of Norfolk. These activities include but are not limited to: homeless street outreach, homelessness prevention services, rapid re-housing, emergency shelters, and other supportive services.
3	Goal Name	Promote Economic Development
	Goal Description	The funds used to support this priority are designed to encourage economic development and job creation in the City of Norfolk. These activities include but are not limited to: financial assistance to microenterprises and small businesses, technical assistance, and the rehabilitation of commercial and industrial buildings.
4	Goal Name	Provide Public Services
	Goal Description	The funds used to support this priority are designed to provide services to low- and moderate- income individuals and families in the City of Norfolk. Services may include, but are not limited to: emergency food assistance; health and dental care; housing counseling; workforce development; emergency rent and utility assistance; permanent supportive housing; and supportive services for special needs populations including the homeless, elderly, mentally ill, victims of domestic violence, people affected by HIV, and people with disabilities.

5	Goal Name	Invest in Public Facilities and Infrastructure
	Goal Description	The funds used to support this priority are designed to improve the quality of life for low- and moderate- income residents of the City of Norfolk through public facility and infrastructure improvements. This may include but is not limited to: the construction or rehabilitation of public facilities (fire stations, libraries, recreation centers and community facilities), public infrastructure (roads and sidewalks, water, wastewater, and stormwater systems), or parks and playgrounds.
6	Goal Name	Manage Funds Effectively and Efficiently
	Goal Description	The funds used to support this priority are designed to promote the efficient and effective use of federal funds. This may include but is not limited to: program administration and oversight; capacity building and training; program monitoring; prospective environmental reviews; and the development of housing, community, and functional plans.

Projects

AP-35 Projects – 91.220(d)

Introduction

The FY26 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 FY26 (PY 2025) will support an array of public service programs and projects, including CDBG activities, HOME activities, and ESG activities. Agencies will provide services across the following categories: Administration, Emergency Shelter, Rapid Re-Housing, Homeless Prevention and Outreach in the ESG program. The Norfolk Street Outreach Team will consist of 1 full-time staff supported by general funds and 2 street outreach workers funded through the Norfolk Community Services Board's PATH 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-Life Home Norfolk
2	Home of VA Fair Housing Enforcement and Investigations Program
3	City of Norfolk-Dept. of Economic Development-Capital Access Program
4	ForKids, Inc. Permanent Supportive Housing
5	Foodbank of Southeastern VA Eliminate Hunger Program
6	Norfolk Redevelopment & Housing Authority-HomeNet
7	Park Place Health & Dental Clinic
8	St. Columba Homeless Advocate & Day Center Assistant
9	The Planning Council-Continuum of Care
10	Virginia Supportive Housing-Gosnold & Church Street Station Apartments
11	City of Norfolk Grant Administration and Planning
12	Norfolk Parks and Recreation- River Oaks Park General Improvements
13	Norfolk Parks and Recreation – Monkey Bottom Park Improvements
14	Department of Housing & Community Development-Renovate Norfolk
15	Norfolk Fire-Rescue Department

#	Project Name
16	Endependence Center-Norfolk Disability Community Housing and Supportive Services
17	The Up Center Early Childhood Home Visiting Services (ECHV)
18	Norfolk Community Services Board - Housing Services (TBRA Case Management)
19	ESG24-Norfolk
20	NRHA Home Administration
21	NRHA CHDO Set-Aside
22	Survivor Ventures Housing Stability Program-Tenant Based Rental Assistant
23	Brinshore Home-Tidewater Gardens B2
24	NCSB Tenant Based Rental Assistance
25	NRHA-Down Payment and Closing Cost Assistance Program
26	Norfolk Parks and Recreation-Glenwood Park General Improvements
27	Norfolk's Dept. of Neighborhood Services -Eviction Mitigation Program
28	Habitat for Humanity-Roof Repair Program

Table 7 - Project Information

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

The city developed its priorities and allocations based on available data, surveys, and discussions with stakeholders and residents. The city will continue to support non-profit agencies, homeless providers, the local housing authority, and special needs groups to meet the needs of underserved persons throughout the community. The primary obstacle in meeting underserved needs remains lack of funding. Federal and state and local funding simply is not enough to meet demand.

Projects are selected based upon the following criteria:

- Meeting the statutory requirements of the CDBG, HOME and ESG programs;
- Meeting the needs of LMI residents;
- Focusing on low- and moderate-income areas;
- Coordination and leveraging of resources;
- Response to identified community needs;
- Sustainability and/or long-term impact, and
- Ability to demonstrate measurable progress and success.

AP-38 Project Summary
Project Summary Information

1	Project Name	LGBT Life Center-Life Home Norfolk
	Target Area	City Wide
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$80,000
	Description	Provide housing case management and housing location services to homeless persons receiving housing assistance.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	80 persons affected by HIV/AIDS
	Location Description	3309 Granby Street, Norfolk, VA 23504
	Planned Activities	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.
2	Project Name	Home of VA Fair Housing Enforcement and Investigations Program

	Target Area	City Wide
	Goals Supported	Manage Funds Effectively and Efficiently
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$75,000.00
	Description	Fair Housing Outreach, Enforcement and Investigations activities throughout the City of Norfolk, Virginia.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	15,600 individuals
	Location Description	Various locations in the City of Norfolk. Housing Opportunities Made Equal of Virginia, Inc. office located at 626 E Broad Street, Suite 400, Richmond, VA 23219
	Planned Activities	Respond to reports of housing discrimination in the area. Conduct Fair Housing Investigative activities, to include rental and lending testing of housing providers and lenders. Conduct face-to-face outreach and education at community fairs, events, and/or in-person or online presentations. Implement a fair housing ad campaign through radio and/or digital media. Conduct training for City of Norfolk employees and/or Community Stakeholders to learn about fair housing protections or issues.
3	Project Name	City of Norfolk-Dept. of Economic Development-Capital Access Program
	Target Area	City Wide

	Goals Supported	Promote Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$212,000
	Description	The program will work with citizens and businesses to stimulate economic growth and foster capital investment while strengthening workforce and equitable business development of minority, women and small businesses.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	6 businesses and 6 jobs created
	Location Description	999 Waterside Drive, Norfolk, VA 23510
	Planned Activities	Award microgrants to minorities, women and small businesses and award reimbursable grants to for profit businesses that hire LMI persons. Support awardees with business development.
4	Project Name	ForKids, Inc. Permanent Supportive Housing
	Target Area	City Wide
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$48,300

	Description	Housing program 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.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	48 persons (16 families)
	Location Description	4200 Colley Avenue, Suite A, Norfolk, VA 23508
	Planned Activities	The agency will provide permanent supportive housing to end homelessness for 16 homeless families with a disabled family member.
5	Project Name	Foodbank of Southeastern VA Eliminate Hunger Program
	Target Area	City Wide
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$100,000
	Description	Provide meals of emergency food to low-income children, families, senior citizens, homeless persons, and individuals with disabilities struggling with hunger throughout Hampton Roads area.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	8,500 persons
	Location Description	800 Tidewater Drive, Norfolk, VA 23504
	Planned Activities	Provide food assistance/hunger relief to help eliminate hunger; distribute food products to multiple locations that include schools, area shelters, afterschool programs, senior centers, meal on wheels, etc. Utilize funds towards the agency's electricity/utility costs for the warehouse freezer which maintains the facility's food products.
6	Project Name	Norfolk Redevelopment & Housing Authority-HomeNet
	Target Area	City Wide
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$150,000.00
	Description	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 and post-purchase counseling.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	15 households
	Location Description	555 E. Main Street, Norfolk, VA 23510
	Planned Activities	HUD certified counselors on staff will provide 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 will be prescribed a plan of action designed and tailored to remove barriers that prevent them from achieving homeownership. This represents program administration expenses for HomeNet. Eligible households will be provided direct financial assistance will be provided with HOME dollars.
7	Project Name	Park Place Health & Dental Clinic
	Target Area	City Wide
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$40,000.00
	Description	The Park Place Dental Clinic will provide dental services to low-income and uninsured residents. Provides treatment of adverse dental conditions and educational programs directed at promoting good oral health.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	375
	Location Description	606 West 29th Street, Norfolk, VA 23504
	Planned Activities	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.
8	Project Name	St. Columba Homeless Advocate & Day Center Assistant
	Target Area	City Wide
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$35,000.00
	Description	St. Columba's Day Center provides emergency day shelter services to homeless and at-risk adults. By providing basic need aid, at-risk individuals can stretch limited income and avoid homelessness. Serves as assessment point to refer homeless clients who call the Housing Crisis Hotline for housing assessment.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	435 low to moderate persons
	Location Description	2114 Lafayette Blvd., Norfolk, VA 23509
	Planned Activities	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.
9	Project Name	The Planning Council-Continuum of Care
	Target Area	City Wide
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$63,216
	Description	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.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	1,000 low to moderate income persons
	Location Description	2551 Eltham Avenue, Suite I, Norfolk, VA 23513
	Planned Activities	Manage the Coordinated Entry process with homeless service providers to include review of all intake and assessment forms for households identified as in need of housing and/or services. Utilize the Vulnerability Index Services Prioritization Decision Assessment Tool to measure client vulnerability. Discuss assessment results to identify the most appropriate housing or services. Maintains the process, maintain the up-to-date list of all individuals and families who have been identified as needing assistance, and monitors the outcomes of each type of service provided.
10	Project Name	Virginia Supportive Housing-Gosnold & Church Street Station Apartments
	Target Area	City Wide
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$90,000
	Description	Virginia Supporting Housing will provide voluntary comprehensive supportive services to formerly homeless households residing in the Gosnold and Church Street Station properties.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	110 homeless adults
	Location Description	Gosnold Apt: 2425 Gosnold Avenue, Norfolk, VA 23517 Church Street Station: 2016 Church Street, Norfolk, VA 23504
	Planned Activities	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
11	Project Name	City of Norfolk Grant Administration and Planning
	Target Area	City Wide
	Goals Supported	Manage Funds Effectively and Efficiently
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$845,131
	Description	The City of Norfolk will provide the general oversight and management over the CDBG eligible activities allocated.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	501 Boush Street, Norfolk, VA 23510
	Planned Activities	General oversight and management over the CDBG eligible activities allocated and management of subrecipients.
12	Project Name	Norfolk Parks and Recreation River Oaks Park General Improvements
	Target Area	City Wide
	Goals Supported	Invest in Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$372,000
	Description	Improvements at River Oaks Park.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1,805 persons

	Location Description	5392 Roslyn DR, Norfolk, VA 23502
	Planned Activities	General improvements due to aging infrastructure and amenities.
13	Project Name	Norfolk Parks and Recreation – Monkey Bottom Park Improvements
	Target Area	City Wide
	Goals Supported	Invest in Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$565,000
	Description	Construct parking lot and playground area
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1,040 persons
	Location Description	9635 Mason Creek Road, Norfolk, VA 23503
	Planned Activities	Construction of a dedicated parking area and playground, which will support the adjacent park and maritime forest area.
14	Project Name	Department of Housing & Community Development-Renovate Norfolk
	Target Area	City Wide
	Goals Supported	Increase Affordable Housing Opportunities

	Needs Addressed	Affordable Housing
	Funding	CDBG: \$339,179
	Description	Program provides rehabilitation and repair of existing structures, including bringing property up to local codes and standards, for homeowners in Norfolk. Repair of certain elements of housing units in emergency situations.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	15 households
	Location Description	N/A
	Planned Activities	Interior and exterior improvements to owner-occupied houses to include but not limited to: roof repair or replacement, window repair or replacement, porch repair, gutter replacement, painting, vinyl repair or replacement.
15	Project Name	Norfolk Fire-Rescue Department
	Target Area	City Wide
	Goals Supported	Invest in Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$504,408.00
	Description	Purchase of an ambulance for a low mod area
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	9,170 low to moderate income persons
	Location Description	2501 Church Street, Norfolk, VA
	Planned Activities	Purchase a new ambulance to replace an outdated model.
16	Project Name	Endependence Center-Norfolk Disability Community Housing and Supportive Services
	Target Area	City Wide
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$57,500.00
	Description	Assist Norfolk residents with obtaining needed skills and services that will help them obtain their desired level of independence and increase their own self-sufficiency.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	250 persons
	Location Description	6300 East Virginia Beach Blvd., Norfolk, VA 23502
	Planned Activities	Provide support services to Norfolk residents with physical, mental illness, sensory, and cognitive disabilities of all ages, with the majority being between ages 18-70, assisting them in making the transition to living independently in the community.
17	Project Name	The Up Center Early Childhood Home Visiting Services (ECHV)
	Target Area	City Wide
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$50,000.00
	Description	The Up Center's Early Childhood Home Visiting services increase parents' knowledge of child development and improve family engagement. These services will support the birth of healthy-weight babies, assist with preparing children to enter kindergarten ready to learn, and reduce the risk of child abuse and neglect.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	284 Persons
	Location Description	150 Boush Street, Suite 500, Norfolk, VA 23510
	Planned Activities	Individualized home visits to be provided weekly, biweekly or monthly for each family. Screening of children for development of delays and health issues such as vision and hearing. Provision of doula services to prenatal clients and support to clients' partners, family, and friends.
18	Project Name	Norfolk Community Services Board - Housing Services (TBRA Case Management)
	Target Area	City Wide
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Affordable Housing
	Funding	\$142,816.00
	Description	To provide housing stabilization case management services to up to 80 individuals housed in the TBRA program, to assist housed clients with achieving stability before graduation the 2-year term of the TBRA program.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	80 persons
	Location Description	7447 Central Business Park, Norfolk, VA 23513
	Planned Activities	Employ two housing stabilization case managers that will conduct housing location services for newly enrolled clients seeking housing; assist with completing and submitting rental applications; assist with lease signings and moving into apartments, including walkthrough assistance to document any damages and lease reviews to ensure understanding and compliance. assist housed clients with their transition period after lease signing, where they closely monitor their progress for the first three months to help ensure program and lease requirements are met, as well as assist with overcoming any initial barriers that clients have to be completely independent, including medical and mainstream service connections.
19	Project Name	ESG24-Norfolk
	Target Area	City Wide
	Goals Supported	End Homelessness
	Needs Addressed	Homelessness
	Funding	ESG: \$389,171

	Description	The funds will be used for administration (\$29,172) and to serve individuals with emergency shelter, rapid rehousing, homeless prevention and outreach by the following agencies: \$171,304 ForKids; \$38,555 YWCA of South Hampton Roads; \$26,311 St. Columba Ecumenical Ministries; \$60,000 The Salvation Army; \$39,829 Norfolk Community Services Board and \$24,00 Survivor Ventures Crisis Shelter. The Emergency Shelters will provide services 1,170 homeless persons and families; Homeless Prevention will provide services for 12 households/24 individuals at risk of losing their home; Rapid Re-housing activity is targeted towards locating affordable housing units for approximately 50 households/204 individuals over the program year. Outreach will target 125 persons. Approximately 1,523 individuals will be served using ESG funds.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1,348 individuals and families
	Location Description	

	Planned Activities	ForKids: The Emergency Shelter, Rapid Re-Housing and Homelessness Prevention programs are administered at 1001 Poindexter Street, Chesapeake, VA 23324. St. Columba Ecumenical Ministries, Inc.: Emergency Shelter is located 2114 Lafayette Boulevard, Norfolk, VA 23509. 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. YWCA of South Hampton Roads: The main office is located at 500 East Plume Street, Suite 700, Norfolk, VA 23510. NCSB Oversight: 7447 Central Business Park Drive, Norfolk, VA 23513 Survivor Ventures: 259 Granby Street, Norfolk, VA 23510 The Department of Housing and Community Development is located at 501 Boush Street, Norfolk, VA 23510. The department will have the administrative oversight over the ESG program.
20	Project Name	NRHA Home Administration
	Target Area	City Wide
	Goals Supported	Manage Funds Effectively and Efficiently
	Needs Addressed	Planning and Administration
	Funding	HOME: \$119,858.00
	Description	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.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	555 E. Main Street, Norfolk, VA 23510
	Planned Activities	NRHA administration of the CHDO Program and the Homebuyer Assistance Program
21	Project Name	NRHA CHDO Set-Aside
21	Target Area	City Wide
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$179,786
	Description	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.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	4 households
	Location Description	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
	Planned Activities	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.
22	Project Name	Survivor Ventures Housing Stability Program-Tenant Based Rental Assistant
	Target Area	City Wide
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$172,607
	Description	Tenant-based rental assistance for trafficking survivors.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	20 households
	Location Description	259 Granby Street, Norfolk, VA 23510
	Planned Activities	Provide short-term, tenant-rented housing combined with an array of supportive services. Partners with small businesses to provide survivors with immediate, full-time, above minimum wage employment opportunities.
23	Project Name	Brinshore Home-Tidewater Gardens B2
	Target Area	City Wide
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$526,543
	Description	Financing to support an affordable multi-family housing development specifically for low to moderate income persons and families.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	152 households
	Location Description	TBD
	Planned Activities	Provide gap financing for new construction of affordable multifamily housing. Developers must meet all HUD and HOME criteria and apply long-term affordability restrictions.
24	Project Name	NCSB Tenant Based Rental Assistance
	Target Area	City Wide
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$300,000.00
	Description	Provide monthly rental costs for approximately 30 income-qualified individuals with financial assistance towards both emergency rent and security deposits.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	45 households
	Location Description	Oversight: 7447 Central Business Park Drive Norfolk, VA 23513
	Planned Activities	The Norfolk Community Services Board will provide direct financial assistance using HOME funds towards emergency rent and security deposits for income-qualifying individuals.
25	Project Name	NRHA HOME Investment Partnership
	Target Area	City Wide
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$580,000
	Description	The Norfolk First-Time Homebuyer Assistance HOME Program expands access to decent, affordable housing for low- to moderate-income households purchasing newly constructed or existing homes in Norfolk.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	27 Households
	Location Description	555 E. Main Street, Norfolk, VA
	Planned Activities	Provide eligible first-time homebuyers with down payment and closing cost assistance through a forgivable, no-interest, and no-monthly-payment "soft-second" mortgage loan.
26	Project Name	Norfolk Parks and Recreation-Glenwood Park General Improvements
	Target Area	City Wide
	Goals Supported	Invest in Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$330,000
	Description	General improvements to park area, due to aging infrastructure and amenities.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	1,580 Persons
	Location Description	8100 Evergreen Ave., Norfolk, VA 23505
	Planned Activities	General Park improvements
27	Project Name	Eviction Prevention-Maintaining Stable Rental Housing
	Target Area	City Wide
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$126,082
	Description	Provide financial assistance, workforce development opportunities, and financial literacy education to program applicants depending on their assessed needs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	30 Persons

	Location Description	835 Glenrock Road, Norfolk, VA 23502
	Planned Activities	Provide rental assistance to eligible families.
28	Project Name	Habitat Roof Repair Program
	Target Area	City Wide
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Affordable Housing
	Funding	CBDG: \$276,000
	Description	Roof Repair Program
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	25 Households
	Location Description	900 Tidewater Drive, Norfolk, VA 23504
	Planned Activities	Provide roof repairs to eligible households to maintain aging housing stock.

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 at least 70 percent of all CDBG project funds expended in FY 2025 (PY2024) 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. 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 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

Target Area	Percentage of Funds
City Wide	100

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 by HUD funds. 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 2025 to finance a variety of capital improvement projects and economic development activities targeting community areas of greatest need and significant

potential for positive intervention.

The FY 2025 strategy continues focusing resources on revitalization and other housing and community development needs in Norfolk's communities due to high concentrations of poverty. 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.

One Year Goals for the Number of Households to be Supported	
Homeless	131
Non-Homeless	196
Special-Needs	0
Total	327

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	115
The Production of New Units	156
Rehab of Existing Units	40
Acquisition of Existing Units	15
Total	326

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

Discussion

The number of Homeless supported represents the goals of 131 families supported through Rapid Re-Housing, TBRA, and Public Service permanent supportive housing programs. The City of Norfolk has adopted HUD's HOME definition of affordable rent which defines affordable rent as rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. Adhering to this definition allows the support of a maximum number of program participants. The number of non-homeless supported represents the individuals who participate in the HomeNet program, homeowner rehabilitation, and the construction of new housing through HOME CHDO and new

multifamily rental construction.

Utilizing CDBG funds, the HomeNet Program is projected to serve 300 households by providing one-on-one counseling, credit restoration clinics and assistance with home purchases in FY26 with an estimated 15 of 300 families moving on to receive direct financial assistance.

Utilizing HOME funds, the production of 4 new housing units to be sold to and provide direct homebuyer assistance to 4 low income households is the projected goal for the CHDO Program; and the acquisition of 15 existing housing units by low income households receiving direct homebuyer assistance is the projected goal for the HOME Homebuyer Assistance Program FY26 funds, while an additional 15 household may be supported with prior year funds.

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.

NRHA's Five Year Plan for Fiscal Years 2023-2027 and Approved Annual Plan for Fiscal Year 2025 can be viewed at <https://nrha.us/wp-content/uploads/2024/05/Approved-Public-Housing-Authority-Plan-FY-2025-Annual-and-5-Year-Plan.pdf>

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. The draft five-year plan covers the period July 1, 2023 to June 30, 2027; and the draft annual plan covers the period July 1, 2025 to June 30, 2026. Both plans include information on NRHA's Low-income Public Housing (LIPH), Housing Choice Voucher (HCV), Project Based Voucher (PBV), Rental Assistance Demonstration (RAD) and Tenant Protection Voucher (TPV) programs, and describes 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. The plans also include information on property demolition/disposition, policy changes, and HUD requirements and mandates.

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 2024 for the period of July 1, 2024 to June 30, 2025. Detailed objectives for each goal are outlined on pages 54-65 under NRHA's PY 2024 Annual Plan for Fiscal Year 2025 which can be viewed at <https://nrha.us/wp-content/uploads/2024/05/Approved-Public-Housing-Authority-Plan-FY-2025-Annual-and-5-Year-Plan.pdf>.

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.

NRHA will continue conversion to project-based voucher through the Rental Assistance Demonstration(RAD)/Section 18 disposition process to facilitate significant renovation utilizing Low Income Housing Tax Credits for Robert Partrea, Sykes, Hunter Square and Bobbitt Midrises. 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 2025 Annual Plan for Fiscal Year 2026 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 Client Services 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 staffed by HUD certified counselors 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. This program provides up to \$60,000 in down payment and closing cost assistance to first-time homebuyers with household incomes at or below 80 percent area medium income who are purchasing a home in Norfolk.

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. Scores of 90 points or above result in high performer designation. Scores below 90 but above 60 are designated as a standard performer. HUD ranked NRHA as a "Standard Performer" based on the Public Housing Assessment System (PHAS) Score Report. NRHA's PHAS total score was 73 for the fiscal year ending June 30, 2022. No additional update is available at this time.

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 apartments.

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

Introduction

The Norfolk Community Services Board (NCSB) hosts the City of Norfolk's Initiatives to End Homelessness 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. The CoC geographic area covers the cities of Norfolk, Chesapeake, Suffolk, and Franklin with the counties of Isle of Wight and Southampton.

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 NCSB 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 staff 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 (day centers) provides in-reach services in partnerships with them at their locations. Throughout the year the team partners with the Union Mission and The Salvation Army to advocate for access to shelter. The Norfolk Police Department, Department of Neighborhood Services, Parks and Recreation, Downtown Norfolk Council Ambassadors, and Norfolk Fire-Rescue frequently identify persons experiencing homelessness and 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 Housing Crisis Hotline (HCH) also serves as a conduit to directly connect those experiencing homelessness with available resources. For disconnected single adult households, the HCH provides a system-based referral connection to the street outreach team described above. For households with

children, the HCH would provide a similar connection to agencies serving households with minor children. For FY26, 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 Norfolk Community Services Board (NCSB), The Salvation Army, St. Columba Ecumenical Ministries, Inc., the Union Mission, ForKids, SupportWorks Housing, the LGBT Life Center, STOP Inc., VBCDC, The Endependence Center, the YWCA of South Hampton Roads, and many other programs that provide meals, clothing, access to shower and laundry, medical services, mental health and substance abuse services, emergency shelter, permanent housing, and counseling services. Finally, the City of Norfolk, in conjunction with the CoC, holds citywide annual outreach efforts through the annual Point-in-Time Count.

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 26 (PY2025) ESG allocation of \$389,791 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 FY26 (PY2025) ESG funding will be allocating funds towards shelter, rapid re-housing, homeless prevention and outreach efforts to either re-house homeless families and individuals or to aid families who are at risk of becoming homeless.

Additional non-entitlement 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.
- Several faith-based 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. As the urban center of the Southeastern Virginia Homeless Coalition (Continuum of Care VA-501), the City of Norfolk is actively engaged in the policy making activities of the SVHC which has implemented a Coordinated Entry System to identify, assess, prioritize, and re-house those experiencing homelessness in the shortest period possible. When homeless households engage the CES, a standardized assessment is utilized to assess the level of housing intervention and services needed. Households are then enrolled on the Prioritization List (PL) via data entry into HMIS. Households on the PL are case conferenced at regularly scheduled service coordination meetings and prioritized by level of vulnerability. Utilizing HMIS and housing registry data, the city can visualize in real-time the length of time individuals, families, veterans, and unaccompanied youth remain homeless. Additionally, system performance measures are monitored and reported to bring awareness of vital measures surrounding service and housing programs.

Through the Norfolk Street Outreach Team, government and non-profit agencies identify and assess an estimated 125 unsheltered households annually. These assessments are discussed as part of the Coordinated Entry System process and households are re-housed in an appropriate setting based on need. 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 end chronic homelessness. The team works to address the barriers and strategies for intensive identification and engagement of those most chronic and vulnerable persons continuing to live outside who have multiple complicating factors such as addiction, mental health symptoms, and frequent criminal justice involvement.

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 SVHC. 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. SupportWork Housing (SWH) also provides for the management and development of legacy studio apartment communities and mixed income communities with targeted units funded for persons exiting homelessness who may require ongoing supportive services. SWH, the LGBT Life Center, ForKids, and NCSB are providers of Permanent Supportive Housing in scattered site programs. VBCDC, STOP Inc., The LGBT Life Center, ForKids, the YWCA, and the Norfolk Community Services Board are providers of Rapid Rehousing in scattered site programs that also implement a housing first approach. The Disabled American Veterans, NRHA, and staff from the Hampton Veterans Administration Medical Center campus work to assist homeless veterans with access to benefits

and housing, including the Veteran Affairs Supportive Housing (VASH) program.

The city also provides resources through the Eviction Mitigation Program which works with other city departments and community agencies to effectively reduce the number of evictions in Norfolk. Funding received from the Virginia Eviction Reduction Pilot (VERP) help reduce eviction rates by paying rental arrears balances and utilities, providing court navigation and outreach, and housing stabilization services. The LGBT Life Center and ForKids operate targeted homelessness prevention programs that serve households that are at imminent risk of becoming homeless. In 2024, ForKids was awarded additional funding from VERP to provide eviction prevention assistance in Norfolk, expanding their program coverage from Chesapeake, Portsmouth, and Suffolk. Additionally, the NCSB is launching a Prevention program targeting households at risk of becoming homeless in 2026.

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 data provided from the Housing Crisis Hotline and the Homeless Management Information System (HMIS). Data is reported out and analyzed to understand the various factors that households that report housing instability and imminent homelessness. This includes households with a prior history of homelessness.

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, as well as the city's nonprofit 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, 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.

The 670 persons were counted in the CoC’s 2024 Point In Time Count, which is a 3% increase from the 2023 count of 653 persons. Of the 670 persons counted in 2024, 530 (79%) were in Emergency Shelter, 17 (3%) were in Transitional Housing, and 123 (18%) were unsheltered. During the 2024 Point in Time Count, 426 of all persons identified (64%) in the CoC were located in Norfolk, an increase from 2023 where 412 persons were identified in Norfolk. However, there was a decrease in the number of people that met the definition of Chronic homelessness from 2023 to 2024, 87 to 67 persons respectively.

The 2023 SVHC Racial Disparity Report indicates that between October 1, 2022, to September 30, 2023 Black/African American persons comprised 70% of the SVHC’s homeless population, followed by 17% White, 8% Multiracial, 1% Other Race, and 4% Unknown. Black/African American persons are disproportionately represented among those in poverty and those experiencing homelessness in the region.

Additionally, the SVHC monitors the number of people that experience homelessness for the first time in our CoC. In FY2022 (October 1, 2021 – September 30, 2022), 1,399 persons were newly enrolled in a CoC Emergency Shelter, Transitional Housing, or Permanent Housing program. In FY2022 (October 1, 2022 – September 30, 2023), 1,311 persons were newly enrolled in a CoC Emergency Shelter, Transitional Housing, or Permanent Housing program. In FY2023 This represents a 6% decrease from the previous year. Since FY2015 (October 1, 2014 – September 30, 2015), this metric has decreased by 18%, from 1,605 newly enrolled persons.

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

Addressing affordable housing and affirmatively furthering fair housing requires a strategic and systemic approach, planning, design, funding, and ongoing compliance for long-term sustainability. In a nation where economic uncertainties and recovery are continuing to rebound, funding availability and active participation by developers are always constant challenges. Barriers to affordable housing also include inadequate national funding for the Housing Choice Voucher Program, decreasing levels of Federal and state resources, capacity of private partners, cost, timing, availability, and financing of housing inventory maintenance are all elements that have been further compounded by the national COVID-19 pandemic.

There are several State and local regulations designed to promote the orderly development and maintenance of safe, decent, and sanitary housing in the community. Sometimes these regulations can act as barriers to affordable housing. That does not appear to be the case in Norfolk.

To eliminate duplication, the city uses the building codes established by the State for uniform construction standards.

Locally established and enforced Minimum Housing Code does not create a barrier for affordable housing. Their enforcement is necessary to preserve and encourage the private/public interests in housing and its maintenance and discourage activities of investors only interested in flipping properties and not

committed to the holistic long-term effects to the housing inventory, communities, and low-income residents (inclusive of the special needs population).

An examination of the community's fee structure indicates the city's building permit fees and charges are in line with the surrounding Hampton Roads communities. The city maintains a positive, proactive position and approach on housing development. In concert with the aging housing inventory within the city, preservation efforts are being reviewed and redesigned to increase the positive impacts for owner-occupants and renter-occupant units who by responsive and responsible property owners who have a vested interest in the long-term sustainability of the units. Public/private partnerships are encouraged, supported through technical assistance, and leveraging of resources in order to make the systemic changes needed to improve Norfolk's communities and the quality of life of low- to mod-income individuals and families.

Due to its geography and coastal nature, Norfolk is vulnerable to sea-level rise and coastal and storm surge flooding. For this reason, the city updated its zoning ordinance in 2018 to encourage investment in less risky areas and to strengthen the City's commitment to vibrant neighborhoods, economic diversity, and coastal resilience. The new zoning ordinance encourages and supports development that makes Norfolk more resilient, both physically and economically, recognizes the four established character districts, is user-friendly and supports streamlined development processes. While there may be additional costs related to new developments, these new requirements are important for long-term sustainability, and are not expected to have a significant impact on affordable housing.

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.

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 FY19 the city began the 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 FY19, 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 self-sufficient and smoothly transition to new housing.

The city will continue to support this initiative in FY26 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.

In March of 2024, the City of Norfolk entered into an agreement with LISC of Hampton Roads to support area contractors interested in securing their lead certifications and state licenses.

Actions planned to reduce the number of poverty-level families

In the FY25 (PY2024) program year, the City of Norfolk focused 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 City of Norfolk 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:

To further understand and address issues faced by Norfolk residents and community partners specifically with regards to fair housing, the City continues to monitor and track the impediments identified in the analysis of impediments to fair housing completed in March 2022. The analysis was conducted by a contractor, CIVIX, and it included stakeholder interviews and a Community Fair Housing Needs Assessment survey, with 415 survey respondents. Overall, eight impediments to included housing affordability, housing age and quality, diversity of housing types, accessible housing, home lending disparities, high eviction rates, and environmental health and justice were identified.

An initial step to address the identified impediment of home lending disparities, was the funding of HOME of VA to conduct fair housing activities within the City and the creation of a new FTE position to provide fair housing education and other activities in Norfolk. In 2023, the City of Norfolk's Department of Housing and Community Development (DHCD) became the first and only city in Hampton Roads to establish a contractual agreement with Housing Opportunities Made Equal (HOME) of Virginia to find out if property management companies are violating the Fair Housing Act. HOME does this by conducting fair housing testing (staged home rental transactions designed to uncover potential discrimination similar to secret shopping), community outreach and fair housing basics training. Since 2023, 78 rental tests were conducted, with 21 requiring additional investigations. None of the investigations resulted in legal findings. The DHCD Fair Housing Specialist, along with HOME of VA, continue to educate property management companies and residents on fair housing practices.

Program Specific Requirements

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

Introduction:

CDBG Requirements: The total amount of \$4,984,169, including program income (\$383,516) and prior year balances (\$172,889), 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 \$1,334,251, which includes \$135,676 in program income, 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. Prior year balance of \$526,543 that was not previously allocated to a specific rental project will be used as gap funding for new affordable rental housing development.

ESG Requirements: Over the upcoming year, the city estimates receiving ESG funds totaling \$389,171 to support ESG administration, 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.

To provide services that help meet the goals for the PY25 Annual Plan, the City of Norfolk underwent a competitive application process. This involved issuing a solicitation for applications for services from prospective subrecipients for HOME, CDBG and ESG funds. Eligible Subrecipients include public agencies, private non-profits (501c3), and in limited circumstances, private for-profit entities, all of which were required to demonstrate the capacity to meet HOME, CDBG and ESG requirements and adhere to the Uniform Guidance. The solicitation was open and competitive through an online application process, which was promoted to community stakeholders. Notice of availability of the application was communicated through the city's website at <http://www.norfolk.gov/hudentitlement>, by email, and/or through other official channels such as a newspaper notice or city social media pages. Internal city staff and external community stakeholders reviewed and selected proposals based on objective review criteria.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(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	383,516
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	383,516

Other CDBG Requirements

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

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.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

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

N/A

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

N/A

**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 conferred 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 2020, a Point-In-Time (PIT) count was conducted where a total of 709 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.