

**ACTION PLAN**  
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## INTRODUCTION

The Action Plan is developed with active citizen participation and serves as the City's application for federal funds under the Community Development Block Grant (CDBG) program. This document identifies how the City intends to address housing and homeless needs during the next program year and is submitted to the U.S. Department of Housing and Urban Development (HUD), which is the funding agency. This Plan also provides a basis for assessing the City's community development effort.

### COMMUNITY DESCRIPTION

Historically, Fredericksburg's fortunes have been closely related to its function as a transportation hub. Maritime trade, roads into the wilderness, and railroad development have all brought opportunities for development. Today, major north/south highways, and a railway, ensure the City's continued prominence in the rapidly growing Northern Virginia area. Fredericksburg has become an outer suburb of the Washington, D.C. metropolitan area and is included in the Washington – Baltimore, D.C. – MD – VA – WV Combined Metropolitan Statistical Area.

### COMMUNITY DEVELOPMENT NEEDS

The eligibility threshold for community development programs, as defined by HUD, is persons and families whose household income is 80 percent of the area median income or below. Within this category are several sub-categories. **Extremely low-income families**, for example, are those whose income is between 0 and 30 percent of the area median. **Low-income families** are defined as those whose income is between 30 and 50 percent of the area median. Qualifying **moderate-income families** have incomes between 50 and 80 percent of area median.

According to the 2000 Census, there were 8,102 households in Fredericksburg at the time of the count. Using HUD criteria, 3,348 households were considered low income, with incomes at 50 percent of the area median income or below. Another 1,174 households were determined to be moderate-income, with incomes between 50 and 80 percent of area median. The total number of households in Fredericksburg that could be classified as low- and moderate-income was 4,522 or 56.75 percent of the City's households.

### PLAN DEVELOPMENT PROCESS

The City of Fredericksburg is required to prepare an Action Plan to participate in federal and state community development and housing programs. This Plan is the proposed implementation of the next annual phase (2008-2009) of the City's Consolidated Plan for Community Development Programs (2005).

A summary of the Plan was provided to civic associations and churches on March 10, 2008. A completed draft plan was subsequently made available to the public for a 30-day comment period. To ensure the public could participate in this review process, a summary of the Plan was published in the local newspaper on March 14 and a copy of the draft Plan was placed in the Central Rappahannock Regional Library and on the City's website [www.fredericksburgva.gov](http://www.fredericksburgva.gov).

On April 22, 2008, the Fredericksburg City Council approved Resolution 08-41 to submit the final plan to HUD.

## CITIZEN PARTICIPATION

In accordance with the City's adopted Citizen Participation Plan, a public hearing was held on February 26, 2008, to obtain citizen comment during Plan development. Staff advertised this hearing in the Free-Lance Star newspaper (February 12 and 19) and notified neighborhood organizations and churches directly (letters sent on January 22, 2008), to give these organizations sufficient time to make announcements at their regularly scheduled meetings. This notice included the amount of CDBG funds expected to be available, locations where the Plan could be reviewed, and a note that the Plan could be made available in another form, if necessary, to make it accessible to persons with disabilities.

City Council held a public hearing for input on the development of the Annual Action Plan, on February 26, 2008, but there were no speakers. The lack of speakers does not indicate a lack of interest, though. City staff maintains a close liaison with neighborhoods throughout the year during which time public comments are solicited and provided. In this context, a formal public hearing provides an opportunity for comment, but can also be redundant.

A public notice, including a summary of the Plan, was published in the Free Lance-Star newspaper on March 14, 2008. This notice opened a 30-day public review and comment period for the draft plan. Additional notices were sent to individual neighborhood organizations, churches, non-profits and interested citizens. During this specific time, staff responded to questions about the program. One individual and one public service organization provided comments on the proposed Plan.

A City resident suggested that the Emergency Home Repair and Removal of Architectural Barriers Programs target owner-occupied housing. This citizen also recommended that aluminum reusable ramps be installed with the Removal of Architectural Barriers Program. Staff responded to the citizen and noted that the two programs target owner-occupied housing to promote and maintain homeownership in the City in accordance with the 2005 Consolidated Plan. In rare cases, work will be done through the Removal of Architectural Barriers Program on rental housing to reduce the instances of displacement of disabled people. Unfortunately, predicting occurrences of injury or illness that lead to disability is difficult and providing assistance to City residents in rental housing is important if the person would otherwise be unable to reenter their home or find other accessible housing. In response to the second comment, the disAbility Resource Center (DRC) analyzed the use of custom wood ramps or reusable aluminum ramps and concluded that the reusable ramps would not be practical because each project and user have unique conditions which need to be considered with the installation of a ramp. In addition, tear down, transportation, storage and administration costs associated with the reusable ramps would exceed the cost of building new ramps for each individual recipient. DRC will continue to investigate the use of more efficient products for this program.

The Executive Director of Rappahannock Legal Services, a CDBG sub-recipient, suggested that the City absorb the cuts in federal funding and maintain current funding levels to non-profit organizations in the proposed 2008-2009 Action Plan. He noted that the need for services for homeless individuals and those at risk of homelessness continues to rise while funding sources continue to decrease. Staff responded to the comment and explained that the decrease in federal block grant funding forced reductions to programming across the board. Funding for programs which directly benefit low and moderate income individuals was maintained to the highest extent possible with homeownership, accessibility and the needs of returning veterans being designated as high priorities for 2008-2009 programs as requested by HUD.

The public comment period closed on April 14, 2008 and staff finalized the document for approval by the Fredericksburg City Council and submittal to HUD.

## **STANDARD FORM 424**

Standard Form 424 (on the reverse of this page) is the official application by the City of Fredericksburg to the U.S. Department of Housing and Urban Development for its Community Development Block Grant annual entitlement.



## RESOURCES

### FEDERAL RESOURCES

#### **Community Development Block Grant (CDBG)**

The CDBG program is targeted toward the development of viable urban communities. Its primary beneficiaries are low- and moderate-income persons. The City receives grant money directly from HUD, according to a statutory formula that measures the needs of the community.

Eligible activity types are numerous and include neighborhood revitalization, economic development, provision of improved community facilities, prevention and elimination of slums, and other activities assisting low- and moderate-income families.

### NON-FEDERAL RESOURCES – STATE

The City of Fredericksburg does not intend to use state funds to achieve the goals specified in this plan.

### NON-FEDERAL RESOURCES - LOCAL

#### **Tax Relief for Certain Rehabilitated Structures**

The City of Fredericksburg grants partial real estate tax exemptions for rehabilitated real estate that meets tax exemption criteria. Both single-family and multi-family dwelling units can potentially qualify for the program. If a dwelling unit qualifies for tax exemption, the increase in real estate value resulting from rehabilitation will be excused from taxation for seven years on a declining scale.

#### **Tax Exemption Program for Elderly and/or Disabled**

The City also provides real estate tax exemptions for the elderly and/or disabled persons who meet certain income criteria. Depending upon the combined income of the program participant and spouse or other relatives residing with that person, a certain percentage of real estate taxes can be exempted from payment. Program participants, however, are required to own and occupy the property as their sole dwelling place.

### PRIVATE RESOURCES - FOR PROFIT

#### **Fredericksburg Area Builders Association (FABA)**

The Fredericksburg Area Builders Association (FABA) provides homeownership opportunities for local families and assists in raising funds to help the working homeless to find permanent shelter.

## PRIVATE RESOURCES – NON - PROFIT

### **Lend-A-Hand Program / Intense Financial Counseling**

The Lend-A-Hand Program provides assistance to qualifying families threatened with eviction or foreclosure while Intense Financial Counseling helps low-income residents to maintain financial independence. These funds are raised locally by the Central Virginia Housing Coalition, with the assistance of the Fredericksburg Area Association of Realtors, the Fredericksburg Area Builders Association and local churches. Both programs are administered by the Central Virginia Housing Coalition and include budget counseling.

### **Central Virginia Housing Coalition Homebuyer Programs**

The Central Virginia Housing Coalition has three homebuyer programs. The first is the SPARC (Sponsoring Partnerships and Revitalizing Communities) Program to build or rehabilitate housing for low-income families. The second program is a partnership with local builders called Helping Hand for Homebuyers. This program helps provide closing costs to low and moderate income first time homebuyers. The third program is a partnership with VHDA to administer Single Family Regional Loan Funds to provide low interest mortgage financing for low income homebuyers. The Coalition also provides housing credit and budget counseling as a related component of these programs.

### **Habitat for Humanity**

The Greater Fredericksburg Habitat for Humanity affiliate established itself in 1995 to work in partnership with businesses, governments, and citizens to build lives as well as houses. Habitat volunteers assist selected needy persons to construct their first homes. This organization emphasizes community and homeowner participation.

### **Rebuilding Together with Christmas in April**

Rebuilding Together with Christmas in April is a volunteer program that brings together a variety of resources within a community to repair and rehabilitate homes for low income, elderly, and handicapped homeowners. This program obtains donations of skilled and unskilled labor as well as materials to renovate homes region-wide during a workday in April. This is a nation-wide program and the Fredericksburg area activities have always been a positive contribution to this community.

### **Fred Camp**

Fred Camp is a youth construction camp sponsored by St. George's Church, to help make repairs to the homes of low income families.

## **ACTIVITIES TO BE UNDERTAKEN**

During the CDBG program year, the City of Fredericksburg will implement two housing programs. The first is the Emergency Home Repair Program which assists homeowners to make plumbing, roofing, and electrical repairs. Lead based paint hazard reduction is an integral component of this housing rehabilitation program. The second program is the Direct Homeownership Assistance Program, which provides downpayment and closing cost assistance to qualifying homebuyers. In 2008, the Direct Homeownership Assistance Program will be expanded, to allow qualifying homeowners to refinance out of sub-prime and high risk mortgages into fixed rate mortgages. This effort is meant to avoid foreclosures in the City. The City will continue to work with the Central Virginia Housing Coalition which has a number of houses available for sale to low and moderate income families.

In addition to housing activities, CDBG funds will be used to assist in the provision of specific public services. Such services are designed to reduce homelessness through prevention activities, to assist persons to locate and obtain decent housing, to assist persons with HIV/AIDS to obtain supportive services to avoid individual crises, and to provide food to qualifying elderly persons.

Other CDBG funds will be used to remove architectural barriers for disabled persons, overall program administration, fair housing activities, and public information. In addition, funds will be directed toward addressing impediments to fair housing.

### **LOW/MODERATE INCOME BENEFIT**

CDBG funding in the amount of \$186,745 will be used for activities that benefit low- and moderate-income persons. This figure is 81.5 percent of the City's annual CDBG entitlement for the 2008/2009 Program Year. Fully 100 percent of program beneficiaries will be qualifying low/moderate-income persons, but the expenditure of funds necessarily includes administrative costs.

### **FUNDING SOURCES**

The table on page 10 shows the funds that are proposed to be used for these activities during the program year.

### **LISTING OF PROPOSED PROJECTS**

The tables on pages 11 through 20 show the activities the City of Fredericksburg will undertake during the next year to address priority needs identified in the Consolidated Plan (2005).

## Funding Sources

Entitlement Grant (includes reallocated funds)

CDBG	\$229,095	
ESG	0	
HOME	0	
HOPWA	0	
<b>TOTAL</b>		<b>\$229,095</b>

Prior Years' Program Income NOT previously programmed or reported

CDBG	\$0	
ESG	0	
HOME	0	
HOPWA	0	
<b>TOTAL</b>		<b>\$0</b>

Reprogrammed Prior Years' Funds

CDBG	\$0	
ESG	0	
HOME	0	
HOPWA	0	
<b>TOTAL</b>		<b>\$0</b>

Total Estimated Program Income	\$0
Section 108 Loan Guarantee Fund	\$0
Total Funding Sources	\$229,095
Other Funds	\$0
Submitted Proposed Projects Totals	\$0
Un-Submitted Proposed Projects Totals	\$229,095

**U.S. Department of Housing & Urban Development  
CPD Consolidated Plan  
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0001	Housing Rehabilitation Assistance	14A Rehab; Single-Unit Residential	CDBG ESG	\$99,945 \$0
08-1	Housing	570.202	HOME HOPWA	\$0 \$0
		10 Housing Units		
	The City will facilitate emergency repair of roofs, plumbing, and electrical hazards for qualifying households.		TOTAL	\$99,945
			Total Other Funding	\$0

Help the Homeless: No Start Date: 07/01/08

Help those with HIV or Aids? No Completion Date: 06/30/09

Eligibility: 570.208(a)(3) – Low/Mod Housing

Subrecipient: Local Government

Location(s): Community Wide

**U.S. Department of Housing & Urban Development  
CPD Consolidated Plan  
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0002	Removal of Architectural Barriers	14A Rehab; Single-Unit Residential	CDBG ESG	\$16,500 \$0
08-2	Housing	570.202	HOME HOPWA	\$0 \$0
		3 Housing Units		
	The disAbility Resource Center will provide limited architectural modifications to the homes of LMI persons with disabilities, to maximize their independence and self-sufficiency.		TOTAL	\$16,500
			Total Other Funding	\$0

Help the Homeless: No Start Date: 07/01/08  
 Help those with HIV or Aids? No Completion Date: 06/30/09

Eligibility: 570.208(a)(3) – Low/Mod Housing

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Community Wide

**U.S. Department of Housing & Urban Development  
CPD Consolidated Plan  
Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0003	Public Service-Central Virginia Housing Coalition	05 Public Services (General)	CDBG ESG	\$5,000 \$0
08-3	Public Services	570.201(e)	HOME HOPWA	\$0 \$0
		20 People (General)		
	Provide funding to assist the Central Virginia Housing Coalition (CVHC) to operate its Lend-A-Hand and the Intense Financial Counseling programs. Lend-A-Hand provides emergency grants to families threatened with eviction or foreclosure. Intensive Financial Counseling helps maintain financial independence of low income City residents.		TOTAL	\$5,000
			Total Other Funding	\$0

Help the Homeless: No Start Date: 07/01/08

Help those with HIV or Aids? No Completion Date: 06/30/09

Eligibility: 570.208(a)(2) – Low/Mod Limited Clientele

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Community Wide

**U.S. Department of Housing & Urban Development  
 CPD Consolidated Plan  
 Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0004	Public Service- Rappahannock Legal Services	05 Public Services (General)	CDBG ESG	\$16,800 \$0
08-4	Public Services	570.201(e)	HOME HOPWA	\$0 \$0
		200 People (General)		
	Provide funding to Rappahannock Legal Services (RLS) to increase their capacity to provide assistance to LMI individuals and their families threatened with eviction, foreclosure, and utility shut-offs. RLS also assists clients to locate and obtain decent and affordable housing.		TOTAL	\$16,800
			Total Other Funding	\$0

Help the Homeless: No Start Date: 07/01/08

Help those with HIV or Aids? No Completion Date: 06/30/09

Eligibility: 570.208(a)(2) – Low/Mod Limited Clientele

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Community Wide

**U.S. Department of Housing & Urban Development  
 CPD Consolidated Plan  
 Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0005	Public Service- Fredericksburg Area HIV/AIDS Support Service	05 Public Services (General)	CDBG ESG	\$7,500 \$0
08-5	Public Services	570.201(e)	HOME HOPWA	\$0 \$0
		10 People (General)		
	Provide funding to assist Fredericksburg HIV/AIDS Support Services to serve low income residents living with HIV/AIDS. This project will also provide education assistance to the at-risk population.		TOTAL	\$7,500
			Total Other Funding	\$0

Help the Homeless: No Start Date: 07/01/08

Help those with HIV or Aids? Yes Completion Date: 06/30/09

Eligibility: 570.208(a)(2) – Low/Mod Limited Clientele

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Community Wide

**U.S. Department of Housing & Urban Development**  
**CPD Consolidated Plan**  
**Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0006	Program Administration	21A General Program Administration	CDBG ESG	\$40,950
08-6	Planning & Administration	570.206	HOME HOPWA	\$0 \$0
		10 People (General)		
	Provide oversight, management, monitoring, and coordination of the CDBG program.		TOTAL	\$40,950
			Total Other Funding	\$0

Help the Homeless: No Start Date: 07/01/08

Help those with HIV or Aids? No Completion Date: 06/30/09

Eligibility:

Subrecipient: Local Government

Location(s): N/A

**U.S. Department of Housing & Urban Development  
 CPD Consolidated Plan  
 Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0007	Fair Housing	21D Fair Housing Activities (subject to 20% Admin cap)	CDBG ESG	\$500 \$0
08-7	Planning & Administration	570.206	HOME HOPWA	\$0 \$0
		0 N/A		
	Engage in specific fair housing activities.		TOTAL	\$500
			Total Other Funding	\$0

Help the Homeless: No Start Date: 07/01/08  
 Help those with HIV or Aids? No Completion Date: 06/30/09

Eligibility:

Subrecipient: Local Government

Location(s): N/A

**U.S. Department of Housing & Urban Development  
 CPD Consolidated Plan  
 Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0008	Public Information	21C Public Information (subject to 20% Admin cap)	CDBG ESG	\$900 \$0
08-8	Planning & Administration	570.206	HOME HOPWA	\$0 \$0
		0 N/A		
	Provide public information about the CDBG program.		TOTAL	\$900
			Total Other Funding	\$0

Help the Homeless: No Start Date: 07/01/08

Help those with HIV or Aids? No Completion Date: 06/30/09

Eligibility:

Subrecipient: Local Government

Location(s): N/A

**U.S. Department of Housing & Urban Development**  
**CPD Consolidated Plan**  
**Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0009	Direct Homeownership Assistance	13 Direct Homeownership Assistance	CDBG ESG	\$39,000 \$0
08-9	Housing	570.201(n)	HOME HOPWA	\$0 \$0
		3 Households (General)		
	The City will assist low and moderate income homebuyers with specific downpayment and closing costs to help promote homeownership.		TOTAL	\$39,000
			Total Other Funding	\$0

Help the Homeless: No Start Date: 07/01/08  
 Help those with HIV or Aids? No Completion Date: 06/30/09

Eligibility: 570.208(a)(3) – Low/Mod Housing

Subrecipient: Local Government

Location(s): Community Wide

**U.S. Department of Housing & Urban Development  
 CPD Consolidated Plan  
 Listing of Proposed Projects**

Project ID/ Local ID	Project Title/Priority/ Objective/Description	HUD Matrix Code/Title/ Citation/Accomplishments	Funding Sources	
0010	Public Service – Food Bank	05 Public Services (General)	CDBG ESG	\$2,000 \$0
08-10	Public Service	570.201(e)	HOME HOPWA	\$0 \$0
		50 People (General)		
	Provide food to qualifying elderly persons through the Food for Life Brown Bag Program.		TOTAL	\$2,000
			Total Other Funding	\$0

Help the Homeless: No Start Date: 07/01/08  
 Help those with HIV or Aids? No Completion Date: 06/30/09

Eligibility: 570.208(a)(2) – Low/Mod Limited Clientele

Subrecipient: Subrecipient Private 570.500(c)

Location(s): Community Wide

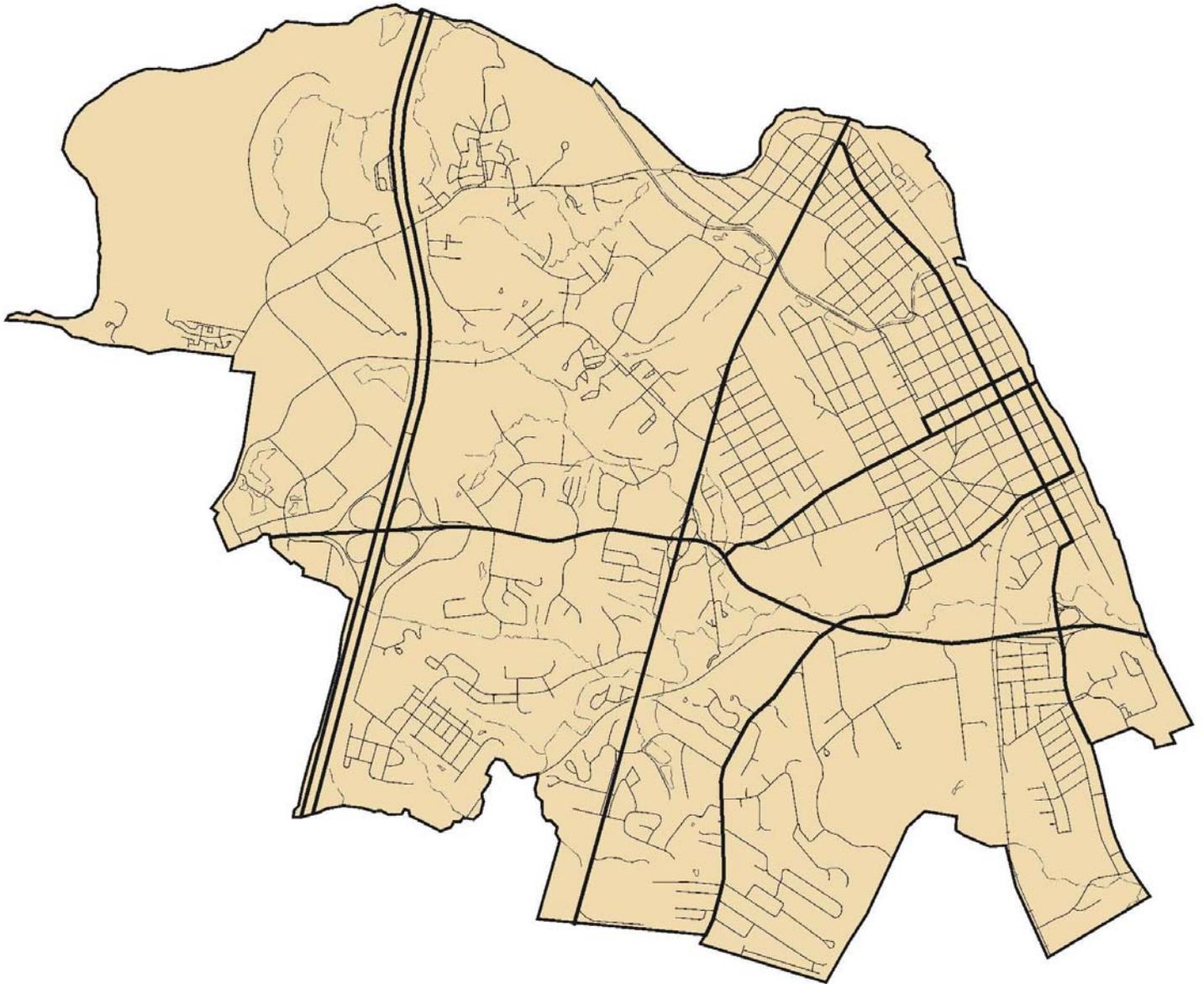


## **GEOGRAPHIC DISTRIBUTION**

The Emergency Home Repair Program and the Direct Homeownership Assistance Program are administered on a first come, first served basis. Emergency home repairs are addressed as quickly as possible, so a waiting list works exceptionally well. Homeownership assistance favors applicants who are strongly committed and have qualified for a mortgage loan. In each instance, distribution of these programs City-wide is appropriate because benefits are always targeted to eligible persons.

Most CDBG related activity will occur where there are higher concentrations of low-income persons. Most of the applications will come from eligible citizens in those areas. Low-income needs are not very concentrated, however, but are scattered throughout the City. By making CDBG investment available City wide, eligible persons in need will be served more equitably than if such activity were geographically restricted.

Most community development strategies will be pursued throughout the City of Fredericksburg, according to applicable program designs, where qualifying persons are located.



**MAP 1. Project Area**

Fredericksburg's CDBG programs are available city wide to qualifying households.



## **HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES**

A comprehensive system to effectively address homeless needs includes several components. First, there must be an alternative to being without shelter. Second, there must be a means to transition from shelter to permanent housing. Third, there must be permanent housing available that is affordable. Fourth, there should be a means to effectively prevent homelessness in the first place and thus avoid the above cycle. These interrelated components constitute what is called a continuum of care.

The City of Fredericksburg is the lead agency for the Fredericksburg Regional Continuum of Care (COC). This COC includes the Social Services Directors from each of the five jurisdictions in Planning District 16 as well as numerous other organizations and agencies that meet to examine homeless issues in a broader, regional context. This regional effort maximizes the efficiency of the regional continuum of care's various components. The George Washington Regional Commission has established a Homeless Management Information System, to better coordinate services as well as provide better planning. The following activities will also be undertaken during the next program year:

### **EMERGENCY SHELTER**

Shelter capacity in Fredericksburg, for homeless individuals and families, has been provided by the Thurman Brisben Center, which has an 80 bed capacity. The Thurman Brisben Center, however, also functions as a short term transitional facility with a strong programmatic component to help homeless persons reestablish themselves. As a consequence, persons who cannot meet the shelter entry requirements (alcohol and drug free, etc.) may not be able to find an alternative to being on the street. The City is working with a group of local churches to establish a true emergency shelter in Fredericksburg. It is simply not viable to mix persons with substance abuse problems and/or mental health issues with persons trying to transition out of a homeless situation at the Thurman Brisben Center.

### **TRANSITIONAL HOUSING**

A careful analysis of homeless needs in Fredericksburg reveals that transitional housing remains a critical concern. The City of Fredericksburg has worked with Hope House to expand its transitional housing capacity, but additional facilities in neighboring jurisdictions would also be useful, since this problem is a regional one. There is only one facility in Planning District 16 that is not located in the City. As noted above, the Thurman Brisben Center serves as a short term transitional facility. In 2007, a new transitional facility that focuses on assisting women who are released from state institutions transition smoothly back into the community was approved by City Council and opened for operation.

### **HOMELESS PREVENTION**

Preventing homelessness is invariably more cost effective than providing homeless facilities and services. The City of Fredericksburg will continue to address homeless prevention by supporting Rappahannock Legal Services as well as the Central Virginia Housing Coalition's Lend-a-Hand Fund and Intense Financial Counseling Program. Both of these organizations intervene to prevent evictions and foreclosures. Homeless prevention also includes maintenance of affordable housing, but this activity is discussed under Other Actions, below.

## SPECIAL NEEDS

There are several categories of citizens who are not homeless, but who have special needs. These categories include elderly/frail elderly persons, persons with disabilities, persons with alcohol and other drug addiction, and persons with HIV/AIDS and their families.

The Housing Choice Voucher Program includes a set of vouchers used by the Rappahannock Area Community Services Board (RACSB) to help meet the needs of persons with mental illness or mental handicap. Mary Washington Hospital and RACSB primarily assist persons with alcohol and other drug addictions. At least one other private facility operates in the City assisting people who are recovering from alcohol addiction. Of concern, however, are homeless persons who may be mentally ill. The RACSB is an active participant in the regional continuum of care planning to address these and other homeless needs.

The above special needs are being met through agencies and organizations which have been in place for many years. The needs of persons with HIV/AIDS and their families, on the other hand, are being addressed by an organization called Fredericksburg Area HIV/AIDS Support Services (FAHASS). The City of Fredericksburg provides direct support to FAHASS to allow them to identify persons who need services as well as to help them provide needed services. This assistance will continue.

The City will also continue to provide financial assistance to the disAbility Resource Center to allow them to remove architectural barriers for physically handicapped persons, as needed. City staff has also worked with a local non-profit organization called Housing Opportunities Made Economical (HOME) to help provide new housing that is accessible to physically handicapped persons. Although no CDBG funds have been requested by this organization, staff maintains a close liaison and provides other assistance, as appropriate.

Finally, the City will continue to provide funding to the Fredericksburg Area Food Bank, to assist this agency in providing food to qualifying elderly persons who find themselves in need of such assistance.

## OTHER ACTIONS

### REMOVING OBSTACLES TO MEETING UNDERSERVED NEEDS

A community development program must be continuously evaluated to ensure needs are being effectively met. A part of this analysis includes identification of obstacles to meeting underserved needs, as was done during development of the 2005 Consolidated Plan. The City of Fredericksburg will pursue the following activities to remove the identified obstacles:

- Continue to ensure individual dwellings are safe and sanitary, through emergency roof, plumbing, and electrical repairs. This popular program addresses health and safety issues directly and works well on a first come, first served basis, which allows funding to be directed according to the needs indicated by an active waiting list.
- Continue Homeownership Assistance efforts to provide the stabilizing influence of homeownership within the City's neighborhoods.
- Help to identify persons in need of shelter and services. City staff worked with the regional continuum of care group to conduct a regional point-in-time count of homeless persons on the night of January 24, 2008. A total of 170 homeless persons (both sheltered and unsheltered) were counted in Fredericksburg alone. The regional total – including Fredericksburg as well as Stafford, Spotsylvania, King George, and Caroline Counties – came to 189 homeless persons (both sheltered and unsheltered). These figures do not include the 365 children who are at risk of becoming homeless and living in an unstable environment such as area hotels and motels. Staff will continue to work with the regional continuum of care group to meet the needs of the homeless population.

### FOSTERING AND MAINTAINING AFFORDABLE HOUSING

Affordable housing is a basic component for overcoming homelessness as well as for maintaining a vibrant and diverse community of neighborhoods. The City of Fredericksburg already has the majority of the region's subsidized and assisted housing, as well as the majority of the area's available rental housing. The City seeks to maintain this existing level of housing while concurrently working to conserve its other residential neighborhoods. There is a strong need, for instance, to enhance the community's demographic stability by concentrating on homeownership opportunities.

The Emergency Home Repair Program is available only to low income homeowners, which contributes directly to Fredericksburg's affordable housing and neighborhood conservation policies. In addition, the Direct Homeownership Assistance Program provides closing cost and/or downpayment assistance to qualifying homebuyers. In 2008, the Direct Homeownership Assistance Program will be expanded to allow qualifying homeowners to refinance out of sub-prime and high risk mortgages into fixed rate mortgages. This effort will seek to reduce foreclosure rates in the City.

Aside from emphasizing homeownership, Fredericksburg has a variety of housing types, including detached homes, townhouses, and several types of apartments. Recent construction of new homes as well as apartment complexes shows that this range of housing choice will continue to be available.

To help maintain Fredericksburg's affordable rental properties, the City has implemented a Rental Property Inspection Program. This effort does not require the use of CDBG funds, but its effect furthers the City's community development goals to maintain the existing housing stock in a safe and sanitary condition.

## REMOVING BARRIERS TO AFFORDABLE HOUSING

The City of Fredericksburg has previously addressed barriers to affordable housing, by removing the requirement for off-street parking during residential infill development. This step also helps to preserve an existing neighborhood's character by maintaining continuity in setbacks rather than building new houses beyond the established limits and paving their front yards, to accommodate two-car parking pads.

During the next year, the City plans to continue its program to improve neighborhood conditions and promote conventional mortgage lending, by aggressively promoting the rehabilitation of owner-occupied units and the proper maintenance of rental properties.

## EVALUATING AND REDUCING LEAD-BASED PAINT HAZARDS

Federal regulations require that lead hazard evaluation and reduction be carried out according to specific guidelines and criteria. This directive is integrated into the City of Fredericksburg's Emergency Home Repair Program, the Homeownership Assistance Program, and the Program for the Removal of Architectural Barriers.

The Community Development staff works with appropriately qualified contractors to accomplish the following tasks, as appropriate:

1. Do No Harm – Perform the required work in a way that does not create lead hazards.
2. Identify and Control Lead Hazards – Identify lead-based paint and hazards and use a range of methods to address them.
3. Identify and Abate Lead Hazards – Identify lead-based paint hazards and remove them permanently.

## REDUCING THE NUMBER OF POVERTY LEVEL FAMILIES

The City's community development programs are related to reducing the number of poverty level families through the various types of assistance offered. Helping a family to meet specific housing needs, for instance, allows a low income family to address other needs. These programs include an Emergency Home Repair Program, Housing Choice Voucher Program (including a mentally handicapped/mentally retarded component), existing local tax relief programs for elderly and/or disabled persons, and homeless prevention programs through the Central Virginia Housing Coalition and Rappahannock Legal Services. All of these programs will continue to be implemented during the coming year. There is no use of CDBG funds to actually increase income. The benefit is indirect, through the provision of programs that handle large, one-time housing costs.

## DEVELOPING INSTITUTIONAL STRUCTURE

Institutional structure is the way in which agencies and organizations provide services and coordinate their activities. City staff has already taken the lead with a group of shelter and service providers to maintain a regional continuum of care. This group is also exploring the feasibility of establishing a regional housing authority. This effort has become very successful and this regional group continues to expand the membership and activities. Fredericksburg serves as the lead agency in this effort and staff will continue to be involved with this growing organization.

### ENHANCING COORDINATION

Coordination between public and private housing and social services agencies is clearly related to developing institutional structure. In Fredericksburg, however, there is no public housing to be coordinated. The Housing Choice Voucher Program is administered by the Central Virginia Housing Coalition.

### PUBLIC HOUSING IMPROVEMENTS AND RESIDENT INITIATIVES

There is no public housing within the City of Fredericksburg.



## **MONITORING STANDARDS AND PROCEDURES**

The City of Fredericksburg's Office of Planning and Community Development will be responsible for monitoring programs which use CDBG funds, according to HUD regulations.

The Office of Planning and Community Development will be responsible for developing guidelines for each contractual agreement the City enters into with an agency or organization, for the purpose of implementing the housing strategies identified in this document. Items to be specified in the contract include the work or service to be performed, the amount of funds budgeted, and the time-frame for performing the work or service. Each contract will also contain an outline of the goals and objectives against which the performance of CDBG program fund recipients will be measured, as well as information on the City's commitment to affirmatively further fair housing and to avoid residential displacement. All applicable statutory and regulatory requirements will also be included in each contract.

CDBG program fund recipients will be required to submit quarterly reports regarding the status of the project (to ensure that program rules are being followed). The Office of Planning and Community Development will monitor the City's CDBG program by analyzing required reports and conducting site visits. In order to ensure that funds are being used according to applicable statutes and regulations, the Office of Planning and Community Development will also conduct financial monitoring which will include quarterly reviews of expenditures to ensure they meet program regulations.

The City's CDBG funds will be formally audited in conjunction with the Department of Fiscal Affairs' annual audit. No separate audit of CDBG funds will be performed.

The City reserves the right to terminate agreements with CDBG program fund recipients found to be in non-compliance with program guidelines and/or who are reluctant to take corrective measures.

Funds remaining unexpended after annual goals have been met will be applied to the housing rehabilitation category.



## **FAIR HOUSING**

In 2007, BBC Research and Consulting updated the City's Analysis of Impediments to Fair Housing Choice. This firm developed a community/housing profile, reviewed lending complaints, examined existing policies, interviewed key persons, conducted a telephone survey, worked with staff to hold a public forum, and provided a final report and recommendations.

During the coming program year, the City will implement the following fair housing strategies which are recommended by the 2007 Analysis of Impediments.

### **RAISING VISIBILITY OF FAIR HOUSING AND THE COMPLAINT PROCESS**

Create a webpage dedicated to Fair Housing including links to the federal and state Fair Housing Acts as well as to the Virginia Fair Housing Office's website. The website will identify protected classes and specific instructions on how to file a complaint. It will also contain a link to allow a visitor to download the "Guide to Area Apartments."

### **CONSIDERING INCENTIVES AND ALTERNATIVE FUNDING TO ENCOURAGE AFFORDABLE HOUSING**

Provide direct homeownership assistance, through a CDBG program, to allow eligible persons to purchase a home or refinance out of sub-prime or high risk mortgages.

Coordinate with organizations such as the Central Virginia Housing Coalition in order to maximize the homeownership opportunities available to low and moderate income families.

### **INCREASING AWARENESS AND KNOWLEDGE OF FAIR HOUSING**

Continue to work with Rappahannock Legal Services to provide education and counseling related to the Virginia Residential Landlord Tenant Act.

Continue to work with Rappahannock Legal Services to ensure a "Guide to Area Apartments" remains available and updated.

### **ASSISTING RESIDENTS WITH SPECIAL NEEDS TO HAVE FULL ACCESS TO HOUSING AND SERVICES**

Continue to implement provisions of the Zoning Ordinance that promote development of a variety of housing types.

Continue to implement provisions of the Statewide Building Code that provides accessibility for handicapped persons.

Ensure CDBG subrecipients are in compliance with Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act, and the Architectural Barriers Act.

Continue to fund the removal of architectural barriers program provided by the disAbility Resource Center which improves housing accessibility for persons with disabilities.

Strengthen efforts to improve and expand the FREDericksburg Regional Transit System throughout the Planning District. FRED offices have relocated to a new central location that is fully accessible and will continue to expand routes and service areas throughout the City and surrounding jurisdictions.

### ENSURING CREDIT COUNSELING IS AVAILABLE AND TARGETED

Continue to fund the Intense Financial Counseling provided by the Central Virginia Housing Coalition, which is available to low and moderate income individuals.

Coordinate with the Central Virginia Housing Coalition and the VHDA Homeownership Education and GoForHome! Homebuyers Club courses which help prepare families for the responsibility of homeownership including the budgeting and credit repair.

### ENSURING ORDERLY TRANSFERS OF ASSETS TO FACILITATE HOME IMPROVEMENT LOANS

Educate applicants for the Emergency Home Repair Program about the importance of creating a will. Where an original owner has died intestate, work with the heirs to file a list of heirs with the Circuit Court to obtain proper title and move forward with property improvement.

### WORKING TO REDUCE NIMBYISM

Continue to implement the Rental Property Maintenance Program to ensure Fredericksburg renters can live in decent housing.

Continue to implement CDBG programs that address neighborhood conditions by promoting housing rehabilitation as well as homeownership.

## PERFORMANCE MEASUREMENT

The U.S. Department of Housing and Urban Development (HUD) has developed a performance measurement system to be used by localities receiving Federal community development funds. This system enables HUD to collect information on the outcomes of activities funded through formula grant assistance, and then develop aggregate information for analysis at the national, state and local level. The outcome performance measurement system has three specific objectives: (1) Creating a Suitable Living Environment, (2) Providing Decent Affordable Housing, and (3) Creating Economic Opportunities. Under each of these objectives are three outcomes: (1) Availability/Accessibility, (2) Affordability, and (3) Sustainability. This program is set up so that the three objectives, each having three possible outcomes, will produce nine possible outcome/objective statements within which to categorize grant activities.

All activities funded by City of Fredericksburg, through its CDBG program, will meet at least one of these objectives and outcomes, as defined by HUD:

### OBJECTIVES

#### **Suitable Living Environment:**

Creating a suitable living environment is defined as improving the safety and livability of neighborhoods and increasing their access to the community as a whole.

#### **Decent Affordable Housing:**

Providing decent affordable housing encompasses retention and provision of safe and sanitary housing as well as prevention of homelessness.

#### **Economic Opportunities:**

Creating economic opportunities includes improvements to the economic viability of the locality and the creation and retention of jobs.

### OUTCOMES

#### **Availability/Accessibility:**

This outcome category applies to activities that make services, infrastructure, housing, or shelter available or accessible to low- and moderate-income people, including persons with disabilities. In this instance, accessibility refers not only to overcoming physical barriers, but to overcoming barriers that make the basics of daily living available and accessible to low- and moderate-income people.

#### **Affordability:**

This outcome category applies to activities that make affordable a variety of things in the lives of low- and moderate-income people. It can include the creation or maintenance of affordable housing, connections to basic infrastructure, and/or services such as transportation and day care.

**Sustainability/Promoting Livable or Viable Communities:**

This outcome category applies to projects where the activity or activities are aimed at improving communities and neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income or by removing or eliminating slums or blight, through multiple activities or services that sustain communities and neighborhoods.

The projects for this Program Year meet the performance measurement objectives. All activities will also meet one of the performance measurement objectives. Each activity's objective and proposed outcome are provided in the following table.

**2008-2009 Performance Measurement Table**

Name of Project	Objectives			Outcomes		
	Suitable Living Environment	Decent Affordable Housing	Creating Economic Opportunities	Availability/Accessibility	Affordability	Sustainability: Promoting Livable or Viable Communities
Housing Rehab		X		X		
Removal of Architectural Barriers		X		X		
Public Service-Central Virginia Housing Coalition		X			X	
Public Service-Rappahannock Legal Services		X				X
Public Service-Fredericksburg HIV/AIDS Support Services		X		X		
Direct Homeownership Assistance		X			X	
Public Service-Food Bank		X				X

## CERTIFICATIONS

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

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

**Anti-displacement and Relocation Plans** – It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance Real Property Acquisition Policies of Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

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

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
  - (a) The dangers of drug abuse in the workplace;
  - (b) The grantee's policy of maintaining a drug-free workplace;
  - (c) Any available drug counseling, rehabilitation, and employee assistance programs, and
  - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
  - (a) Abide by the terms of the statement; and
  - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted.
  - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5, and 6.

**Anti-Lobbying** – To the best of the jurisdiction’s knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, or an employee of a member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, “Disclosure Form to Report Lobbying,” in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** – The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which It is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** – The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** – It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date 2008

\_\_\_\_\_  
City Manager  
Title

